

THE FLOERSHEIMER INSTITUTE FOR POLICY STUDIES

Economic Hardship and Gainful Employment in Haredi Society in Israel

An Insider's Perspective

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About the Author

Rabbi Bezalel Cohen studied in Lithuanian yeshivas (Kol Torah, Ponevezh, Mir) in Israel. Recently he has worked for the Joint-JDC Israel, in partnership with the Ministry of Industry, Commerce and Labor, toward the advancement of employment in the Haredi community. He is also a commentator in the Haredi press and a Research Fellow at the Floersheimer Institute for Policy Studies.

About the Study

As part of the Floersheimer Institute's research program on relations between religion, society and state, Rabbi Bezalel Cohen has written a review of the challenges facing the Haredi community in Israel, focusing on the issue of gainful employment. Rabbi Cohen describes the numerous belief-based and structural obstacles that prevent Haredi men from transitioning into the world of gainful employment. He also analyzes the concerns and expectations involved in the transition process. In addition, the paper addresses the avoidance by the Haredi spiritual and civic leadership, and by Israel government agencies, of the issue of advancement of gainful employment. Following his analysis of the current situation, Rabbi Cohen proposes a number of measures to be taken in order to promote employment within the Haredi community. He emphasizes the importance of taking action within the community's existing spiritual and organizational frameworks, in keeping with its guiding religious and cultural principles. Rabbi Cohen also calls upon decision-makers, particularly in government, to place the issue of Haredi employment at the forefront of Israel's social public agenda.

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In recent years, there has been increasing awareness in Israel of the importance of research directed at policy issues. Dr. Steven H. Floersheimer initiated the creation of a research institute that would concentrate on long-term policy issues. The Institute's basic objective is to study fundamental processes in which policymakers are to be engaged in the future, to analyze trends and long-term implications of these processes, and to offer policymakers policy and strategy alternatives. The Institute's research areas include: Relations between religion, society and state in Israel; Jews and Arabs in Israel; Israel and its Arab neighbors; Society, space and governance in Israel.

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INTRODUCTION

The Haredi (known also as ultra-Orthodox or strictly-Orthodox) community in Israel currently faces one of its most trying times of the past fifty years, beset by numerous internal and external obstacles. Especially challenging is the economic hardship affecting most Haredi households today, in which a low employment rate plays a major role. According to the Bank of Israel, the employment rate among Haredi men of working age (25-54) is only 46.5%, as compared with 86.7% within the general public.¹ The low employment rate is commonly associated with the establishment and success of the 'society of learners', in which most Haredi men immerse themselves in the study of Torah for many years. Consequently, economic hardship in this community has been defined as "voluntary poverty". In fact, this is not at all the case. Even those who do not find a place for themselves in Torah study encounter obstacles or barriers in their search of gainful employment, due to the lack of general knowledge and appropriate training for the demands of the work force. Those aged forty and over face a special challenge, as prospects for their employment are very slim.

Without a doubt, over the next few years the issue of Haredi employment will be a recurring subject of public debate. The aim of this essay is to describe the many barriers the young Haredi man encounters on the path towards gainful employment. The essay is based on personal experience as well as close knowledge of many young Haredi households and individuals who have run into these difficulties. Understanding the obstacles is a crucial step towards

¹ http://www.bankisrael.gov.il/depdata/mehkar/seker74/surv74_1.pdf

appropriately responding to the issue and facilitating the transition and integration into the world of gainful employment.

While many in the Haredi community in Israel clearly recognize the need to affect change through practical measures that will increase the employment rate, the Haredi rabbinical and political leadership has steered clear of action in this regard. Their avoidance can be attributed to a number of factors, chief among which is the fear that outstanding scholars, destined for greatness within the yeshiva world, will be irresistibly swept into the practical world. Concern is also related to the assimilation into the workplace and association with the permissive secular world that may cause them to abandon their way of life, which has been characterized by the meticulous following of Torah and commandments. Moreover, the Haredi leadership is currently beset by crisis, making it even harder to set clear public policy. This crisis involves internal conflicts between various Haredi groups as well as the community's loss of faith in its political leadership. In this essay, I will attempt to describe the various factors involved in the Haredi leadership's refraining from practical action on this issue, in the hope that increased understanding of the processes involved will facilitate the creation of effective programs by policy-makers in government.

The Haredi leadership is likely to support programs for employment solutions for the so-called 'fringe youth', a growing trend of young men who fail to adapt to standard yeshivas, and who wander about aimlessly. Every year new programs are created for dealing with and assisting these youths. These programs should be run in cooperation with the education and welfare agencies of local authorities and government ministries.

At the end of the essay practical solutions are proposed for the promotion of employment in Haredi society. The proposals are in large part based on my recent work formulating a master plan for the advancement of employment in the Haredi sector, sponsored by the Joint and the Ministry of Industry, Commerce and Employment. The main proposals address the need for maximal cooperation between Haredi participants and agents outside the community, such as government ministries, research groups and the media.

The issue of employment among Haredi women receives little attention in this essay. Here too employment rates are low – only about 40% among women of working age – despite the vocational training provided at girls’ seminaries and Haredi women’s willingness to assume the burden of earning a living. Finding gainful employment is especially challenging for these women, who usually have a large number of children of their own, and who require a workplace that does not compromise their modesty and stature. In the past, most girls’ seminar graduates sought teaching positions, during the period of commendable growth of the Haredi educational system, which created new jobs. However, due to the slowdown in the system’s expansion in recent years, girls’ high schools and seminaries have initiated training in other areas, such as graphic design, computers, music and bookkeeping. Nonetheless, many graduates still have difficulty finding work. This challenge too demands taking extensive action, which would receive the entire community’s blessing.

This essay does not employ conventional research methodology. It expresses only the personal views of the author. It is reasonable to assume that many people within and outside the Haredi community hold completely different views; therefore, the views expressed should be therefore treated as personal, and in no way representative of the views of any particular group in Haredi society.

1 ECONOMIC HARDSHIP IN HAREDI SOCIETY

In contrast with the prevalent view that the pursuit of an occupation is the fulfillment of one's individual potential, Haredi society perceives going out to work as a necessity, the realization of the imprecation "by the sweat of your brow shall you eat bread". Typically, going out to work or starting a business in the Haredi community is motivated primarily by the need to pay for essential food, clothing, education, housing and furniture expenses. This community excels at making do with little and maintaining a modest standard of living, enabling it to manage with a low per capita income and limited involvement in gainful employment. Yet, increased poverty in the Haredi community in Israel has recently motivated many Haredi men to seek additional income from work or business, and they may indeed do so provided necessary measures are taken to facilitate their transition and adjustment.

Economic hardship is prevalent in the Haredi community not only among the unemployed. It exists also among those who work for a living but whose income is insufficient to cover the heavy burden of expenses. Many working Haredi men and women have suffered loss of income in recent years. Dismissal from jobs, declining terms of employment, business competition and the decrease in personal spending have all contributed to these losses, in addition to sharp cutbacks in National Insurance allowances and various other benefits. Action is needed to advance these individuals within their current jobs or to help them make career changes to potentially more profitable occupations. This chapter briefly examines the factors involved in the rise in poverty among Haredi households, caused by the decline in incomes, increase in expenditures and reduction in the Haredi society's traditional sources of income.

The economic decline among Haredi population is manifested in tangible ways, not expressed merely in numbers and statistical figures. It is experienced in daily life, in diminished spending and living standards, in the difficulty in acquiring furniture for one's home and clothing for one's children. The number of requests for assistance from charities and from the community has increased dramatically. Each and every person in the Haredi community has acquaintances, relatives and neighbors who require continuous assistance in order to pay for essential services including water, electricity, gas and telephone. With no real solutions on the horizon, those in need envision an increasingly ominous future. Following is a short description of the magnitude and prevalence of economic need in various groups within Haredi society.

Families in dire need

In recent years, the economic situation of Haredi households in general, and particularly among the 'society of learners', has significantly declined, part of a process evolving over many years. It can be attributed to many factors, not to one single event, although the Israeli government's 2003 economic plan made a significant impact. Many families subsequently found themselves in real poverty, unable to pay for minimal food expenses and regular gas, electricity and water bills, and forced to significantly minimize expenses. It is safe to say that most of the community has had to cut back to some extent on living costs.

The huge growth in the number of needy families is demonstrated by the near doubling from year to year of the number of families listed with the various charity committees that make several annual collections. In its 2003 High Holiday drive, the Rabbis' Charity Committee (ועד הרבנים לענייני צדקה) collected money for 310 needy families in Israel; the following year, the number of families climbed to 536. A similar increase was noted in the number of families receiving assistance from other organizations, as well as in the number of appeals for help distributed regularly in mailboxes and synagogues. Haredi businesses also report a significant drop in sales from year to year, and grocers report of customers unable to pay their debts. In addition, directors of educational institutions have found a sharp increase in the number of parents who cannot make tuition payments.

Economic need is not always easily apparent, as people tend to try and hide their financial situation. Most people are ashamed to request assistance from relatives and neighbors, and often their distress is inadvertently discovered by the appropriate agencies only after a long period.

Economic need has affected Haredi households from all social circles, of all ages and situations, including Ashkenazi and Sephardi, Hasidic and Lithuanian, old and young, sick and able-bodied, heads of families and single people, widows and widowers, Torah scholars and those who work for a living. It is difficult to estimate the number of needy families, but they clearly number many thousands (in the 2004 High Holiday drive, when money is typically collected for new families, the three major charities collected money for 2,231 families). This number is likely to continue to rise steadily if the causes of economic hardship are not addressed, at least in part.

Appeals for help are heard daily in the Haredi community and typically cite the family's heavy debt. This includes debts to banks, to *gemach* – גמ"ח (acronym for *gemilut hasadim* – גמילות חסדים, or charitable free-loan associations) and to private individuals. The number of debtors is very large, reaching the tens of thousands. Besides regular loans, overdrafts and mortgages provided by banks, loans of large sums of money are available from the many Haredi *gemach* associations or from friends and acquaintances. Unlike bank loans, loans by *gemach* associations and friends are interest-free, given solely for the sake of bestowing kindness. These loans are also granted relatively easily as compared with bank loans, as the borrower is not required to prove solvency or to put up collateral. Many of these loans are intended to finance the purchase homes for one's children, as is customary in Haredi society.

As a result of convenient loan terms and the relative ease with which they are obtained, many people have accrued debts in the tens of thousands of dollars to *gemach* associations and to relatives and acquaintances, sometimes with no apparent reason and lacking a realistic capability of repayment. Often debtors draw additional loans from other sources in order to pay back old loans, so that the debt merely changes hands without being repaid. Community awareness to the gravity of this state-of-affairs has recently risen, but many continue to enter the spiral of debt, potentially so difficult to escape.

Business owners often become entangled in debt after borrowing with interest from individuals rather than from banks, either because they operate unofficial businesses or because they are unable to put up collateral for a bank loan. Typically the interest rates for these loans are high, which business owners are often unable to shoulder, ultimately bringing about their downfall.

The rising number of defaulters causes grave concerns that banks and other lenders will have to seize collateral in order to ensure repayment. This may result in loss of homes by families, heralding an even greater economic crisis in Haredi society.

Haredi Groups in Deep Distress

Though there is a general deepening of the economic crisis all over the Haredi society there are some particular groups that are in distress much more than other ones.

Yishuv Yashan הישׁוב הישׁן (Old Settlement)

To this day there remain some clear distinctions between Haredi circles originating from Europe and Eastern countries that came to Israel after World War II, and those whose origins are in Jerusalem's "Old Settlement". The latter are unique in their dress, their neighborhoods, and their way of life. Some of them belong to the Ha'eda Haharedit (העדה החרדית), Neturei Karta (נטורי קרתא) or to the more conservative Hasidic sects such as Satmer, Toldot Aharon and Toldot Avraham-Yitzhak. Their standard of living is much lower than that customary in other Haredi circles, their modesty and frugality apparent in their clothing, their celebrations and their homes. Few Yishuv Yashan women work outside their homes, due both to opposition in principle to women's employment as well as to insufficient training at their girls' schools. Another factor in these women's inadequate preparation to support their families is marriage at an earlier age than customary in other circles. Likewise, the high birth rate in this community increases household expenditures. This community's concentration in one area in Jerusalem – the Me'ah She'arim neighborhood and its environs – has caused housing costs to increase

considerably; consequently, one may find families of ten or more crowding into tiny apartments. Progress was made on this issue when, over a decade ago, a new neighborhood was built in Ramat Beit Shemesh, west of Jerusalem, for members of the Yishuv Yashan community.

As the participation of Yishuv Yashan men in the work force has been relatively low for several generations (while, in other circles, this has generally only been the case for one generation) there are fewer prosperous parents in this community able to support their adult children. Employed men in these circles usually have low paying jobs requiring no training. Consequently, the number of needy in the Yishuv Yashan community greatly exceeds their proportion within Haredi society.

A large proportion of this group does not recognize the existence of the state of Israel and refrains from receiving money or allowances from state ministries and the National Insurance Institution. This also significantly impacts the financial status of Yishuv Yashan institutions and the community as a whole.

Sephardi Haredi households

The Sephardi Haredi community, particularly that which is identified with the Shas movement, is situated at a lower economic level than that of the Ashkenazi Haredi community. There are several explanations for this. Many of the people in these circles grew up in less prosperous homes. Also, academic standards in Sephardi Haredi educational institutions are considered lower than in their Ashkenazi Haredi counterparts. In addition, there exists a clear anti-Sephardi bias in hiring teachers for yeshivas, elementary school for young boys (*talmudei torah* תלמודי תורה) and girls' schools. Parental financial support is also less prevalent in this community. Most Sephardi Haredi newlyweds must purchase an apartment on their own, while in the Ashkenazi Haredi parents generally pay, at least in part, for their married children's apartments.

The growth of the Sephardi 'society of learners' and yeshiva world was much more rapid than in the Ashkenazi Haredi community (especially following the founding of the Shas movement in the 1980s). Consequently, many of these institutions did not have sufficient time to establish their overseas fundraising systems. The higher status of Ashkenazi institutions in the yeshiva world also

hampers Sephardi fundraising efforts. (Though more non-observant Sephardi donors than their non-observant Ashkenazi counterparts contribute large sums of money to synagogues and yeshivas). Consequently, stipends distributed at the Sephardi kollels (Torah study institutions for married men that provide its students with a monthly stipend) are generally lower than those of Ashkenazi kollels.

The growth of the Shas movement greatly benefited the development of the Sephardi yeshiva world. Shas founded the 'Ma'ayan Hahinuch Haharedi' and helped attain funds for its many new institutions. The movement also created public service jobs for young people all over the country. Since the movement's marginalization from positions of power in government in recent years, its institutions have suffered losses, as has the entire Sephardi community.

