

**The Islamic University-Gaza
Higher Education Deanship
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**Effectiveness of Gender Dimension Integration within
UNRWA Poverty Reduction Program in Gaza Strip**
مدى فعالية تطبيق النوع الإجتماعي ضمن برامج الأونروا للحد من الفقر في قطاع غزة

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Dedication

I dedicate my thesis to all martyrs who passed away in last war (July-August 2014), and all previous wars faced my country, defending our homes and rights. And to all other martyrs who passed away over the world defending their rights, justice, freedom, and impartiality. They all may rest in peace.

I dedicate my thesis to my father's soul who believed in me and who gave me all the support I needed to accomplish my goals. To my mother for her compassion and her remarkable role in my life. To my sisters and my brother who were the best gift from God, who laughed with me when the world was laughing at me.

To my husband, the man I loved and who was the man that taught me the meaning of love, who made me feel safe, whom without his support and encouragement I wouldn't be making it so far.

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List of Abbreviations

CBOs: Community Based Organizations
CSOs: Civil Society Organizations
FHHs: Female Headed Households
FRC: Family Registration Card
GAD: The Gender and Development
GBV: Gender Based Violence
GFO: Gaza Filed Office
ICPD: International Conference on Population & Development
MHHs: Male Headed Households
NGOs: Non- Governmental Organizations
oPt: occupied Palestinian territories
PCBS: Palestinian Central Bureau of Statistics
PMTF: Proxy Means Test Formula
RRIS: Refugee Registration Information System
RSI: Relief Services Instructions
RSSP: Relief & Social Services Programme
SHC: Special Hardship Case
SSNP: Social Safety Net Programme
SPM: Social Performance Management
SPSS: Statistical Package for Social Sciences
UNRWA: United Nations Relief and Works Agency
WFP: World Food Programme
WID: The Women in Development
WHHs: Women Headed Households
PA: Palestinian Authority
SPS: Simple Poverty Scorecards
FRC: Family Registration Card
PS: Poverty Survey
SSI: Semi-Structured Interviews
PSO: Personele Samenwerking in Ontwikkelingslanden (Capacity Building in Developing Countries)
SCD: Swiss Agency for Development and Cooperation
GoM: Government of Malawi
MHHs: Male Headed Households

Abstract

Gender dimension integration within UNRWA poverty reduction strategies in Gaza Strip

The aim and main objective of this research is to verify and ensure that UNRWA Gaza is effectively integrating gender dimension within its poverty targeting programmes, and moreover generates important relations between effectiveness of poverty targeting and the gender aspects and indicators, which can assist decision makers at UNRWA Gaza to enhance their targeting policy and ensure that gender based exclusion is mitigated. This have been achieved through using questionnaire developed for this research and distributed to 200 participants mainly UNRWA social workers out of the study population of 300 staff within UNRWA who are directly or indirectly involved in poverty survey, 170 have been received back presenting 90% that were analysed using descriptive statistics and analytical methods using SPSS.

The main findings show that Female Headed Households (FHHs) such as divorced, widows and multiple wives were not effectively targeted and hence FHHs have been already subject to special attention by UNRWA Gaza recently to adjust their registration mechanism and hence be subject to further review to adjust their poverty status records. FHHs are representing tangible margin of the poor people in Gaza and this was justified due to unemployment of females, in addition to the lack of opportunities due to Gaza economy that is still being exposed to continuous siege.

The main recommendations are strictly linking the usage of Proxy Means Test Formula (PMTF) by UNRWA Gaza to an appeal system to enhance effectiveness and mitigate the effect of under-coverage and leakage errors of that tool. In the same context post implementation monitoring is important to adjust the path of targeting and ensure PMTF results are reasonably reviewed before application. A complaint system on the other hand plays an important role towards more quality services provided by UNRWA Gaza.

الملخص

مدى فعالية تطبيق النوع الاجتماعي ضمن برامج الأونروا للحد من الفقر في قطاع غزة

إن الهدف من هذا البحث هو التأكد من مدى فاعلية تطبيق الأونروا – غزة للنوع الاجتماعي ضمن برامجها لاستهداف الفقر وعلاوة على ذلك يستحدث هذا البحث علاقات مهمة بين فعالية استهداف الفقر والمؤشرات المتعلقة بالنوع الاجتماعي والتي بدورها تمكن صناع القرار في الأونروا – غزة من تعزيز سياسة الاستهداف، وضمان الحد من الإستهلاك القائم على النوع الاجتماعي. تم تحقيق هذه الأهداف من خلال استبانة تم توزيعها على 200 مشارك أغلبهم من الباحثين الاجتماعيين من الأونروا كجزء من عينة استهداف البحث المكونة من 300 موظف/ة ذوي صلة مباشرة أو غير مباشرة بمسوحات الفقر و تم جمع 170 استبانة معبأة بحيث شكلت ما نسبته 90% من العينة الكلية و لقد خضعت هذه الإستبانات للتحليل الإحصائي باستخدام برنامج SPSS.

أظهرت النتائج أن الأسر التي تعيلها امرأة مثل المطلقة، الأرملة و الزوجة الثانية لا تحظى بالاستهداف الفعال و بالتالي حازت هذه الأسر مؤخراً على اهتمام المختصين في الأونروا لضبط آلية إدراجهم في سجلات الأونروا و بالتالي خضوعهم لمزيد من المراجعات لضبط مستويات فقرهم. الأسر التي تعيلها امرأة (FHHs) تمثل قطاعاً ملموساً من نسبة الفقر في قطاع غزة وهذا له ما يبرره نظراً لبطالة الإناث الملحوظة في غزة، بالإضافة إلى عدم وجود فرص كنتيجة لما يتعرض له اقتصاد قطاع غزة بسبب الحصار المستمر.

التوصيات الرئيسية تتبلور في أن استخدام معادلة اختبار المتوسطات المعيارية PMTF من قبل الأونروا في غزة كأداة استهداف للفقر ينبغي أن يتبعه بشكل أساسي نظام التماس أو مراجعة لتعزيز الفعالية وتخفيف أثر الأخطاء تحت بندي الاستبعاد للأسر الفقيرة أو الإدراج للأسر الغير فقيرة، و في السياق ذاته فإن المراقبة و المتابعة بعد تنفيذ نتائج المسح مهمة أساسية لضبط مسار الاستهداف وضمان مراجعة نتائج PMTF بالمستوى المطلوب قبل وضعها تحت نطاق التطبيق، كما أن وجود نظام للشكاوى يلعب دوراً هاماً إزاء الإرتقاء بجودة الخدمات التي تقدمها الأونروا في غزة.

Chapter One: Study Framework

1.1 Preface

1.3 Research Importance

1.4 Research Objectives

1.5 Research Problem Statement and discussion

1.6 Research Questions

1.7 Research Approach and Methodology

1.8 Researches Hypothesis

1.9 Research Variables

1.1 Preface

Number of studies has shown that women are at greater risk of poverty than men. This is specifically in relation to: labour market discrimination, women's obligations with respect to child care and unpaid domestic work, low levels of female education, poor access to health care for women and girls, violence against women, and lack of control of household assets and resources. Moreover, the risk of poverty is raised in single motherhood and old age women. (Nuttamon, 2012)

The relationship between gender and poverty is a complex and controversial topic that is being increasingly debated. Although much policymaking has been informed by the idea of the feminization of poverty, (Cagatay, 1998). The precise nature of the nexus between gender and poverty needs to be better understood and operationalized in policymaking. The challenge is to address the different shapes and forms of gender inequality and poverty, given different economic, social, political and ideological contexts. Another challenge concerns the scarcity of gender disaggregated data for a number of countries which is the case in Gaza context.

At least for the last three decades, many women advocates have been arguing that women are poorer than men. The most common empirical expression of this idea is the concept of "the feminization of poverty." This idea has become popular in shaping both analyses of poverty and poverty alleviation strategies. Thus, targeting women has become one vehicle for gender-sensitive poverty alleviation. For example, poor women have become the explicit focus of policymaking in the areas of microcredit programmes and income generation activities (Kabeer, 2003)

The intersection of gender discrimination with economic deprivation tends to produce intensified forms of disadvantage, more often for women and girls than for men and boys. For this reason, a gender analysis of poverty would examine the problem in terms of the unequal relationships between women and men, girls and boys, and encourage a response that deals with the disadvantages faced by women and girls (Siddique, 1998).

This study aims at shedding light on feminization of poverty considering Gaza context, by developing a questionnaire addressing the various aspects of poverty targeting implemented

by main player in this field which is United Nations Relief and Works Agency (UNRWA) in the near east, the areas planned to be addressed by more than 150 participants are effectiveness of poverty targeting, Female Headed Households (FHHs) inclusion in the food roll by UNRWA, follow up, monitoring, complaints and appeal mechanisms implementation. The study is attempting to conclude the need to more consideration of feminization of poverty in the Gaza context, to more accurate targeting based on gender and mainly women and females targeting.

1.2 Research Importance

Poverty targeting systems are built based on formulas and criteria that do not necessarily count for the unique nature of a families headed by women. Having poverty targeting methods tested in many countries and proved to be efficient may not reflect the same results taking Gaza contexts.

WHHs are more likely to have means of income generation, different from country to another, Gaza in particular have limitation in access for women heading households to employment market, this research aims at identifying the extent to which these methods applied in Gaza for poverty targeting able to clearly target WHH such as widowed, divorced and abandoned women.

