



Effectiveness Evaluation Report

For 2019-2020

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Abstract

Women's Spirit was established in 2007 to promote the financial independence of women survivors of violence in Israel. Women's Spirit strives to effect social change based on a feminist perspective and a commitment to gender equality and social justice. Women's Spirit helps women break free from the cycle of violence by finding employment, exercising their rights and developing financial independence.

Throughout the years, Women's Spirit has trained hundreds of volunteers who form a supportive community for women survivors of violence; Women's Spirit provides personally tailored responses to help women survivors of violence with post-traumatic symptoms from all around the country – especially from the social and geographical periphery – achieve financial independence. Women's Spirit strongly emphasizes the need for a long-term program of 1-2.5 years, the primary goal of which is to rebuild and strengthen the participants' confidence in interpersonal relationships, personal safety and self-capability, coupled with the development of soft skills, beneficial communication patterns and professional training, studies, etc. (hard skills).

Women's Spirit is the only association in Israel that focuses on the “day after” and offers a practical, long-term solution for breaking free from the cycle of violence, which affects both the woman survivors, their children and society as a whole.

This evaluation report examines the effectiveness of the activities of **Women's Spirit** on the three central levels of its operation: the individual, the community and the political-legislative.

On the individual level, Women's Spirit helps the participants reach financial independence by undergoing a personal process, which was evaluated at its beginning and end and one year after its completion. The recruitment, training and retention procedures of the volunteers – the heart of the individual level operation – were evaluated as well. This report also examines the community level, in which Women's Spirit aims at affecting a change in terms of social awareness to prevent economic violence by recruiting the local community and creating a supportive social-occupational network for women survivors of violence. **Women's Spirit** holds lectures, workshops and operates a bridal boutique – all of which contribute to Women's Spirit's financial resources. The political-legislative level was examined over a period of four years – 2017-2020. This report also presents the efforts of Women's Spirit's advocacy and policy department and CEO, including preparation of position papers and reports, participation in Knesset meetings and various public forums, taking part in legal proceedings and coalitions of organizations, etc.

The data in this report was collected during the COVID-19 pandemic, which has affected all populations in Israel, financially and emotionally, and especially the participants of Women's Spirit. Therefore, any discussion of occupational changes or prospects is even more complex these days. It can be reasonably assumed that this period has had an impact on the findings of this evaluation study and its conclusions.

The main data and findings are presented below:

The individual level

The **study population** included 41 participants who completed a significant process of more than one year and have graduated in 2019-2020; 29 participants who graduated more than a year ago; 16 volunteers and 10 staff members of Women's Spirit.

Findings

Employment-related findings for participants who completed a significant process with Women's Spirit follow below:

Employment: 39% of the participants were unemployed at the beginning of the process compared to 24% at the end.

Social benefits: 36% of the participants reported they receive social benefits in their jobs at the beginning of the process, compared to 77% at the end – 40% increase. This finding concerns the rights to social benefits and indicates an important step towards financial independence, which can lead the participants to demand their rights in other areas of life.

Debts: 77% of the participants reported they have debts at the beginning of the process, compared to 55% at the end.

Whether income is higher than expenses: only 3% of the participants answered positively at the beginning of the process, compared to 31% at the end.

Whether the participant received professional training in previous years: only 39% of the participants answered positively at the beginning of the process, compared to 61% at the end.

Income compared to scope of position: of the 18 participants who agreed to disclose their salaries at the beginning and end of the process, it seems that most participants made more at the end of the process compared to the beginning. The average increase in all types of positions (part time, full time, per hour, occasional) was more than 1,000 ILS, which constitutes an increase of 40%-100%.

Table 1 Income by scope of position

Scope of position	Average income in ILS before the process began (n=18)	Average income in ILS at the end of the process (n=18)
Per hour	926	3,000
Occasional	800	1,500
Part time	4,263	7,150
Full time	4,625	6,125

Change in education: 36% of the participants noted that they acquired an education with the help of the process with **Women's Spirit**.

Improvement of criteria that indicate financial independence: after completing the process with Women's Spirit, an increase was evident in most of the criteria that deal with financial independence and the status of the participants became more similar in terms of rating in relation to the criterion. This

shows that following the process with Women's Spirit, the participants not only rated the criteria higher, but also became more homogeneous. Four criteria showed statistically significant differences: financial management and control, writing a resume, using social networks to find jobs, and the relationship with their children.

It can be argued that the first three criteria are crucial to establishing financial independence. First, the use of social networks to find jobs is an important skill. Furthermore, writing a resume allows them to present themselves to potential employees (and to themselves) in a more positive light. And finally, acquiring means to improve their financial management and control allows them to channel the money they earn in a way that will provide them with financial wellbeing. As for the fourth criterion, their relationship with their children, the average assessment was better at the beginning compared to the end of the process. One possible explanation for this finding are the changes that the participants experience in terms of themselves and their families during the process. They are more confident; they learn how to stand up for themselves and are less willing to make compromises with their children. All of these changes affect the family dynamic, and a repositioning of all family members takes place, including the children, who learn to see their mother in a new light. Despite its advantages, this achievement may cause a period of turmoil and tension among family members.

The effects of the COVID-19 pandemic: 52% of the participants who were contacted reported that the pandemic adversely affected them: the violence increased, their emotional state deteriorated, they experienced occupational trouble which adversely affected their financial condition. The volunteers also experienced uncertainty, anxiety, financial crises and concern for their health, and the professional staff supported them as well. The professional staff established a thinking forum for the necessary responses and adjustments in view of the crises, and initiated conversations with each and every participant and volunteer (3,809 conversations with participants, 1,032 conversations with volunteers). The staff extended the intake process, provided increased support for the volunteers, and thought them tools to deal with complex situations. The participants received food baskets, money vouchers and laptops.

Employment data of participants who completed the process at least a year ago:

Employment: 10% reported that they are unemployed.

Social benefits: 76% reported that they receive social benefits.

Self-assessment by the participants of their current situation according to criteria that indicate financial independence and their relationship with family members: most of the participants noted that they meet most of the criteria to a large extent and to a very large extent. The data show that more than a year after they completed their process, most of the participants say that they have the tools to search for a job, and that they managed to keep their job, and better manage the money they earned, to a large extent and to a very large extent. They further reported a general improvement in their lives, not only financially. They succeeded in dealing with life's challenges and maintain a proper relationship with their families.

The criteria indicating financial independence were rated higher, on average, after a year, compared to the group who has just completed the process. This finding may point to the sustainability of the effects of the process and the importance of the tools acquired in the **Women's Spirit** program. The interviews with the women indicate that even though most of them do not earn a high salary, they felt they have made progress financially and professionally. They are more independent and understand that one year

is not enough time to see great changes. They attest to the fact they acquired tools for dealing with situations; they further noted that they are still working on improving their lives and the lives of their families.

The volunteers' activity

The volunteers felt that the course they studied in the beginning of the program prepared them well and taught them how not to be judgmental and provided them with tools for supporting and promoting the participants. The monthly report to the program manager kept the support process organized and reflected the progress of their objectives and achievements. They also thought that the monthly meetings with the training groups were very professional. The volunteers felt that their role in Women's Spirit benefited them to the same extent it benefits the participants. Also, the appreciation they receive from the staff of Women's Spirit and the participants is very rewarding.

The volunteers noted a few important areas for improvement: *first*, it is important to emphasize the rules and procedures of Women's Spirit. *Second*, a meeting of the program manager, participant and mentor should be held in the beginning of the process to determine the objectives and add further supervision of the process. *Third*, all the mentors should be active to some degree, even those who are waiting to start a support process with a participant or those who need to take a break and think of other ways for them to contribute to Women's Spirit in order to keep them feeling as part of Women's Spirit.

The community level

In 2020, 103 lectures were held with over 4,000 participants. Also in 2020, despite the world pandemic, over 1,000 visitors visited the Women's Spirit bridal boutique. Furthermore, in the same year, the activity of Women's Spirit vis-à-vis government agencies had significantly expanded, for example its collaboration with the Professional Training Division of the Ministry of Labor, under which a mandatory workshop for identifying signs of violence was implemented as part of the curriculum of hair design and cosmetics schools.

A booklet for identifying signs of violence was also distributed at the Gender Equality Division of the Civil Service Commission. The booklet was written by Women's Spirit and many lectures were held to raise awareness among the employees of the various government agencies.

It is safe to say that by the end of 2020, the term "economic violence" is much more common and familiar than ever before, among the general public and policymakers.

The political-legislative level

This report presents the data in respect of the activity in 2017-2020.

Appearances in academic or public forums: 26 appearances in roundtables and meetings with government and municipal agencies, organizations and private bodies; lectures to law students in several academic institutions; lectures to various entities and more.

Collaborations with civil society organization: 44 meetings were held with representatives of various organizations.

Membership in coalitions: Coalition to Ensure Child Support Payments, Partnership Coalition, Coalition of Organizations for the Implementation of UN Security Council Resolution 1325, Women Seeking Asylum Coalition, Coalition of Civil Society Organizations for the Implementation of the UN Agenda 2030.

Knesset activity: participation in 37 discussions of various committees and 20 personal meetings with Knesset Members.

Meetings with representatives of academia and legal clinics: 29 meetings were held with academic representatives.

Participation in legal proceedings: Women's Spirit joined five legal proceedings before the district court and the Supreme Court.

The highlight of the political-legislative activity in 2020 was a bill that **Women's Spirit** promoted for the prevention of economic violence, a bill that passed unanimously at the first reading in the Ministerial Committee on Legislation and at the First Reading in the Knesset. Subsequently, two discussions were held regarding the bill in the Constitution, Law and Justice Committee, with the active participation of the **Women's Spirit** team and past participants. We are now awaiting further discussion by the Committee. All government ministries, including the Ministry of Welfare, the Ministry of Justice, the Ministry of Social Equality, the Israel Police and the Bank of Israel, support the bill.

Women's Spirit also deals with the issue of women's debts that have been incurred by their violent spouses. The objective in this regard is to facilitate a more creative and flexible way of dealing with these women, who had no control over the formation of their debt. **Women's Spirit** initiated a move, *inter alia*, with the Clinic for Social Law at the Academic Center for Law and Business, towards implementation of gender-based perspectives in insolvency proceedings. In this framework, a conference was held in 2020, with the participation of field organizations, academia representatives and government agencies. Furthermore, Women's Spirit has been operating since 2019 to expand the Banking Availability Covenant for Women Survivors of Violence, of the Bank of Israel and Women's Spirit of Banks, so that it applies not only to women in shelters, but also to women in the community supported by domestic violence prevention centers. Women's Spirit has taken an active part in implementing the principles of the Covenant in these centers – a joint effort with the Ministry of Welfare, the Bank of Israel, and Women's Spirit of Banks.

Women's Spirit is active in the Coalition to Ensure Child Support Payments, actively participates in protests and writes letters to relevant stakeholders. The activity of the Coalition during the COVID-19 pandemic led to the revocation of the National Insurance Institution's "double allowance" prohibition, so now women who are entitled to child support and have lost their job can also receive unemployment payments.

Women's Spirit promotes several initiatives for self-employed women and acts to raise awareness of the special difficulties faced by women who start their own business. In December 2020, Women's Spirit took part in writing a position paper for the Coalition of Organizations for the Implementation of the UN Agenda 2030 in Israel, dealing with the effects of the pandemic on Agenda 2030. Agenda 2030 provides 17 main objectives that the countries of the world strive to achieve by 2030 to promote sustainability in terms of environment, society, and economy. Among these objectives, the most relevant for **Women's Spirit** are gender equality, poverty eradication and fair employment.

In 2020, Women's Spirit took part in a series of events to mark 20 years of UN Resolution 1325. It also participated in sending a series of letters regarding the appointment of women to public office and their representation in government committees and forums. During the COVID pandemic, Women's Spirit joined a petition, based, *inter alia*, on Resolution 1325, to which the State of Israel is committed, challenging the failure to appoint any women to the team of experts for the COVID crises. This petition marked an important achievement, evidenced by the fact that a diverse group of women was appointed to the committee that was formed to devise the exit strategy from the coronavirus crisis.

Conclusion

The data in this report paints a positive picture of the effectiveness of the activity of **Women's Spirit** on all levels. On the individual level, for participants who graduated this year, there was a real improvement in the criteria for progress towards financial independence compared to their starting point. Among those who completed their process over a year ago, an even more positive picture appears. These findings reinforce the approach of Women's Spirit that achieving financial independence by women survivors of violence is a long-term process, which evolves and matures over time. The data show that **Women's Spirit** is an incubator in which preliminary tools are acquired and the first buds appear and grow and strengthen over time, and which accompanies and supports women in their path to growth and financial independence.

The volunteers of Women's Spirit also acquire tools that facilitate their ability to offer support and guidance to the participants in their process.

On the community level and political-legislative level, the data shows that in recent years, **Women's Spirit** has become a well-recognized leading actor in the prevention of violence against women in Israel, especially in terms of establishing the financial independence of women survivors of violence. Women's Spirit's expertise in this field is greatly acknowledged and appreciated. Today, Women's Spirit is well known as an epistemic authority on economic violence and receives invitations to speak at conferences and forums and be interviewed by the media. Women's Spirit has a dominant and leading role in the activities of women's organizations in Israel, and it is establishing its status as an active advisor on various legal issues related to economic violence.