Sephardi charities and welfare organizations are also less well-developed than their Ashkenazi counterparts in the Haredi community. The large charity funds and the *gemach* free-loan societies operate mostly within the Ashkenazi Haredi community. This may be attributed to the fact that the Sephardi community is mostly scattered around the country rather than concentrated in large Haredi communities (as the Ashkenazi Haredi community typically is), which hinders internal community organizing.

Ba'alei Teshuva

Ba'alei Teshuva (בעלי תשובה) are previously non-observant Jews who have chosen to become Haredi. The *teshuva* (return) movement that began about thirty years ago added thousands of new families to the Haredi community. Ba'alei Teshuva have struggled to assimilate and become an integral part of Haredi society, but are still generally considered "other", due to cultural differences, their difficulty adapting fully to the Haredi way of life, and concern on the part of the veteran Haredi community about their potentially negative influence on the Haredi way of life. Consequently, Ba'alei Teshuva must usually marry within their own circle and make a great effort to get their children into quality Haredi schools. They often feel like second-class citizens in Haredi society—a great insult considering that ostensibly they deserve

respect and appreciation for their sacrifice and devotion in choosing the Haredi way of life.

Ba'alei Teshuva frequently find it very hard to obtain gainful employment. Repeatedly, the occupations they and their wives acquired before becoming religious do not fit the Haredi way of life. Finding work within the Haredi community, such as teaching in schools, is no easy task. Many Ba'alot Teshuva (the feminine equivalent of Ba'alei Teshuva) have found jobs teaching the newer subjects at girls' schools, such as music, sports, chemistry and more. The immediate families of many Ba'alei Teshuva are often unwilling to help them financially, while in the Haredi community one's family is typically recruited to help in times of need.

The Lithuanian community

A main contributor to Haredi poverty is the fact that most of the men are not gainfully employed, but rather continue their studies at kollel for many years. The Haredi community's characterization as a "society of learners" applies primarily to the Lithuanian community. The Hasidic community is significantly more involved in gainful employment. Lithuanian men tend to study at kollel for longer periods of time than do Hasidic students; generally, then, economic hardship is felt more in Lithuanian than in Hasidic communities.

The Hasidic courts are characterized by stronger social cohesion as compared with the Lithuanian community. The merging around the leadership of the *Admor* (אדמו"ר) (Hasidic leader; acronym for "our master, teacher and rabbi") unites all Hasidim, poor and rich, in Israel and abroad, old and young, yeshiva students and those who work for a living. This cohesion enables *Ba'alei Batim* (בעלי בתים) (well-to-do non-scholars in the community) to find their place in society by fastidiously following the Hasidic way of life and supporting the Hasidic institutions and charity organizations. Hasidim have a more developed system of mutual assistance between those in Israel and those abroad, and between the wealthy and the needy. In the Lithuanian community, on the other hand, Ba'alei Batim are relegated to a lower class in the eyes of the society of scholars, are often alienated and in turn, reduce support for Torah learners.

Due to absolute submission to their Admor, Hasidim are more inclined to accept obligatory restrictions that limit expenses. Spending on celebrations is restricted, and groups of Hasidim organize to buy apartments in less expensive areas. In the Lithuanian community, efforts to set rules of this type or to organize buying apartments in less expensive areas, have been largely unsuccessful. The custom of buying apartments for one's adult children is more prevalent in the Lithuanian community; in the Hasidic community it is more commonplace for the couple to share in the burden of buying an apartment. The heavy burden of buying apartments for one's children has had considerable economic effect on the Lithuanian community.

New Haredi towns

Living in a Haredi environment is an important component of the Haredi way of life. For years, most Haredi households preferred living in the large concentrations in Jerusalem and Bene Beraq, which caused apartment prices to escalate as well as a shortage of apartments for young couples. To address this problem, new Haredi neighborhoods were created, such as Ramot Polin, Har Nof, and Ramat Shlomo in Jerusalem, the Ganei Hadar neighborhood in Petah Tiqwa, Ramat Bet Shemesh in Bet Shemesh, and more. New Haredi towns have also been created recently, such as Emanuel, Modi'in Ilit, Beitar Ilit and El'ad.

The primary motivation for buying apartments in these places was their relatively low price. In fact, however, the economic situation in most of these developments is worse than in the veteran Haredi concentrations, for a number of reasons. First and foremost, there is a shortage of workplaces, due to developers' insufficient consideration of the need to create jobs for men and women. In addition, most residents are young couples and families among whom the percentage of students is very high. Furthermore, these communities have a much higher proportion of students who lack a structured kollel framework and a living allowance than in Jerusalem or Bene Beraq. The allowances are also significantly smaller than those given to students studying in kollels in Jerusalem and Bene Beraq. Most residents in the new communities come from less affluent homes – the very reason for buying apartments in new developments in the first place – and find it more difficult to open a business or train for a vocation, endeavors that typically involve financial assistance from

one's parents. The prevalence of low-income families also reduces profitability of local businesses.

Factors affecting the decrease in family income

The average Haredi family income has been on the decline for several years. This decline is occurring on several fronts: state support via allowances, grants and benefits; men's income from studies and work; women's income; support by affluent parents.

Cuts in allowances, grants and benefits

Prior to May 2003, National Insurance allowances for children up to age 18 were a significant component in the Haredi family's income. By law, the allowance increased incrementally for each additional child, meaning that the allowance for the third child was double that for the first and second child, and so forth. As a result, families blessed with children received thousands of shekels each month from the National Insurance Institute, in addition to any other income from work or kollel stipends. Following the government's decision to grant an equal sum for each child, as well to significantly reduce the rate per allowance (to about NIS 140 per child per month), many families' monthly income has decreased considerably. The greatest impact has been, of course, on families with many children whose monthly expenses are very high, typically with older parents for whom finding compensatory sources of income is difficult. In order to mitigate the blow, the cuts were implemented gradually over several years, but the setback is still considerable for large families. Significant cuts have also been made in maternity grants, a one-time grant per delivery of a baby, which also has a great impact on parents whose expenses increase as their families expand.

Kollel students whose wives do not work and who have three or more children are also entitled to a "guaranteed minimal income" allowance from the Ministry of Religion. The allowance, which has also been cut significantly, is currently over NIS 1,000 monthly.

Ministry of Housing grants for buying apartments in certain areas or to those entitled according to various criteria have been cut or withdrawn altogether. These cuts have increased the burden on Haredi parents of newlyweds who buy their children apartments.

Low-income families receive a significant discount on municipal taxes and on tuition fees for city-run preschools. Eligibility for discounts is determined by income per capita. Most of the Haredi community, characterized by low income and many children per family, enjoys these discounts. Recently, attempts have been made to discontinue the discounts for those who are not utilizing their earning potential. Obviously those primarily affected by such a regulation would be *kollel* students of working age, whose monthly expenses would increase considerably.

Cuts in funding of yeshivas and other educational institutions

In recent years, there has been an ongoing erosion of the state's funding of Haredi yeshivas and other educational institutions, in addition to broad budget cuts across all ministries. Setbacks are felt in all institutions, in various ways. Significant cuts have been made in the elementary school system; efforts are being made to get continued state support, pending the implementation of reforms such as the new core curriculum program, teacher training reforms and more. In the *yeshivot ketanot* ('small' yeshivas for boys aged 13-16), which over the years have been supported simultaneously by three government ministries (Education; Religion; Labor and Welfare), funding by multiple sources has been banned, the state has discontinued funding of boarding schools, and new criteria have been set which considerably reduce financial support. Girls' secondary schools are also subject to revised criteria, which include limiting the number of teaching graduates and increasing the number of years of study.

Apart from cuts in state funding of yeshivas, donor support from abroad has also decreased. Besides state funding, donor support has been the yeshiva world's primary financial basis. The rapid growth of the yeshiva world, resulting primarily from the high Haredi birth rate, has contributed to this decline. The rise in requests for donor support proportionately diminishes each

recipient's share. An increase in requests by needy individuals and charities has also caused donors to restrict funding of yeshivas.

Institutions' revenues from tuition have also declined, due to many families' financial hardship and subsequent inability to pay tuition.

These cuts and cutbacks have exacerbated the already difficult financial situation of Haredi yeshivas and other educational institutions, impacting in turn upon households in several ways. First, yeshivas and other educational institutions have been forced to increase tuition fees in order to cover costs. Second, staffing difficulties have arisen: employees have been fired, salaries have been cut and wages withheld, and institutions have been unable to accept new teachers. Third, payments to service providers such as food companies, cleaning companies and the like, have also suffered. Given the large number of children in Haredi families and the relatively large number of teachers as well, the Haredi educational system has a considerable impact on the entire community.

Decrease in kollel students' income

The number of kollel students and their proportion within Haredi society is continually on the rise. In the past, many yeshiva graduates, especially in the Hasidic and Sephardi communities, went to work after a few years of study at kollel. Over the years, the number of employed Haredi men from all Haredi groups has decreased, while the number of students remaining in kollel many years after marriage has increased. The high Haredi birth rate has also contributed over time to the significant rise in the number of kollel students. Kollels have been opened all over Israel and the stipends they provide are funded by the state in combination with donor support from Israel and abroad.

In the past, most kollel students found some kind of religious vocational work after several years at kollel. This was facilitated by the huge growth in yeshivas and other educational institutions, prompted by new enrollment among populations that did not traditionally send their children to yeshiva. In the past, Haredi teachers were employed at 'high school yeshivas' (yeshivot tichoniyot תיכוניות ישיבות for the national-religious population) and Hesder (הסדר) yeshivas [combined military service and yeshiva studies for soldiers of the

national-religious population]. The Ba'alei Teshuva movement of the eighties and nineties also created jobs for kollel students — establishing yeshivas for Ba'alei Teshuva. Another avenue of employment for Torah scholars was book compilation, with various publishing institutions such as Harav Kook Institute, Yad Harav Herzog and the Jerusalem Institute.

In recent years there has been a slowdown in the growth of the yeshiva world and in the expansion of the *teshuva* movement. The high school-yeshivas and Hesder ones have begun appointing teachers from among their own graduates. A precarious financial situation has prevented publishing institutions from hiring new staff. Consequently, religious vocational jobs for students have been on the decline.

As the kollels' financial situation declined, the number of available learning spaces has dropped to significantly below demand. Many students have no kollel stipend; the rate per stipend has also diminished significantly.

Shortage in jobs for women

In many Haredi households, it is the woman who carries most of the financial burden. Supporting a family while raising a large number of children significantly restricts the number of suitable jobs for Haredi women, and working in a secular workplace is problematic. Today, girls' seminaries train for various vocations in order to enable the girls to support their families in the future. In the past, they only trained teachers, considered the most appropriate occupation while raising a family in terms of work hours and vacations. However, as the teaching market has become saturated over the years, additional courses have been added such as graphic design, bookkeeping, music and computers, but there are insufficient vacancies in these areas.

Today, many seminary graduates cannot find work long after completing their studies, thus significantly increasing the number of Haredi families, particularly young couples, left without a source of income: the husband is left without a *kollel* stipend and the wife is unable to find gainful employment. These families are forced to request financial assistance from their families or from charity organizations, or to borrow money from *gemach* associations in the hope of being able to pay them back sooner rather than later. This is a common trend in

the new Haredi communities, where there is a high concentration of young couples and a shortage of jobs.

Declining salaries

Religious vocational jobs currently pay less than they did in the past. Yeshivas and other educational institutions that find themselves in financial straits can no longer pay reasonable wages, and even low wages may be overdue. These institutions paid relatively little in the past as well. Most did not even provide employees with the customary social benefits such as pensions, sick leave and remuneration. Consequently, turnover among teaching staff has been low, leaving older employees who are unable to retire from their jobs and remaining without a source of income.

Thus working conditions in the Haredi sector have been negatively impacted by the shortage of jobs and employers' economic hardship. Many people have no choice but to work "off the books", freeing the employer of his legal obligations. Reporting on employers to the authorities is unfeasible, because it contradicts *halacha* (Jewish law), while recognized Jewish authorities such as rabbis and rabbinical courts (*batei din*) lack minimal means of enforcement.

A recent initiative by overseas investors and other groups presented a plan for creating low-wage jobs for Haredi persons, comparable to the practice in Far Eastern countries. The plan was well received in the Haredi press, which maintained that in today's harsh economic climate, this kind of employment was preferable to unemployment. The plan serves as a very concrete example of economic hardship in the Haredi community.

Crisis in religious councils and kashrut committees

Israel's numerous religious councils have also provided many jobs for the Haredi community. These councils are appointed primarily to monitor kashrut (kosher status) of food in factories, restaurants, hotels and markets and to supervise Kashrut of the mikveh (ritual baths) and *eruv ironi* (the enclosing of a larger public area in order to render it a "private domain", in order to conform to the laws of Shabbat concerning carrying items between domains). Kashrut

supervision entails numerous employees for daily work in various places. City and neighborhood rabbis also receive their salaries from the religious councils. In recent years, the religious councils have been plagued by serious financial crisis, caused partly by the local authorities' crisis. Rabbis' and kashrut supervisors' wages were withheld for months.

Most of the Haredi community does not accept the Rabbinat's *kashrut* supervision; therefore, a form of independent Haredi kashrut court, called *Badatz* (בד"ץ), has been created. These courts and their supervisory systems also employ numerous supervisors and are an important source of income for many Haredi families. However, some of them have recently encountered financial difficulties and have been unable to pay their employees.

Closure of businesses

Operating a small business is very common practice in Haredi society, as it is a livelihood fundamentally suited to the community's way of life. Many business enterprises do not require studies or professional training and allow flexible hours, so that time can be allocated for other obligations, such as running a household (for women) or studying at kollel. Economic hardship has affected small businesses, as competition, alongside decreased spending, have caused a decline in revenue. Many businesses have closed down, leaving behind heavy debt. Many are run in an unskilled, amateurish manner, bringing about heavy losses for themselves and their competitors. The frequency with which small businesses, including some formerly successful ones, have collapsed in recent years has deterred many others from opening up new small businesses. Obtaining loans for starting a new business has also become more difficult, as lenders are more wary about the fate of their money. Thus prospective business-owners are forced to borrow at high interest rates, often in itself the cause of collapse.

Decline in parental support of adult children

In the past, most kollel students were the sons of working parents, who were often affluent and able to financially support their sons who chose to study Torah their entire lives. Most of the current second generation of students

consists of sons of older kollel students, unable to support their sons who choose to continue in their path. This difficulty also arises in children's marriages, as even those kollel students who were able to support their family honorably cannot withstand the heavy burden of buying apartments for their children. The high birth rate of the last generation has also made it more difficult for parents to support their children.

Difficulty borrowing from *gemach* associations

The numerous Haredi free-loan associations (*gemach*) hold an estimated total of hundreds of millions of dollars. This money is loaned to borrowers for a certain time period, against guarantees by trustees known to the *gemach's* directors. Loans are taken out for various purposes, such as expanding an apartment, getting medical treatment, paying for children's weddings, and other large expenses. Some people take out loans for living expenses, intending to repay them in better times. Many Haredi institutions, including yeshivas and kollels, borrow money from *gemach* associations for ongoing maintenance when their cash flow is low. *Gemach* money consists primarily of deposits made by people who wish to do a *mitzvah* while putting away their money for future needs.