This topic is considered unique considering Palestinian territories especially Gaza context, as it couples two sensitive issues: gender and poverty, and to the researcher knowledge, it is one of the important topics considering Palestinian community context for the ongoing critical timing where economic situation is more likely to be inclined to a deteriorating trend rather than a growing one.

Organizations, that fight poverty in Gaza, do not have specific information on the expenditure of each family, it is common practice to use then proxies for the estimation of expenditure used in Turkey, Columbia, Chile, Mexico, occupied Palestinian Territories (oPt) for reform the Palestinian Authority's (PA) Special Hardship Cases (SHC) programme, and other countries. These proxies are used to predict the family expenditure through econometric modeling techniques, mainly regression models, which consist of various independent variables that reflect the welfare/expenditure of the family. (Hejoj, 2013)

The combination of the poverty line analysis and the Proxy Means Testing Formula (PMTF) methodology will provide uniform, objective and transparent criteria for all vulnerable Palestine refugees in the five fields of UNRWA operations.

This research is exploring through the validity of these methods when results can be verified through observations by social workers and explores into the gender perspective in poverty as an important aspect of any economy with shedding light on the need to early identification poor Women Headed Household (WHHs).

Research importance to UNRWA and other organizations:

UNRWA Gaza have already tackled this issue through a concept paper (Appendix 1) and start exploring through the issue of ensuring WHHs right to adequate food. This call for further exploration through the issue to try identifying the problem from other perspectives rather than upgrading the registration system of refugees at UNRWA.

Effective Poverty targeting based on gender is being already attempted by many organizations working in this field such World Food Programme (WFP).

Research Importance to Community:

Ensuring that WHHs have enough access to food through UNRWA poverty targeting systems will be reflected positively on the Palestinian refugee community, by assuring equal access to food assistance for WHHs, considering that the divorce rates reaches high levels during the last decade.

Research importance to researcher:

This research develops the researcher's writing and researching skills. It also provides her with chance to increase her knowledge and experience in the field of gender mainstreaming and gender-based poverty targeting.

On the academic side, this research will tackle an area that is known to the researcher knowledge as an area that requires more applications and studies.

1.3 Research Objectives

The research aims at achieving the following objectives:

1. Providing basis for the links between gender dimension and poverty targeting effectiveness.
2. Indicating which gender factors could be contributing to the effectiveness of poverty targeting.
3. Outlining which areas UNRWA could be improving to enhance gender integration within UNRWA's poverty targeting programmes.

1.4 Research Problem Statement and discussion

The interest in analysing poverty phenomenon from a gender perspective is rooted in the international women's movement and it is based on the need to recognize that poverty affects men and women in different ways.

As former Gender mainstreaming Officer, at UNRWA Gaza, the researcher has employed Gender understandings that refer to the roles and responsibilities of men and women which are created in families, societies and cultures as well as their expectations and their different vulnerabilities. Women in general are experiencing difficulties in obtaining equity in many aspects of life especially the socio-economic aspects that are directly linked to poverty, this urged me to explore more in this topic and try to identify venues for ensuring poverty targeting systems employed by UNRWA Gaza are assuring gender dimension integration, poverty from a gender perspective enhances the conceptualization of poverty because it goes beyond a descriptive analysis to look at the causes of poverty. It approaches poverty as a process, thereby giving it a more dynamic perspective.

Most assessments of poverty reduction strategies in recent years concluded that gender dimension was either considered in a few sectors, such as primary education and health, or have been entirely neglected.

Women headed households (WHHs) are one of the vulnerable groups in the Palestinian community, this research is exploring into the possibility that WHH have not been correctly identified through the poverty targeting mechanisms adopted by UNRWA.

For the most part, these facts are not sufficiently taken into account when new strategies to reduce poverty are designed. One reason is that data on poverty– based primarily on household surveys – are rarely differentiated according to gender. Households are usually considered as a unit, and it is the male heads of household who tend to be involved in the process of data collection. However, only gender-differentiated data can provide a sound basis for analyses that will more precisely reflect real-life situations and thereby serve as an accurate and meaningful foundation for the configuration of efficient poverty reduction measures.

Gaza context is still unique in its nature even when having many international studies tackling the relation between gender and poverty; this is because the factors framing the socio-economic status of the community are very complex, accordingly considering the gender aspect included in poverty targeting in Gaza needs to assess effectiveness of the process.

1.5 Research Questions

a. Main questions

Does UNRWA integrate gender dimension within its Poverty targeting system to contribute to its effectiveness?

b. Sub questions

1. Does Poverty reduction strategy by UNRWA include gender dimension?
2. Is there a follow-up mechanism of poverty assessment results when applied on the ground?
3. Does poverty targeting cover Women Headed Households (WHHs) effectively?
4. Do the complaints system serves poverty reduction effectively?

1.6 Research Approach and Methodology

The study follows the analytical descriptive method being suitable in addressing such topic and level of data segregation.

a. Research Population and Sample

The research population consists of UNRWA staff that is directly linked to implementing poverty strategy adopted by UNRWA, this consisted of Area staff and social workers (300 persons), more on research sample design and size discussed in Chapter 4.

b. Primary Data

Structured questionnaire has been designed to collect primary data.

c. Secondary Data

This research depends on published and unpublished material such as referred journals, papers, text books and UNRWA's internal resources as secondary data.

1.8 Researches Hypothesis

Hypothesis [1]:

There is an effect of gender-based complaints processing on effectiveness of targeting Female Headed Household (FHH).

Hypothesis [2]:

There is an effect of follow-up strategies of poverty survey results on - ground on the effectiveness of targeting Female Headed Household (FHH).

Hypothesis [3]:

There is an effect of successful poverty reduction strategies on sustainable economic growth.

Hypothesis [4]:

There is an effect of post-implementation monitoring on effectiveness of targeting Female Headed Household (FHH).

Hypothesis [5]:

There is an effect of effectiveness of targeting female headed households (FHH) on effectiveness of poverty reduction strategies.

Hypothesis [6]:

There is an effect of gender-based data collection for health and education factors on effectiveness of poverty targeting.

Hypothesis [7]:

There is a difference between the respondents according to their personal data (Gender, Age, Educational attainment, Years of employment at UNRWA as service, Grade and Marital Status).

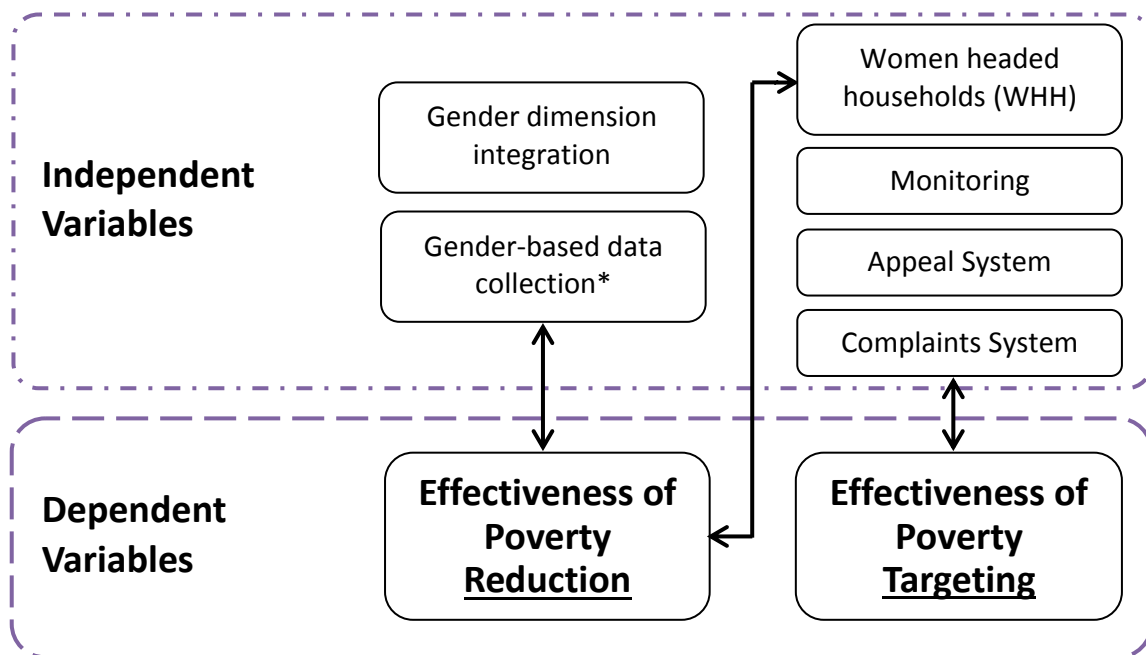
1.9 Research Variables

On one hand, the study explores through the effectiveness of poverty reduction strategy, as dependent variable, in relation with: gender dimension integration; gender-based factors for primary education; gender-based factors for health; gender-based factors for socio-economic situation; and gender-based factors for housing as independent variable.

In addition, the study investigates the effect of Women headed households (WHH); monitoring; complaints system; and appeal system, as independent variables, on effectiveness of poverty targeting mechanisms as dependent variable.

On other hand, the research reviews if there is an effect between Effectiveness of targeting women headed households (WHH) as dependent variable on effectiveness of poverty targeting mechanisms as independent variable.

Following is a systematic illustration of the aforementioned set of variables and relations among them:



* Gender-based data collection included primary education, health, socio-economic and housing information.