1. Background

Women's Spirit was established in 2007 to promote the financial independence of women survivors of violence in Israel. Women's Spirit strives to effect social change based on a feminist perspective and a commitment to gender equality and social justice. Women's Spirit helps women break free from the cycle of violence by finding employment, exercising their rights and developing financial independence. In addition to providing individual support, **Women's Spirit** acts to affect policy changes in areas related to the interface of gender, violence and money.

One of the main aspects of Women's Spirit's activities concerns economic violence – its prevention, raising awareness to the phenomenon, and providing solutions to women who have been affected by it.

Today, the common reference to violence against women focuses on the physical, sexual and psychological aspects of it, however many women experience economic violence as well. Such violence is defined as continuous terrorizing or forceful or controlling behavior of a person against their spouse reading independent financial conduct. Such behavior can manifest itself in various ways, including by preventing a spouse from working or opening a bank account, holding a credit card, concealing assets and preventing access to information about assets, preventing any participation in financial decision making, creating debts in the spouse's name, etc. All of the above are meant to prevent proper reasonable management of one's life by controlling daily financial conduct.¹

Economic violence has long term implications. Its effects may continue after the violent relationship has ended because these women survivors are isolated and financially dependent on the person who hurt them; or lack the tools to fit in the labor market after being distanced from it in the relationship; or they discover they have debts in their name that make it hard to move forward. Many women find themselves trapped in a revolving door – after they courageously leave, almost half of them return to the abusive relationship because they feel that they have no other choice; they have trouble finding a job and supporting their children on their own. Underlying all of the above is the severe damage to their self-esteem and self-confidence as a result of the relationship.

Women's Spirit focuses on integrating women survivors of violence into the labor market, and for this purpose has trained hundreds of volunteers over the years: together, they form a supportive and facilitating community for women survivors of violence. The extensive knowledge and experience accumulated from the field work and professional research on the link between financial dependence and violence helps the staff of Women's Spirit broaden the understanding of this field. Women's Spirit provides personally tailored responses to help women survivors of violence with post-traumatic symptoms from all around the country – especially from the social and geographical periphery – achieve financial independence. Women's Spirit strongly emphasizes the need for a long-term process of 1-2.5 years, the primary goal of which is to rebuild and strengthen the confidence the women who are supported by Women's Spirit (the “participants”) in interpersonal relationships, personal safety and self-capability. Another goal is to develop soft skills and beneficial communication patterns, coupled with hard skills, such as training, studies, etc.

Women's Spirit has extensive collaborations with the social and business community, based on the understanding that the integration of women survivors of violence into the labor market is a social issue,

¹ From Appendix 1: Bill for the Prevention of Domestic Violence (Amendment No. 18, Prevention of Economic violence), 5780-2020

and real change will only be possible by promoting this issue and raising awareness to it in society as a whole, so that the barriers faced by these women can be removed.

Women's Spirit is the only association in Israel that focuses on the “day after” and offers a practical, long-term solution for breaking free from the cycle of violence, which affects both the woman survivors, their children and society as a whole.

Women's Spirit has been acknowledged for its role as an expert in the field of violence against women and received the title of special advisor to the ECOSOC in 2019. In October 2020, Women's Spirit won an award named after the late Golda Meir for inspiring social action. This award joins the “Struggle against Violence Medal” on behalf of the Minister of Social Equality, a prestigious award awarded to Women's Spirit in 2016. In addition, **Women's Spirit** was chosen by *Midot* as “the most effective association for 2019.”

Women's Spirit operates on three levels to remove the financial-occupational barriers faced by women survivors of violence, as detailed below:

The individual level: an occupational plan is personally designed for each participant with the help of a professional staff member, based on her skills, needs and aspirations. As part of this plan, each participant is offered a variety of services to help her establish her financial independence. Women's Spirit holds employment workshops in several centers around the country, the purpose of which is to help the participants formulate their vision and occupational direction. These workshops focus on identifying personal skills and employment preferences and acquiring new skills that are necessary for the job market, such as writing a resume, preparing for job interviews, job searching channels and time management. The participants receive training in personal financial management and advice on insurance and pension issues. The participants who decide to open up a business participate in a designated workshop and are individually supported and provided with practical tools for developing their business – writing a business plan, branding and networking.

Many participants do not always know their rights, and even when they do, they have trouble exercising them. Therefore, training and guidance is provided in these matters. The *Town Square*, held every week, was designed to provide a community response to veteran participants alongside new participants in Women's Spirit. The participants get together for a group meeting that is both a study group and a support group. It offers an informal meeting place for women with a common interest, a sense of connection, motivational energy and partnership, learning, idea sharing and help with decision-making.

A few times a year, **Women's Spirit** offers intensive training courses for volunteers who want to participate in the activity of Women's Spirit. These courses cover various topics, such as feminism, financial planning, occupational rehabilitation, the characteristics of the cycle of violence, clarification of rights and exercising such rights, and more. **Women's Spirit** strives to provide volunteers with tools, knowledge and support of the process and to recruit them as ambassadors of women survivors of violence and Women's Spirit.

The community level: **Women's Spirit** operates to effect social change by initiating public discourse and raising awareness the financial difficulties of women survivors of violence and the concept of economic violence. Women's Spirit forms collaborations with agencies and bodies who provide care and support to the community to broaden their knowledge in respect of the integration of survivors of violence into the work force and how financial dependency increases the risk of returning to the violent

relationship. In this framework, collaborations were created with welfare agencies and domestic violence prevention centers across the country and lectures and seminars are held for various professionals and institutions, including universities. Women's Spirit, together with the Ministry of Labor, has also led a change of regulation in the Professional Training Division of the Ministry of Labor, so that all hair styling and cosmetics programs include a workshop to teach these professionals how to identify signs of violence among their clients. Women's Spirit has many collaborations with the business sector that create employment opportunities for women survivors of violence, help recruit volunteers from the community, and create a supportive social-occupational network for women survivors of violence when they join the job market.

Women's Spirit invests many efforts to encourage the community and the private sector to take action, identify signs of violence among women and help them find assistance, thus becoming agents of change for women survivors of violence. These efforts include recruiting and retaining volunteers, as well as recruiting friendly businesses every year: these donate their time, money and talents to help women survivors of violence achieve financial independence.

The systemic level: Women's Spirit initiates legislation efforts and policy changes; represents the voice of women survivors of violence in different forums; initiates and develops collaborations with policymakers in the Knesset and the government, civil society organizations and academia representatives. For example, as part of its activity in the Coalition to Ensure Child Support Payments, Women's Spirit acts to change the manner in which the Child Support Law (Ensuring Payment) is applied and to cancel the National Insurance Institution's child support allowance setoff for working women – which makes it hard for many women to work and support their children. Furthermore, Women's Spirit played a central role in the preparation and advocacy of the economic violence prevention bill. Women's Spirit promoted two procedures at the Enforcement and Collection Authority, which contribute to the personal and financial wellbeing of women survivors of violence and their children: the first involves the escort of women who are threatened by their spouses during enforcement proceedings; and the second is an expedited procedure for women survivors of violence whose spouses do not pay child support on time. Women's Spirit has also promoted the expansion of the unique track in the banking system for women survivors of violence in debt, a track that offers flexible financial responses and a more personal approach towards these women. In collaboration with the Supervision of Banks of the Bank of Israel, Women's Spirit of Banks and the Ministry of Labor, Welfare and Social Services, Women's Spirit has operated to make this unique track available to women in the community who are supported by domestic violence prevention centers, not only to women in shelters. Women's Spirit promotes special initiatives for women who want to open their own business; and also contributes its expertise and participates in relevant legal proceedings as an “amicus curiae” (friend of the court).

Fundraising: Women's Spirit is a non-profit organization. Women's Spirit has proper management certification and a valid 46A certificate from the tax authorities. All the financial information of Women's Spirit is made public in accordance with the legal requirements and appears on Guidestar, under the supervision of the Registrar of Associations. Women's Spirit receives financing for its activities from local authorities, the Ministry of Labor, Welfare and Social Services, as well as from private bodies, foundations, companies and organizations from Israel and abroad. In addition, and in accordance with the values that guide **Women's Spirit** in promoting the financial independence of women – Women's Spirit operates self-financing projects: a bridal boutique and a series of paid lectures for organizations on financial independence and identifying signs of violence.

Operating during the world pandemic: this report refers to Women's Spirit's activities in 2019-2020. It is important to note that the activity in 2020 was overshadowed by the coronavirus crisis, which had a significant impact on Israeli society not only in terms of health, but also financially. Almost one million people became unemployed and it is estimated that after the crisis about 20% of them will be left without a job. From the very beginning of the crisis, women have been more adversely affected than men. More women lost their jobs, and the number of reported cases of domestic violence has risen sharply. The bad financial situation affected many families and the lockdowns kept everyone home, which was especially difficult for women. Women who face difficulty finding work normally discovered that their financial situation was much worse during the crisis. Therefore, it is important to note the impact of the situation of the Israeli economy during this period on the findings of this report. The growing uncertainty and increase in domestic violence may effect some of the findings as well.

2. Study objective

This evaluation report examines the activity of **Women's Spirit** in 2019-2020. Women's Spirit's activity is examined on the individual level (participants and volunteers), the community level and the systemic level (which was evaluated over a longer period – 2017-2020). This report aims to provide information on the effectiveness of Women's Spirit's activities on all levels, and to form the basis for drawing conclusions and improving professional conduct, including the decision-making process.

3. Methodology

3.1 Study population

This study focuses on 41 participants who completed a significant process of more than one year and have graduated in 2019-2020; 29 participants who graduated more than a year ago; 16 volunteers and 10 staff members of Women's Spirit.

3.2 Data collection tools

The data was collected from structured interviews and in-depth interviews and questionnaires (see Appendices 2, 3 and 4).

Pre-questionnaire: 20 fields, 66 questions. 8 yes/no questions.

Post-questionnaire: 16 fields, 54 questions. 17 yes/no questions.

Annual follow-up questionnaire: 12 fields, and the field of evaluation added by the preparer of the questionnaire. 6 yes/no questions.

All three questionnaires include references to the following common fields: relationship with professional caregivers, residence, employment, sources of income, debts, independent conduct with the bank, degree of control in matters related to daily conduct, degree of control in matters related to employment.

The differences between the questionnaires result from the fact that the pre-questionnaire includes questions that relate to the participant's assessment of the situation and questions aimed at building a work strategy and tailoring the proper responses. The post-questionnaire includes questions about the participant's status at the end of the process and their achievements. The annual follow-up questionnaire includes questions about employment, the financial and social status of the participants at least one year after completing the process with Women's Spirit.

It is important to note, that over the years it has been difficult to collect data from the participants at the end of the process (see more in the Conclusions); but since 2019, after the professional team began using a CRM system and a designated team was formed for evaluation and measurement, the data is collected and analyzed when the participants enter the program and at the end of the process. In addition to the questionnaire, annual follow-up of the participants is performed (see Appendix 4) one, two and three years after they have left Women's Spirit. The present report relied on this data. In addition to these, structured interviews were conducted with some of the participants. Data of the volunteers was collected from a focus group. Data regarding the community and systemic levels was collected by content analysis of documents and reports produced by Women's Spirit, structured interviews with members of Women's Spirit and a data summary document for 2017-2020, which was prepared by Women's Spirit's director of advocacy and policy.

3.3 Evaluation process

The evaluation process began in 2019. An in-house team was formed to assist in data collection: creating reports from CRM, Women's Spirit's data management system, coordinating interviews and the focus group, and collecting documents and reports on Women's Spirit's activities. During 2019, all team and field coordinators in Women's Spirit were interviewed. In 2019 and 2020, data on participants was collected from questionnaires and interviews, and a focus group was conducted with volunteers. The data was analyzed in November and December 2020 and January 2021, and the evaluation report was written in January-February 2021. In 2020, a document was prepared detailing and explaining all aspects of the activities of the advocacy and policy department in 2017-2020.

4. Findings

The findings of the evaluation are presented in the chapter below. The first section discusses the individual level, and includes participants who completed their process with **Women's Spirit** in 2020 and participants who completed their process with **Women's Spirit** more than a year ago. The activity of Women's Spirit's volunteers, who go through the process with the participants, was also evaluated. The second section discusses the community related activity of Women's Spirit towards raising public awareness of economic violence. The third section deals with Women's Spirit's activities on the systemic level.