The economic decline has brought about increased requests for loans on the one hand, and increased withdrawals by depositors needing cash, on the other. Consequently, getting a loan from a *gemach* has become more difficult, and there is a long wait period.

Factors affecting the increase in family expenditures

In addition to declining incomes, in recent years Haredi families have faced continually increasing expenses, which have intensified the community's already dire financial straits.

Education expenses

The Haredi household's largest expense is tuition fees for education. Tuition fees for boys in *Talmud Torah* amount to \$100 a month per child; fees are high

because state funding far from covers the schools' costs: about 75% of the expenses of "unofficial recognized" institutions, and only about 55% of expenses of "exempt" institutions. At *Talmud Torah* children have a long school day and receive lunch, while the state funds a short school day only. In the past, many Haredi children attended schools in the "independent education" system, which was funded almost entirely by the Ministry of Education, but today most of them are educated at "unofficial recognized" and "exempt" institutions.

At the 'small' yeshivas (age13-15) tuition fees are over \$100 a month. Even the 'large' yeshivas, which in the past did not cost parents anything, must now charge for tuition. Tuition fees for girls' elementary school are relatively low, comparable to that of state schools, but high for girls' seminaries, and difficult for many parents to manage. The declining financial situation of schools and yeshivas brings about increasingly higher tuition fees.

Mounting housing expenses

High housing costs are among Haredi society's greatest challenges. The community sees great importance in living separately, without the secular or the national-religious. Some Haredi groups strive to live in their own self-contained neighborhoods. Consequently, housing options are very limited, which escalates apartment prices, especially in Jerusalem and Bene Beraq. The creation of new Haredi towns and neighborhoods in the last twenty years, such as Modi'in Ilit (Qiryat Sefer), Beitar Illit, El'ad and Ramat Bet Shemesh, was intended to bring down housing costs. However, in these communities too, apartment prices rapidly escalated and are excessive for the average Haredi family.

The high birth rate in the community has also forced many Haredi families to enlarge existing apartments or buy larger ones. Haredi families cannot afford this expense and are compelled to borrow large sums of money for this purpose, or to crowd into small apartments.

Adult children's marriage expenses

It is the Haredi custom for parents of newlyweds to buy the couple an apartment. Typically, the bride's family contributes the lion's share. The young couple is usually not required to pay the mortgage, and even if they share in the payments, it is usually for a very small part. The reasons behind this custom are unclear: was it the intention that the groom be able to study Torah without monetary worries, or so that a young woman's father find her a groom to his liking? Commentary in the press and general discussion about the custom's unreasonableness have done little in the way of changing the situation, and the process may take many years. Cuts made in recent years in state grants to those eligible for housing have also increased families' housing expenditures.

Besides the cost of the apartment itself, parents shoulder the wedding expenses, which come to thousands of dollars per side of the family. Here as well attempts have been made to restrict costs and the number of invited guests, but the competitiveness in this area thwarts attempts to put such a proposal into practice.

These customs are financially straining for many Haredi families. The collection appeals so commonly distributed in the Haredi street for needy families often mention that fact that head of the family has already married off some of his children and is no longer able to bear the burden.

The Gur Hasidic group has long established a rule on this issue, limiting the number of participants in celebrations and prohibiting parents from buying their married children expensive apartments. This rule brought significant relief to the Gur Hasidic households. However, such a regulation is viable only in the highly consolidated, organized Hasidic world, and not throughout the Haredi world.

Higher standard of living

The last few decades have seen a gradual, steady increase in the Haredi community's standard of living. While it remains considerably lower than that of the secular society, the trend is clear, and evident in all areas: clothing, food, cars, vacations, hotels, travel abroad and more. Ostensibly, this increase is in complete contradiction to the claims regarding declining incomes of Haredi

families. There seem to be two explanations: First, that of a widening economic gap within Haredi society. While most families' standard of living has decreased, others have enjoyed great prosperity due to the growth of the high-tech sector, exceptional family business success, and so on. Second, there has been a drastic decline in the awareness of the need to save money. While in the past most families put money away for the future, today many Haredi families live hand to mouth, and their monthly income is used up immediately. There are families who lived comfortably, then suddenly came upon difficult times and remained penniless. These are not exclusively Haredi trends, but are rather all-Israeli or universal phenomena.

Medical expenses

The Haredi community is particularly aware of the importance of expensive medical treatment. Going for a private operation is common, as is traveling abroad for better medical treatment than is available in Israel. Penniless people have paid huge sums of money for medical expenses out of a belief that this is their duty according to Torah. Often, money is donated by the community at large. Many of the collections made for needy families cite large expenses for medical treatment.

Social Processes in Haredi Society

The worsening economic situation in Haredi society, with a large proportion of Haredi families struggling to make ends meet, has ramifications on various processes occurring within this community. Naturally, these processes develop over many years, and a broad perspective is needed in order to discern them. Monitoring these processes can facilitate determining the best, most effective actions to be taken to improve the community's grave financial situation.

Increasing reliance on charitable organizations

The Haredi community's internal welfare system is very large and complex. Hundreds of charity organizations provide assistance in all areas, from distributing money, food, clothing and furniture for the needy, to lending out

various items, assisting the sick, the elderly, and the physically, emotionally and mentally disabled. Awareness of the great importance of doing acts of *hesed* (kindness) has deep roots in the Haredi community. Large amounts of money are donated for this purpose, despite the community's low income. A considerable number of volunteers physically help the needy, including providing first aid for the injured and visiting the sick.

The deepening poverty in Haredi society has significantly increased the number of families relying on these organizations' help; families who in the past donated money to these organizations are now forced to ask for help because of their dire financial situation. In the past, requesting *tzedakah* (charity) involved a great deal of shame, but the rise in this trend has reduced embarrassment to a great extent, and the number of applicants keeps increasing. Growing numbers of applicants on the one hand and the decline in the number of donors on the other make the burden of charity organizations increasingly demanding, and many are forced to reject applicants' requests.

Rise in marriage age

Parents' inability to buy apartments for their children often postpones their marriage for years. The shortage in financial resources has raised the number of young men and women who remain single, exacerbating Haredi society's social challenges. This is especially true for young women: while the young men stay at yeshiva with their peers, the girls stay at home with their parents, where their maturing strains the atmosphere. Because of the Haredi, particularly Lithuanian, custom of placing most of the marriage expenses on the bride's parents, there are more young women than men whose marriage is postponed for financial reasons. Furthermore, the fact that an older man can marry a younger woman while the opposite is very rare aggravates the girls' situation. This is currently one of Haredi society's greatest challenges. Attempts to ease matters by placing the burden on the newlyweds themselves, or at least on both sets of parents equally, have been unsuccessful. Further financial decline is likely to exacerbate this problem.

Grim mood

The Haredi community's deepening poverty, along with the financial problems confronted by most Haredi educational institutions such as *Talmud Torahs*, girls' schools, yeshivas and kollels, have all created a very grim mood within the community. Appeals for help are distributed daily in the community's synagogues, yeshivas, newspapers, billboards and mailboxes, for yet another family that has run into difficult times following the death of a parent, the marriage of a child, or a myriad of other reasons. In addition, increasing appeals are made by educational institutions, yeshivas and charity organizations requesting the public's assistance. The Haredi press often addresses the mounting economic difficulties of Haredi institutions and households.

This trend escalated during the period when the Haredi political parties were excluded from the coalition and from a role in government, contributing to a feeling of persecution within the community. The hostile regime is condemned at every opportunity in the Haredi street and press. To date, very little consideration has been given to conducting an in-depth examination of the reasons for the grave situation and its solution. Mostly, people are hoping for a change of heart by government toward the Haredi community. The Shinui party's departure from the coalition during the past year and the entrance of the Yahadut Hatorah party changed the mood to a large extent, although in actuality most of the cuts in allowances and subsidies have remained unchanged.

Voices calling for involvement in the work force

Haredi society's economic hardship has prompted criticism of the convention, which prevents most Haredi men from being gainfully employed. This view has been expressed in a number of commentaries in the Haredi press in recent years, which have in turn provoked furious responses, threatening to wage war against its proponents. At the same time, enrollment at vocational training and academic studies at new Haredi institutions has increased somewhat, though it remains relatively small, with no turning point in sight. Resistance to gainful employment is based on the view that the Haredi man should immerse himself

in Torah. Overcoming the many barriers in this regard requires analyzing the hurdles and subsequently designing appropriate solutions to enable young Haredi men to make a decent living to support their families.

Abandoning the yeshivas

There is an expanding phenomenon of “fringe youth” in Haredi society, youth who do not fit in with conventional yeshivas and instead wander the streets aimlessly. In the past, these were the sons of families who did not adapt well to Haredi society, such as those of Sephardi families, of Ba’alei Teshuva families and of families from abroad. Currently, more and more sons of established Haredi families are seen among the “fringe youth”. The issue is occasionally raised in public discussion, but no one seems to know how to address it in a fundamental way. Over the years, special programs have been created for these youths, including the ‘Nahal Haredi’ (a military unit created in 1999 for Haredi men). But solutions have been inadequate. Various factors are responsible for the phenomenon of “fringe youth”: Some of the youths are not suited for the intensive learning of the yeshivas; some are unwilling to adapt to the rigorous way of life; others are resentful of their parents for some reason, and of Haredi society in general.

Due to the shortage of spaces for students in the yeshivas, students who conform to the norm are accepted and those who do not are rejected. In the past there were alternatives to yeshiva study, including political and public activity (*askanut*), educational activity, such as within a youth movement, and more. However, few such positions remain today. Economic hardship also appears to impact significantly upon the development of “fringe youth”, as these youths recognize the precariousness of their financial future in Haredi society and may consider conventional Haredi life as not lucrative for them. They have no intention of moving to the national religious or secular worlds, as they are well aware of the difficulties this would entail, lacking a job, a supportive family and a history of military service. Thus a separate society has been formed, characterized by a “light” religious lifestyle, working at jobs that do not require extensive vocational training, and creating a mixed secular-Haredi way of life.

2 BARRIERS TO HAREDI PARTICIPATION IN THE WORK FORCE

The past decades have witnessed a gradual decline in the proportion of Haredi men in the Israeli work force; currently the majority are unemployed. Factors in the development of this trend include the creation of *kollels*; women bearing of the burden of livelihood; the allowances policy; and the standard of managing with little. A large proportion of Haredi households are defined as living below the “poverty line” and the Haredi cities (Jerusalem and Bene Beraq) are consistently included on the “poorest cities” list in the National Insurance Institute’s poverty report. The many cuts made in recent years in National Insurance allowances, and reductions in state subsidies for educational facilities, have also significantly aggravated the problem.

This trend has implications beyond the Haredi community, and is a significant problem for the general Israeli economy. In recent years, measures have been taken to encourage Haredi men to find gainful employment. Vocational training centers have been created for the Haredi community expressly for this purpose, and attempts have been made to promote business entrepreneurship within the community. However, these efforts have enjoyed limited success.

Many barriers prevent Haredi men and women from enrolling in training facilities or engaging in business initiatives despite their dire financial state. Significant differences exist between various Haredi subgroups in their attitudes toward gainful employment, and each group faces particular challenges. In this chapter, we will try to identify the various barriers that delay or prevent Haredi employment, and the factors that have created them. We will

examine ways to help people in the Haredi community become financially self-reliant and provide for their families respectably.

Belief-based barriers

The Haredi worldview is very far from the general Israeli perspective. The extensive disparities between them cause huge misunderstandings on various issues relating to relations between religion, society and state. The issue of Haredi participation in the work force also evokes great misunderstanding in Israeli society regarding the Haredi community's motives. Belief-based barriers are in fact the strongest barriers to Haredi employment; it is therefore fitting to begin with the main points on this issue.

The pursuit of Torah exempts from the pursuit of livelihood

The prevalent Haredi world view, especially that of the Lithuanian community, is that the pursuit of Torah studies excuses one from taking pains to pursue a livelihood, and guarantees that G-d will somehow provide a living. This view, founded on the sayings of *Hazal* (the Sages), was employed by the past generation's great rabbis, to inspire most Yeshiva students to continue studying Torah after marriage. The success of this endeavor went beyond expectations, and for decades most yeshiva graduates have remained outside of the work force, managing somehow to provide for their families. The heads of yeshivas were able to raise considerable funds from donors abroad in order to maintain the yeshiva world, while the state subsidized Torah study to some extent. The yeshiva world's extensive, decades-long growth, in both the Ashkenazi and Sephardi communities, provided the many religious vocations needed for kollel students.

Typically, after several years kollel students found themselves a religious career, either teaching at one of the yeshivas, which at the time were opening at an impressive pace, or in religious book publishing with one of the various institutes. Others turned to the halachic field, serving as rabbis or rabbinic judges throughout the country. Kollel students who did not find a religious vocation usually filled other positions within the Haredi community, for

instance as Jewish scribes (*sofrei stam* סופרי סת"ם), elementary school (*Talmud Torah* תלמוד תורה) teachers, or activists (*askanim* עסקנים) with charity organizations or in the political arena. Those who started businesses usually did so within the Haredi community. Few found their livelihood by learning a trade or doing business outside the Haredi community.

The growth rate of the yeshiva world has slowed down significantly in recent years, but the number of kollel students today is several times larger than it was twenty years ago. Thus, students' chances of finding religious vocations in the yeshiva world are slim, causing the number of older kollel students to rise. In addition, the state has significantly cut yeshiva funding, making it harder for yeshivas to hire new staff.

In the past, some *Gdolei Torah* גדולי תורה (great rabbis) maintained that kollels were intended only for a small group of Torah scholars, while most yeshiva graduates could find gainful employment for their livelihood. In fact, however, kollels were not selective, accepting all who wished to study. Today this view is hardly ever articulated, and it would be very difficult for kollels to be selective and allow only some students to stay on. Also, the fact that we are currently in the second generation of kollel students, whose fathers did not work for a living, further detaches many of them from the work force. The trend is more common in the Lithuanian community, because Hasidic and Sephardi communities have always been more involved in the work force, but over the years the phenomenon has widened in these circles as well.

Belief and confidence in G-d exempt from thinking about the future

It is nearly impossible to find gainful employment without going through a period of vocational training or study. In Haredi society, however, concern for the future is perceived as a contradiction of one's faith and confidence in G-d. The saying "be not sorry for tomorrow's sorrow for you know not what the day will bring" (Sanhedrin 100:2), is interpreted by many as an exemption from concern about the future, a prevalent view in Haredi society. A realistic outlook and concern about the future are perceived as weakness and lack of faith. Many

Haredi employees see pension plans and insurance policies as a contradiction of the belief that everything is in G-d's hands.