Figure 1-1: Presentation of research variables articulated by the researcher (Nov, 2014)

Chapter Two: Literature Review

2.1 Introduction

2.2 Direction towards Literature review of gender and poverty

2.3 Concepts of poverty

2.4 Gender as essential concept for poverty analysis

2.5 Gender equality theories and applications

2.6 Poverty from a gender perspective

2.7 Dynamics of poverty

2.8 UNRWA services segregated by gender

2.9 Poverty Measurement from a gender perspective

2.10 Researcher comments and conclusion

2.1 Introduction

This chapter aims at reviewing literature, concepts and definitions of gender based poverty targeting, and in more depth describes poverty targeting systems from one hand and gender theories from the other hand and the link between both.

The theoretical part and literature discussed were based on published papers and books that elaborate research elements presented in poverty and gender. The poverty definitions explored are categorized into economic or social while other resources put them in combination under the socio-economic approach.

The researcher found economic approach in describing poverty important but alone does not correctly describe poverty. In general, poverty is being categorized into monetary, capacities, social exclusion, participatory, geographical, inequality and vulnerability.

Income information almost impossible to collect especially in counties where no proper recording and counts of taxes exist to allow accurate measurement of income, other means have been established using proxies of socio-economic factors, Proxy Means Test Formula (PMTF) is used to counter for uncertain income values by using proxies that explains education, welfare, housing and health conditions.

From the gender perspective, many schools have had debates about gender inequality while the Radical Feminists rejects it; the Liberal Feminists explain gender inequality in terms of social and cultural attitudes in general Poverty from a gender perspective is being addressed back to 1980s. The researcher believes that gender perspective enhances the conceptualization of poverty because it goes beyond a descriptive analysis to look at the causes of poverty.

In general using the PMTF has many advantages, but still have lacks when considering very specific issues such as gender. This will be elaborated more in the literature section, with more discussion on the PMTF setbacks and means of mitigation.

2.2 Direction towards Literature review of gender and poverty

In that scope the following discussion and literature go into five lines:

- 1- Poverty definition and theories;
- 2- Gender equality theories and applications;
- 3- Poverty from a gender perspectives;
- 4- UNRWA's and oPt applications in poverty; and
- 5- Poverty measurement from a gender perspective.

2.3 Concepts of poverty

Various approaches to defining poverty can be identified. Among the most important, (Ruggeri et al, 2003) single out the monetary approach, the capacities approach, and the social exclusion and participative approaches. These categories are a reflection of a wider debate on how the development of wealth and the non-enjoyment of its benefits should be understood.

1. **The monetary approach:** which defines poverty as a decline in consumption or income, and based on a poverty line, is doubtless the most commonly used. However, other approaches have gained increasing acceptance insofar as they have revealed the limitations of the monetary perspective in defining poverty, and have contributed to a more comprehensive understanding of the issue.
2. **The capacities approach:** Poverty is interpreted as a lack of resources impeding people from engaging in certain basic activities such as staying alive and enjoying a long and healthy life, reproducing and transmitting their culture to future generations, interacting socially, having access to knowledge and enjoying freedom of expression and thought. According to this approach, the fight against poverty consists of identifying and increasing people's capacities to improve their wellbeing.
3. **The social exclusion approach:** studies the structural characteristics of society, which engender processes and dynamics that exclude individuals or groups from full social participation. It makes particular reference to the distribution of opportunities and resources needed to overcome exclusion, and to the promotion of inclusion in both the labour market and social processes.
4. **Participatory approach:** the poor define poverty based on their own analysis of their reality, by including aspects they consider to be significant. From this point of view,

overcoming poverty entails empowering the poor (Ruggeri et al, 2003).

Other criticisms of the conceptualization and measurement of poverty by income and consumption are found in new theories that broaden and deepen the concept of poverty. One of these is social capital, which, in general terms may be defined as “an intangible resource that enables or prepares individuals or groups to obtain benefits through their social relations” (Miranda, 2003). This approach highlights other, less visible dimensions of poverty, i.e. the existence of “a number of variables that are not easy to measure in monetary terms and which have a strong influence on the condition of poverty. These variables are associated with the psycho-social components of poverty” (Miranda, 2003). Social capital provides an overall vision of the processes of development and poverty, including political, social and economic aspects.

5. The geographical approach has also contributed to poverty by studying the features of the spatial context in which the poor reside, and by taking into account such aspects as concentration of and access to natural and physical assets. This approach reflects the heterogeneity of the phenomenon and pinpoints the population’s needs. (Ruggeri et al, 2003).

2.3.1 Poverty as a process not a state

In combination, these different approaches and concepts have revealed the complexity of poverty and helped to build a greater consensus that it is a phenomenon with many dimensions and many causes, which manifests itself in different ways. In other words, it is a multidimensional and heterogeneous phenomenon, which includes material, non-material, subjective and cultural necessities.

Furthermore, these approaches have demonstrated the need to understand poverty as a process rather than a state. Although poverty can be considered a situation that persists over time, in many cases it is variable and can change in a short space of time, especially as a function of employment and unemployment (Arriagada, 2003).

2.3.2 Other concepts to analyze poverty

From a broader perspective, a number of concepts contribute to the analysis of poverty, such as inequality, vulnerability and exclusion, (Arriagada, 2003).

The concept of inequality, taken as the degree of concentration and polarization of urban income distribution by population group, “although it constitutes a broader set of issues than poverty, in Latin America it is a necessary additional point of reference, since it has common causes and moreover affects both the economic growth and social expenditure required to eradicate urban poverty, and the periods of time in which this objective might be expected to be achieved in the different countries” (Arriagada, 2003, p. 4).

The concept of vulnerability helps to identify some of the processes that cause poverty. Although it is not synonymous with poverty, it implies an increase in the fragility of individuals or households as regards poverty. Vulnerability is associated with an external aspect consisting of risks to which individuals or households are liable, such as price increases, the loss of employment or accidents, and an internal aspect that refers to the insufficiency of resources to deal with risks and avert major losses. One of the positive aspects of this concept is that it encompasses resources that are both material and non-material, such as insertion in social networks (Chant, 2006).

The concept of exclusion has a dual meaning. The first aspect refers to the act of expelling a person from the space he or she occupied previously, such as dismissing a worker or denying low-income groups access to certain services. The second refers to depriving the individual of some of his or her rights. Exclusion is, then, a phenomenon originating in action, which can imply an external responsibility and an obligation on the part of public agents and civil society to take measures. It is a relational concept inasmuch as the emphasis is not laid on monetary resources but on the individual’s relationship with the family, the community and the State (Clert, 1998, p. 49; Chant, 2006). Usually, a distinction is made between different, though related, forms of exclusion, such as: exclusion from labour, goods and services markets; political and institutional exclusion, i.e. from participation and representation; cultural exclusion, or exclusion from identity, knowledge and values; and spatial exclusion, that is to say from territory and geographic location. The mechanisms of exclusion can be institutional or sociocultural.

2.3.3 Poverty reflection in different dimensions

The more comprehensive definitions of poverty proposed by the various approaches have been criticized in the light of more operational criteria. In this regard, it has been argued that the definition of a social phenomenon such as poverty should not necessarily encompass its

causes or explanatory factors and some of its consequences, but be limited to the identification of the phenomenon. Indeed, this broader conceptualization of poverty may complicate the process of reaching agreements (Godoy, 2004).

That is why partisans of the monetary approach argue for a more operational definition of poverty that serves to establish a measure by which to identify those who are poor and those who are not. This means returning to a primary definition of poverty based on inability to meet survival needs which, though not disregarding historical determinants, uses a more operational definition of poverty to clearly distinguish the phenomenon itself from its explanatory factors and consequences, or what may be termed the situational poverty syndrome. This would increase the possibilities of reaching some kind of agreement and would enable the concept of poverty to be realigned in the current debate (Godoy, 2004).

Economic Commission for Latin America and the Caribbean (ECLAC) has defined poverty by taking its various dimensions into account. The first definition of poverty indicated that it was a “situational syndrome in which the associated factors include under-consumption, malnutrition, precarious living conditions, low educational levels, poor sanitary conditions, an unstable position in the productive apparatus, feelings of discouragement and anomaly, little participation in the mechanisms of social integration and perhaps adherence to a particular scale of values which differs to some extent from that of the rest of society” (Altimir, 1979). More recently (ECLAC, 2000), in addition to its approach to poverty as a lack of economic resources or what society considers to be basic living conditions, ECLAC has reasserted the importance of perspectives such as social exclusion and capacities, understanding poverty as a phenomenon with multiple dimensions and causes. From this point of view, it has been proposed that poverty should be defined as “the result of a social and economic process — with cultural and political components— in which individuals and households become deprived of essential assets and opportunities as a consequence of different individual and collective reasons and processes, thus making it multidimensional in nature.” So, apart from material deprivation, poverty encompasses subjective dimensions that go beyond material subsistence (ECLAC, 2003).

2.4 Gender as essential concept for poverty analysis

“As women are generally the poorest of the poor [...] eliminating social, cultural, political and economic discrimination against women is a prerequisite of eradicating poverty

[...] in the context of sustainable development (International Conference on Population and Development , ICPD, 1994).