4.1 The individual level

In 2020, 501 women contacted Women's Spirit – 20% more than in 2019. 219 were referred to Women's Spirit for a short-term response and 282 were referred to Women's Spirit for a long-term response, according to their individual needs. A personal work process was designed for those who came to Women's Spirit looking for a long-term response. The number of active participants in Women's Spirit in 2020 was 429 (geographical segmentation: 254 in the center of the country, 118 in the north, 42 in the south; 15 did not belong to any district).² Of the active participants, demographics were collected for 408 participants. Most are between the ages of 41 and 60 (54.5%), the rest are between the ages of 20 and 40 (43.4%), and a minority are over the age of 61 (2%). The vast majority are native-born Israelis (77%). Of those who are not natives, some are from Russian speaking countries (13%), and the rest are from other countries. The vast majority are Jewish (77%), of which 13.4% define themselves as religious or ultra-Orthodox. Of the other religions, about 10% of the participants are Muslim and the rest are Christian, Druze or from other religions. Geographical segmentation showed that most participants live

² This number includes participants who contacted Women's Spirit in 2017-2020, because the program at **Women's Spirit** may take up to two and a half years.

in the center of the country (59.4%). The second largest group lives in the northern region (29.2%) and about one tenth of the participants live in the southern region (10.5%).

Women's Spirit's activities on the individual level are carried out with the help of a professional team that includes the team director, the director of the volunteers, the director of the training field, the coordinator of inquiries and collaborations in the community, and 12 program directors in the center, north and south of the country. All of the above mentioned help and support the participants by imparting skills for achieving financial and occupational independence and by empowering them through a long-term individual process and a group process, with the assistance of volunteer mentors and coaches. Each participant is accompanied by the program director throughout the process. The participant may be provided with assistance from the process mentor, professional mentors, undergo training, occupational workshops, budget management support, scholarships, sport scholarship (gym entrance fees), the opportunity to participate in the open-ended group – the “Town Square” held once a week, and more.

In 2020, in view of the COVID-19 pandemic, Women's Spirit's activity was also affected by a “crises” perspective, in addition to the rehabilitation perspective usually prevalent. 52% of the participants who were contacted reported that the pandemic adversely affected them: the violence increased, their emotional condition deteriorated, they had occupational trouble which adversely affected their financial condition. During this period the support process was performed by phone, Zoom and Skype, and was very challenging for the staff, the volunteers and the participants.

Furthermore, the participants were not emotionally available for a long-term rehabilitation process: they experienced emotional distress that required emotional treatment, many canceled appointments and asked for an immediate solution for their bad financial state, including financial assistance or help finding a job immediately. The professional team recruited volunteers and trained them to be professional mentors in their area of expertise, such as occupational placement, computer skills, language, economics, and more – so that they could work with the participants on these issues in a more individual and focused manner.

It is important to note that some of the volunteers also experienced uncertainty, anxiety, financial crises and health concerns, and they too were supported by the professional team. Members of the professional team established a thinking forum for the necessary responses and adjustments in view of the crises, and initiated conversations with each and every participant and volunteer (3,809 conversations with participants, 1,032 conversations with volunteers). The staff handed out a questionnaire to the participants so that they could express their wishes; extended the intake process; and provided increased support for the coaches and mentors in addition to the regular training and provided them with tools for dealing with complex situations. Furthermore, due to the financial crises, the participants received food baskets, money vouchers and laptops that were acquired through a designated donation.

Among its activities, Women's Spirit operates the “Town Square,” an open-ended group held once a week in the evening for the past five years. This is an informal meeting place, spontaneous and social, which creates a platform for establishing true partnerships among women – the staff, the volunteers and the participants. Before the COVID-19 outbreak these meetings were held at Women's Spirit building, and each meeting included non-structured activity and a structured activity with a lecture or workshop on various issues: personal growth and empowerment, life skills and tools (including for occupational and financial independence), lectures on labor law, family law and the National Insurance

Institution, general information, beauty and care and entertainment. After the pandemic began the meetings were held via Zoom, the virtual platform, and the format changed a bit. The first part is a short structured social meeting, followed by a lecture or workshop – mainly focusing on empowerment, positive psychology, mindfulness and other uplifting areas of interest – and the last part of the meeting allows for an open conversation among the participants.

4.1.1 Evaluation findings: the participants

The group of participants that was analyzed and evaluated was similar in its distribution to the population of participants in Women's Spirit in 2020 as a whole, in respect of demographic data. The data of the participants included in this report is presented below: most of the participants are between the ages of 41 and 60 (73.1%), the rest are between the ages of 20 and 40 (25.6%), and a minority are over the age of 61 (1.2%). The vast majority are native-born Israelis (80%). Of those who are not natives, some were from Russian speaking countries (10%), and the rest are from other countries. The vast majority are Jewish (81.5%), of which 13.4% define themselves as religious or ultra-Orthodox, about 15.8% are Muslim and the rest are Christian, Druze or from other religions. Geographical segmentation showed that most participants live in the center of the country (73.8%) and only one percent from the south, compared to 10% from the south in the general demographics. This is because the southern branch of Women's Spirit started operating in the second half of 2019. In view of the fact that this report evaluates women who completed their process with Women's Spirit after at least one year, it is understandable why there are so few participants from the south included in this report.

4.1.1.2 Findings of participants who completed the process in 2020, according to pre and post questionnaires

The following data refer to 41 participants who completed both the pre and post questionnaires.

Occupational data

Self-reported in the pre and post questionnaires

Employment: 39% of the participants were unemployed at the beginning of the process compared to 24% at the end.

Social benefits: 36% of the participants reported they receive social benefits in their jobs at the beginning of the process, compared to 77% at the end – 40% increase.

Debts: 77% of the participants reported they have debts at the beginning of the process, compared to 55% at the end.

Whether income is higher than expenses: only 3% of the participants answered positively at the beginning of the process, compared to 31% at the end.

Whether the participant received professional training in previous years: only 39% of the participants answered positively at the beginning of the process, compared to 61% at the end.

Whether the participant achieved the goals she set for herself when she joined Women's Spirit: over 40% of the participants stated that they achieved their goals to a large extent or to a very large extent, 45% stated that they achieved their goals moderately and the rest noted that they slightly achieved their goals. The participants who stated that they achieved their goals reported that they

received help in executing a business initiative, acquired tools for fitting in a workplace, help finding a suitable job, persistence and stability at work as well as professional training.

Income by scope of position

Table 2 Income by scope of position

Scope of position	Average income in ILS before the process began (n=18) ³	Average income in ILS at the end of the process (n=18)
Per hour	926	3,000
Occasional	800	1,500
Part time	4,263	7,150
Full time	4,625	6,125

Most of the participants earned more at the end of the process compared to its beginning. One participant earned less and one became unemployed. It is important to note that the data is according to the group. The table above shows the average income by scope of position, therefore, it cannot be inferred that the same woman, who worked by the hour at the beginning of the process, earned more in the end of it.

Change in education: 36% of the participants noted that they acquired an education with the help of the **Women's Spirit** process in a number of areas: psychotherapy, training in profitable employment, completion of a degree in communication, a professional course, and professional coaching studies for children, cosmetics.

The effect of the coronavirus pandemic: most of the participants reported an adverse effect of this period in terms of their emotional state and occupational state.

The reason for completing the process: of the 83% of the participants who completed the process, 24.3% achieved their goals and 58.5% received many responses (increase in income, finding a job or studies).

Improvement of criteria that indicate financial independence

The criteria examined in the pre and post questionnaires follow: financial management and control, the ability to make a change, relationship with colleagues, writing a resume, the ability to use the internet to search for a job, job persistence, organization and schedule planning, the ability to deal with crises, the ability to make new friendships, conduct with family members (parents, siblings), relationship with spouse, relationship with children, use of social networks to find a job, the ability to meet the job requirements and relationships with superiors and authority figures (see questionnaire in Appendix 2 and 3).

A t-test for paired samples was performed to examine the differences in the criteria indicating financial independence between the start and the end of the process. The results are presented below:

After completing the process with Women's Spirit, an increase was evident in regard to all of the criteria. At the beginning of the process, some of the participants showed a positive attitude towards their

³ The small number of participants referred to in this table (n=18), is a result of the fact that only part of the women agreed to share information about their salaries.

situation and some showed a negative attitude towards their situation, whereas in the end of the process most participants showed a positive attitude towards their situation. For most there was an improvement in the various criteria examined. Nevertheless, four criteria showed statistically significant differences: financial management and control, writing a resume, using social networks to find a job, and the relationship with their children.

It can be argued that the first three criteria are crucial to establishing financial independence. First, the use of social networks to find jobs is an important skill. Furthermore, writing a resume allows them to present themselves to potential employers (and to themselves) in a more positive light. And finally, acquiring means to improve their financial management and control allows them to channel the money they earn in a way that will provide them with financial wellbeing. As for the fourth criterion, their relationship with their children, the average assessment was better at the beginning compared to the end of the process. One possible explanation for this finding are the changes that the participants experience in terms of themselves and their families during the process. They are more confident; they learn how to stand up for themselves and are less willing to make compromises with their children. All of these changes affect the family dynamic, and a repositioning of all family members takes place, including the children, who learn to see their mother in a new light. This may cause a period of turmoil and tension among family members.

Criteria	Average		Standard deviation		t
	Before	After	Before	After	
Financial management and control	2.43	2.70	.728	.703	1.545 -
Relationship with your children	3.13	2.80	.990	.676	1.435
Writing a resume	2.27	2.73	.883	.767	2.084 -
Use of social networks to find a job	2.00	2.32	1.11	.894	2.084 -

Table 2. Significant t values, averages and standard deviations for differences in financial independence criteria before and after the process in the Women's Spirit of 41 women who completed the process in 2020.

4.1.1.3 Information about the participants who completed the process over more than a year ago

The data presented below refers to 29 participants who filled out an annual follow-up questionnaire more than a year after completing the process with **Women's Spirit**.

Employment: only 10% reported that they are unemployed.

Debts: 56% reported that they have debts.

Whether income covers the expenses: 38% answered yes to this question.

Social benefits: 76% reported that they receive social benefits.

Self-assessment by the participants of their current situation according to criteria that indicate financial independence and the relationship with role partners and family members

Criteria	Participants who answered to a large extent or to a very large extent (%)
Financial management and control	76
Relationship with your children	95
Writing a resume	57
Use of social networks to find a job	48
Ability to make a change	62
Relationship with colleagues	80
The ability to use the internet to search for a job	68
Job persistence	92
Organization and schedule planning	77
Ability to deal with crises	64
Ability to make new friendships	62
Conduct with family members (parents, siblings)	55
Relationship with spouse	13
Ability to meet the job requirements	96
Relationships with superiors and authority figures	95

Table 3. Participant distribution

The data show that more than a year after they completed the process, most of the participants noted that they have the tools to search for a job and that they managed to keep their job and better manage the money they earned to a large extent and to a very large extent. They further reported a general improvement in their lives, not only financially, and that they succeed in dealing with life's challenges and maintain a proper relationship with their families. An exception is the outcome for the relationship with a spouse criterion, according to which only 13% answered that they meet this criterion to a large extent or very large extent. This is because many of the participants noted that they are not in a relationship at the moment, or said that they put the problematic relationship aside.

4.1.1.4 Findings of in-depth interviews with women who completed the process

The structured interviews conducted with some of the participants show that most of them did not contact **Women's Spirit** to acquire basic skills for financial independence– even though they seem to have acquired such skills or have improved them – rather mainly to overcome the emotional state they were in that made it difficult for them to achieve financial independence. By their own definition they were not suffering from economic violence, but rather from physical and emotional violence. Most of them reported that they contacted Women's Spirit after being referred to it by caregivers who they contact due to domestic violence. Some of them watched items on the media about **Women's Spirit** and thought that being paired with a female mentor is exactly what would help them.

“Today I work a little but I am returning to the work force, taking my own path. I wasn't able to deal with the complexity of my life and now, after the process I went through, I am going to rehabilitate myself, my children. If my husband comes along that will be a bonus. They got me focused.” (Participant A)

Most of the participants reported that **Women's Spirit** believed in them, they felt supported and acquired tools that helped them discover and focus on their strengths.

“I regained my confidence, someone who listens to me, someone who believes in me.” (Participant A)

“Throughout the 12 meetings the mentor strengthened my confidence, we determined objectives and how to achieve them, and I accomplished what I wanted. I opened a self-employed business, I got a scholarship to help me finance my studies and move forward and increase my salary.” (Participant D)

“I was in shell shock. I was a creative, productive and active woman, but the violence trauma came between me and my abilities.” (Participant S)

“I came to a place that acknowledged me and was willing to accept me and provide me with tools and emotional encouragement, and slowly, without any pressure, gave me tips on how to work. They spoke to me only about my strengths and how to focus on them, to try to do what is best for me. There are always guiding questions to figure out where I want to be and that’s where I go. I got my life back on track with the help of **Women’s Spirit**. My mentor is a knowledgeable friend to me, who can be with me so I can have strength for next week. It took time but I see the progress.” (Participant S)

The participants noted that **Women’s Spirit** helped them develop an awareness to what is right for them, and provided a holistic treatment and safe environment while understanding the reality in which a women survivor of violence lives. A personal program was designed for each participant, which was not invasive and provided space. Women's Spirit’s staff were very open to the participants and gave them a feeling that they will always stand by them: that even after the formal process is completed, the staff will always be there in the background and will not leave them alone. The process that the participants went through affected not only them, but also their children.