This view creates a paradoxical situation. Many kollel students, who are likely to need an alternate source of income in the near future, avoid taking action toward finding gainful employment or business. Those who are already in need of a source of income cannot attain it, as they lack the required time and money, and are compelled to turn for help to the Haredi charity and welfare organizations.

This attitude poses a challenge to those who believe that significant changes need to be made in existing conventions. They are rebuffed by the argument that one cannot know the future and that G-d has many ways to prevent adversity. Many also argue that similar warnings were heard decades ago with the advent of the kollel, and that contrary to predictions the yeshiva world subsequently flourished for many years.

Anyone can succeed

A prevalent attitude among Hared men is that success in Torah study does not necessarily depend on skill and talent, but rather on the degree of seriousness and effort devoted to study. Labor and diligence determine the yeshiva student's status no less than his memory, understanding and quickness of grasp. It is also believed that one can always change one's behavior. Even one who has long neglected his studies may retrieve the honor of scholarship if only he changes his ways. Stories abound in the yeshiva world about great rabbis who started out as slow students or neglected their studies, and who, by a determined decision, made an about-turn. It is said, for example, that Rabbi Akiva, the greatest of rabbis, learned the *aleph-beth* at age 40. This view opposes in principle any attempt to determine at an early age who is destined to be a scholar and who is not. Consequently, it opposes practical training programs for young people who are considered unsuited for scholarship. Some such programs have been created in recent years, but they target youth who have already dropped out of yeshivas, aiming to keep them in the Haredi community. The view described also opposes determining who is worthy of staying in kollel and who must pursue a livelihood.

Enduring tests

A person's role in life is to overcome the daily trials that challenge his observance of *mitzvot*. The more trials he triumphs over, the larger his reward. The role of the *yetzer hara* יצר הרע (evil spirit) is to tempt us to commit misdeeds; man's greatness is found in his ability to withstand temptation. A person's trials are intended to test his love for and faith in G-d. Failure is evidence of a weakening of one's faith in and devotion to G-d. In order to test Abraham's pure faith, G-d put him through ten tests, including the readiness to sacrifice his only son. Many Haredi men perceive economic hardship as a trial: will they leave their studies in order to profit financially? Devotion to the kollel demonstrates strong faith and the rejection of worldly vanity, in order to achieve the higher aim of Torah study. One's entire family must endure and cope: can they withstand conditions of poverty and sorrow so that the head of the household may continue learning Torah?

Opposition to academic studies and degrees

The Haredi community opposes academic studies in principle for several reasons. First, the academic world is perceived as competing with the yeshiva world; while the Haredi community sees non-Torah studies merely as a device to obtain a profession, the secular world assigns great importance to the studies themselves, and a person's status in society is determined by degrees and years of study. The orthodox view rejects this way of thinking. Technical or vocational training is more widely accepted, as it is perceived as a mere professional device. Many academic fields are also problematic in terms of their content, which often includes views that run counter to the religious perspective. There is opposition to receiving degrees for learning a profession, and in fact, some Haredi institutions do not award a degree. Haredi society prefers occupations that do not require studies, such as commerce, import and export, service provision, and religious vocations such as scribing Torah books, phylacteries and mezuzahs.

Opposition to higher learning is prevalent in the Hasidic community, which does not scorn commerce or "socially inferior" jobs. Conversely, in Lithuanian society, those who pursue their livelihood seek a respectable income. Therefore,

despite the fact that Hasidic society has a higher proportion of gainfully employed people, there is a greater presence of Lithuanian yeshiva graduates at vocational and academic institutions.

Segregation from secular society

Haredi segregation from secular society in Israel is one of the community's hallmarks. The Haredi hardly ever comes in close contact with the general public, except for short encounters in the bank or shop. The Haredi community does not serve in the military, lives in separate neighborhoods and cities, for the most part does not participate in the Israeli job market, and is not familiar with Israeli media, especially the press and television.

The Haredi community's ability to prevent significant youth "desertion" over the past decades is largely facilitated by this detachment. The great fear is that altering the trend of kollel study and encouraging participation in the work force will cause the floodgates to open up. This is also the reason for the strong opposition to Haredi military service within the 'Nahal Haredi' battalion, especially set up by IDF for Haredi conscripts. Many are concerned that integrating young Haredi men into the IDF and the work force will obscure the distinctions between Haredi society and national-religious society in Israel. These concerns are undoubtedly justified, especially considering the huge growth in recent years of Haredi "fringe youth", the increase in Haredi members of secular political parties and the rising number of Haredi persons who surf the Internet. Often, students who go out to work soon modify their clothing, speech styles and way of life. Students who left kollel and became Ba'alei Batim, who work for a living are easily identified and are treated with reserve by kollel students.

Withdrawal from Western culture

Haredi society in Israel has successfully and almost completely disconnected most of its public from any information about the world at large, and especially from issues conflicting with the religious way of life. The secular way of life is completely foreign to the Haredi youth and his knowledge of it is very limited. Most of the Haredi community is not exposed to general literature, secular

press or television. In the Haredi press there is no mention of murders, rapes, or robberies, nor does it discuss sports games. Going to a film at the cinema or to a play at the theater is not feasible in Haredi society. Some years ago, a powerful struggle transpired against the infiltration of video films into the religious community, especially videos of celebrations which caused many people to watch other films.

The Internet's penetration into the Haredi community is removing barriers, as it facilitates access to all kinds of information. The Haredi judicial courts (*batei din*) and rabbis have enlisted themselves to place an all-out ban on Internet use. In actuality, however, it is impossible to enforce such a ban, especially in workplaces where the Internet is an essential tool, and Haredi leadership stands powerless on this point. Subsequently resistance to and concern over Haredi involvement in the work force have increased, because once realized— it is impossible to prevent exposure to the secular way of life. It is feared that the sudden exposure will be destructive to the Haredi life style.

The duty to obey the Gdolei Torah (great rabbis)

The reliance in all matters on the instructions of rabbis and Gdolei Torah is one of the most substantive principles of Haredi life. In the Emunat Hachamim אמנות חכמים, one of the foundations of Hasidism, the Hasidic people set forth the submission to the *tzadik* (the righteous one) - the *admor* (pl. *admorim*) - the Hasidic rebbe, on each and every matter, regardless of whether the instructions appear incomprehensible to common sense. In the Lithuanian community, this is called *Da'at Torah* דעת תורה (Torah opinion), and here as well it does not mean reliance on realistic thought and common sense, but rather acting according to the opinion of Gdolei Torah and heads of yeshivas, because it is *Da'at Torah* that decides every matter, and one's own understanding is irrelevant. Gdolei Torah and Admors determine private matters such as matchmaking (*shiduch*), the place to live or study, medical treatment and so forth, and public matters such as voting in elections, holding rallies and demonstrations, the conduct of Haredi political parties, and so on. *Gdolei Hador* גדולי הדור (the great leaders of the generation) encouraged and directed the development of kollels in the past generation, and it is unlikely that any change in the norm could occur without their explicit consent, even if challenged by

continued economic decline. *Gdolei Hador* do in fact often privately counsel those who seek their counsel to find work, but to date, not one of them has publicly sanctioned this. On the contrary, they assert that kollel students must hold steadfastly to their studies despite the harsh economic decline. The Haredi press intentionally refrains from taking a positive stand regarding any measures taken to integrate Haredi men into the work force, because of its obligation to present only positions that have been sanctioned by the *Gdolei Torah*.

Decline of the Generations

Appearing frequently in the writings of Hazal (ancient sages), the principle of *yeridat hadorot* ירידת הדורות (decline of the generations) determines that over the generations, there is a continual decline in matters of spirit, God fearing, knowledge and understanding of Torah. This principle significantly influences how one interprets previous generations' sages regarding legal decisions, understanding a question in the Talmud, matters of *hashkafah* השקפה (worldview), *hanhagat midot* הנהגת מידות (instilling virtues) or *derech erez* דרך ארץ (respectful behavior). Haredi persons rely on Hazal and *Rishonim* ראשונים (the leading rabbis who lived before the writing of the Shulhan Aruch) and *Aharonim* (leading rabbis who lived after the writing of the Shulhan Aruch) in every matter. Opinions of contemporary *Gdolei Torah* always take precedence, because they had the privilege of knowing the sages of previous generations, and they themselves belong to an earlier generation. It is the obligation of every rabbi, teacher and spiritual leader to continue his predecessors, without contradicting them or changing their approach. In extraordinary cases where rabbis and leaders choose to form an opinion different from that of their predecessors, they must explain the circumstances that justify the change, and why even the previous *Gdolei Hador* would have changed their opinion in this case. There have been several *Gdolei Hador* who were rewarded special status and were allowed to contradict their predecessors' opinions, such as the Ari (Ashkenazi Rabbi Yitzhak) or the GRA (Rabbi Eliyahu the Gaon of Vilna), but these are rare and unconventional cases. Even if there were today *Gdolei Torah*, proponents of changing the current custom of every yeshiva student continuing his studies for many years at kollel, they would find it very difficult to convince the public, because staying at the kollel is considered an instruction of *Gdolie*

Torah from the previous generation, especially of the Hazon Ish, Rabbi Shach, and Rabbi Israel Ya'akov Kanievsky (known as *Der Steipler*). Gdolei Torah would have to explain how the circumstances have changed from one generation to the next and why earlier rabbis would also have agreed to change the custom today.

Currently Torah study cannot be combined with gainful employment

The obligation to integrate Torah study with work appears in many sources. The Talmud tells that many Talmudic scholars held jobs for their livelihood, as did many *gdolei Israel* throughout the generations, as is written in the Mishna's Masechet Avot: "Torah without work at its side will be void". כל תורה שאין עימה מלאכה סופה בטלה (Avot, 2,2). The accepted view in Haredi society, however, is that such statements are no longer relevant, because according to *yeridat hadorot* it is no longer possible to achieve greatness in Torah study while working; this could be done only by previous generations with superior powers. According to this view, if everyone worked for a living, Torah would be forgotten, and in this case one may even disobey explicit halachas in order to uphold the Torah, as it is written "It is time to act for G-d; they have made void thy Torah" הפרו תורתך , עת לעשות לה', (Psalms, 119, 126).

Reliance on the wealthy and the state to support Torah learners.

According to Hazal, Torah study is one of the pillars of the world. The reward of Torah study protects those who study and all those around them, particularly, those who support the learners. It is every Jew's obligation to devote all his free time to learning Torah. If he cannot do so himself, he is required to at least fund other students of Torah. Torah study protects from all kinds of calamity, such as war, and its reward can save even evildoers and transgressors.

Therefore the prevalent view among Torah scholars is that the funding they receive from donors and from the state budget is theirs by right, not charity, and when this funding is cut they react angrily. This is especially evident vis-a-vis the state, whose very existence is not legitimate in the eyes of Haredi society

for various reasons, primarily because it is not governed according to Torah and Halacha. State funding of Torah institutions is perceived as the sole justification for the state's existence, without which the state loses its right to exist. A similar attitude prevails toward donors. When they donate large sums of money to Torah institutions, they receive little respect and esteem; when they decrease their support they encounter a great deal of anger and bitterness. State representatives' or donors' statements to the effect that some Torah students should join the work force are perceived by the Haredi world as an outrageous lack of understanding of the yeshivas' contribution to the Jewish people.

This is also the attitude of yeshiva students towards serving in the military. According to their perception, they contribute to the security of the state no less, and even more, than IDF soldiers. Those outside the world of Torah do not appreciate this perception, but rather interpret it as ungratefulness and parasitism. This is, no doubt, one of the most acute bones of contention causing the deep rift between Haredi and secular societies in Israel.

Distrust of the government's intentions and the prohibition on joining evildoers

Haredi society's suspicion and hostility towards secular society in general and the government in particular are considerable. These feelings are rooted in the past, when Orthodox Jewry struggled against the trend of secularization that encompassed most of European Jewry in the previous century. Any attempt on the part of the secular world to intervene in the Haredi way of life is immediately perceived as a threat to Haredi values of religion and faith, aimed at prompting rejection of the faith. Outsiders' attempts to assist Haredi society are rejected, even if the issues are ostensibly not matters of principle. In the past, this attitude also caused much of Haredi society to refuse state subsidies for educational institutions and yeshivas. The fact that most Haredi educational institutions and yeshivas are currently subsidized by the state was justified mainly by necessity and the statement that "we are receiving our own money because we pay taxes too and we are entitled to subsidies like all residents of the state." For this reason as well, many who believe in taking action to encourage employment are reluctant to cooperate with government agencies. This apprehension has increasingly grown since anti-religious parties have

joined the government and religious parties have been excluded from the coalition, evoking a real feeling of religious persecution by the government. Since the Shinui party left the coalition and Yahadut Hatorah party entered it in the last year, the apprehension has somewhat lessened.

Besides the distrust, there is also opposition in principle to involvement with “evildoers”, which is perceived as negative even when its objectives are entirely positive. This opposition is the basis of the Haredi community’s abstention from national and municipal elections; it was also the reason that the Haredi parties did not join the coalition for years, until 1977. A Haredi person who cooperates with the authorities on this issue is likely to meet with a strong reaction, even by those who agree in principle with these measures.

Fear that the enemies of Haredi Jewry will triumph

In recent years, Israeli public discourse has directed much criticism at the Haredi community. On the one hand, it is said, the Haredi community does not share in Israel’s security and economic obligations, as for the most part Haredi men do not serve in the military and their employment rate is lower than that of any other sector; on the other hand, the Haredi community enjoys more funding than other sectors, through various stipends, such as the National Insurance Institute’s children’s allowance, and subsidies from the Ministry of Religion. Such criticism even prompted the rise of political parties promising to ensure equal distribution of the burden among all sectors and to cut these allowances. Forced into a defensive position, the Haredi community tried to refute the claims in various ways, publicly justifying the Haredi way, denying the claims, raising counter-arguments regarding anti-Haredi discrimination, and so on. Haredi support for the community’s participation in the military or the work force may be interpreted today as justifying *ex post facto* claims against the community, despite the fact that these measures are dictated by the community’s economic hardship. Many people may hesitate to act even without secular participation, in conjunction with wealthy Haredi donors who are interested in contributing towards creating jobs for their own community members.

Times of religious persecution

The concept of *sheat shemad* שעת שמד (time of persecution) is a halachic one. It means that, although in general Jewish halacha stipulates that *pikuach nefesh* פיקוח נפש (saving a life) prevails over the entire Torah, this is not so in the time of *shmad*, when the demand to violate the Torah ensues from gentiles who seek to sever Jews from their religion. In this case, a Jew is required to give up his life rather than transgress, even if only for a simple custom governing the color of one's shoelaces (*arkata demasani* ערקתא דמסאני). Recently, attempts have been made to use this halacha as justification for the Haredi community's non-participation in gainful employment, that is, the secular government intends to force Haredi men to cease their studies in kollel, so Haredi men must resist unequivocally, to the point of giving their lives. This argument is hard to accept as valid from a halachic point of view, but it undoubtedly expresses the prevalent feeling in the kollel community, as if there is an attempt to force them to abandon the study of Torah due to others' wish to destroy religion.