Gender refers to the roles and responsibilities of men and women that are created in our families, our societies and our cultures. Gender roles and expectations are learned. They can change over time and they vary within and between cultures. Systems of social differentiation such as political status, class, ethnicity, physical and mental disability, age and more, modify gender roles. The concept of gender is vital because, applied to social analysis; it reveals how women's subordination (or men's domination) is socially constructed. As such, the subordination can be changed or ended. It is not biologically predetermined nor is it fixed for ever. (PCBS 2013). Thus gender is not natural or divine but is culturally constructed and it permeates all levels of society. It can therefore be deconstructed, reconstructed and transformed by society (Malaba, 2006).

There are basically two approaches in gender discourse namely;

- The Women in Development (WID) and
- The Gender and Development (GAD).

WID focuses on women as an analytic and operational category emphasizing the needs of women only. GAD on the other hand, examines the unequal relationships between women and men. Thus, GAD goes beyond WID by not only looking at the needs of women but also calling for the transformation of relationships and structures which promote gender inequality.

Poverty, on the other hand is a multidimensional phenomenon which in addition to low incomes is reflected in malnutrition; poor health; low literacy levels; low wages, lack of access to safe housing, water, sanitation and adequate clothing, housing and low living conditions etc. It is highly correlated with social exclusion, marginalization, vulnerability, powerlessness, isolation and other economic, political, social and cultural dimensions of deprivation, (MPSLSW, 1997). Poverty results from limited or no access to basic infrastructure and services, and is worsening by people's lack of access to productive resources such as land, credit, and also the lack of institutions, and other resources needed for sustainable livelihoods. The many dimensions of poverty make the money metric measures of poverty a necessary but not sufficient method of measuring poverty. It is for this reason that in the 1990s the United Nations came up with a more holistic method of measuring poverty using the human poverty/deprivation approach.

Poverty can be structural/chronic and/or transient and historically women have carried a heavier burden of both forms of poverty. Structural poverty is rooted in socio-economic, political and cultural institutions and is experienced over the long term and is often transferred between generations. A typical example is provided by the majority of rural populations in developing countries with little or no access to land and other productive resources, facing chronic underemployment and/or unemployment (Malaba, 2006).

Gendered dimensions of structural poverty are often rooted in a legal and cultural framework which denies women access to productive resources. In contrast, transient poverty is due to cyclical or temporary factors and is experienced over shorter periods of time. Typical examples include poverty induced by macro-economic policy shifts such as those experienced under economic reform programmes, natural disasters, cyclical unemployment, inflation, technological changes etc. It is important to note that structural and transient poverty often co-exist and are not mutually exclusive (ISFP, 2011).

Women often carry the heaviest burden of transient poverty by virtue of their reproductive roles and/or household division of labour. Economic reforms have intensified their workloads by increasing their participation in formal and informal labour markets as well as shifting the burden of the care economy to them. Women often assume the responsibility of 'making ends meet' when real incomes fall and they do so by taking on several jobs, in both the formal and informal economic sectors, simultaneously. In short, women have assumed the 'safety net/protection role under harsh socio-economic adjustments or in situations where the economy is contracting (Malaba, 2006).

Thus, gender is an essential concept for poverty analysis as well as the design and implementation of poverty reduction strategies. This is because both the causes and outcomes of poverty are heavily engendered and yet traditional policy formulation conceptualisations and practices fail to delineate and/or underplay poverty's gender dimensions.

2.5 Gender equality theories and applications

2.5.1 Theoretical background

Women are considered in some degree inferior to men, a phenomenon that manifests itself in what has been referred to as 'gender inequalities' and women's subordination. One important result of this social arrangement is the exclusion of women from participation in, or contact with, those areas of the particular society believed to be most powerful, whether they are

religious or secular (Tischler 2006: 325). Many theoretical arguments have been put forward to describe, explain and trace the origin and implications of differences in the behaviour and experiences of men and women.

Following the essentialist argument, structural functionalism claims that gender differences (e.g. division of labour) between men and women are immutable, and therefore universal. The immutability is traced back to biology (reproduction role of women) and the social institutional needs for men and women to fill different roles, especially but not exclusively in the family (Tischler 2006). Functionalists recognise that men and women are socially assigned different roles and expectations; but they failed to question aspects of inequality, power relations between men and women that underlie the gender division of labour. Whereas women's expressive skills are mostly unpaid or lower-paid, men's instrumental skills are highly rewarded, either in terms of money, power or prestige, freedom, opportunity to grow etc. (Ritzer 2003; Schaefer 2006).

2.5.2 Women in the world and schools of gender

Although women from the third world have always been engaged in the feminism movement, they felt that the mainstream feminist (Western) have been looking at women's experiences as homogenous, based on the perspectives of middle-class white women. They maintain that the mainstream feminism bases the understanding of women on "internal racism, classism and homophobia" (Mohanty 1991). However, in many of the Third World countries (including Namibia), the struggle for women's liberation has been inseparable from the one for liberation from Western political oppression. Another criticism labeled against the mainstream feminism is that certain feminist scholars tend to portray African women (black) as indolent and fatalistic victims of patriarchy (Mohanty 1991). For example, although there is now sizeable body of scholarship on women's involvement in liberation movement in these countries, this is usually not featured in feminists work. Additionally Western women and women in developing countries tend to have different focus. In poor countries such as in Africa, Asia and Latin America, daily economic survival usually takes precedence over any attempts to win formal legal rights for women (Renzetti and Curran 2003). Consequently the main concern in the discourse of African feminism appears to be the creation of spaces for women to participate in the management of their society through access to key resources such as education, health, and housing. However the sheer size of Africa and the complexities of issues in different regions make it difficult to depict a single African feminism. Among other

things, the debate here has two faces: those who call themselves feminist and those who do not (Mohanty 1991; Oyewumi 1997; Winkler, 2009).

a. Radical Feminists

Radical feminists reject the idea that gender inequality is somehow natural. In their view women's exploitation is firmly embedded in the patriarchal system. Some radical feminists acknowledge the simultaneity or inter-sectionality of different types of oppression which they see in every institution and in society's most basic structures; - heterosexuality, class, caste, race, ethnicity, age and gender systems of oppression in which people dominate others. Yet, they still affirm that of all these systems of domination and subordination, the most fundamental structure of oppression is gender, the system of patriarchy. They reason that women are not just treated differently and unequal to men, but they are actively restrained, subordinated, moulded, used and abused by men (Ritzer and Goodman 2003: 449-450, 453). Radical feminism focuses on the sexual exploitation of women by men and especially on men's violence against women (Renzetti and Curran 2003:22). To defeat the patriarchal system, radical feminists suggest two strategies: 1) a critical confrontation with any facet of patriarchal domination whenever it is encountered, and 2) a degree of separatism as women withdraw into women-run businesses, households, communities, centres of artistic creativity, and lesbian love relationships (Ritzer and Goodman 2003: 445). Hence, the radical feminism do not only focus on how women's idea and experiences are different from those of men, but also urge women to break away from male dominance by forming separate , women- only organisations and communities (Renzetti and Curran 2003:22).

b. Liberal Feminists

Liberal feminists explain gender inequality in terms of social and cultural attitudes that pattern the division of labour in social institutions. They tend to emphasis the similarities rather than the differences between women and men. Contrary to radical feminism, liberal feminism argues that equality for women can be achieved through legal means and social reform, and that men as a group need not be challenged (Renzetti and Curran 2003; Ritzer and Goodman 2003). Consequently, they suggest that gender equality can be achieved by a social transformation of the division of labour in key institutions such as law, family, education, work and media etc. Thus, liberal feminism focuses on securing the same legal rights for women that men enjoy (Renzetti and Curran 2003; Ritzer and Goodman 2003). Hence they

seek to confront and change exist social arrangements which they regard as inhumane and unjust. They wish to eliminate gender as an organizing principle in the distribution of social 'goods' and they are willing to invoke universal principles in their pursuit of equality (Ritzer and Goodman 2003: 446, 449, Renzetti and Curran 2003:22).

2.5.3 Gender dimension of poverty, entitlements and social exclusion

The feminists approach argues that, "women are present in all social spheres- where they are not, it is not because they lack ability or interest but because there have been deliberate efforts to exclude them" (Ritzer and Goodman 2003: 437) Sen's theory of entitlements and capabilities provides an essential framework that highlights the rules, norms and unruly practices from which entitlements, gender constraints and biases are derived. In a given context, a women's ability to make a choice from a range of entitlements may be circumscribed by rules, norms and practices which limit their access to land, capital goods, credit and other productive resources (Baden 1999). Formal and informal rules may also limits women's market engagements, such as the social stereotypes on what women are able to do, husbands' prohibitions on wives working, and usually coupled with the expectations that their reproductive role calls for a primary concentration on households work (Baden 1999). Women may also have lesser endowments, due to biases in educational investments and inheritance patterns (Hemmati and Gardiner 2002). Women often claims lower returns on their endowments in the labour market because of gender labour segregation and under-payments. Institutional rules, norms and practices, particularly those governing families and kinship, subvert women's claims on endowments, for example when in-laws inherit all the properties leaving the bereaved wife and children destitute (Baden 1999). Patrilineal inheritance customs usually mean that private control of land and other productive resources falls under ownership of men (Kaundjua, 2008).

2.6 Poverty from a gender perspective

In the 1980s, a group of third-world feminists started to analyse the phenomenon of poverty from a gender perspective. They identified a series of phenomena within poverty that specifically affected women and showed that poor women outnumbered poor men, that women suffered more severe poverty than men and that female poverty displayed a more marked tendency to increase, largely because of the rise in the number of female -headed households. This set of phenomena came to be termed the "feminization of poverty".