“Now the girls see a mother who gets up, works, is happy, and that is a model for them. I see the girls better now. It means they saved not only my soul, but also their souls.” (Participant P)

The participants thought that the following areas require improvement: not all the mentors are qualified to fulfill their role; the participants would like more meetings with a social worker; the process should be longer; they thought there should be a more emotional aspect in each meeting; on the other hand, less information should have been provided, and with more time to practice the tips they received during the process to allow them to be internalized.

4.1.2 Evaluation findings: volunteers

Women’s Spirit activity model is based on the principle of effecting change through a long-term process, while reinforcing a sense of capability and providing tools for independent financial conduct. To achieve this, Women's Spirit operates a system of volunteers who support women survivors of violence and help them deal with the difficulties and barriers that follow the violence and make it hard for them to move forward and develop financially and occupationally. The support process is determined case by case – a mentoring process that lasts about a year or a shorter personal training (coaching) process. There are also professional volunteers who provide short-term support in various fields.

The roles of the volunteers

The volunteers have many diverse roles. These are described below:

Process mentors: volunteers for a long-term support process who are an example of personal and financial independence. Process mentors have high emotional intelligence, problem-solving abilities and the ability to listen and embrace the participant; they are non-judgmental and are good in developing and managing an interpersonal relationship.

Professional mentors: these volunteers have proven professional experience and knowledge in a necessary field. The support process of the professional mentor is determined according to the participants' specific needs and usually includes one meeting or a few meetings. The professional fields dealt with by the professional mentors are budget management; employment, including assistance in figuring out occupational inclinations; developing job searching skills and tools, writing a resume and preparing for a job interview; clarification and exercise of rights; basic use of computers; business support – promotion and development of independent businesses; languages – Hebrew and English, writing life stories; additional areas as required - graphic design, web development, internet marketing, etc.

Personal coaches: these are volunteers with a professional training (coaching) certificate from a recognized educational institution with at least 150 hours of experience. The trainers work with the participants for 15 weekly sessions towards a pre-defined goal, together with the program director.

Volunteer training

Process mentors: the professional mentors and coaches are selected by **Women's Spirit** after a meticulous screening process and undergo a training course designed to implement the values of Women's Spirit and methodology of its support process. The course consists of ten sessions, three hours each. The course combines theoretical knowledge and practice and simulations. The course includes an introductory workshop with **Women's Spirit**, getting to know the values of Women's Spirit and the social climate in which it operates; and other complicated issues, such as the cycle of violence, the cycle of change, the characteristics of the damage caused by the violence, PTSD and CPTSD. The mentors learn the principles of the support process of the participants and the skills it requires, and the support model of **Women's Spirit** – remote support, typical barriers of violence survivors in the field of employment and coping methods, self-management skills, tools for establishing rights, ethics of supporting the survivors and a charter undertaking and proper separation processes. The process of selecting and examining the suitability of the volunteers continues throughout the training course and follows the progress of the volunteers in the course.

The support process

At the end of their training, the volunteers team up with the participants according to the following criteria: place of residence, suitability to the participant's needs, the volunteer's skills and abilities. The professional staff of Women's Spirit supports and guides the volunteers throughout the process.

The volunteers' commitment

Before the volunteers can begin their program with the participants, they must attend at least 80% of the training sessions, a monthly training group at Women's Spirit's office, and sign Women's Spirit's volunteer charter. In addition, to complete a full support process, they must be available for a weekly meeting with a participant of an hour and a half, for a minimum period of one year. Coaches must commit to 15 sessions.

4.1.2.1 Summary of findings from the volunteer focus group

Insights from the process with the participants

The volunteers thought that all of the criteria that indicate financial independence (see chapter 4 above) are equally important and valid. The ranking of the criteria mainly depends on the participant and the

emotional background she comes with to the meeting. However, it seems that the criterion of presenting skills to a potential employer is an important criterion involving the reinforcement of the participant's self-worth and confidence. Without these, she cannot represent herself and her abilities, therefore she must develop the ability to represent herself and her field of expertise.

Furthermore, the volunteers stated that the participants need to develop interpersonal communication skills, manage their anger and control themselves to avoid generating antagonism against them. At home, they must develop the ability to manage a budget and a bank account; these are skills that the volunteers defined as very important because it is not enough to earn the money, you have to know how to manage it too. This issue is especially difficult for women who were not allowed to make any financial decision because someone else made them for her. The ability to meet job requirements is connected to self-awareness and the fact that the participants must find a job that is suitable for them and meet its requirements over time and with team work. The criterion of using social networks is also extremely important for job searching and various other purposes, even more so today, in light of the COVID-19 crises – hence the importance of digital literacy training. The volunteers noted that the emphases of the criteria differs between mentorship and coaching. In their opinion, the participants receive an important tool that is a “model of a beneficial and supportive relationship.”

Insights about the volunteers' training process and their support

The volunteers' training course was rich in content and well suited for the requirements of their role. The volunteers noted that they had learned how not to be judgmental, and had acquired tools, such as being careful not to assume one of the roles of the aggressor-victim-savior triangle; and how to accomplish a beneficial separation process from the participant. The volunteers pointed out that the monthly meetings in small groups, in which dilemmas could be presented and resolved, were very professional. These sessions helped the volunteers understand that the rules should be followed. The volunteers had to submit a monthly report to the program director – this organized the process for them and clarified the goals and achievements. According to the volunteers, they received comprehensive and professional guidance from the skilled staff of Women's Spirit and the program directors: these also provided the volunteers with emotional support and empathy and listened to them. Throughout their training, the volunteers felt that the women who run the program were always available to them and provided professional guidance in the mentoring process.

The volunteers felt that Women's Spirit is “lean,” meaning that most of the expenses were directly spent on the participants in the various programs (which is possible by using volunteers). Even though the volunteers felt that they both contribute and benefit from their volunteer work, and that they did not need any reward, it was important for them to note that the small gifts they receive once a year at a tribute event, and the discount at Women's Spirit's annual fair (“Trenda”), are very nice gestures that are greatly appreciated by them.

Areas of improvement

In addition to all of the above, a few areas of improvements should be noted: the volunteers thought that a standard operating procedure should be drafted – a document that specifies the work procedures that they all must comply with: the mentor, the program manager and the participant. They also noted that it is important to emphasize the rules based on which Women's Spirit operates, and that a meeting should be held with the program director, the participant and the mentor at the beginning of the process to determine the objectives and enable ongoing supervision of the process.

The volunteers felt that it is important to keep in touch with the mentors, including those who are not currently part of a support process with a specific participant. Volunteers who are not paired with a participant should have other roles in Women's Spirit and perform other volunteer work, and Women's Spirit should stay in touch with them so that they do not leave. For example, volunteering in the boutique can be very satisfying.

The professional mentors, who support the participants through a shorter process with a clear objective, should communicate with each other in situations that overlap, interface or are a continuation of the process of one participant. For example, one volunteer can help a participant define a more accurate definition of herself in terms of branding and to develop the marketing materials accordingly, and afterwards refer her to a professional mentor who specializes in digital marketing. In other words, it is important to create collaborations and continuity.

The volunteers recommended that Women's Spirit continue the campaign against economic violence and ensure greater exposure to it on social networks and in the periphery – mainly the north and south. However, it is important to be cautious and humble with what we promise the participants. Women's Spirit's program, which is characterized by empowerment, friendship, kind words, acquiring tools and more, does not always end with "financial independence," but rather "leads to a financial independence process." Another issue is the participant selection procedure. In the training course the volunteers were told that the participants who were selected were women who have already left the cycle of violence. According to the volunteers, that is not accurate and therefore complicated difficulties arise. This means that in some cases there is no professional support of Women's Spirit because it is not prepared for this.

Finally, the volunteers were asked to describe the meaning of **Women's Spirit** for them in one word. A sample of their answers follow: strength, warmth, satisfaction, empowerment, solidarity, an honor to be a part of, expands the heart, love, hope and empathy.

4.2 The community level

Women's Spirit engages in extensive collaborations with the business community, the social community and the general public in order to expose them to the issue of economic violence and increase the awareness of this phenomenon. Another objective is to encourage these audiences to take action and become agents of change for women survivors of violence. For this purpose, Women's Spirit makes efforts to recruit and maintain a relationship with friendly business: these businesses contribute their time, money and talent to help women survivors of violence reach financial independence. In addition, Women's Spirit operates a system of lectures and workshops that address various audiences to increase the spheres of influence by recruiting agents of change.⁴ These lectures and workshops provide theoretical knowledge and practical tools for identifying signs of violence and knowing who to contact to prevent gender-based violence and to provide an adequate response. In 2020, 103 lectures were held with over 4,000 participants. Furthermore, **Women's Spirit** recruits volunteers from the community and strives to create an occupational-social network to support women survivors of violence and help them integrate into the workforce. Women's Spirit operates a bridal boutique,⁵ which is a unique social initiative that offers a variety of bridal gowns and evening dresses for affordable prices to increase the independent income of Women's Spirit and expand the circles of exposure and awareness to its activity. In 2020, despite the world pandemic, over 1,000 visitors visited the **Women's Spirit** bridal boutique.

⁴ For more information, please visit: <https://www.ruach-nashit.org.il/lectures>.

⁵ For more information, please visit: <https://www.ruach-nashit.org.il/boutique-ruach-nashit>.

In the same year, the activity of Women's Spirit vis-à-vis government agencies had significantly expanded, for example its collaboration with the Professional Training Division of the Ministry of Labor, under which a mandatory workshop for identifying signs of violence was implemented as part of the curriculum of hair design and cosmetics schools. In addition, a booklet for identifying signs of violence was also distributed at the Gender Equality Division of the Civil Service Commission. The booklet was written by Women's Spirit and many lectures were held to raise awareness among the employees of the various government agencies.

It is safe to say that by the end of 2020, the term “economic violence” is much more common and familiar than ever before, among the general public and policymakers. This term has appeared on the news and in opinion articles dealing with other issues. This is partly because of the discussions held in 2020 about the economic violence bill, and also due to the persistent efforts of **Women's Spirit** in recent years to raise awareness to this issue using lectures, conferences, online surveys, news items, and Facebook campaigns.

Nevertheless, any change in public consciousness takes time and cannot be accurately evaluated after one year. In 2021, Women's Spirit intends to start designing parameters to try to estimate the extent of the phenomenon and the change in public awareness. Even though the exposure to Women's Spirit's messages is evident as described above, it does not provide empirical evidence of a change in public consciousness following its actions.

4.3 The systemic level

The nature of the activity and its objectives

Women's Spirit operates extensively in the field of advocacy and policy to raise awareness of the financial situation of women survivors of violence and the professional, financial and legal barriers they face, and promotes policies and legislation that address these barriers. The concept that guides the systemic activity is that violence against women is a broad social phenomenon that goes far beyond a specific case of a specific woman. In order to eradicate violence and to help its victims, social, cultural and legal structures that enable the existence of the phenomenon must be uncovered and changed.

The activity is often carried out in cooperation with policy makers in the Knesset, the government and local authorities, as well as with civil society organization, academics, the private sector and other bodies. The methods of operation are varied, and include writing position papers and reports, participating in Knesset meetings and various public forums, promoting legislative initiatives, initiating new procedures, promoting the implementation and accessibility of existing procedures, joining legal proceedings, advocacy activities, etc.

It was decided to evaluate the activity in this field over a period of four years from 2017 to 2020, due to its complexity and the time it takes for systemic processes to take place.

4.3.1 Activity data

The activity in this field is presented below by a description of quantitative data grouped together according to different categories (such as the number of meetings with organizations, number of Knesset meetings, etc.). The data reflect the activity of attorney Dr. Meirav Shmueli – Director of Advocacy and Policy. However, it is important to note that these numbers only partially reflect all the work performed in this field, most of which is done between meetings, and includes reading relevant materials, writing, thinking, consulting, and many discussions behind the scenes with parliamentary

assistants and other persons, phone calls, emails and WhatsApp correspondences, etc. – all these cannot be quantified. It is clear that a quantitative index by itself is not enough to assess the scope of activity in this field and understand its full nature. Additionally, it is important to note others who contribute greatly to the systemic activity, such as Women's Spirit's CEO who applies many resources to promote policy.

Media

10 interviews were held with the director of this field on television, radio and the internet.

Appearances in academic or public forums

There were 26 appearances in roundtables and meetings with government and municipal agencies, organizations and private bodies; lectures to law students in several academic institutions; lectures to welfare officials, lawyers, legal advisers in government ministries, enforcement officials, the Israeli Bar Association, the Ministry of Justice; lectures to the general public; hackathons on behalf of government officials or civil society organizations, and more.

Conferences organized by Women's Spirit

Three conferences were held by Women's Spirit:

1. A Seminar on Women Survivors of Violence vis-à-vis the Enforcement System, February 2017 (with the Enforcement and Collection Authority and the Ministry of Welfare).
2. A Conference on Economic violence – Marking a Decade of Women's Spirit, January 2018.
3. A Conference on the Implementation of Gender-Based Thinking in Insolvency Proceedings, June 2020 (with a Legal Clinic at the Academic Center for Law and Business in Ramat Gan).