Fear of being drafted into military service

Yeshiva students are entitled to defer military service as long as they meet the criteria of *torato omanuto* תורתו אומנותו (his Torah is his vocation), conditioned upon the student's studying at yeshiva all year long and not making a living from work or business. Haredi society perceives military service as a particularly serious spiritual danger, primarily for fear of compromising the religious way of life in terms of modesty, keeping the Sabbath and kashrut, and so on. This is also the primary reason for the fervent opposition to the creation of the 'Nahal Haredi' battalion, even for youths who are unsuited to yeshiva study.

The Haredi community also has philosophical reservations concerning the aggressiveness conveyed by the IDF and its presumptuousness in seeking to obtain security for residents of Israel through physical force. This sentiment is called '*kohi ve'otzem yadi*' - כוחי ועוצם ידי - ('my strength and the power of my hand') in Deuteronomy 8;17, where Israel is warned not to rely on its own strength to achieve happiness and security but rather to understand that everything is preordained by G-d.

Haredi society also resists identification with the Zionist movement and the state of Israel. Following century-long religious and ideological struggles, this reservation prevents Haredi society from using Israeli symbols like the flag or the national anthem. Service in the IDF also symbolizes identification with the Zionist idea and increases Haredi society's resistance.

Living frugally

One of Haredi society's distinctive principles is distancing itself from luxury and high living standards. Devoting oneself to the study of Torah despite economic hardship is ingrained in the hearts of graduates of the Haredi educational system. Students of Torah attach special importance to managing with little, which is even considered a condition for *aliyah batorah* עלייה בתורה (being called up to Torah during service), as is written in the Mishna, in Masechet Avot, "This is the way of Torah, bread and salt you shall eat and water in moderation you shall drink, and you shall sleep on the ground, and live a life of sorrow, for in Torah is your toil; if you do so you will be happy and content; happy in this world and content for the next world" (*Avot*, 6:4). Although few realize this ideal, it is certainly a longed-for objective. As long as his income allows him bare sustenance, the student will not go out and seek other sources of earnings. The Gedolei Torah, a shining example for the Haredi community, live an austere lifestyle in simple dwellings. Overcrowding in Haredi apartments is prevalent, due to the high birth rate, but most kollel students will not seek gainful employment in order to purchase a larger apartment. There are many needy people who apply for help from charity organizations, but for whom the possibility of learning a vocation or opening a business never enters their minds.

Dependence on charity

It is a person's natural desire to be self-sufficient and not require charity (*tzadakah*) from others. Even when the opportunity to receive charity presents itself he will do his best to make a living, independently. In biblical sources we find reservations regarding taking charity and relying on favors from others, but for various reasons this value has declined in the Haredi community. Rather, a view has been adopted that strengthening Torah study in our

generation requires taking charity. In fact, the boundaries have completely broken down and people request charity easily and take advantage of each opportunity to be supported by charitable organizations, even when it is not entirely necessary. The trend is prevalent even among those whose time is not devoted to full-time Torah study and who see no reason to make an effort to support their families on their own.

Lack of awareness to a husband's obligation to provide for his family

In large part, the creation of kollels in the last generation was facilitated by the education girls received at seminaries, namely, that they must assume the burden of supporting their families, in order to allow their husbands to study Torah diligently. The ideal of most seminary graduates was to find a husband who saw his exclusive vocation in life in Torah study. In contrast to earlier custom, when most women were housewives, following the view that '*kol kevoda bat melech penima*' (כל כבודת בת מלך פנימה), that is, that a woman's place is in the home where she raises her children and takes care of the household, today most women in Haredi society participate in the work force one way or another. When a family faces economic hardship, it is often the woman who is expected to pull through. The husband's obligation by Halacha to support his family has almost been forgotten by a great many kollel students.

"Sit and do nothing"

Where there is room for doubt, Jewish halacha states that "sitting and doing nothing is preferable" (שב ואל תעשה עדיף). That is, refraining from action is always preferable. This rule is valid whenever two contradicting halachas clash, and serves as a default for any dilemma of Halacha or Hashkafa. It exemplifies the central motif guiding Haredi conservatism: avoiding any change even when there exist important grounds for action, for fear that taking action will have negative consequences. This is also true for the issue of gainful employment. Whenever in doubt, the decision will always be to maintain the existing situation. Deciding on change involves great effort, and all doubts must be dispelled as to the decision's correctness.

Structural barriers

Graduates of Haredi yeshivas seeking gainful employment encounter numerous difficulties. Prominent among them is their incompatibility with and unwillingness to integrate into the work force in its current form and nature. These issues involve objective incompatibility and subjective concerns and expectations.

Lack of general education

In the educational institutions for Haredi boys general education has almost no place. The Talmud Torah schools devote a limited number of hours to secular studies, while the two kinds of yeshivas, *ketanot* ("small") and *gedolot* (big), teach only religious studies. Haredi youth do not take matriculation exams and their knowledge of English, mathematics and other general subjects is very limited. Clearly this makes it difficult for yeshiva graduates to ultimately acquire an occupation. In order to overcome the large gaps, recently-created vocational training centers offer "crash courses" to make up the missing knowledge, but many students have a hard time making up the missing years within a short period.

Lack of study habits

Apart from the lack of basic knowledge requisite for acquiring an occupation, yeshiva students lack some of the necessary study habits for vocational or academic study. Although yeshiva students are engaged in study their entire lives, there are significant differences between Talmud and other studies. In Talmud study at the yeshiva, clear and defined learning objectives are usually not set and students are not tested on the material. In contrast, in the study of an occupation each course sets objectives and the student must pass a test on all of the material. The *pilpul* פילפול (winding debate) and negotiation in Talmud study are its primary part, while vocational studies allow little opportunity for polemic and argument. Writing papers too is often an all-too-difficult task for yeshiva students, who are unaccustomed to this kind of writing. Hasidic students have an added barrier of language, as their prevalent spoken language is Yiddish, and their knowledge of Hebrew is often minimal.

Poor physical fitness

Haredi youths do little in the way of physical activity. They rarely play football or basketball, run or swim. The fact that Haredi youth do not serve in the military also impacts on the development of their physical abilities. Participating in sports is treated with contempt in Haredi society, labeled “Greek culture” and exemplifies the contrast between Torah wisdom, which requires only pure mental activity, and Greek wisdom, which sanctifies physical development.

The Haredi youth with poor physical fitness appears unable to do work that involves a great deal of physical effort. This obstacle significantly reduces the range of occupations he can choose from. Haredi youths usually choose to learn occupations that do not require physical exertion, such as computers, bookkeeping, law, and so on.

The difficulty of older parents with maturing children

The economic hardship in Haredi society is more common among ages 40 and older, for a number of reasons:

- ◆ Parents usually buy newlyweds their apartments; ordinarily, the young couple does not have to pay a mortgage, while the parents must attain considerable capital in order for their children to wed;
- ◆ Due to the high birth rate in Haredi society, younger people support smaller families and older people often must support families of ten or more people;
- ◆ Tuition expenses for adolescents are much higher, as are those for clothing and food;
- ◆ The National Insurance Institute’s child allowances, which were – up until the most recent cuts – a central component of the Haredi family’s income, are granted only until the child reaches age 18, while expenses for children 18 and over are by no means small.

Older parents' integration into the work force is much more difficult than that of parents in their twenties and thirties. Learning an occupation and finding a job at this age is a difficult, complex task, particularly for those already established in religious vocational positions, and so on.

Difficulty adapting to a binding timetable

Yeshiva and kollel students are usually free to determine their own schedule. In most yeshivas and kollels there is no meticulous monitoring of students' arrival and departure times or occasional absences. The conventional view is that the student is mature enough to determine his own schedule and when to deviate from it. Subsequently, these students have difficulty adapting to workplaces with inflexible and regular hours. Their way of life in which there is no authority prescribing directives also makes employment difficult for this population, especially when their superiors are not of a religious vocational stature but rather inferior in their eyes.

Students' high self-image

Kollel students have a high self-image. Studying Torah for many years affords them a status of high regard, due to their knowledge and analytical ability. Their general attitude of superiority is to their disadvantage in acquiring a trade and adapting to the world of employment, where there is little value to their years of study and their knowledge and skill at understanding a difficult question. The need to start all over with a simple job and low pay is very hard for the outstanding yeshiva student, and prevents many from taking steps toward gainful employment, even when their economic situation requires it.

Long training periods

Gainful employment is pursued when the household's economic situation dictates the urgency. A long training period is unsuitable for this kind of situation. The best solution in these cases is to find a job that requires no training and can be taken concurrently with studying an occupation. Alternately, a fund could be created to help with expenses during studies via a grant or a long-term loan, enabling kollel students to postpone their entry into

the work force until they complete vocational training. Until now, attempts to create such a fund have not been successful. Accelerating the creation of such a fund would likely significantly increase enrollment for vocational training for jobs with good salary prospects.

Discontinuing discounts and benefits once work is begun

Kollel students are usually eligible for discounts on municipal tax, kindergarten tuition fees and others, due to their low incomes and large families. Going out to work often entails immediate discontinuation of all of these discounts and benefits, which significantly reduces the profitability of working, considering that the income during the first years is by and large not high. In these cases, kollel students prefer unofficial work, even when their income is below the minimum for income tax purposes. This way they enjoy both worlds. Unofficial work has many disadvantages for the employee himself; also, limiting oneself to finding undeclared work obviously significantly restricts the selection of available jobs, which are few in any case.

Concerns and Expectations

Many Haredi men have never realistically considered going out into the labor market. In all their thoughts and plans for the future, such an option has never been raised. This in itself is a significant barrier to entering the work force, as economic constraints cannot change mindsets that people have been accustomed to for many years. Internalizing the significant change that occurred in Haredi society, which entailed such a drastic shift, may take years, and largely depends on changes in one's close environment. Seeing friends with similar backgrounds training for an occupation and going out to work may prompt one to make a similar decision regarding oneself.

The decision to take preparatory measures before going out into the practical world raises concerns regarding their impact on the person and his close environment. These measures are often accompanied by high expectations stemming from an unrealistic attitude towards and insufficient knowledge of the work world. Instructing youth on the world of employment in Israel is an

important step that will provide them with an accurate, updated viewpoint. Following is a short summary of some of the concerns and expectations of young Haredi men at this critical juncture.

Fear of losing status in the society of scholars

Going out to work takes a heavy social toll, especially for those who have earned a respected stature in the yeshiva or kollel. These students will be overtly alienated if they leave their studies even partially in order to support their families. Among the Torah scholars, working people are treated with condescension and contempt, their children are unwelcome at educational institutions, and their opinions have little impact on community matters regarding the neighborhood or synagogue. The social price is paid not only by the student but also by his wife and children as well. The fact that the father of the family is not in the Torah world is justification for scorning and insulting family members. And often, the fear of insult to family members deters the father of the family more than the compromising of his own status.

Those who were neither outstanding, nor highly-regarded students at yeshiva and kollel will meet with greater understanding and approval in their community if they decide to join the work force. However, the very act is an admission of failure at Torah study, and this may deter many students who are dissatisfied with their studies at kollel for various reasons.

Family opposition

A student who has already decided to pursue a livelihood from some occupation may encounter strong resistance from his own family. Opposition is often spurred by the wives, who dream of a husband who is a scholar immersed in the tent of Torah. Sometimes, even if the wife consents, her parents or his may prevent his leaving the kollel. Parents carry considerable weight on this issue, as in most cases they have bought the couple's apartment and the couple feels greatly indebted towards them. This is especially true if the bride's parents paid for most of the apartment in order for their daughter to have a scholar-husband. In cases where the husband's or wife's father is himself immersed in Torah study it is usually more difficult to accept a son or son-in-

law who is not continuing in their path. Students have great difficulty disobeying their parents' wishes. In many cases couples do not dare raise the idea for fear of strong parental opposition.

Declining chances of getting a religious vocation

Haredi society reserves its most respected status for *Gdolei Torah*, who usually serve as heads of yeshiva or *poskei halacha* פוסקי הלכה (halachic adjudicators). Most kollel students aspire to a religious vocational position, which includes any job at a yeshiva: *rosh-metivta* ראש מתיבתא (head teacher in yeshiva), *mashgiach* משגיח (responsible for student behavior and moral instruction), or *meishiv* משיב (assisting students in comprehending issues). Achieving these positions depends solely on the will of the head of the yeshiva, who makes all staffing decisions. Going out into the work force significantly decreases one's chances of obtaining a religious position in the future. Positions such as rabbinic judge or rabbi will usually not be given to someone who does not study full-time. Many students who suffer financial hardship and who are well aware that they cannot live on their kollel stipend, continue their studies nonetheless because only this way there is hope that they may achieve their desired position.

Obligation to serve in the military

As mentioned above, military service is very problematic for Haredi youth, as its permissive environment is not at all suited for this population, and the fear of spiritual decline is great. Haredi men who enter the work force before age 30 are required to serve in the military. Although the service time required from older yeshiva students and family men is very short, the negative social significance of any military service deters many young Haredi men. In the past, special groups for Haredi recruits have been formed. The "trial year" proposed by the Tal Commission for Haredi youth addresses this issue. According to this program, the Haredi youth works for one year, after which he may decide either to resume his studies and get a deferment from military service, or to serve in the IDF and work. The number of participants in such programs, however, remains very small. In some Haredi circles, many youths receive a

mental health exemption from military service, particularly in the Ha'eda Haharedit, that does not recognize the Zionist state.

Job Placement difficulties

The recession and the high unemployment rate in Israel raise concerns that vocational training and job hunting may prove futile. Given the many obstacles and difficulties the kollel student faces in order to enter the work force, in addition to his slim chances of finding a fair-paying job following training, he is likely to steer clear of even looking into the possibilities. It would be unrealistic to expect huge enrollment of Haredi youth in training programs, as long as the job placement rates remain low. The vocational training centers for Haredi men continue to struggle to place graduates in jobs. There is a crucial need to concentrate efforts in this regard by seeking employers' help or by creating new jobs.

Job placement for Haredi persons is more complex than for the general population. Even many Haredi-owned workplaces do not conform to halachic requirements, particularly with regards to modesty, and rabbis have published several important instructions regarding workplace-related halachic problems. Furthermore, employers may be inclined to refuse to hire Haredi persons due to prevalent stereotypes or to the objective difficulties involved in making the workplace suitable for the young Haredi.