Although the idea of the feminization of poverty has been questioned, it has pointed out the need to acknowledge that poverty affects men and women in different ways, and that gender is a factor —just like age, ethnic factors and geographical location, among others— which influences poverty and increases women’s vulnerability to it. In that sense, “the probability of being poor is not distributed randomly among the population”, as (Gita Sen argues, 1998 p. 127; Chant, 2006).

Poverty and gender are concepts that have historically been treated in a fairly independent fashion, which explains the specific importance each has been afforded on the political and research agendas.

Notable advances have been made in the theoretical development of both concepts over the last few decades. In the case of poverty, although the most frequent definition refers to the lack of income, different approaches have emerged as regards its conceptualization and measurement. And the concept of gender, as a theoretical and methodological approach to the cultural construction of sexual differences that alludes the inequalities between the female and male sexes and to the way the two aspects relate to each other, has become an increasingly important category of analysis (Godoy, 2004).

The analysis of poverty from a gender perspective develops both concepts to help understand a number of processes inherent to this phenomenon, its dynamics and characteristics in specific contexts. It helps to explain why certain groups, by virtue of their sex, are more likely to be affected by poverty. Hence, the conceptual, methodological, and political importance of approaching the issue of poverty, from a gender perspective.

2.6.1 Arguments concerning Poverty from a gender perspective

The interest in analysing the phenomenon of poverty from a gender perspective is rooted in the international women’s movement and it is based on the need to recognize that poverty affects men and women in a different way. It is possible to identify the gender factors that increase or decrease the probability of individuals experiencing poverty, and how the characteristics of poverty are different for men and women.

Moreover, a gender perspective enhances the conceptualization of poverty because it goes beyond a descriptive analysis to look at the causes of poverty. It approaches poverty as a

process, thereby giving it a more dynamic perspective.

In addition, a gender perspective contributes to the design of policies allowing measures to be directed at the severest poverty and the most vulnerable populations (Godoy, 2004).

a. Inequality of opportunities for women

By assigning the domestic sphere to women, the sexual division of labour causes an “inequality of opportunities for women, as a gender, to gain access to material and social resources (ownership of productive capital, paid labour, education and training), and to participate in decision- making in the main political, economic and social policies” (Bravo, 1998 p. 63; Chant 2006). In fact, women have not only relatively fewer material assets, but also fewer social assets (the income, goods and services to which people have access through their social relationships) and fewer cultural assets (the formal education and cultural knowledge that enable people perform in the human environment), all of which places them at greater risk of being poor (Bravo, 2003).

b. Women’s narrower access to resources

Women’s narrower access to resources —caused by the limited spaces assigned to them through the sexual division of labour and to the social hierarchies built up on the basis of this division— translates into deprivation in various social spheres, fundamentally in three closely connected systems: the labour market, the welfare or social protection system and the household (Ruspini, 1996; Winkler, 2009).

c. Gender violence

Violence is incorporated into the analysis of poverty from a gender approach because it is considered a factor that prevents people from enjoying autonomy to the extent that makes the access of women to labor market difficult, and thus reduces their possibilities to have economic autonomy; it is also a factor that disables people to exercise their citizenship.

To sum up, gender perspective makes a significant contribution to the problematization of the concept of poverty, understanding it in an integral and dynamic manner and identifying other dimensions where the phenomenon is expressed. In this way, and in coincidence with the criticism made from other approaches, it opposes a definition of poverty only based upon

income and which rather emphasizes the fact that this phenomenon involves material and non-material, symbolical and cultural aspects, where fundamentally influence power relations (social hierarchies) which determine good or deficient access of the people, according to their sex, to material resources (material, social and cultural). In this sense, the sex of the people might become, under determinate circumstances, a condition that determines the degrees of severity of poverty and a higher risk of experiencing it (Batthyány, 2008).

d. Economic autonomy

A fundamental dimension of poverty is related to economic autonomy, that is, people's possession of their own income with which to satisfy their needs.

The inequality of opportunities regarding women's access to paid employment is prejudicial to their chances of achieving economic autonomy. This perspective reveals the habitually hidden poverty that exists in certain groups. For example, individuals may live in non-poor households; but nevertheless not have at their disposal income of their own that would allow them to satisfy their needs in an autonomous manner. Such is the situation of a great number of married women living in either poor or non-poor households who, due to their predominantly domestic activity, are placed in a position of dependence as regards the head of household (UNP, 2004).

Together with the limitations exhibited by women to access employment, there exist restrictions for their access to health, social networks and participate in political economic and social decision-making processes, which compromises their physical (for example, exercise of sexual and reproductive rights), social (such as organizational capability) and political autonomy (capability to express opinions, for instance).

e. Illiteracy rate among individuals 15 years and over in Palestine

Table 2.1 shows indicators that reflect illiteracy rates among individuals in the Palestinian territories.

Table 2-1: Illiteracy rate among individuals 15 years and over in the Palestinian Territory

Illiteracy rate among individuals 15 years per 1997 & 2009																							
1997						2009																	
13.90%						5.40%																	
						123,033 persons overall Palestine																	
						Gaza			West Bank														
						41,513 persons			81,520 persons														
Male				Female				Male				Female											
7.80%				20.30%				2.60%				8.30%											
Urban localities			Rural localities			Refugee camps			Urban localities			Rural localities			Refugee camps								
4.80%			16.90%			13.50%			4.80%			7.00%			5.60%								
Male		Female		Male		Female		Male		Female		Male		Female		Male		Female					
2.4%		7.30%		2.8%		11.20%		3.2%		8.10%		2.40%		7.30%		2.80%		11.20%		3.2%		8.10%	

Source: (PCBS, 2013)

It is concluded from table above that over the last decade, females are still comprising the majority of illiteracy among individuals within the Palestinian territories.

f. Access to material assets

The Israeli blockade imposed on Gaza in June 2007 resulted in the shutdown of 3,000 private sector businesses due to the inability to import raw materials or export finished products. Following the collapse of the private sector, unemployment rates rose to unprecedented levels. As of the fourth quarter of 2012, the unemployment rate was nearly 32 per cent. Women and youth are particularly affected, with unemployment rates for women at over 57 per cent and for youth at over 48 per cent. Assuming no significant change in the political scenario and a continuation of the current trend, 75,200 new jobs will need to be created in Gaza by 2020 just to maintain the current rate of unemployment (UNCT, 2012).

At present, two-thirds of the population is classified as poor, and receiving food assistance in some form from the United Nations and other international humanitarian organizations operating in Gaza. This is a reflection not only of the hardships under blockade, but also of an entire decade marked by rising unemployment, socio-economic decline, and coping strategy depletion.

Recent socioeconomic surveys show food insecurity – primarily caused by the lack of

economic access to food due to high unemployment, low wages and high food prices – was already on a steep rise before the closure of the tunnels to Egypt that had become the ‘lifeline of Gaza’. The share of food insecure households had surged from 44 per cent in 2011 to 57 per cent in 2012, with about 50 per cent of the households purchasing lower quality food and about one third having reduced their meals (UNRWA, 2014 & PCBS, Quarter 4 – 2012).

Table 2.2 shows how dramatically unemployment rates were increased for female rather than males during the period from 2009 to 2012.

Table 2-2: Unemployment Rate Among labor Force Participants in Palestine by Governorate and Sex, (2000-2012)

Governorate / Sex	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Males													
North Gaza	17.0	36.4	38.6	27.7	37.5	33.9	39.7	31.8	39.8	35.7	34.9	25.8	29.9
Gaza	17.1	33.7	36.6	27.3	32.9	25.5	33.2	23.7	37.3	33.6	34.0	24.4	23.9
Dier Al-Balah	21.8	34.4	40.0	31.1	36.6	33.6	35.9	33.6	41.8	32.1	38.5	22.5	24.4
Khanyunis	21.5	37.6	39.6	34.3	39.6	31.2	36.2	36.6	47.9	47.9	41.5	28.3	29.6
Rafah	19.4	35.2	42.7	29.1	36.2	28.8	30.3	27.7	34.0	36.8	32.4	29.4	28.6
Females													
North Gaza	12.4	19.9	21.2	27.1	29.8	30.5	32.8	29.6	36.0	42.2	42.2	43.1	48.8
Gaza	20.9	18.4	29.8	32.0	31.6	37.4	33.5	38.0	46.1	39.3	38.8	39.3	52.1
Dier Al-Balah	26.4	32.3	38.1	32.9	37.6	41.2	29.9	25.9	46.5	46.6	41.4	43.2	54.9
Khanyunis	15.3	24.8	24.0	18.6	27.3	30.7	34.5	25.1	41.7	57.1	64.0	49.6	46.2
Rafah	18.7	28.6	23.7	20.7	27.2	29.9	28.7	31.6	43.3	46.0	55.1	46.9	47.5

Source: PCBS, 2013

g. Access to social assets

As regards access to social assets, the tendency is to ignore important differences between the associability of men and women. From the gender perspective, the entire conceptualization of social capital is criticized for being construed as if access to it “were similar for men as for women”, and although “it does not completely disregard the difference, it simply does not assign any analytical or explanatory value to the social construction” of these differences (Montaño, 2003b).