Collaborations with civil society organizations

44 meetings were held with representatives of the following organizations: ASSAF, WIZO, and Women Lawyers for Social Justice, Kolech, Daf Hadash, CIMI, Na'amat, Adva Center and the Israel Women's Network. Meetings were also held with coalitions of organizations in which Women's Spirit is a member and with coalitions of civil society organizations, such as the Feminist Emergency Headquarters, which was established in light of the COVID-19 crisis. The number indicated does not include meetings with the Coalition to Ensure Child Support Payments, which meets regularly once a month (about 45 meetings since 2017).

Women's Spirit is in active member in several coalitions, including:

1. Coalition to Ensure Child Support Payments.
2. Partnership Coalition (operated until 2019).
3. Coalition of Organizations for the Implementation of UN Security Council Resolution 1325.
4. Women Seeking Asylum Coalition.
5. Coalition of Civil Society Organizations for the Implementation of the UN Agenda 2030.

Knesset activity

Women's Spirit participated in 37 discussions of various committees, including the Committee for the Advancement of Women and Gender Equality, the Labor and Welfare Committee, the Constitution, Law and Justice Committee, the Child Support Subcommittee of the National Insurance Institution, the Women and Business Lobby, the Lobby for Fair Collection Proceedings in Execution, the Science and Technology Committee, the Lobby against Violence against Women in the Knesset, and the Subcommittee on Monitoring the Implementation of the Government Program to Combat Domestic Violence.

Personal meetings with Knesset Members

20 meetings were held with the following Knesset Members: Merav Michaeli, Meir Cohen, Nurit Koren, Aida Touma-Suleiman, Aliza Lavie, Zehava Galon, Meirav Ben-Ari, Tali Ploskov, Leah Padida, Pnina Tamano Shata, Keren Barak, Yoav Segalovitz, and Tehila Friedman.

Meetings with government officials and local municipalities

24 meetings were held with the following officials: the Minister of Social Equality, the Director General of the National Insurance Institute and senior officials in the National Insurance Institute, the Director of the Enforcement and Collection Authority and senior officials in the Authority, representatives of the Ministry of Finance, the Bank of Israel, the Director of the Authority for the Advancement of the Status of Women, Civil Service Commission, Official Receiver, Advisory and Legislation Department at the Ministry of Justice, Ministry of Finance, senior officials of the Rishon Lezion Municipality, and senior officials of the Tel Aviv-Yafo Municipality.

Meetings with representatives of academia and legal clinics

29 meetings were held with academic representatives, including Tel Aviv University, The Hebrew University, Bar Ilan University, Ben Gurion University of the Negev, University of Haifa, Ono Academic Campus, College of Management, and Academic Center for Law and Business in Ramat Gan.

Meetings in connection with the Banking Availability Covenant for Women Survivors of Violence

Women's Spirit held 14 meetings with the steering committee of the pilot to expand the Covenant, with the Ministry of Welfare, the Bank of Israel and Women's Spirit of Banks, as well as meetings with representatives of banks and domestic violence prevention centers.

Participation in legal proceedings

Women's Spirit joined five legal proceedings:

1. A petition to the high Court of Justice against the Deposit Law – **Women's Spirit** joined as an *amicus curiae* (friend of the court) (with several other women and children's rights organizations).
2. A petition against the deportation of a woman from the Philippines without her children – **Women's Spirit** joined as an *amicus curiae* (with several other women and children's rights organizations).
3. A proceeding before the National Labor Court concerning a study grant – **Women's Spirit** joined as an *amicus curiae* (with the Rackman Center).

4. A petition to the high Court of Justice against the failure to appoint any women to the team of experts on the COVID-19 crises – **Women's Spirit** filed the petition with several other women's organizations.
5. Legal proceedings at the district court involving a bankrupt women survivor of violence: the woman was represented by the legal aid of the Ministry of Justice. **Women's Spirit** was not part of the proceedings but greatly assisted the legal aid attorney in preparing the legal arguments and filing documents.

Testimony book about economic violence

In the past three years, **Women's Spirit** has been operating to publish a testimony book about economic violence (see more below).

1. As of April 2019, meetings of the staff of Women's Spirit and the producer of the book are held once every two weeks. So far, about 40 meetings took place.
2. In addition to these meetings, 12 other meetings were held with various persons such as Prof. Einat Peled, Tamar Schwartz, the interviewer, a writer who was a candidate for being an interviewer, the book's editor; also, a brainstorming session was held with past participants of a **Women's Spirit**.

Promoting legal responses for the participants

12 meetings were held with various bodies, including the legal aid in the Tel Aviv district, the central district, the Haifa district and the southern district, the pro bono program (*Schar Mitzvah*) of the Israeli Bar Association – Tel Aviv district, as well as the national administration; Human Match Association, and the Social Forum of the Bar Association.

This activity does not involve a change of policy or legislation, but rather activity that as a result of which Women's Spirit refers participants to legal aid; and on the other hand, these bodies refer women to Women's Spirit as potential participants. The relationships formed in these meetings led to many initiatives that promote legislation and policy; for example, the meeting with the legal aid led to a lecture in the conference, involvement in a legal case and joint activity to promote the economic violence prevention bill, and more.

4.3.2 Main systemic achievements

Economic violence – legislation

The bill that **Women's Spirit** played a central role in drafting and has been promoting since 2015 was submitted again in 2020 by the Minister of Justice as a government bill (see Appendix 1). The bill passed in the Ministers' Legislation Committee and at the First Reading. Subsequently, two discussions were held about the bill in the Constitution, Law and Justice Committee, with the active participation of the **Women's Spirit** representatives. All government ministries, including the Ministry of Welfare, the Ministry of Justice, the Ministry of Social Equality, the Israel Police and the Bank of Israel, support the bill. Further discussion of the bill was stayed because of the election. Women's Spirit's activity to promote the bill included, *inter alia*, many conversations with politicians, parliamentary assistants and government officials to explain the essence and importance of the bill.

Economic violence – publishing a testimony book

The idea of publishing this book arose in 2018, work on it began in 2019, and by the end of 2020 the book is in an advanced stage. The project involves a steering committee, producer, interviewer and literary editor. There are several publishers with whom conversations have already been held regarding the possibility of publishing the book. By the end of 2020, 14 interviews had been conducted. The book will feature about 20 stories, and work on it is expected to be completed by the end of 2021.

Activity for women survivors of violence who are in debt

A specific pattern of economic violence, which has been highlighted by **Women's Spirit** in recent years, involves the debts created by the violent spouses in the name of their partners, by means of deceit, concealment or coercion. Women in such cases have no control over the formation of their debt. **Women's Spirit** devotes great efforts to raise awareness to this fact and to promote flexibility in dealing with these women, especially by the relevant government authorities, the Execution and Collection Authority and the Supervisor of Insolvency in the Ministry of Justice. A number of achievements should be noted in this context: (a) following Women's Spirit's initiative, a discussion was held in the Knesset as part of the Lobby for Fair Collection Proceedings in Execution, which was devoted entirely to this issue and was attended by senior government officials; (b) a precedential decision was obtained in a legal proceedings led by the legal aid, in which Women's Spirit was also involved: as a result of the decision, the debts of a woman survivor of violence were erased. The court noted the inherent difficulties of women survivors of violence to repay debts, even after they separate from the violent spouse and after staying in a shelter; (c) in 2018, Women's Spirit held a conference that focused on debts and received great attention and was attended by many relevant government officials; (d) in collaboration with the legal clinic at the Academic Center for Law and Business, Women's Spirit initiated and led action to implement gender-based thinking in insolvency and financial rehabilitation proceedings, with an emphasis on the needs of women survivors of violence. This included making a call for proposal of many bodies who work with women in debt; holding a relevant conference in June 2020, which was attended by many policymakers; and summarizing the insights that came up at the conference and distributing them among relevant decision makers. Women's Spirit will continue to work to implement these insights and the new Insolvency and Economic Rehabilitation Law, 5778-2018 (which replaced the Bankruptcy Ordinance); (e) establishing a close relationship with the Debtor in Need Unit in the Enforcement and Collection Authority conveying the message that a more flexible and understanding treatment must be provided to women survivors of violence; (f) active participation in roundtable meetings on the issue of "Dealing with Clients in Difficult Situations" organized by Bank Hapoalim; (g) submitting comments on the Memorandum of Insolvency and Economic Rehabilitation Regulations, financial conduct training.

The Banking Availability Covenant for Women Survivors of Violence

This Covenant is an internal procedure of Women's Spirit of Banks and the Bank of Israel that includes a number of financial tools that can make it easier for women survivors of violence to pay their debt to the bank. The Covenant entered into force in 2016 and was first applied only to women in shelters. Following extensive efforts, **Women's Spirit** accomplished a major achievement and managed to convince the banks to expand the Covenant to apply to women in the community who did not stay in shelters. A pilot began in 2019, which applied the Covenant in eight domestic violence prevention centers of the Ministry of Welfare throughout the country, and was then applied in two additional centers (10 altogether). **Women's Spirit** plays an important role in monitoring the implementation of the pilot and the Covenant in these centers. Women's Spirit is a member of the steering committee,

together with the Bank of Israel, Women's Spirit of Banks and the Ministry of Welfare, that meets once every month or two. Women's Spirit has taken upon itself to give lectures to the professional teams in the domestic violence prevention centers about how to apply the Covenant; seven lectures have been held so far. Furthermore, Women's Spirit is involved in concentrating all the data and insights of the cases referred under the Covenant so far, and the analysis thereof. An important part of this activity is performed by social work students who have an internship at **Women's Spirit**. It should be noted that the fact that the Ministry of Welfare and the Bank of Israel are collaborating with a non-government association is an achievement in itself.

Implementation and accessibility of execution and collection procedures for women survivors of violence

Two procedures of the Execution and Collection Authority created in 2016 following an initiative of **Women's Spirit** in collaboration with the Ministry of Labor, Welfare and Social Services. In 2017-2018, extensive activity took place to implement these procedures and to make them more accessible and to insure that women actually use them. This activity is described below: (a) the procedures were rewritten so they are now shorter and use more accessible language instead of bureaucratic language, and they were translated into Arabic, Russian and Amharic; (b) meetings were held with various bodies in the Enforcement and Collection Authority to ensure the dissemination of these procedures to all enforcement employees. Following these meetings, the enforcement officials were reminded of these procedures, and they were published in an abbreviated form as a brochure distributed to every woman who opens an enforcement child support case; (c) a seminar was held on the subject with the Enforcement and Collection Authority and with the Ministry of Labor, Welfare and Social Services, in the Tel Aviv District Court; (d) a lecture on the subject was held before the directors of the domestic violence prevention and treatment centers; (e) a lecture was provided to the execution officials; (f) a lecture was held for the professional staff of Women's Spirit and the procedures were passed on to each new employee; (g) the translated accessible procedures were disseminated among many bodies and persons who work with women who collect child support in the execution offices: associations, clinics, lawyers, legal aid; (h) the procedures were posted on Facebook; (i) the procedures were presented in the Knesset in a special discussion initiated by Women's Spirit and took place as part of the Lobby for Fair Collection Proceedings in Execution.

The Coalition to Ensure Child Support Payments

Women's Spirit is a member of the Coalition to Ensure Child Support Payments. The Coalition meets once a month and arranges meetings with ministers, Knesset members, government officials and others. Following the initiative of the Coalition, several meetings were held in the Knesset as well as in several committees, and a special subcommittee was established to promote the issue. The Coalition has drafted several bills to amend the manner in which the Child Support Law (Securing Payment), 5732-1972 is currently implemented. The Coalition has prepared position papers on child support from the National Insurance Institution and the need for changing the current situation, and writes letters to policymakers. The members of the Coalition are interviewed by the media about this issue. The Coalition maintains a relationship with women who deal with non-payment of child support themselves, to create a pool of women activists who can come to speak in the Knesset if necessary, join conferences, demonstrate and write letters. The Coalition also holds an active Facebook page. In 2019, the page received much more traffic after the engagement of a digital specialist who posts many posts and updates about the activity of the Coalition and the relevant developments in the public arena. The activity of the Coalition during

the COVID-19 pandemic led to the revocation of the National Insurance Institution's "double allowance" prohibition, so now women who are entitled to child support and have lost their job can also receive unemployment payments.

Policy advocacy for women and businesses

Women's Spirit promotes several initiatives in connection with self-employed women and acts to raise awareness to the special difficulties faced by women who start their own business. Before 2019, Women's Spirit's activity in this field was performed as part of the Partnership Coalition. After the Partnership Coalition dissolved, Women's Spirit continued its activity with the Clinic for Women and Economics at the Hebrew University and promoted a bill on public procurement and businesses owned by women and a procedure to help women who are entitled to income support and want to start their own business.

The following activities were also performed in respect of self-employed women: **Woman's Spirit** held meetings with the Director of the Authority for the Advancement of the Status of Women; kept in touch with the Lobby for Women and Business in the Knesset; initiated discussions in the Knesset about self-employed women; had extensive activity with the Agency for Small and Medium-Sized Businesses in the Ministry of Finance, and among other things, participated in and presented at the "Consultation Forum" on women and businesses, which took place in the Ministry of Finance and included a discussion between government representatives and organizations. An important achievement of this activity and part of Women's Spirit's participation in the Partnership Coalition is the appointment of a supervisor of businesses owned by women at the Agency for Small and Medium-Sized Businesses – a function that did not exist before. Women's Spirit considers as an achievement the fact that today, as opposed to the past, the Agency expressly speaks of implementing gender-based thinking instead of ignoring the gender-based differences in this regard.