Expecting to train and work during spare time

Many kollel students have been able to find an additional source of income that allows them to remain engaged in the Torah. Usually these are evening jobs or jobs in between prayer times, such as book publishing, scribing, money exchange, selling religious books and ritual artifacts in the evenings, or selling the ritual four varieties or matzot for Passover. Some energetic, enterprising students deal in financial investments such as buying stocks and real estate, or brokering real estate and other deals. These pursuits do sometimes detract from study time, but overall they facilitate staying on as a regular student in the kollel. Many kollel students aspire to incorporate full religious studies with

making a decent living in their spare time. However in actuality, it is hard to put this aspiration into practice.

As for learning an occupation as well, students prefer an arrangement that allows them to study at the kollel while undergoing training. Various training institutions responded by organizing evening classes, or alternately once-weekly classes, in order to minimize any disruption to the regular study program. This is an excellent solution for the training period, but unfeasible afterwards, during practical life.

Expecting decent incomes

Kollel students have high social standing in Haredi society. Entering the work force is very difficult for them, and they expect the terms of salary to compensate them for the painful sacrifices made. Hard physical work or low-paying work does not offer enough of an incentive, even if the financial status demands it. Expecting an immediate decent salary and respectable work, while in fact new, inexperienced employees are paid low salaries, makes the transition from the Torah world to the practical world very difficult. To the prospective employee, and perhaps to his family and friends as well it may not seem worth it. Reassurances that things will be better in the future and that conditions will improve, do not suffice. It seems that the solution is to provide incentives for new employees, by an external body funded by government sources or by Haredi donors who are interested in helping to improve the economic situation in Haredi society.

3 A LEADERSHIP NOT PROMOTING EMPLOYMENT

Promoting Haredi employment should undoubtedly be a leading interest of Haredi society itself. Without accelerated action the employment situation will only deteriorate, followed by a worsening in the Haredi community's economic crisis. Nonetheless, little has been done in this regard by the Haredi spiritual leadership including rabbis, heads of yeshivas and Hasidic Admors, nor by the many Haredi activists (*askanim*) who fill many positions in the Knesset, local government, and charity organizations, or by the national and local government authorities.

In order to promote Haredi employment, all possible institutional parties must be recruited for cooperative action to formulate the best, most expeditious solutions to the problems. The barriers preventing the Haredi establishment from acting on this important issue must be pointed out and clearly identified, and ways to overcome them must be found.

Avoidance by the Spiritual Leadership

Obeying the Gdolei Torah is one of the Haredi society's fundamental principles. In every public or private matter rabbis, heads of yeshivas and Hasidic Admors are asked to give their opinions, relying on their extensive knowledge of Torah and their broad judgment. Without their clear consent almost no significant move can be made in Haredi society, certainly not one that involves a major change in the way of life. More than anyone else, the rabbis are familiar with the community's hardship. They are the ones people turn to when in difficulty, be it economic, medical, or otherwise. Some assist in finding work, but only at the individual, rather than the communal level. It is important to understand

the rabbis' reluctance to take broader action on this issue and to determine the feasibility of recruiting them in the future for this purpose.

Concern over cultural attrition

The yeshiva world created after the Holocaust is the crowning glory of the Haredi community in Israel. Rehabilitating the world that was destroyed and creating an atmosphere in which the highest aspiration of the outstanding young Haredi is to remain in the tent of Torah his entire life, are the community's greatest accomplishments. Kollel students have the highest status in Haredi society, and undermining the status of the yeshiva world is the community's greatest fear. Rabbis refrain from overtly encouraging even those in dire need to seek gainful employment, as such support could ultimately offer an alternative to the Torah world and undermine the status of kollel students. The economic decline has only strengthened this concern, because in hard times a mere hint may be enough to drive students into the job market.

Avoiding competitive selection of yeshiva students

The yeshivas intentionally refrain from encouraging competition and from creating a merit-based hierarchy among students. This stems from three central reasons. First, the prevalent view of the yeshiva world is that a student should not be evaluated by achievement but rather by effort, which is hard to quantify. Second, the inclination is to allow all students to stay at the yeshiva, and creating competition between them may only alienate some. Third, competitiveness is perceived as a possible factor in the development of *midot megunot* מגונות מידות (deplorable qualities) such as hatred, envy, pride, etc. Therefore, even if many Gdolei Torah agreed to keep the outstanding students in the kollel, destined, G-d willing, to serve in various religious positions, and to refer others to the practical world, this is an almost impossible feat, lacking any mechanism to measure who is outstanding and who is not. Furthermore, even if heads of yeshivas and kollels had to rank students and select those outstanding ones intended for continued, full Torah studies, family and social ties would likely have a great impact on the ranking.

Opposition to change

Haredi society is made up of numerous groups and circles that hold very diverse views on the various issues on the daily agenda. Disputes often take place in public, via street announcements and strong commentary in the press, demonstrations and even harassment of individuals. The battles are usually waged by the conservative circles, who vehemently oppose any change and who distance themselves from the Western world, particularly from the state of Israel. In recent years, bitter battles have been conducted against the organizers of the 'Nahal Haredi' battalion, the Tal Law of the Knesset regarding military service of Haredi men, permeation of the 'Core Curriculum' program into the Haredi educational system, and Haredi vocational training institutions. These disputes deter many from action, for fear of confrontation, thus contributing to the great success of conservative circles. In these struggles, the proponents of change are portrayed as collaborators with the enemies of religion and as non-observant people who do not follow Torah and mitzvot. The Gdolei Torah are not spared exposure to the conflicts, which deter even them from openly supporting change. Even rabbis who support the promotion of Haredi employment do not agree on the required actions. Some support promotion of women's employment rather than men's; some prefer to promote business entrepreneurship rather than employment; and others only agree to promote work that does not require general studies.

Concerns over decreased funding for yeshivas

The yeshiva world in Israel is funded primarily by philanthropists from abroad, some of whom have reservations about the justification of the view "*Torato omanuto*", but they accept the opinions of Gdolei Torah who encourage this trend. There is concern that Gdolei Torah support for the creation of jobs for the Haredi public, may be interpreted as admission *ex post facto* that kollels are not, after all, a suitable track for everyone. Thus, donors may make significant changes in allocating their money, designating some of the yeshiva funds to job creation. As it is yeshivas and kollels struggle with financial difficulties, and such a measure could prove a serious blow.

Lack of data on the state of Haredi society

Haredi society functions as a closed community and does not participate fully in various surveys and studies. Very significant employment data is lacking, such as the Haredi unemployment rate, the state of Haredi households, future employment possibilities for Haredi employees, the current and projected financial situation of the kollels, and many other questions that impact decision-making on this issue. In the absence of such important data, it is very difficult for rabbis to determine and formulate a clear position on what needs to be done. The rabbis' knowledge is based solely on their personal opinions or those of their confidants, in light of appeals made to them. The disparities between evaluations are great, especially with regard to future assessments rather than current situation reports.

Reliance on market mechanism

Some Gdolei Torah refrain from encouraging Haredi employment in the hopes that events will determine their own course, without intervention. It is their conviction that the harsh financial reality will cause people to seek employment solutions themselves and organize various employment-related initiatives. This is probably true, to some extent, but there is concern that this approach may prolong the process and deliver a lower success rate. Moreover, rabbis' non-intervention in the process may cause resentment among those who join the labor market, and perhaps contribute to some extent to their abandonment of the Haredi community specifically and the religious way of life in general.

Leaders lack faith in their own power

Many spiritual leaders do not have faith in their own power to promote Haredi employment. They believe that if they support such initiatives or instruct their followers to join the work force, they will not be heeded; on the contrary, their public stature may be compromised in other matters as well. Public opinion on employment in the Haredi community will only change, they believe, as part of an ongoing years-long process. Despite the truth in this assertion, support by the rabbis is still of great importance to encourage those in the community who

support advancement of Haredi employment. They require rabbinical backing in order to be able to make their views public.

Leadership engaged in other urgent matters

At any given time, the Haredi spiritual leadership is engaged in addressing numerous urgent issues. Public issues include the struggle over the Jewish identity of the State of Israel, keeping of the Sabbath in public, prevention of non-kosher meat import, prevention of the desecration of graves, and supporting the independence of the community's educational institutions, yeshivas and religious services. Internal issues include the penetration of inappropriate media, books and press that are incompatible with the Haredi perspective. The spiritual leadership is also engaged in private matters such as families' economic collapse, matters of *shelom bayit* שלום בית (domestic reconciliation), or *piku'ah nefesh* — people in need of medical treatment. These matters take up much of the rabbis' time, at the expense of Torah study. Lack of time also restricts the leaders' ability to initiate activity for the promotion of employment. There have only been a few cases in which Gdolei Hatorah have initiated public activity of some kind; typically, they only express their approval or disapproval of existing initiatives.

Divisions among Haredi centers of power

The Haredi spiritual leadership is not homogeneous. The rabbis' ability to influence the opinions of the entire community are affected by the individual leaders of every group. The Hasidic community, for example, is comprised of numerous sects. The Admor has overriding authority within each sect, though other rabbis and heads of yeshiva have some degree of influence over their Admor. Each Hasidic court of an Admor functions autonomously through its internal educational and charity institutions. The Hasidic courts have limited influence over one another.

The Lithuanian community, while not divided into courts, does not have an agreed-upon absolute authority either. The Lithuanian spiritual leadership is made up of various rabbis with different functions, who can be divided into several groups:

Gdolei Hatorah, rabbis who, for many years, have acquired status and influence within the general public; they are the ultimate deciders on matters on the public agenda.

Heads of Yeshivas whose influence stems from their being the most dominant authority in the life of the Haredi adolescent during his yeshiva years. The heads of yeshiva are typically not involved with the general public and do not take a significant part in public life.

Rabbis who are very involved with the community and who advise in halachic matters as well as regarding personal problems of livelihood, health, *shelom bayit*, and so on. Their influence is usually limited to the community they serve, and is strongest among those who work for a living, rather than with kollel students.

Mashgichim, teachers of morals and of Haredi world view, who address yeshiva students and the general public in the synagogues. Their lectures deal with matters of faith, strengthening of Torah learning, *tikun hamidot* תיקון המידות (ethical rectification), and cautioning against evil spirits and heretic views. These rabbis usually do not take part in public activity, because they deal with spiritual rather than material life.

Recruiting the spiritual leadership to promote employment is a very difficult task. In the Hasidic community, one Admor's consent does not make a case vis-à-vis other sects. In the Lithuanian community, it will be difficult to recruit heads of yeshivas for an objective that many of them see as contradicting their role, as the yeshivas have no material purpose but rather aim only for limitless Torah study. It will also be difficult to involve Mashgichim, as they are not inclined to offer opinions on such matters and many believe that faith in G-d exempts one from *yeter hishtadlut tivit* טבעית יותר השתדלות ('natural overstriving'). The influence of rabbis and teachers in this matter is very limited. Gdolei Hador will refrain from involvement for the reasons described above.

Sectoral divisions in Haredi society

Employment in Haredi society is a general problem encompassing all circles and groups: Hasidim and Lithuanians, Sephardi and Ashkenazi, Neturei Karta

and national-Zionist Haredi ('Hardal'). Addressing the issue locally will not solve the problem; there is a need for joint action involving all groups. Initiating joint action for rabbis of all groups is very problematic for the Haredi public, which is characterized by its divisions. Every circle and group has its own rabbi, and each group disregards the rabbis of other groups, sometimes even with some degree of contempt. Every Haredi political party, for example, has its own special council of rabbis who determine the party's direction without regard for the opinions of other rabbis. This phenomenon makes it hard even to conduct distinct, joint, all-Haredi demonstrations, rallies or conventions. Sustaining ongoing cooperation would appear to be much more difficult.

Lack of an open public forum

In the absence of other media such as radio, television and Internet, the Haredi press has a decisive impact on public opinion, and for many in the community it serves as the primary source of information on the goings-on in the larger world and in the Haredi community. The daily Haredi press is exclusively partisan, and includes 'Hamodiya' of the Agudat Israel movement, identified with the Hasidic community and 'Yated Ne'eman' identified with the Degel Hatorah movement and the Lithuanian community. There are also diverse weekly news publications, mostly not identified with one particular group. The daily press has a stronger influence on Haredi public opinion and in representing the Haredi position to the outside world, as it is more ideological in nature than the weekly press. This is especially true of 'Yated Ne'eman', controlled exclusively by the conservative group in Lithuanian society. This group is opposed to any change in the Haredi way of life, including changes regarding employment, the arrangements with the IDF (Nahal Haredi, the "Tal Law"), reforming the Talmud Torah curriculum (introducing core curriculum program according to the Dovrat Report) and other timely events. This weekly paper is also conducting an all-out war against the various weekly Haredi papers that it claims express views contradictory to Torah thought. Rabbis who take a different view find themselves almost unable to express their views publicly as they are vulnerable to a strong attack by the Haredi press if they do so.

Lack of faith in government systems

The Haredi rabbinical leadership is aware that if it promotes Haredi employment it will have to cooperate with and receive assistance from national and local government agencies. There is a considerable lack of faith in the integrity of these agencies' motives and in their intentions to do their best to help. Many rabbis believe that the government is not truly interested in helping the Haredi community enter the work force but is rather using Haredi non-participation as a harrying tool. Another concern is that the government intends to use integration into the work force as a way to compromise the Haredi way of life in general, and to influence Haredi values and belief systems. Considerable action will be needed in order to ease these concerns and convince the rabbis that the government's intentions are genuine and honest, and that its only objective is facilitating promotion of Haredi employment.

Avoidance by public figures and religious activists

Community involvement and household economic welfare are very important objectives for Haredi elected officials in the Knesset and local government. There also exist hundreds of charity organizations in the community that provide all kinds of assistance to the needy. Jewish sources consider helping someone find a job to be a very important decree, weightier even than giving *tzedakah* (charity) to the poor. Nevertheless, nearly nothing has been done on this issue by the community's elected officials or the charity organizations. Following are some of the reasons for avoidance of this matter.

Preoccupation with burning problems

Haredi elected officials in the Knesset are very busy attending to urgent public problems that involve confronting the various government agencies, such as securing funding for Torah institutions and the Haredi educational system, ensuring the independence of Haredi education, preventing desecration of graves and desecration of the Sabbath in public places, and many other issues. Similarly, Haredi elected officials in local government deal with obtaining funding for their constituents as well as assisting individuals with their rights

such as municipal tax discounts, building permits and various other municipal issues. This involvement leaves them little time to take on projects that involve long-term preparations and complex planning, such as the issue of employment. If they are presented with clear, defined plans demanding only their approval, their assistance can be expected, but for now there are only general ideas rather than clear, defined plans.

Placing the responsibility on the state

The prevalent view of the Haredi community and its representatives in local government is that central government (for example, the Ministry of the Treasury and the Ministry of Industry, Commerce and Labor) is exclusively responsible for creating jobs and facilitating vocational training and placement. In many cases, local government does not see itself obligated to promote local employment; a similar view is shared by other entities that provide assistance to the public. This position is based on the perception that creating jobs and vocational training only require allocating budget funds, and in this case, the large sums needed can only be furnished by the state. Changing this view requires internalizing the fact that there are many measures to be taken that do not necessarily require large budgets and that may significantly increase the number of employed. For example, encouraging small business initiatives, or creating agencies to provide initial job counseling and guidance as well as assistance in job hunting and in adapting to work. This awareness may create increased public demand from local authorities to take care of the employment issue.