Apart from emphasizing that poverty encompasses a lack of material, social and cultural resources, the gender perspective reveals the heterogeneous nature of poverty in that men and

women have different responsibilities and experiences and that, as a result, their interests and needs are also different. Based on the relational dimension of the concept of gender, insofar as it refers to the relationship between men and women, female poverty is analysed considering both the family and the social environment. With respect to the family, the gender perspective improves the understanding of how the household functions, since it reveals the hierarchies and the distribution of resources, and thereby calls into question the idea that resources within the household are distributed equitably and that the needs of its members are the same. In concrete terms, poverty is not understood merely as a “descriptive concept that establishes distance from a threshold of income or resources, but includes an explanation for inequalities in the power relations within the household” (ECLAC, 2003b). The gender perspective also imparts a multidimensional perspective because it takes into account the multiple roles played by men and women in the household, the labour market and society, as well as factors that interrelate with gender, such as age and ethnic group (Clert,1998; Chant 2006).

2.7 Dynamics of poverty

As for the dynamics of poverty, the gender perspective affirms the importance of understanding the phenomenon as a process rather than a symptom, thus avoiding the static perception of “poverty as a snapshot” that “naturalizes and freezes social relations, barely acknowledges gender and generation relationships (Feijoó, 2003).

According to this broader conceptualization of poverty, economic autonomy and gender constitute other important dimensions in showing how poverty affects men and women in a differentiated manner.

2.8 UNRWA services segregated by gender

UNRWA and since early 2009, has assessed poverty in Gaza using a computer-generated Proxy Means Test Formula (PMTF) developed by the Agency in accordance with international best practice. UNRWA’s Poverty Survey is based on the collection of verifiable socio-economic data which predicts family expenditure levels (a more precise indicator than self-reported income). Information collected includes housing characteristics (i.e. type of tenure, total number of rooms, connection to water, availability of a toilet etc); availability of durable goods (refrigerator, washing machine etc); economic status; and level of education. UNRWA in Gaza will continue to mainstream gender in service provision, and further specific gender initiatives.

One long-term goal is the development of skills and leadership abilities which are key components of the Young Women's Leadership Programme. UNRWA in Gaza has also introduced a referral system to provide comprehensive services – legal aid, psychosocial services and health care – to address gender based violence (GBV). The GBV Referral System will continue to evolve and will begin to look at broader violence in refugee families and expand efforts to support victims.

Food Assistance: UNRWA's Emergency Programme in Gaza provided food assistance to a total of 727,097 refugees (of whom 343,861 are women), 277,850 abject poor¹ refugees and 449,247 absolute poor² refugees. Out of this total, 13,004 families are headed by women most of whom are abject poor (7,856 female-headed households). The Social Safety-Net Programme (SSNP) of UNRWA's Relief and Social Services Programme (RSSP) provides basic food supplies (and cash subsidies) to the most vulnerable Palestine refugees considered to be caught in a cycle of abject poverty. During the reporting period, the SSNP provided food assistance to 107,285 refugees of whom 57,934 (54 per cent) were women. Out of this total, 8,306 families are headed by women (UNRWA, 2013).

Cash Assistance: UNRWA Emergency Programme provides essential cash assistance for shelter reconstruction and repair to families who have had their homes destroyed as a result of Israeli incursions and attacks since 2001. Currently, 53,000 families (or 280,900 individuals) are eligible for shelter reconstruction and repair assistance from UNRWA. The number of female headed households eligible for shelter reconstruction and repair is 10,235 while the number of female headed households eligible for Transitional Shelter Cash Assistance (TSCA) is 3,500 (18,020 individuals) – (UNRWA, 2013).

2.8.1 Poverty based targeting implemented by UNRWA

UNRWA considers Poverty lines as an essential ingredient of any poverty analysis. They specify the levels of income that are just sufficient to maintain the basic minimum standards of living prevalent in the society (for food and non-food requirements). For this reason, the poverty lines should reflect the actual standards of living prevalent in society and must be context-specific.

- It is common practice to use proxies for the estimation of expenditure (used in Turkey, Columbia, Chile, Mexico, oPt for reform the PA's SHC programme, and other countries).

- These proxies are used to predict the family expenditure through econometric modeling techniques, mainly regression models, which consist of various independent variables that reflect the welfare/expenditure of the family.

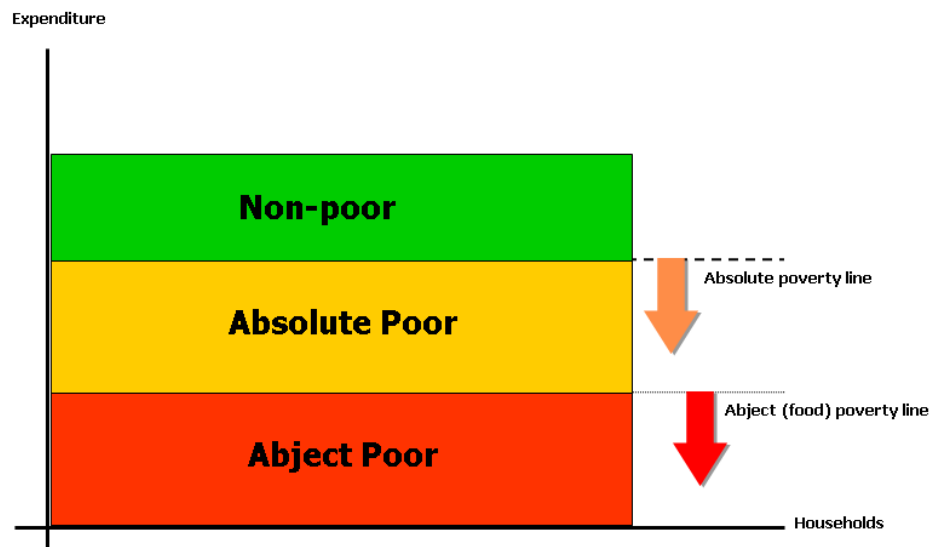


Figure 2-1: Poverty Lines and classification presented by UNRWA (Hejoj, 2013)

a. Abject poverty line

The abject poverty line is calculated based on the average minimum number of calories that each person in the family needs for sustenance. This number of calories depends on gender and age (2100 to 2400 Kcal). The number of calorie needed for each person in the family is then multiplied by the average cost per calorie, as determined every year by the PCBS. The abject poverty line is therefore different for each family based on its composition (Hejoj, 2013). The average per capita value of the abject poverty line is then assessed as USD 1.5 per day. (UNRWA Emergency Appeal, 2014).

b. Absolute poverty line

For the absolute poverty line, the average cost of five basic costs centers (education, shelter, transportation, clothing, health) is calculated for each family based on PCBS data in addition to the abject poverty line. This generates a certain cost per family, which is added to the amount equivalent to the abject poverty line for that family, giving the absolute poverty line for that family (Hejoj, 2013). The average per capita value of the absolute poverty line is currently assessed at USD 3.63 per day. (Emergency Appeal, 2014). Both abject and absolute poverty lines are different for each family depending on its composition.

c. Proxy Means Testing . . .

The term PMTF is used to describe a situation where information on household or individual characteristics correlated with welfare levels is used in a formal algorithm to proxy household income/expenditure, welfare or need. The PMTF is appropriate for use in targeting programmes for the chronic (structural) poor and the transient poor as well.

d. Income Estimation

Income estimated based on the estimated consumption of each family, determined by family composition, activity and assets. indicators/household characteristics that are easily measurable and verifiable: i.e. demographic characteristics, employment status, geographic location, ownership of assets, durable goods, type of dwelling, etc. each of the parameters has a particular weight based on annually updated PCBS data. (add a clear source for this equation)

$$PE_i = \left(\sum_{demo} \beta_j d_{ij} + \sum_{assets} \beta_k d_{ik} + \sum_{dwell} \beta_l d_{il} + \sum_{locat} \beta_m d_{im} + \sum_{head} \beta_n d_{in} + \dots \right)$$

PE (Predicted Estimation) Source: (Hejoj, 2013)

The PMTF targeting formulas differs among fields (each field has its own PMTF) representing various socio-economic characteristics, demographic of the household and geographical indicators. The number of variables range from 44 variables in Jordan to 80 variables in Syria.

The PMTF targeting formulas differs among fields (each field has its own PMTF) representing various socio-economic characteristics, demographic of the household and geographical indicators. The number of variables range from 44 variables in Jordan to 80 variables in Syria. (Hejoj, 2013)

2.8.2 Classification of families as abject and absolute poor

In order to determine a family's poverty status, an UNRWA social worker visits the family and undertakes an objective assessment of their situation, using the Poverty Survey. Following the visit, the family is classified as abject poor, absolute poor or non-poor. Those who are abject poor do not have the means to meet even their most basic food needs. Those who are absolute poor are able to meet their most basic food needs, but unable to meet other essential needs, such as clothing and transportation. Those who are non-poor have been found to be able to meet their essential food and non-food needs.

UNRWA determines the monetary value of the abject poverty line each year by the cost required to meet the average caloric need of one person for one day (2,423 calories). The monetary value of the absolute poverty line is then determined by taking into account the cost required to meet each person's average daily caloric needs, as well as, the cost required to purchase essential non-food items.