The initiative concerning self-employed women entitled to income support is an example of the work that cannot be quantitatively estimated, because it includes drafts that have to be prepared and commented on; data collection from the field including from the staff of Women's Spirit; meetings with officials of the National Insurance Institution and representatives of relevant organizations; preparing questionnaires for women with a low-income who have started a business and processing their answers; conversations with Knesset Members and parliamentary assistants; research on comparable legislation in other countries, and more.

Activity in the field of non-resident women: migrant workers and asylum seekers

In 2017, **Women's Spirit** began acting on the systemic level in the context of non-resident women: migrant workers and asylum seekers. This is based on the perspective that the activity of Women's Spirit, which promotes financial independence for women, is relevant not only for women who are Israeli citizens, but also for women who are especially exposed to violence and abuse in light of their legal status. Women's Spirit has performed the following actions towards this end: (a) it participated in the Women Seeking Asylum Coalition of organizations; (b) it joined a petition to the High Court of Justice against the Deposit Law,⁶ as part of a motion to join as an amicus curiae with several other women and children's rights organizations. The organizations focused on the significant impact that the Deposit Law

⁶ Concerning the deposit arrangement contemplated in section 4 of the Prevention of Infiltration and Ensuring Departure of Infiltrators from Israel Law (Legislative Amendments and Temporary Provisions), 5775-2014.

has on women and children. The High Court of Justice let them join the petition as an amicus curiae. As part of the decision that disqualified the Deposit Law, the High Court of Justice referred to the claims made by the organizations (case no. 2293/17); (c) Women's Spirit participated in a discussion in the Knesset on the issue of violence against foreign women; (d) Women's Spirit joined the initiative of CIMI and the Embassy of the Philippines to hold financial literacy workshops for professional caregivers from the Philippines. In this context, a lecture on women's financial independence in the context of family and immigration was held for women workers from the Philippines – this lecture was even distributed in a closed Facebook group of the workers; (e) Women's Spirit joined a legal proceeding with several other organizations against the deportation of a woman from the Philippines separately without her children. The Tel Aviv district court approved the motion and **Women's Spirit** joined as an amicus curiae, and so far has prevented the deportation of this woman. Her lawyer said that the fact that these organizations joined the proceedings greatly affected them.

The Coalition of Organizations for the Implementation of the UN Agenda 2030

Agenda 2030 provides 17 main objectives that the countries of the world strive to achieve by 2030 to promote sustainability in terms of environment, society and economy. Among these objectives, the most relevant for **Women's Spirit** are: gender equality, poverty eradication and fair employment. In 2019, Women's Spirit joined the coalition of several civil society organizations who promote the implementation of the resolution in Israel. Women's Spirit participated in conferences and roundtables that discussed the perspective of financial independence of women survivors of violence. Furthermore, Women's Spirit played an active role in writing a policy paper of the civil society in Israel that was submitted to the UN in 2019, together with the report of the Israeli government about the implementation of the principles of the Agenda. In December 2020, Women's Spirit took part in writing a position paper for the Coalition, dealing with the effects of the pandemic on implementation of Agenda 2030 in Israel.

Implementation of UN Security Council Resolution 1325

Women's Spirit is a member of the Coalition of Organizations for the Implementation of UN Security Council Resolution 1325, which calls for the integration of women in decision-making roles, primarily in matters that concern peace and security. The director of Advocacy and Policy is a member of the steering committee on this issue, led by Women Lawyers for Social Justice. In October-November 2020, Women's Spirit took part in a series of events to mark 20 years of UN Resolution 1325, including a lecture of **Women's Spirit** for its volunteers and the general public. It also participated in sending a series of letters regarding the appointment of women to public office and their representation in government committees and forums. During the COVID pandemic, Women's Spirit joined a petition, based, *inter alia*, on Resolution 1325, to which the State of Israel is committed, challenging the failure to appoint women to the team of experts on the COVID-19 crises. This petition marked an important achievement, evidenced by the fact that a diverse group of women was appointed to the committee that was formed to devise the exit strategy from the coronavirus crisis.

Involvement in legal proceedings

In 2017, **Women's Spirit** began joining legal proceedings that include a precedential and principle issue related to women survivors of violence. Women's Spirit wishes to influence the case-law as additional means of advocacy and policy. Women's Spirit participated in five legal proceedings detailed above. Of these, the one that required the most extensive work and direct involvement was the one at the National

Labor Court concerning a study grant provided by the NII to women survivors of violence. **Women's Spirit** joined as an amicus curiae (with the Rackman Center), after the lawyer who represented the woman in that case thought that Women's Spirit's professional knowledge will contribute greatly to the case. The Court approved the motion to join the case as an amicus curiae. Following the hearing, Women's Spirit submitted a reply to the Court claiming that a solution that discusses only the specific case without a decision in principle should not be accepted, and that a decision in principle should be made to help many women in the same situation. In May 2021, a precedential decision was granted by the National Labor Court, which granted the appeal and all the claims made by **Women's Spirit** and the Rackman Center. This decision has wide implications on the financial rights of women survivors of violence who are single mothers.

Activities with other organizations

Women's Spirit plays an active role in the joint activities of civil society organizations, mainly in matters of violence against women but also on issues of women's rights in general. In this context, Women's Spirit participated in the organization and leading of protest activities, demonstrations and strikes; writing dozens of letters to government and Knesset representatives; campaigns related to women's legislation; assistance with reports and studies (such as a study by the Organization for the Elimination of Violence against Women in Israel, to which Women's Spirit has contributed many insights); participation in conferences and roundtables. During the COVID-19 period this activity intensified greatly. Women's Spirit's involvement with the feminist emergency headquarters, which includes dozens of organizations, was very intense, and frequent Zoom meetings were held in which various initiatives were promoted. The activities of the organizations during this period also include a "joint table – government-civil society," led by a senior representative of the Ministry of Welfare and the CEO of the Women's Lobby.

5. Summary and conclusions

This evaluation report examines the effectiveness of the activities of **Women's Spirit**, which promotes the financial independence of women survivors of violence in Israel, in 2019-2020. The evaluation examines the individual level, including the recruitment of volunteers, and their training and retention procedures, the community level and the systemic level. This chapter presents the main findings, conclusions and recommendations of this report. As noted above, the data was collected during the COVID-19 crisis, which affected Israeli society financially and emotionally, and even more so the participations of Women's Spirit. Any discourse of occupational change or occupational prospects is even more complex these days, and therefore we estimate that this period has a certain impact on our findings and conclusions. It should be noted that Women's Spirit continued its activities throughout this period, despite the lockdowns, and even increased its activities with the participants, as well as on the systemic and community level.

5.1 The individual level

Participants who completed the process at Women's Spirit in 2020. The findings show that at the beginning of the program 39% of the participant were unemployed, compared to 24% at the end of the process. Those who had a job did not experience any change in terms of employment, and those who did not have a job found one in education, administration, advertising, and services and sales. No clear trend was found concerning the scope of the position before the process and at the end of it. Compared to full-time and part-time jobs, in which there was a decrease, there was an increase in casual work and work per hour. These figures may be explained by the repeated lockdowns during the COVID-19 crisis. Many

mothers were forced to stay at home with their children and had difficulty committing to a job that requires steady attendance. At the same time, an increase was found looking at the average salary of women according to each type of employment (full-time, part-time, casual and per hour). For example, the average salary of women who worked full-time at the beginning of the process was ILS 4,625, and at the end of the process it was ILS 6,125.

36% of the participants reported they receive social benefits in their jobs at the beginning of the process, compared to 77% at the end. This finding shows that the women started to demand their rights and get a salary with a pay check. This finding concerns the rights to social benefits and indicates an important step towards financial independence, which can lead the participants to demand their rights in other areas of life.

After completing the process with Women's Spirit, an increase was evident in most of the criteria that deal with financial independence. Furthermore, the status of the participants became more similar in terms of its rating in relation to the criterion. This shows that following the process with Women's Spirit, the participants not only rated the criteria higher, but also became more homogeneous. Four criteria showed statistically significant differences: financial management and control, writing a resume, using social networks to find jobs, and the relationship with their children.

It can be argued that the first three criteria are crucial to establishing financial independence. First, the use of social networks to find jobs is an important skill. Furthermore, writing a resume allows them to present themselves to potential employers (and to themselves) in a more positive light. And finally, acquiring means to improve their financial management and control allows them to channel the money they earn in a way that will provide them with financial wellbeing.

An improvement was evident in terms of financial management and control: this is also clear from other information provided by the participants. Before the process began, 77% reported they were in debt, compared to 55% in the end. Only 3% stated that their income is greater than their expenses before the process began, compared to 31 at the end of it.

As for the fourth criterion, their relationship with their children, the average assessment was better at the beginning compared to the end of the process. One possible explanation for this finding are the changes that the participants experience in terms of themselves and their families during the process. They are more confident; they learn how to stand up for themselves and are less willing to make compromises with their children. All of these changes affect the family dynamic, and a repositioning of all family members takes place, including the children, who learn to see their mother in a new light. At times, this change caused some tension and friction among family members.

Findings concerning education show that 36% of the participants acquired an education with the help of the **Women's Spirit** program in a number of fields: psychotherapy, training in profitable employment, completion of a degree in communication, professional course, and professional coaching studies for children, cosmetics.

Most of the participants stated that they achieved the goals they set for themselves at the beginning of the process to a moderate degree, to a large extent or to a very large extent. These goals included assistance in establishing a business initiative, acquiring tools to integrate into a workplace, help in finding a suitable job, perseverance and stability at work, and professional training.

The **Women's Spirit** team makes a deliberate, profound and constant effort to conduct a proper separation process and summarize the relationship with the participants, as an integral part of the process. Despite this effort, it was particularly challenging to bring about the completion of the post-questionnaires, which examine the status of the participants at the end of the process in Women's Spirit. Separation without completing the post-questionnaire is like one-sided "evaporation" – a known phenomenon in the professional literature that deals with therapeutic-rehabilitative relationships with underprivileged populations. Some of the explanations for this behavior of participants who disappear indicate a fear of abandonment (as part of their past experience in relationships): they prefer to disappear before experiencing abandonment (even if it is only imagined and in the future) by the caregiver. Hence the participants try to avoid the pain involved in such abandonment. Some adopt this avoidance as a coping strategy. Whatever the reason for the disappearance at the end of the process, the staff of Women's Spirit always leaves the door open for them and respects their choice.

As noted in the report, Women's Spirit has evaluation at the top of its priorities, and despite the difficulties will try to find a way to improve the process of filling out follow-up questionnaires at the end of the process.

Participants a year or more after completing the process with Women's Spirit

The findings for this group show a more positive but complicated picture. It seems that only 10% reported that they are unemployed – a very impressive fact, and 76% reported that they receive social benefits. However, 56% reported that they have debts and only 38% said that their income covers their expenses. As for their self-assessment of their status today, according to the criteria indicative of financial independence and relationships with role partners and family members, most estimated that they met most of these criteria to a large extent and to a very large extent.

Compared to the group who has just completed the program, criteria indicating financial independence were rated higher, on average, after a year. This finding may point to the sustainability of the effects of the program and the importance of the tools acquired in the **Women's Spirit** program. The interviews with the women indicate that even though most of them do not earn a high salary, they felt they have made progress financially and professionally. They are more independent and understand that one year is not enough time to see great changes. They attest to the fact they acquired tools for dealing with situations; they further noted that they are still working on improving their lives and the lives of their families.

The volunteers

Working with the participants

The statements of the volunteers show that all the criteria that indicate financial independence are similarly important and valid, and that the importance is measured according to the needs of each participant. However, they divided the criteria to three groups according to the stages of the process towards financial independence: searching for a job, the skills necessary for maintaining a job and finding a job and keeping it.

The first group addresses the job search. Here, the volunteers noted the importance of the skills that enable the participants to represent themselves and their skills to potential employers, such as reinforcing their self-confidence and self-worth, because without these the participants cannot adequately represent themselves. They believe that in a world in which public relations are so

important, without these skills the participant will have a harder time finding a job. In this context, the volunteers also referred to the need for teaching the participants digital literacy, which proved to be even more important during the COVID-19 pandemic. The second group of criteria referred to skills necessary for maintaining a job. The volunteers pointed to skills such as interpersonal communication, anger management and self-control as parameters that help maintain a job. The volunteers noted that for the participants, the ability to meet job requirements is connected to self-awareness and the fact that the participants must find a job that is suitable for them and meet its requirements over time and with team work. The last group involves the stage in which the participant has found a job, kept it and started to make money. The participant must understand that she is responsible for the household and that managing a budget and a bank account are under her responsibility. The volunteers noted that the discussion of the criterion is different between the mentors and the coaches; and they think that the participants acquired another important tool in the process which they defined as a “model of a supportive and beneficial relationship.”