Lack of awareness to the need for help

Some of the public assistance agencies are unaware of the need to help people enter the job market. As they see it, an individual truly determined to work can find work with little effort. Those who do not work do so by choice. Some *askanim* recognize the need for assistance and support in this endeavor, but believe that the number of those truly interested in working is small. This is because most people in need of gainful employment neither know how to go about obtaining it nor whom to turn to. Thus, the number of interested people and their proportion in the population remain a mystery.

Counting mainly on political activity

Many in the Haredi community lay the blame for the harsh economic situation solely on government policy, and its decision to make sharp cuts in National Insurance allowances and various subsidies designated for Haredi institutions. These cuts are perceived as part of an anti-Haredi policy, driven primarily by the composition of the coalition. Haredi circles are very hopeful for a change in the coalition's makeup that will restore the economy to its previous state. The Haredi public does not recognize that the economic decline is not only a result of government policy, and that this policy does not reflect religious-secular relations but rather determines a comprehensive economic plan that is not meant to change in the near future. Nor do they appreciate that donations from abroad cannot make up for the large sums cut by the state.

Lack of cooperation among Haredi political parties and social organizations

Formulating measures to promote Haredi employment requires cooperation between the various Haredi entities and charity organizations. This is both a complex and difficult task because each entity operates completely autonomously. Competitiveness has created dismal relations between them, making teamwork difficult even for a common purpose. Cooperation can only be achieved if there is understanding of how essential it is and great efforts are made to build bridges between the various entities.

Lack of public financial resources

Promoting Haredi employment requires financial resources for staffing and applying the various programs. The Haredi parties lack the required funds and the local authorities are in dire financial straits and cannot afford to designate large sums of money for this purpose. Many Haredi charity organizations, funded by public donations and by overseas donors, are struggling to cope with the great demand for assistance for needy families, and cannot fund programs promoting employment. Activating charity organizations in this regard can be possible only if a plan of action is presented that does not require large sums of money. In addition, contact should be initiated between government agencies

or foundations who are interested in advancing Haredi employment and the charity organizations.

Lack of public demand for action

The work of public figures and political activists is usually directed by the public, which expresses its expectations from elected officials in various ways. However, to date, the Haredi public has not demanded action on the employment issue, focusing instead on obtaining government subsidies and allowances as well as on promoting legislation on religious matters. Haredi activists will become involved in the employment issue and include it on their agendas in a significant way only after the public demands its representatives and charity organizations to promote it. Recently a change was noted when several organizations put on their agendas the need to find employment solutions for the Haredi community. This activity is still very limited, however, and aimed at women's employment only.

Public figures and activists in the Haredi community do not perceive themselves in any way as influencing the public's religious perspective or way of life. The issue of Haredi employment depends not on practical considerations but primarily upon the Haredi perspective, which the activists are not supposed to change. Public opinion on employment and other issues is very much influenced by the rabbis, the Haredi press and the internal discourse in the Haredi public. Haredi public figures do not believe in their ability to influence public opinion; only broad public demand following a change in perspective may prompt them to act to the best of their ability towards the advancement of Haredi employment.

Public ingratitude

Public figures often endure the criticisms and complaints of disappointed people. Only the support and encouragement of others sustains them in their role. Dealing with the needs of the community demands a great deal of effort and dedication most hours of the day, and public support and gratitude are fundamental. Without them it is very difficult to fulfill a public role over a long time period. Those who attempt to promote employment run into substantial

difficulty: on the one hand, many people do not recognize the importance of their actions and even disapprove of them for various reasons, and on the other hand, those who seek work do not understand why action is so protracted and why they have not found a job for so long. Moreover, much of the activity to promote employment does not directly affect employees, and many needy people are unaware of the efforts invested in order to create jobs for them. Precedents set by people who have tried to take action on the employment issue and capitulated within a short time, deter others from taking their place.

Rabbis' opposition to change

The reservations of various rabbis and some of the public regarding the integration of Haredi men into the work force, or of Haredi women into secular workplaces, as well as the opposition to vocational training and academic studies, prevent many activists from venturing this territory. Even if most Haredi public figures and activists believe such measures are essential, few are willing to endorse them for fear of facing opposition. This opposition can quickly turn personal and be expressed in newspaper articles, street placards and demonstrations condemning them.

Lack of awareness to the goodwill inherent in promoting employment

The awareness of doing *hesed* is very high in Haredi society, and many do their best to help various needy people such as the poor, the sick, the handicapped, the mentally and emotionally disabled and the elderly. Haredi society offers countless programs that provide assistance and *hesed* to others in many varied ways, but in all of these employment remains virtually not addressed. The unemployed person is not perceived as needy, because often unemployment is voluntary, and someone who seeks work is not considered needy in any case. Economic need is addressed by fundraising; almost no attempts are made to find the needy person a job. If this perception were to change, undoubtedly much could be accomplished, as everyone would do their best to help acquaintances find employment.

Lack of professional know-how

The programs carried out by charity organizations are not complex and usually do not require special knowledge or extensive planning. Collecting and distributing money and equipment and organizing volunteers are relatively simple activities. Promoting employment, on the other hand, is very complex, and requires planning and expertise. It involves providing counseling and guidance services in order to match each applicant in a field commensurate with his skills and abilities; vocational training or training for business startup and management; job creation and employee placement. These endeavors call for experienced individuals who have the ability to plan and manage various programs, as well as possess the appropriate training quite singular among those involved with public needs in Haredi society.

Low rates of success

Even the most professional of action in the area of employment is by nature at a high risk of failure, due to students' drop-out rates during training, difficulties in job placement and integration, or failure of business entrepreneurship. Failure rates are a source of great frustration among jobseekers and their counselors, as opposed to money or food distribution ventures, which usually does not involve such great disappointment. This factor also impacts activists' decision to refrain from promoting Haredi employment.

Avoidance by Government

Increased Haredi integration into Israeli society and into the work force is in the state's interest, as it would increase the state's revenue from taxes, increase spending, and reduce poverty in the Haredi community. Nevertheless, the state is doing next to nothing in this regard, apart from cutting back allowances in order to put economic pressure on the community, which is unlikely to have the desired impact unless comparable efforts are made to promote Haredi employment. Why is the state refraining from action on this issue?

Reluctance to finance the high costs of vocational and academic training

A comprehensive program to integrate Haredi men and women into the work force would be very expensive, as most young Haredi persons are unable to pay for vocational or academic training or to sustain themselves during the training period. Business initiatives also require considerable financial investment, and profitability may take a long time. In addition, the state must grant incentives to entrepreneurs to encourage them to create jobs for the Haredi sector. The Treasury's ongoing trend of cutting more and more from the state budget does not allow for the allocation of large amounts of money for this purpose. In many cases investment in vocational training or provision of business incentives have not proven themselves. Such cases include training for occupations that are not in demand in the job market, and discontinuing employment after incentives end. Convincing the Treasury to allocate large funds for this objective requires a clear plan that has proven success.

Anti-Haredi atmosphere

In Israeli society today there exists a great deal of hostility towards the Haredi community, for its evasion of military service, its lack of participation in the work force, its religious coercion, and for the allocations it receives for its various institutions. The media often fans the flames of the hatred, as do political parties dedicated to battling Haredi society. There may be very strong opposition to allocating very large funds for the Haredi population, even though the initiative aims to increase Haredi participation in the work force.

Lack of defined program for advancing Haredi employment

Promoting Haredi employment and designing appropriate solutions without evoking antagonism within the Haredi community require a deep understanding of the community and its motives. Most of those associated with the issue are not familiar enough with the community to formulate an appropriate work plan. In the absence of a formulated, organized plan, money will not be allocated and work will not be done. Cooperation is needed between

government agencies and influential persons within Haredi society, such as rabbis and public figures.

Lack of demand on the part of the community

Government actions are based on political motives. In coalition negotiations, Haredi parties do not demand solutions to the employment issue, only the need to increase subsidies to Haredi institutions and stipends for their community. In the absence of community demand, the state is not likely to initiate programs intended first and foremost for the Haredi community, especially since these programs may be portrayed as an attempt to influence the Haredi way of life. As long as Haredi parties do not place the employment issue on their agendas, one cannot expect the state to assume this task.

4 STEPS TOWARDS ADVANCING HAREDI EMPLOYMENT

Massive integration of Haredi persons into the Israeli work force necessarily means entering secular or national-religious workplaces. The Haredi community's image in the eyes of the general population is usually negative, which significantly impacts on employers' willingness to engage Haredi persons. Convincing secular and national-religious employers to employ Haredi persons often requires long discussions meant to refute prejudices and stereotypes. Many, including Haredi activists (*askanim*), are skeptical that this can be achieved. Nevertheless, experience has shown that in cases where secular employees agreed to employ Haredi persons they benefited from their decision and readily took on other Haredi employees. Integration of Haredi persons into the work force may have a mitigating effect on polarization and on their negative image.

The grave situation of much of the Israeli economy and most of Haredi society makes it very hard to promote employment or business initiatives. At a time when many employees are no longer secure in their jobs, the idea of creating new jobs seems an impossible task. As for business initiatives, launching new businesses is not foreseeable as long as veteran businesses are struggling with decreased spending. Recent signs of economic recovery may promote the issue, but the effect of this recovery on Haredi society may take a long time, as in many ways Haredi financial activity is internal and not affected by the general state of the economy. High unemployment rates discourage many Haredi persons from attempting to enter the job market, due to a lack of confidence in their ability to find work.

All these factors and processes lead to the conclusion that comprehensive steps are needed in order to improve the Haredi economy, and should be taken by both internal Haredi and external bodies or organizations, while building mutual trust and understanding between them. This process may take several years, during which the economic situation may deteriorate even further. Following is an attempt to outline this action briefly, in the hopes that measures will be taken as soon as possible and with minimum impediments and obstacles. First, a short summary is given of the measures taken in recent years.

Measures already taken

The past decade has seen a significant awakening on this issue and various measures have been taken to promote Haredi employment.

Vocational and academic training

Since 1996, several vocational and academic training institutions have been created for the Haredi community. Prominent among them are the Haredi Center for Vocational Training (with four branches in Israel), Touro College and the Or Yehuda Academic College (an offshoot of the Qiryat Ono Academic College). These institutions are tailored to the needs of the Haredi community. They implement complete separation between men and women, studies for men in the evenings or one day a week in order to minimize the disruption of Torah study, preparatory tracks for those lacking basic knowledge in English and other subjects, study content that is compatible with Haredi values, and so forth. In recent years a few thousand Haredi men and women have trained at these institutions, but massive enrollment has still not occurred.

These institutions focus on technological subjects that do not contradict the Haredi worldview and avoid “theoretical” subjects such as psychology, social and political sciences, history and Jewish thought, because studying these subjects may be interpreted as challenging Haredi society rather than as promoting gainful employment. The institutions thrived during the years of the high-tech boom. Working with computers suited Haredi youths because of the high status and good pay associated with these jobs, which also allowed them

to work in a completely Haredi environment without constant encounters with the world at large. The crisis in this field dealt a blow to these institutions and limited the preferred employment possibilities for Haredi persons.

Most graduates of these training institutions entered the work force successfully. One may assume that the more successful the graduate placement, the larger the enrollment will be, because graduates' employment status serves as an indication of the move's profitability.

The 'Parnassa Bechavod " Project

For about a decade, the Israel Joint has been operating a unit called *Parnassa Bechavod* בכבוד פרנסה (earning a respectable living), which aims to promote Haredi employment. The unit's work (carried out in the past by the Ministry of Labor and Welfare) is done in cooperation with the Ministry of Industry, Commerce and Labor and currently focuses on two areas. The first is recruiting yeshiva students for Haredi vocational training programs, with studies subsidized to a great extent. The second area is creation of vocational counseling centers in four all-Haredi communities, aiming for maximal job placement for graduates as well as for the general public. These centers are intended as a kind of 'employment bureau' for the Haredi population, that almost never uses the government employment service or private placement companies. The Joint-JDC works in full cooperation with local leadership of the various Haredi communities by employing Haredi persons. The introduction of counseling centers is challenged by bureaucratic difficulties, and hopefully they will open soon as they have great potential to change the current situation.

Encouraging business entrepreneurship

Business initiatives are highly preferred in Haredi society because they often allow those who wish to study Torah the necessary independence and flexibility to do so, while limiting exposure to the street and outside world. In addition, the business enterprise usually does not require general knowledge or education, and its success depends more on sense, character traits and life experience. Therefore many Haredi persons envision a financial future in business rather than in employment that begins with vocational and

educational training. Despite the common view that starting a business takes little more than some thought, in fact without counseling and guidance many find themselves dealing with large monetary losses following failed business endeavors. In order to make a change in this area, the Israeli Small and Medium Enterprises Authority has opened over the years Centers for the Promotion of Entrepreneurship (CPEs; Hebrew acronym: *MATI*) throughout the country. In recent years this operation, particularly the Jerusalem *MATI*, has permeated the Haredi community, as attention has been given to compatible training for the Haredi community. The initiative was welcomed, but education and broad publicizing are still needed in order to increase awareness of this essential tool, which has the power to significantly improve the situation of small businesses and generate an abundance of jobs.

Job Creation

In the past two years a significant effort by overseas investors has been made to create jobs for the Haredi community, highlighting this work force's high quality and low cost. This has been done primarily by members of Agudat Israel in America who have demonstrated a keen interest in helping the Haredi community in this way. To date, this program has created hundreds of jobs, mostly for native English-speaking women. This important program is now joined by the Investment Incentives Law, which aims to provide significant salary assistance for a five-year period to enterprises that create new jobs in areas specified in the law, including the new Haredi communities. The success of such projects may also cause Israeli investors to consider taking advantage of this quality work force and to create appropriate frameworks to meet the demands of the Haredi community.

Placement and staffing firms

In the past year Manpower, one of the leading placement and staffing firms in Israel, introduced a special program for placing Haredi employees, implemented by the Bereshit (Genesis) unit created for this purpose, and currently working only in the center of Israel. Although still too early to assess the success of the experiment, hopefully many Haredi men will indeed enter the work force, which will encourage other companies to take this path.

Proposed Measures

The objectives of the activity within the Haredi community include providing essential information about the Israeli job market and the opportunities it offers a person of working age; creation of appropriate tools and frameworks to help a person find an occupation that fits his character, skills and abilities to the extent possible; improving the status of the working person in Haredi society; and creating jobs that are as appropriate as possible for the Haredi employee.