2.8.3 Proxy Means Test Formula (PMTF): Rationale and evidence

Targeting benefits to the poor first requires a precise definition of the target group. Once the target group is established, a methodology must be found for identifying individuals or households that are in that group and for excluding those who are not. For instance, if the poor are identified as a target group for a program, one must be able to make a precise judgment about the level of welfare or the means of the recipient.

In principle, conducting a means test that correctly measures the earnings of a household is the best way to determine eligibility when the poor are the target group, as is the case with Samurdhi. In practice, however, such straightforward means tests suffer from several problems. First, applicants have an incentive to understate their welfare level, and verifying that information is difficult in developing countries where reliable records typically do not exist. Second, income is also considered an imperfect measure of welfare in developing countries, since it is unlikely to measure accurately imputed value of own-produced goods, gifts and transfers, or owner-occupied housing. Incomes of the poor in developing countries are also often subject to high volatility due to factors ranging from seasonality of agriculture and sporadic nature of employment in the informal sector. Since adjustments for such volatility are hard to make in practice, actual welfare from income measures are likely to be highly distorted. In the light of these difficulties, rigorous means tests are largely reserved for industrialized economies where a well-educated labor force is concentrated in jobs in which cash is paid regularly and payments are reported to tax or welfare authorities, (Narayan & Yoshida 2005).

2.8.4 Difficulties and obstacles using (PMTF)

Given the administrative difficulties associated with sophisticated means tests and the inaccuracy of simple means tests, the idea of using proxy means tests that avoid the problems involved in relying on reported income is appealing. Proxy means test involves using

information on household or individual characteristics correlated with welfare levels in a formal algorithm to proxy household income or welfare. These instruments are selected based on their ability to predict welfare as measured by, for example, consumption expenditure of households. The obvious advantage of proxy means testing is that good predictors of welfare – like demographic data, characteristics of dwelling units and ownership of durable assets – are likely easier to collect and verify than are direct measures like consumption or income. The efficacy of proxy means testing is indicated by a recent comparative study of targeting in Latin America (Grosh, 1994), which has found that, among all targeting mechanisms, proxy means tests tend to produce the best incidence outcomes in developing countries. (World Bank, World Development Indicators, 2005).

2.8.5 Food Security Levels for Head of Household by Gender

Female-headed households are 8 % in the Gaza Strip, and are headed by widowed women, who declare themselves as primary income earners – although they are predominantly unemployed – and are on average between 54 to 66 years old. Their food insecurity level reached 55 % in 2012, as shown in Figure 2.2.

According to PCBS, 2014, Poverty rates level reached 38.8 % in Gaza in year 2011.

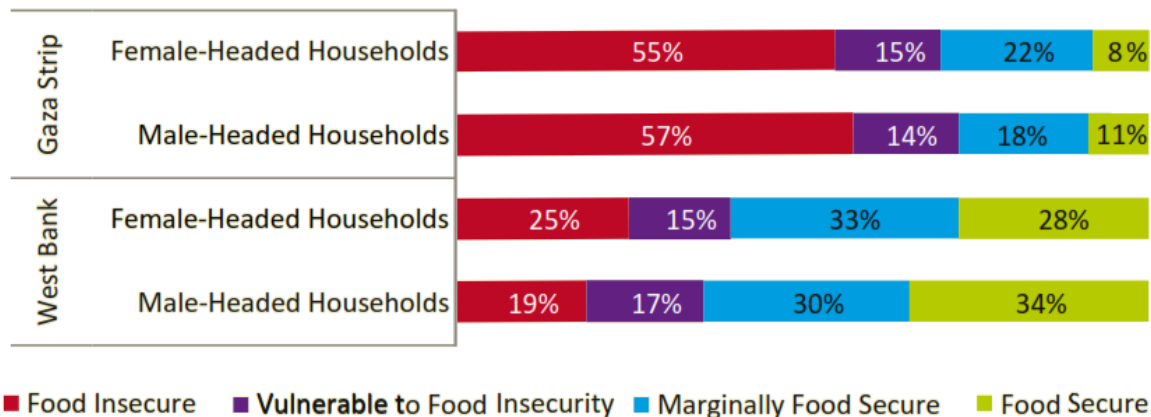


Figure 02-2: Household food security levels by gender head of households, (SEFSec 2012).

In the Gaza Strip; however, the prioritization of assistance of all kinds towards female-headed households in 2012 resulted in a drop in their food insecurity resulting in an estimated 90 percent of female-headed households received assistance in the Gaza Strip.

Nonetheless, pre-assistance food insecurity rates among female-headed households in

Palestine remain disturbingly high: 55 %. This highlights not only the continued difficulties women face in accessing the labour market and securing job opportunities, but also other structural issues , such as high economic dependency ratios, that characterize female-headed households.

According to PCBS, Poverty rates among Individuals According to Monthly Consumption Patterns by Sex and Region, shows that Females are experiencing either similar pattern or even greater compared to males. Table 2.3

Table 2-3: Poverty rates among Individuals According to Monthly Consumption Patterns by Sex and Region for 2010 and 2011.

Gaza Strip	2010		2011	
	Male	Female	Male	Female
	68.8	69.9	67.4	66.8
Overall poverty Rate	38%		38.8%	

Source: (PCBS, 2014)

2.9 Poverty Measurement from a gender perspective

Poverty measurements are important in charting the phenomenon, and in the preparation and implementation of policies. The measurement methodology used in any particular case is closely linked with the conceptualization of poverty adopted, which is why measurements can differ, since they are geared towards different aspects of poverty. As has been argued from different approaches, including the gender perspective, methodologies are not neutral but without exception contain subjective elements, even those that apparently offer greater precision and objectivity.

Part of the gender perspective's contribution to a broader definition of poverty consists of the call for new forms of measurement that can represent its complexity, dynamic nature and multidimensionality, by means of successive approximations. In that regard, the debate on the methodological aspects of poverty is not an attempt to produce a single indicator synthesizing all the dimensions of poverty. On the contrary, the idea is to study different measurement proposals so as to improve the more conventional measurements, identify their advantages and limitations and develop new measurements.

2.9.1 Measurement of household income and its disadvantages towards gender perspective

The measurement of income is one of the most commonly used methods. One of its major advantages is that it is a very good quantitative indicator of poverty and, as far as monetary metrics are concerned, no other method yields better results.

Nevertheless, the objectivity and accuracy of monetary measurement, which has been criticized from different perspectives on poverty, does not mean that it is free of judgements or subjective elements. This methodology defines options as to what does and does not form part of family income; these are external options, which the poor have no participation in defining. Apart from that, many of the methodological elements in the monetary measurement of poverty stem from economic theory, despite the fact that poverty is not a solely economic category. There is no theory of poverty that allows a clear distinction to be made between the poor and the non-poor, which is why the definition of a poverty line sometimes obeys political criteria (Godoy 2004).

Indeed, the measurement of per capita income per household presents limitations to account for dimensions of poverty inside the household and that the processes lived in the households determine that men and women experience poverty differently (Batthyány, 2008).

a. Income is difficult to measure

Furthermore, it is important to realize that income is very difficult to measure in household surveys, since revenues are omitted or declared to be lower than they actually are.

b. Income is highly variable

Another disadvantage of measuring poverty by income is that it is highly variable. In this respect, rather than fixing a poverty line, it would be more useful to establish a range, with floor and ceiling levels, which would permit the measurement of different levels of poverty at different points in time.

c. Income is restricted to the monetary dimension of poverty

The capacity of monetary measurement to reflect the multidimensional nature of poverty is much debated. Critics argue that measuring by income takes only the monetary dimension of poverty, and consequently only the material aspect, into account. It disregards cultural aspects, power relations that determine access to resources and, above all, unpaid domestic labour—which is indispensable for the survival of household members—

among other indicators that could better reflect the phenomenon of poverty and differences in the well-being of men and women (Godoy 2004).

However, this point still causes controversy because the apologists of monetary measurement argue that, although income does not capture all the dimensions of poverty, it should not be taken as a one-dimensional indicator since income is related to other aspects, such as human capital and social relations. In that sense, income would include the other dimensions.

Further, income also defines the type and magnitude of satisfiers (not only material ones), to which people have access to cover their needs, which also entails a degree of multidimensionality. Moreover, income takes into account cultural elements by considering consumers' preferences in the choice of satisfiers such as culture, health, leisure and education (Godoy 2004).

d. Non-monetary resources contribution to poverty

Lastly, another criticism of poverty measurement by income is that it does not take into account the fact that people also satisfy their needs by means of non-monetary resources, such as community networks and family support.

Those who endorse the gender perspective agree with many of the criticisms made and also maintain that the methodology based on per capita household income and poverty lines is insufficient to sustain an analysis of poverty from a gender perspective.