Insights about the volunteers' training process and their support

The volunteers felt that their training prepared them well and taught them how not to be judgmental and provided them with tools for supporting and promoting the participants. In their opinion, the monthly report to the program manager kept the support process organized and highlighted the progress of the goals and achievements. They also thought that the monthly meetings with the training groups were very professional: they can present their dilemmas and solve them, and also learn and internalize conduct and rules to stick to. The professional and comprehensive guidance they received from the skilled staff of Women's Spirit provided them with knowledge and emotional support, which helped them with their role with the participants. The volunteers felt that their role in Women's Spirit benefited them to the same extent it benefited the participants. Also, the appreciation they receive from the staff of Women's Spirit and the participants is very rewarding.

The volunteers noted a few important areas for improvement: *first*, it is important to emphasize the rules and procedures of Women's Spirit. *Second*, a meeting of the program manager, participant and mentor should be held in the beginning of the process to determine the objectives and add further supervision of the process. *Third*, all the mentors should be active to some degree, even those who are waiting to start a support process with a participant or those who need to take a break and think of other ways for them to contribute to Women's Spirit in order to keep them feeling as part of Women's Spirit.

There is a need for partnerships between the mentors who support the same participant over time. There should be information available about the areas of expertise of the professional mentors so that the human capital of the volunteers can be properly taken advantage of and to improve the process experienced by the participant.

Women's Spirit should continue its campaign against economic violence and make sure there is more exposure on social networks and expand its activity in the north and south of the country.

The volunteers noted that it is important to be humble and careful in respect of any promises regarding the outcome of the process with the participants in Women's Spirit. Although the participants and the volunteers all experience empowerment, friendship, acquire relevant tools and more, this does not guarantee that the participant will reach financial independence at the end of the process, and she must understand that this is another step on the way to her independence.

Another important point is the participant selection process. According to **Women's Spirit**, the process is most suitable for women who have already left the cycle of violence. According to the volunteers that is not the case and some of the participants are still in a violent relationship – a situation that causes more complicated issues that Women's Spirit and the volunteers must deal with. In some cases, Women's Spirit it is not prepared and cannot provide the volunteer with adequate support for her to deal with these situations.

5.2 The community level

Women's Spirit engages in extensive collaborations with the business community, the social community and the general public in order to expose them to the issue of economic violence and increase the awareness of this phenomenon. For this purpose, Women's Spirit makes efforts to recruit and maintain relationships with its volunteers and with friendly business. In addition, Women's Spirit operates a system of lectures and workshops: in 2020, 103 lectures were held with over 4,000 participants. Furthermore, in 2020, despite the world pandemic, over 1,000 visitors visited the **Women's Spirit** bridal boutique.

In 2020, the public discussion in Israel about violence against women has expanded to include non-physical violence, including among people who were not aware of this subject. This could be explained by the rise in awareness to violence during the pandemic, homicides reported in the news and the activity of organizations and the Ministry of Welfare. There is no doubt that the activity of **Women's Spirit** has had a central impact on the change of discourse. By the end of 2020, the term “economic violence” is much more common than ever before, among the general public and policymakers. Nevertheless, a change in public consciousness takes time and is hard to quantify: at this point, the degree of public exposure to the economic violence phenomenon can be estimated to a certain degree, but it is necessary to develop tools to evaluate the change more accurately.

5.3 The systemic level

This report examines the activity of Women's Spirit on the systemic level in the past 4 years. However, this chapter refers only to the activity in 2020, during which **Women's Spirit** played an active role in joint activities with civil society organizations, mainly in matters related to violence against women but also on women's rights in general. During the COVID-19 crises frequent Zoom meetings were held, in which various joint initiatives were promoted. The activities of the organizations during this period also include a “joint table – government-civil society” (led by a senior representative of the Ministry of Welfare and the CEO of the Women's Lobby).

The highlight of the political-legislative activity in 2020 was a bill that **Women's Spirit** promoted for the prevention of economic violence. Women's Spirit played a central role in preparing and promoting the bill, which passed at the Ministerial Committee on Legislation and at the First Reading. Subsequently, two discussions were held regarding the bill in the Constitution, Law and Justice Committee, with the active participation of the **Women's Spirit** team and past participants. All government ministries, including the Ministry of Welfare, the Ministry of Justice, the Ministry of Social Equality, the Israel Police and the Bank of Israel, support the bill. Due to changes in government and the dissolution of the Knesset, the discussion of the bill has been stayed and will continue after the new government is elected.

Extensive activity was performed on the systemic level in respect of women with debts as a result of economic violence. **Women's Spirit** advanced several initiatives to deal with this complicated phenomenon. Women's Spirit led a move with the Clinic for Social Law at the Academic Center for Law

and Business, towards implementation of gender-based thinking in insolvency proceedings. In this framework, a conference was held in 2020, with the participation of field organizations, academia representatives and government agencies. A policy paper summarizing the insights and recommendations following this move will be submitted to policymakers at the Ministry of Justice. In respect of bank debts, Women's Spirit has been acting to implement the Banking Availability Covenant to domestic violence prevention centers. This Covenant provides a unique procedure of the banking system that offers tools for women survivors of violence who have debts to banks. **Women's Spirit** initiated the expansion of the Covenant so that it applies not only to women in shelters, but also to women in the community who are supported by domestic violence prevention centers. In 2020, the Covenant has been applied to more centers. This is a joint effort of the Ministry of Labor, Welfare and Social Services, the Supervisor of Banks, and Women's Spirit of Banks. Women's Spirit is also part of the steering committee that closely follows the implementation of the Covenant in these centers.

Women's Spirit is also a member of a number of coalitions, including in the Coalition to Ensure Child Support Payments. The activity of the Coalition during the COVID-19 pandemic led to the revocation of the National Insurance Institution's "double allowance" prohibition. **Women's Spirit** has promoted several initiatives in connection with self-employed women and tries to raise awareness to the special difficulties faced by women who start their own business.

Women's Spirit is also a member of the Coalition of Organizations for the Implementation of the UN Agenda 2030 in Israel. Agenda 2030 provides 17 main objectives that the countries of the world strive to achieve by 2030 to promote sustainability in terms of environment, society and economy. In 2019, Women's Spirit played an active role in writing a policy paper that was submitted to the UN by the Coalition. In 2020, Women's Spirit took part in writing a position paper for the Coalition, dealing with the effects of the pandemic on implementation of Agenda 2030. In 2020, Women's Spirit also took part in a series of events to mark 20 years of UN Resolution 1325, which calls for integration of women in decision making positions. It also participated in sending a series of letters regarding the appointment of women to public office and their representation in government committees and forums. During the COVID-19 pandemic, Women's Spirit joined a petition challenging the failure to appoint women to the team of experts for the COVID-19 crises. Following this petition, a diverse group of women was appointed to the committee that was formed to devise the exit strategy from the coronavirus crisis.

In conclusion, the data in this report paints a positive picture of the effectiveness of the activity of **Women's Spirit** on all levels examined. On the individual level, for participants who graduated this year, there was a real improvement in the criteria indicating progress towards financial independence compared to their starting point. Among those who completed the program over a year ago, an even more positive picture appears. These findings reinforce the approach of Women's Spirit that achieving financial independence is a long-term process, which evolves and matures over time. The data show that **Women's Spirit** is an incubator in which preliminary tools are acquired and the first buds appear and grow and strengthen over time, and which accompanies and supports women in their path to growth and financial independence.

The volunteers of Women's Spirit also acquire tools that facilitate their ability to offer support and guidance to the participants in their process.

On the community level and political-legislative level, it can be argued that in recent years, **Women's Spirit** has become a well-recognized leading actor in the prevention of violence against women in Israel, especially in terms of establishing the financial independence of women survivors of violence. Women's

Spirit's expertise in this field is greatly acknowledged and appreciated. Today, Women's Spirit is well known as an epistemic authority on economic violence and receives invitations to speak at conferences and forums and be interviewed by the media. Women's Spirit has a dominant and leading role in the activities of women's organizations in Israel, and it is establishing its status as an active advisor on various legal issues related to economic violence.

Appendix 2: Pre-questionnaire

Date: _____
Serial number: _____
Program manager: _____ program: _____

Personal information questionnaire (pre-questionnaire)

Confidentiality: all the information provided by you in this questionnaire is confidential and will remain confidential and is intended solely for the use of Women's Spirit. Please make sure you complete the whole questionnaire including fields marked with a *

First name: * _____ Last name: * _____ ID: _____
Date of birth: * _____ Place of birth: * _____ Year of immigration: ____
Marital status: * ____ Number of children and ages: * _____ Number of children living with you: ____
Address: _____ City: * _____ Phone: _____
Mobile: * _____ Email: _____

1. **Why did you contact us?** (you may check several answers)
 1. Financial reasons 2. Empowerment 3. Studies 4. Clarification of rights 5. Other (please specify) _____
2. **Who referred you to Women's Spirit?**
 1. Professional caregiver 2. Women Support Center 3. Media 4. Friend or relative 5. Job Opportunities Center 6. Other (please specify) _____
3. **Have you experienced any violence?** 1. Yes 2. No
If yes:
Type of violence: 1. Emotional 2. Financial 3. Physical 4. Mental 5. Sexual 6. Verbal 7. Social isolation 8. Other (please specify) _____
Who was your aggressor? 1. Past/present partner 2. In childhood 3. Relative 4. Place of work 5. Stranger 6. Other (please specify) _____
When did you experience violence? 1. Childhood 2. Adolescence 3. Adulthood
Did you stay in a shelter? 1. Yes - what year _____ 2. No
Are you in contact with the social services? 1. Yes 2. No
4. **Are you in contact with any professional caregiver?** 1. Yes 2. No 3. I was in the past
The professional caregiver:
 1. Support center 2. Domestic violence prevention 3. Mental health 4. HMO 5. Addiction Treatment Center 6. Social services 7. Private clinic 8. Other (please specify) _____
 Contact information: _____
 Have you been diagnosed? 1. Yes 2. No
 Do you take any medicine? 1. Yes 2. No please specify _____
 Do you have any health restrictions? 1. Yes 2. No please specify _____
5. **Religion:** * 1. Jewish 2. Cristian 3. Muslim 4. Druze 5. Other
6. **How religious:** * 1. Secular 2. Traditional 3. Religious 4. Ultra-orthodox
7. **Driver's license:** 1. Yes 2. No
8. **Languages:** _____
9. **Education:** *

<ol style="list-style-type: none"> 1. 8 years of studies 2. 9-12 years of studies 3. 12 years of studies without a complete high school diploma 4. Complete high school diploma 5. First degree Field: _____ 6. Second degree and more Field: _____

10. **Where do you currently live?**

1. An apartment owned by you 2. A rented apartment 3. With a relative/friend/other 4. A transit apartment 5. Public housing (Amidar) 6. Shelter

11. **Are you currently employed?**

1. **No** – for how long (years): _____ date of termination: _____

2. **Yes** – field and position: _____

- For how long (years): _____ start date: _____

- Are you satisfied with your job? 1. To a small extent 2. Moderately 3. To a large extent 4. To a very large extent

- Start date: _____

- How do you get paid? 1. A paycheck 2. An invoice 3. A paycheck and an invoice 4. None of the above

- Hired employee or self-employed? 1. Hired employee 2. Self-employed 3. Both

- Scope of position: 1. Full time 2. Part time 3. Per hour

- Do you receive social benefits? 1. Yes 2. No

12. **Computer skills:**

1. Yes (circle): Word, Excel, email, internet social networks 2. No

13. **Have you participated in any professional or vocational training in the last three years?**

1. Yes (specify) _____ 2. No

14. **Sources of income** (please complete where relevant)

Source of income	Amount (monthly average, net amount)
Income from work	
Help with rent	
Child support from the NII	
Child support from former spouse	
Disability allowance	(Percentage and amount)
Income support / income supplement	
Income from property	
Other, please specify: _____	

15. **Does your income cover your costs?**

1. Yes 2. No

16. **Do you have any debts?**

1. Yes 2. No

If yes:

To what extent do you feel that you know how to cover your debts?

1. Not at all or to a small extent
2. Moderately
3. To a large extent
4. To a very large extent

To what extent, if any, do you currently act to cover your debts?

1. Not at all or to a small extent
2. Moderately
3. To a large extent
4. To a very large extent

What is the cause of your debt?

1. Loan
2. Business
3. Partner
4. Ongoing conduct
5. Other _____

What is the debt amount?