A special internal Haredi entity must be created in order to concentrate all efforts to promote Haredi employment. Its role will be to formulate various programs for advancing Haredi employment and to create connections and cooperation between the various factions within and outside Haredi society for promoting these programs. This entity will be in contact with the Haredi spiritual leadership and with various professional and research groups in order to suit the program to the conditions and needs of the market, as well as to the Haredi community. It will be assisted by existing employment-promoting programs that have already been implemented for other groups (new immigrants, demobilized soldiers, disabled people, single mothers and the rural sector).

Instigating these kinds of programs may increase the participation of the various authorities and philanthropic entities in Israel and abroad in their funding and promotion. Programs formulated by this entity should win the recognition and support of the Haredi community and its spiritual leadership. The knowledge that the programs were designed by factions within the community, who are familiar with its unique needs and whose only interest is improving the economic situation, should remove any concerns with regard to preserving the Haredi way of life and world view. This entity requires, then, recognized persons from within the community, known for their loyalty to the community and for their true concern for its needs and unique character. Following is a list of measures to be taken in order to promote Haredi employment.

Training activities

Increasing access to information on employment - To some extent, the Haredi community in Israel operates as an autonomous economic system, disconnected from the general economy. This system is characterized by more traditional conduct, with less influence of the modern world. Most working Haredi men did not go through any occupational training, even in fields such as teaching and counseling, relying instead on intuition and experience. Many people deal in commerce and real estate with no training whatsoever. These trends make it very difficult for a Haredi person to enter the modern world of employment where studies and degrees are one's initial ticket and where almost nothing is done without professional counseling and planning. Moreover, the Haredi society is closed off in separate neighborhoods or towns and abstains from secular or national-religious media and culture. Because of this alienation and abstinence, many in the Haredi community know nothing about the Israeli work force or how to proceed to become a part of it. Lack of knowledge is a very significant barrier that needs to be overcome via the publication of educational materials, which should include general information on the conduct of the economy and various laws regarding the world of work and commerce. Distributing this material in the Haredi community may considerably ease the confusion existing among Haredi youth who are interested in participating in the work force.

Making up basic knowledge - Many yeshiva graduates lack basic knowledge in English, mathematics, computer literacy and other areas that can be very helpful in their integration into the job market. Making up the shortfall will significantly contribute to success in any job, either as self-employed or employees, both in jobs requiring occupational skills and those that do not. Short courses on a very basic level are needed, disconnected from occupational training. It may be assumed that great interest in these courses will be generated, as many people recognize their importance not merely from the narrow perspective of employment. These courses are likely to attract many people who are not interested in going to work or starting a business in the short term, and others who are deliberating and taking their first groping steps. As long as the course material includes only useful knowledge, it is reasonable

to assume that the courses will not encounter Haredi opposition, because their content does not conflict at all with the Haredi perspective.

Adapting vocational training to market needs - In order to improve the efficient placement of vocational training graduates, the program must be market-directed, namely, its fields of study should be selected according to market needs. This is an important point for girls' seminaries as well, where students go through high level vocational training for which there is often no demand in the job market. The task is difficult, as the job market fluctuates continually, but every effort must be made for program graduates to find employment. The best solution is connecting with potential employers at the outset of the course, so that students can know that their chances for finding work upon graduation are high. This may increase enrollment in vocational training as well as motivation for excelling in their studies.

Upgrading existing employees - Apart from programs that promote employment of unemployed Haredi persons, the need remains to upgrade existing Haredi employees. Many of them are paid low wages, insufficient for supporting a large family and meeting the many expenses of the Haredi family. Their jobs and salaries should be upgraded either by training them for more advanced positions, or by guiding them to develop independent businesses. There is a particular need to train and guide manufacturers, marketers and exporters of Jewish ritual articles and Judaica, which make up a large slice of the market.

Up until now, vocational training for the Haredi population focused primarily on the unemployed, but ignoring already employed Haredi persons may prove to be a serious mistake. The best way for a young Haredi to begin work is by starting in a position requiring little or no training, later seeking training in order to enhance his job skills. Someone who is hesitant about entering the work force is not likely to consider vocational training before acquiring actual practical experience. On the other hand, a person who has already started working may have sufficiently matured to choose an occupation and to go through intensive training in order to acquire it.

Vocational counseling and guidance - In addition to the many obstacles and difficulties the young Haredi faces on his way to joining the work force, he may

also be very confused regarding his suitability for work according to his talents, skills and unique characteristics. The youth is typically unaware of his abilities and inclinations as regards the work world. The many questions -- whether to be self-employed or an employee, whether to go through vocational training, which jobs he may be suited for -- may all be overwhelming. A system of vocational counseling and guidance is needed, where an individual can go through a vocational assessment and best prepare for entering the work force. Awareness in Haredi society to the existing counseling centers and to their efficacy is insufficient and needs to be increased. It is also recommended to train Haredi vocational counselors, as there may be reservations within Haredi society about receiving advice from non-Haredi counselors, who might not understand Haredi sensitivities and needs.

Vocational counseling and guidance are also very much needed in girls' seminaries, where students are required to choose between various tracks and may be unaware of their own inclinations and abilities. Vocational counseling may save the girls much grief and unnecessary expense by precluding unsuitable choices.

The community does not see the counseling and guidance currently provided at the Haredi vocational training centers as sufficient. These centers usually only assist individuals in choosing between existing tracks, rather than counseling them vis-à-vis additional channels which are not necessarily included in the institution's programs of study.

Financial aid - During the period of vocational training or the launching of a business, the individual will require financial aid in the form of a grant or a long-term loan. Creating a foundation to sponsor vocational training or business ventures will help many people get through these challenging times. This assistance can serve as a springboard for people already heavily in debt or experiencing financial strain due to previous training or entrepreneurial experience for which they did not receive financial aid. Funding the measures for employment-promotion cannot come solely from within the Haredi community. The government and local authorities must support the promotion of the various programs by allocating resources and buildings, providing benefits and discounts, and so on. Various foundations can also be expected to

participate in subsidizing programs, out of recognition of their importance and contribution to Israeli society.

Apart from financial support for vocational training and getting started in business, assistance for living expenses will also be required. A Haredi vocational trainee may be the father of several children, considering Haredi men's relatively late entry into the work force. It is therefore very important to create a foundation to fund the beginner's living expenses, by grant or loan, to be paid back after the person is integrated in the work world.

Job placement and support on the job

Due to the generally ill-equipped kollel students for the work force, intensive action needs to be taken to facilitate their transition.

Job hunting, placement counseling and assistance - An organization that provides assistance with job hunting must guide the search, offer social support and assist in finding an available position. The placement agencies that operate in the community at large do not focus on the Haredi sector. Also, many Haredi persons have no access to job-hunting means, such as the general press and the Internet. Several steps may be taken on this issue:

- ◆ Offering courses that teach how to search for a job, write a CV and prepare for a job interview.
- ◆ Distributing written material on these issues in Haredi communities.
- ◆ Creating placement centers for the Haredi community.
- ◆ Increasing community awareness to the great *hesed* involved in helping to find work for an unemployed person.
- ◆ Establishing neighborhood stations where information on available positions from the general press is displayed. These stations will have computerized information systems exclusively for this purpose that cannot be used for other purposes.

Referring the unemployed to appropriate employers - In Haredi society there is a lack of knowledge about the work force. A person seeking employment

typically does not know where and to whom to turn. To date, the government employment service has not designated a program for the Haredi community, nor has a placement or manpower agency focused on the Haredi sector. The existing entities are not suited for the Haredi job seeker. In the absence of an appropriate entity, a network of people from all Haredi circles and courts should be created to serve as contacts, who are able to provide initial information about the various opportunities in the area of vocational counseling, training, initiatives and placement. The personal accessibility in one's close environment rather than relying on unfamiliar official agencies may significantly help job seekers receive assistance without any obligation on their part.

Accompanying integration at work and business - Becoming integrated in the workplace can be a difficult process, especially for the Haredi employee. Initially, he will require support, encouragement and guidance both from family and friends and from professional entities. Failure to adjust to work in the early stage, or a failed attempt at starting a business, may discourage a person from further attempts at entering the work force or trying to start a business in the future. It is therefore very important to create a specialized support system during the initial phase of work. Such a system may ease the employee's adjustment by providing counsel and guidance, heeding his difficulties and hardships, and assisting him in solving various problems. It is reasonable to assume that such a system will succeed in reducing the proportion of dropouts among novice employees and the closing down of new businesses.

Employer incentives for the internship period - The graduates of Haredi vocational training programs often encounter difficulty in trying to adjust to work, aside from the prevalent hostility, stigmas and stereotypes vis-à-vis this population. To their disadvantage, they are inexperienced, typically older, and have a responsibility to support a large family, obstacles that make it unfeasible for them to make do with the minimum wage. Providing mentoring, assistance and incentives during the initial work period may facilitate their rapid adjustment and help them overcome these barriers. It is therefore recommended to give employers various incentives, including contributing to the monthly payroll in the first months, assuming that within a few months

these employees will be able to perform their jobs in the best manner possible, like any other employee. As stated previously, many prospective Haredi employees see the work environment as a significant obstacle. In order to facilitate Haredi integration into the work force outside Haredi communities, employers must be induced to create an appropriate environment for them.

Concern for workers' rights and official employment - Many Haredi workers are not employed officially, and consequently do not receive benefits such as vacation pay, compensation fund, pension fund and national insurance. Unofficial employees who are dismissed from their jobs are neither eligible for unemployment pay, nor guaranteed minimal income or pension. This causes many employees, concerned for their sustenance, to continue working at an older age. In order to change this situation, the issue of Haredi workers' rights must be raised on the public agenda. This call is intended not only for employers but also for employees themselves. They must be encouraged to secure their financial future by standing up for their rights. Similar action is required regarding withholding of pay, by also emphasizing the severity of the issue according to halacha and morally, particularly in view of many Haredi educational institutions that have repeatedly withheld employees' pay due to economic difficulty.

SUMMARY

The astonishing prosperity witnessed by the Haredi community in Israel in the last generation is seriously jeopardized by the current economic straits. If drastic measures to change this trend are not taken, the situation may deteriorate further over the next few years. Improving the harsh economic situation requires extensive action, including close cooperation between factions within and outside the Haredi community, to formulate and lead the various efforts. Continuation or worsening of the situation may be catastrophic for Israel, and particularly for the Haredi community. This is an emergency, and expeditious action is required.

In the absence of employment options for kollel students who are not suited for Torah study, new young students are prevented from entering the kollel. Even today there are hundreds of married Haredi men without any study program, while demand for kollels increases daily. At the same time, supply of kollel stipends is diminishing. Fundraising for kollels is more difficult than in the past, as philanthropists abroad are inundated with appeals. Fundraising abroad for the Haredi community in general is a growing challenge.

What is necessary, then, is increasing the proportion of Haredi participants in the Israeli work force while responding appropriately to the unique needs of the community; upgrading the status and wages of existing employees; and securing workers' social rights. Improving the economic situation of Haredi men by facilitating their integration into the world of employment will allow for the absorption of new kollel students. It will decrease their reliance on charity, so that even they will be able to contribute to the maintenance of kollels. Thus a natural selection will occur between those destined for continued study and Torah scholarship, and those intended to be *ba'alei batim* who support

the learning of Torah. Action is also needed to educate people to limit expenses in proportion to their income. This will require a change in the existing norms by which parents buy their adult children apartments and take on large loans without any known ability to repay them.

These necessary steps can only be taken after the relevant parties acquire a good understanding of the various factors responsible for the current situation and of the barriers facing the young Haredi who is interested in becoming gainfully employed. Such understanding should help the parties involved resolve or eliminate these barriers.

It is likely that these changes will meet with varying degrees of opposition from Haredi factions. Opposition to promoting Haredi men's employment is based primarily on the concern that these actions may threaten the future of the kollels, ultimately bringing about the complete collapse of the society of scholars. Opposition may be mitigated if the process is led by internal Haredi parties who have the community's trust, including that of the spiritual leadership. Only people with absolute loyalty to the Haredi way of life and who cannot be suspected of ulterior motives besides improving the economic situation will win the community's confidence.

Any action to promote employment in the Haredi community must be done in cooperation with the community's spiritual or civic leadership; otherwise it may encounter hostility, suspicion and opposition. Cooperation between internal Haredi factions and external institutional entities will be necessary in order to act within the Haredi community and outside of it concurrently. There is a need for liaising and confidence-building between the various parties involved and mediating between internal Haredi entities, such as rabbis, charity organizations, media people and heads of institutions on the one hand, and external parties such as government ministries, local authorities and big employers. There is no doubt that involving the Haredi spiritual and social leadership in the process of promoting Haredi employment is the best way of securing the success of this process. Achieving their cooperation depends, of course, on finding appropriate solutions to their current concerns about the action's consequences.

Activists must avoid any action whose purpose is encouraging students of Torah to seek gainful employment, otherwise the Haredi community may resist outside assistance on this issue. Action must be aimed only at those who are interested to some extent in going out into the work force, and provide them with the necessary tools. Kollel students' transition into the world of employment is a uniquely internal Haredi issue in which external parties should not get involved. Only in this way will it be possible to build confidence in the authorities' intentions to help the Haredi community become financially independent, without meaning to influence its way of life from either a religious or philosophical point of view.

The problem of employment in the Haredi community is not just another problem among its numerous current problems. It is at the core of Haredi life and its further deterioration may have disastrous consequences. The solution, on the other hand, may facilitate resolving additional problems within the Haredi community and outside of it. Increased vocational and economic hardship may also strengthen the trend of fringe youth in Haredi society, possibly increasing in turn, G-d forbid, the level of crime in the Haredi community, which is currently very low. Helping the Haredi community stand on its own two feet financially will decrease its dependency on the state, and will mitigate the ever-increasing polarization between the community and the other sectors in Israel. Greater integration of Haredi society in the Israeli economy should increase mutual trust and cooperation between the various groups and shatter many stigmas and stereotypes.

In light of the above, this issue must be placed at the forefront of Israel's agenda, as it impacts significantly on Israel's economy and on Haredi-secular relations. The state's intervention is especially important following the drastic change in the welfare policy, which impoverished tens of thousands of families within a short time. The state is obligated to provide these families with the necessary tools to make a decent living. Giving the issue top priority should shorten procedures and allocate special efforts to achieving the objective, while taking into account the unique needs of the Haredi community and demonstrating the requisite sensitivity.

Nevertheless, it should be emphasized that economic hardship among the Haredi population cannot be addressed solely by promoting employment. It

requires providing solutions and changing norms in other areas as well. Raising a large family is a difficult economic endeavor even for working people, especially since the sharp cuts were made in the National Insurance children's allowances. Finding ways to cut monthly expenses is essential, as is shifting the obligation of buying an apartment from parents to newlyweds. It is also necessary to educate people about the need to make do with little and lower their standard of living to match their financial state, as well as put money aside for the future. Focusing solely on the employment issue creates the impression that insufficient thought has been given to a comprehensive solution for economic hardship, and of an intention to influence kollel students to leave their studies.