1. Thousands of shekels 2. Tens of thousands of shekels 3. Hundreds of thousands of shekels. 4 millions of shekels

17. **Do you or don't you have any of the following:**

Mark one answer in each line	Yes	No
1. an independent bank account	1	2
2. a check book for your personal use	1	2
3. a credit card for your personal use	1	2
4. a savings plan in the bank	1	2
5. paying apps	1	2

18. **What would you like to achieve? (you may mark more than one answer):**

1. Help acquiring tools for integrating into a workplace;
2. Help finding a suitable job;
3. Help keeping a job and maintaining occupational stability;
4. Help with professional training;
5. Occupational promotion;
6. Help establishing a business venture;
7. Other (please specify) _____

19. **What is the level of your control in the fields below?**

Mark one answer in each line	To a very large extent	To a large extent	Moderately	Not at all or to a small extent
Financial management and control	4	3	2	1
Organization and schedule planning	4	3	2	1
The ability to deal with crises	4	3	2	1
The ability to make a change	4	3	2	1
The ability to make new friendships	4	3	2	1
Relationship with colleagues	4	3	2	1
Conduct with family members (parents, siblings)	4	3	2	1
Relationship with spouse	4	3	2	1
Relationship with children	4	3	2	1

20. **What is the level of your control in the employment-related fields below?**

Mark one answer in each line	To a very large extent	To a large extent	Moderately	Not at all or to a small extent
Writing a resume	4	3	2	1
The ability to use the internet to search for a job	4	3	2	1
Use of social networks to finds a job	4	3	2	1
Job persistence	4	3	2	1
The ability to meet job requirements (coming on time, etc.)	4	3	2	1
Relationships with superiors and authority figures	4	3	2	1

Confidentiality Waiver Form

I, the undersigned, hereby allow my representative:

Women's Spirit Association

To receive any information required by my representative above in connection with my emotional state, any treatment I went through or a professional opinion which is necessary for taking care of my affairs, from any relevant body.

With my signature below I allow a representative of Women's Spirit Association to disclose information about me to _____ in order to promote my affairs and the treatment of myself and I hereby relieve you from the confidentiality duty imposed on you.

תאריך _____
Date

השם _____
Name

זיהוי מספר

الهوية رقم _____
I.D

Signature

توقيع _____
Signature

Appendix 3: Post-questionnaire

Date: _____
Serial number: _____
Program manager: _____ program: _____

Post-questionnaire

Confidentiality: all the information provided by you in this questionnaire is confidential and will remain confidential and is intended solely for the use of Women's Spirit. Please make sure you complete the whole questionnaire including fields marked with a *

First name: * _____ Last name: * _____ ID: _____
Date of birth: * _____ Place of birth: * _____ Year of immigration: _____
Marital status: * _____ Number of children and ages: * _____ Number of children living with you: _____
Address: _____ City: * _____ Phone: _____
Mobile: * _____ Email: _____

1. **Where do you currently live?**

1. An apartment owned by you 2. A rented apartment 3. With a relative/friend/other 4. A transit apartment 5. Public housing (Amidar) 6. Shelter

2. **Are you currently employed?**

1. **No** – for how long (years): _____ date of termination: _____

2. **Yes** – field and position: _____

- For how long (years): _____ start date: _____

- Are you satisfied with your job? 1. To a small extent 2. Moderately 3. To a large extent 4. To a very large extent

- Move to more advancing job? Yes/no/unknown

- How do you get paid? 1. A paycheck 2. An invoice 3. A paycheck and an invoice 4. None of the above

- Hired employee or self-employed? 1. Hired employee 2. Self-employed 3. Both

- Scope of position: 1. Full time 2. Part time 3. Per hour

- Do you receive social benefits? 1. Yes 2. No

3. **Computer skills:**

1. Yes (circle): Word, Excel, email, internet social networks 2. No

4. **Have you participated in any professional or vocational training in the last three years?**

1. Yes (specify) _____ 2. No

5. **Sources of income** (please complete where relevant)

<u>Source of income</u>	<u>Amount</u> (monthly average, net amount)
Income from work	
Help with rent	
Child support from the NII	
Child support from former spouse	
Disability allowance	(Percentage and amount)
Income support / income supplement	
Income from property	
Other, please specify: _____	

6. **Do you have any debts?**

1. Yes 2. No

If yes:

To what extent do you feel that you know how to cover your debts?

1. Not at all or to a small extent
2. Moderately
3. To a large extent
4. To a very large extent

To what extent, if any, do you currently act to cover your debts?

1. Not at all or to a small extent
2. Moderately
3. To a large extent
4. To a very large extent

What is the cause of your debt?

1. Loan
2. Business
3. Partner
4. Ongoing conduct
5. Other _____

What is the debt amount?

1. Thousands of shekels 2. Tens of thousands of shekels 3. Hundreds of thousands of shekels. 4 millions of shekels

7. **Does your income cover your costs?**

1. Yes 2. No

8. **Are you in contact with any professional caregiver?** 1. Yes 2. No 3. I was in the past

The professional caregiver:

1. Support center 2. Domestic violence prevention 3. Mental health 4. HMO 5. Addiction Treatment Center 6. Social services 7. Private clinic 8. Other (please specify) _____

Contact information: _____

9. **Do you or don't you have any of the following:**

Mark one answer in each line	Yes	No
1. an independent bank account	1	2
2. a check book for your personal use	1	2
3. a credit card for your personal use	1	2
4. a savings plan in the bank	1	2
5. paying apps	1	2

10. **Driver's license:** 1. Yes 2. No

11. **Did you go through a thorough process of**

1. Clarification of rights yes/no
2. Budget management yes/no

12. **Did you achieve your goals?** 1. To a small extent 2. Moderately 3. To a large extent 4. To a very large extent

13. **What goals did you achieve?** (you may mark more than one answer):

1. Help acquiring tools for integrating into a workplace; 2. Help finding a suitable job;
3. Help keeping a job and maintaining occupational stability; 4. Help with professional training;
5. Occupational promotion; 6. Help establishing a business venture; 7. Other (please specify) _____

14. **Do you feel that you achieved the things you wanted when you started the process with Women's Spirit?**

15. **What is the level of your control in the fields below?**

Mark one answer in each line	To a very large extent	To a large extent	Moderately	Not at all or to a small extent
Financial management and control	4	3	2	1
Organization and schedule planning	4	3	2	1
The ability to deal with crises	4	3	2	1
The ability to make a change	4	3	2	1
The ability to make new friendships	4	3	2	1

Relationship with colleagues	4	3	2	1
Conduct with family members (parents, siblings)	4	3	2	1
Relationship with spouse	4	3	2	1
Relationship with children	4	3	2	1

16. **What is the level of your control in the employment-related fields below?**

Mark one answer in each line	To a very large extent	To a large extent	Moderately	Not at all or to a small extent
Writing a resume	4	3	2	1
The ability to use the internet to search for a job	4	3	2	1
Use of social networks to finds a job	4	3	2	1
Job persistence	4	3	2	1
The ability to meet job requirements (coming on time, etc.)	4	3	2	1
Relationships with superiors and authority figures	4	3	2	1

Appendix 4: Annual follow-up questionnaire

Date: _____
Program manager: _____

Annual follow-up questionnaire

Serial number: _____

Preparer of questionnaire: _____

Confidentiality: all the information provided by you in this questionnaire is confidential and will remain confidential and is intended solely for the use of Women's Spirit.

First name: _____ Last name: _____

City: * _____

Phone: _____ Email: _____

Are you currently employed?

1. Yes/no if no, how long haven't you worked (years): _____ date of termination: _____
2. Field: _____ position: _____
3. How long have you been working (years): _____ start date: _____
4. Scope of position: Full time/Part time/Per hour
5. Hired employee/self-employed
6. How do you get paid? 1. A paycheck 2. An invoice 3. A paycheck and an invoice 4. None of the above
7. How much do you earn? _____
8. Are you satisfied with your job? 1. to a small extent 2. Moderately 3. To a large extent 4. To a very large extent
9. Have you changed to a more advancing job? Yes/no/unknown
10. Do you receive social benefits (pension, study fund)? Yes/no

Are you in contact with any professional caregiver?

1. Yes/no/I was in the past
2. The professional caregiver: Support center, domestic violence prevention, mental health, HMO, Addiction Treatment Center, social services, private clinic, other (please specify) _____

Change in marital status:

1. Yes/no please specify _____
2. Has there been any improvement due to the change above? Yes/no/unknown

Change in housing arrangement? Yes/no

1. You live in an apartment owned by you 2. You live in rented apartment 3. You live with a relative/friend/other 4. A transit apartment 5. Public housing (Amidar) 6. Shelter
2. Has there been any improvement due to the change above? Yes/no/unknown

Change in education - have you participated in any professional or vocational training after completing the process with the Association?

1. Yes/no please specify _____

Sources of income (change and improvement from previous follow-up to be examined)

Source of income	Amount (monthly average, net amount)
Income from work	
Help with rent	
Child support from the NII	
Child support from former spouse	
Disability allowance	(Percentage and amount)
Income support / income supplement	
Income from property	
Other	

Are you on paid leave? Yes/no what is your allowance? _____

Does your income cover your costs? Yes/no

Do you have any debts?

1. Yes/no
2. The cause of your debt: Loan, business, partner, ongoing conduct, other _____
3. What is the amount of debt? _____ 1. Thousands of shekels 2. Tens of thousands 3. Hundreds of thousands. 4. millions
4. To what extent do you currently act to cover your debts? 1. not at all or to a small extent 2. Moderately 3. To a large extent 4. to a very large extent
5. To what extent do you know how to cover your debts? 1. not at all or to a small extent 2. Moderately 3. To a large extent 4. to a very large extent

Do you have: an independent bank account, a check book for your personal use, a credit card for your personal use, a savings plan in the bank, paying apps?

What is the level of your control in the employment-related fields below?

	To a very large extent	To a large extent	Moderately	Not at all or to a small extent
Writing a resume				
The ability to use the internet to search for a job				
Use of social networks to finds a job				
Job persistence				
The ability to meet job requirements (coming on time, etc.)				
Relationships with superiors and authority figures				
Ability to undergo a job interview				

What is the level of your control in the fields below?

	To a very large extent	To a large extent	Moderately	Not at all or to a small extent
Financial management and control				
Organization and schedule planning				
The ability to deal with crises				
The ability to make a change				
The ability to make new friendships				
Relationship with colleagues				
Conduct with family members (parents, siblings)				
Relationship with spouse				
Relationship with children				
The ability to trust the world / people				

Improvement in terms of the criteria - to be completed by the preparer of the questionnaire

Home/personal	To a very large extent	To a large extent	Moderately	Not at all or to a small extent
Improvement in household management				
Improvement in family relationships				
Improvement in terms of trust				
Improvement in the ability to make a change				
Social				
Improvement in support circles				
More confident in people and the environment				
Improvement in the ability to deal with crises				
Employment				
Working at advancing job				
Improvement in benefits				
Improvement in salary				
Education				
Starting studies				
Completing studies				
Applying studies				
Change of occupation due to studies				

Additional comments:

Appendix 5: interviews with participants

Interview outline for Women's Spirit participants

Introduction

Good afternoon, my name is Anabel Friedlander I... First of all, thank you for your time. I am interviewing you as a participant of **Women's Spirit** in order to get an overall picture and gain insights on the activity of **Women's Spirit** through your eyes. I would be very happy if you share your perceptions, insights and also your critique of **Women's Spirit** so that we can improve what needs improvement and preserve what should be preserved.

Anything you say is fine: there are only right answers – no wrong ones, only perspectives. You are welcome to share anything you feel is important to share with me. Please bear in mind that we wish to understand the Association's strengths and weaknesses and every bit of information is very useful to us.

It is important to note that anything you say is strictly confidential.

Well, let's begin.

1. Introduction

Name:

Marital status:

Children:

Home town:

Period of participation in **Women's Spirit**:

2. Acknowledging and understanding the purpose of the participant in joining Women's Spirit and her evaluation of the contribution of the Association to her goals towards economic independence.

	Not important to me at all	Not important to me	Not so important to me	Somewhat important to me	Important to me	Very important to me
1. The ability to present my skills to potential employers	1	2	3	4	5	6
2. Use of social networks to find a job	1	2	3	4	5	6
3. The ability to meet the requirements of the workplace	1	2	3	4	5	6
4. Home budget management	1	2	3	4	5	6
5. Dealing with the bank	1	2	3	4	5	6
6. Controlled use of credit card	1	2	3	4	5	6

A. Why did you contact Women's Spirit and what were your goals in joining the Association?

B. What do you think about them?

3. To what extent did the participation in Women's Spirit contribute to the goals previously mentioned? You can add other goals that were not mentioned before.

1. To what extent did the participation in Women's Spirit contribute to my ability to present my skills to potential employers?

Not at all	Contributed a bit	Contributed	Absolutely contributed
------------	-------------------	-------------	------------------------

2. To what extent did the participation in Women's Spirit contribute to my use of social networks to find a job?

Not at all	Contributed a bit	Contributed	Absolutely contributed
------------	-------------------	-------------	------------------------

3. To what extent did the participation in Women's Spirit contribute to my ability to meet the requirements of the workplace?

Not at all	Contributed a bit	Contributed	Absolutely contributed
------------	-------------------	-------------	------------------------

4. To what extent did the participation in Women's Spirit contribute to my home budget management?

Not at all	Contributed a bit	Contributed	Absolutely contributed
------------	-------------------	-------------	------------------------

5. To what extent did the participation in Women's Spirit contribute to my dealings with the bank?

Not at all	Contributed a bit	Contributed	Absolutely contributed
------------	-------------------	-------------	------------------------

4. Conclusion

A. If we were to launch a media campaign to support Women's Spirit, what are the 4 things we should emphasize and focus on, and what are the things that should not be mentioned or do not exist?

Good things	Things that are not as good

B. Finally, please choose a word that relates to your participation at Women's Spirit: what is Women's Spirit to you?