In effect, per capita household income is too limited a criterion to analyse the phenomenon of poverty within households and to reflect the processes that men and women experience in a differentiated manner within this environment. This is because the household is treated as a unit of analysis and it is assumed that resources are equitably distributed among its members. Likewise, it is assumed that all the members of the household have the same needs. According to this interpretation, all the members of a poor household will suffer from poverty in the same way (Godoy 2004).

e. Income based does not recognize unpaid domestic labour

Another limitation of per capita household income with respect to revealing gender inequalities is that it fails to consider the fact that unpaid domestic labour constitutes a type of income in households where an individual is devoted to domestic and caregiving tasks. This can make a large difference to household income, especially considering that male-headed households are more likely to rely on the

spouse's free domestic labour, thereby avoiding the expenses associated with running the household. In comparison, in female-headed households, women must accept the consequences of carrying out unpaid domestic labour, as well as enjoying less time for rest and leisure. This can harm a woman's physical and mental health and reduce the time available for access to better job opportunities and to social and political participation (Godoy 2004).

f. Income based does not encounter gender aspects

Furthermore, per capita household income measurement does not permit the observation of differences between men and women as regards their use of time and their expenditure patterns, two aspects that allow poverty to be charted from a gender perspective. As regards the distribution of time, research confirms that women devote more time to unpaid activities than men. This indicates that they have longer working hours, which is harmful to their health and nutrition. A study conducted in Nicaragua on time spent by men and women on different activities found that, although women spent less hours performing paid labour than men, they spent more on domestic tasks. This meant that, overall; women had a longer working day than men. What is more, women had less time left for recreation and other activities than men did (Milosavljevic, 2003).

g. Income based is affected by the expenditure pattern by gender

With respect to expenditure patterns, information compiled in different contexts shows that women spend more of their income on the welfare of their children and on the home, than on their personal needs. By contrast, men tend to reserve a significant part of their income for personal consumption. Furthermore, the data indicates that the proportion men allocate to the household decreases as their actual income deteriorates, since they try to maintain their level of personal consumption (Winkler, 2009).

2.9.2 Means of measuring poverty by income from a gender perspective

a. Measurement of income at the individual level

As mentioned, poverty can be analysed on the basis of economic autonomy, i.e. the income that individuals have to satisfy their needs. In order to do this, it is necessary to "open up the black box of the household" by measuring poverty at the individual level. This proposal does not suggest that poverty measurement by household should be replaced by poverty measurement at the individual level, as they are different methods. The latter cannot be used

to estimate the poverty of the total population; rather it seeks to use the advantages of the individual level to capture the poverty of those who have no income of their own, even in non-poor households, thereby revealing gender differences.

These measurements of individual poverty illustrate its advantages to visualize poverty situations which remain hidden for the traditional measurements of poverty, demonstrating the larger limitations of women to be autonomous in economic terms (Batthyány, 2008).

b. Combined measurement of income

In the same line of analysis, a combined measurement of individual and household income (Rodríguez, 2003) can measure poverty and, at the same time, capture gender inequalities. Research conducted using this method allows at least four categories to be distinguished (see Table 2.4).

Table 2-4: Gender Poverty and Domestic Individual Income

Women's income level	Poverty of the household	
	Poor	Non-poor
Nil or low	Absolute poverty: the worst situation in socio-economic terms	“Invisible” poor: potentially poor since poverty increases with female individualization
Medium or high	Autonomous 1: women's poverty is reduced with female individualization but the poverty of the original domestic unit may deepen	Autonomous 2: women probably consolidate the situation through female individualization but an increase in the prevalence of the original domestic unit's poverty is probable

Source: ECLAC (Economic Commission for Latin America and the Caribbean), 2003.

As table 2-4 shows, the most precarious situation is that of women without income or with a very low income living in a poor household. In this case, a shift in the measurement of poverty from the domestic level to the individual level would not have a major effect.

c. Synthetic indicator of economic poverty

Another proposal is the use of a synthetic indicator of the gender-based economic poverty of women (Gálvez, 2001; Bravo, 2003). This indicator is obtained by calculating total income by sex, that is to say the sum of the incomes received by women and men from waged labour, financial revenues, pensions, benefits, beneficent funds and current transfers, and dividing it by the total female and male populations, respectively.

This calculation gives the total income per woman and per man, and consequently the gender gap in total income, which is calculated as follows:

$$\text{Gender gap in} = \text{total income} / [100 - (\text{total income per woman}/\text{total income per man}) * 100]$$

d. Household headships: a good indicator of poverty amongst women

Female household headship has been used as an indicator of the feminization of poverty and by the late 1970s it was already being argued that female-headed households were “the poorest of the poor”. One of the reasons for the overrepresentation of women is that female heads of household earn a lower average income on the labour market than their male counterparts, and they face greater discrimination in securing paid employment and other kinds of resources due to time and mobility constraints. Another difficulty specific to female-headed households is the need to perform both paid employment and reproductive labour (domestic work and caregiving) in a compatible manner, since most are single-parent households, which, unlike male-headed households, do not have female spouses (Milosavljevic, 2003).

However, several studies have raised conceptual and methodological doubts regarding the relationship between household headships and poverty, and their use as representative measures of women’s poverty. Conceptual doubts are related to the argument that female-headed households encompass a highly varied universe. That is why, as a homogenous category, these households form “a universe that does not include all poor women, and whose members are not all poor”. Moreover, the dependency rates in female-headed households are generally lower than in male-headed households, where many spouses do not engage in waged labour.

On the other hand, there are positive aspects to female-headed households, beyond poverty-related issues. These include a lesser degree of submittal to marital authority, greater self-esteem on the part of women, more freedom to choose an occasional partner or to constitute a couple, more flexibility in having a paid job, a reduction in or elimination of physical and emotional abuse, an expenditure pattern that is more equitable and geared towards nutrition and education, and access to social and community support, i.e. To social capital, these aspects help to weaken the concept of female headships as a synonym of poverty and also demonstrate that poverty is a function of subjective elements since, although these households may be poorer in terms of income, women heads of household may feel less vulnerable (Chant, 2003).

As for the empirical evidence, research based on household surveys in a number of countries in sub-Saharan Africa and Asia and in Honduras, whose objective was to determine the proportion of women and female-headed households in total poverty, yielded little evidence that women and female-headed households were overrepresented in the group of poor households. Although the poverty levels were higher for female-headed households and for women, the differences were not that significant (Quisumbing et al 2001).

Measurements in Latin America give different results. At the individual level, female heads of household receive less income than men in the same position and female-headed households display a lower per capita income than male-headed households. During the 1990s, although the number of female-headed households increased overall, indigent households represented the largest proportion of female headships and continued to increase.

Is it possible, then, to assert that women outnumber men among the poor? An index of the proportion of women among the poor, adjusted by age and sex, shows that at the end of the 1990s women represented a higher proportion of the poor than men in most Latin American countries. In 1999, the proportion of women among the poor measured by the urban poverty line was over 100 in 11 of 17 countries in the region. This trend was even more marked in rural areas, where 11 of 13 countries registered indices of over 100. An analysis of this index by age group yields indices of over 100 for the population aged between 20 and 59 in almost all the countries of the region, which is demonstrative of the high degree of female vulnerability to poverty in this age group. These results allow taking this index as an indicator of the feminization of poverty.

According to the information collected, female household headship is not a clear, representative measure of poverty among women, since it does not show in all cases that women suffer from greater poverty. As a result, it is not a conclusive indicator of female poverty.

Nevertheless, this does not mean that the criterion of household headship should be omitted from the analysis of this issue. This criterion serves to establish family relationships within the unit under analysis, i.e. the household, and to build up the typology of households. What is proposed is to introduce certain changes in its measurement, by disaggregating household headship by type of household, size, structure and age groups, for example, since it is true that female headships help to better define the poverty of men and women and reveal gender inequalities as well as women's greater vulnerability to poverty. An example of this

is that in the majority of male-headed households, the head lives in a couple, which is not the case in most female-headed households. This implies that in male-headed households someone is usually doing the domestic work, which avoids expenditure on these services or the work itself from falling to the head and to other members of the household, who can consequently participate in other activities. In female-headed households, however, which lack this resource, it is likely that part of the head of household's income will be used to acquire these services or that her working day will be lengthened by shouldering both paid and unpaid labour, or that the other members of the household will be obliged to postpone their activities to perform household tasks. This state of affairs makes poverty more severe in such households.

e. Contribution made by other approaches

1. Qualitative analysis

Qualitative methods for measuring poverty have acquired increasing importance because they serve to extend the poverty debate beyond monetary criteria, by encompassing the perception the poor have of their own situation and thus measuring the subjective and symbolic aspects of poverty.

These types of measurement may constitute valuable ways to reveal gender inequalities in decision-making and resource distribution within the household, which helps to "open up the black box of the household" and understand how it functions. Research on the participation of men, women and children in agricultural production has also helped to expose the work done by women in the household. Moreover, participatory evaluations of poverty have revealed important differences in the definition of poverty by gender, which demonstrates that men and women perceive and experience it differently.

This type of analysis needs to be combined with other, quantitative measurements, in order to arrive at a fuller understanding and a better definition of poverty (Godoy 2004).

Nevertheless, from a gender perspective, a number of risks are apparent in these methods. In the case of the participatory evaluation methods used in rural areas, the emphasis on community consensus may mask differences, especially the voices of the more marginal groups in the community (perhaps including poor women with less capacity to express their interests and needs), and prevent them from being aired in public forums. It is therefore important to ensure that these participatory techniques do not merely reproduce

local hierarchies, but serve as an effective forum for the whole community (Chant, 2006).

2. The Geographical approach

Determining the geographical location of poor populations reveals information about, for example, the features of the areas they occupy in terms of endowment of natural and physical assets, such as land, water, climate, infrastructure and access roads. It also shows patterns of settlement, i.e. if the population is scattered or concentrated and how far it is located from hubs of development and centres with basic services. This helps to improve social policies, since it serves to determine the location of the population by age and sex, whether the poor female population is mainly rural or urban areas and how far it is from services, and to determine the nature of the population's needs according to the features of the geographical area it occupies.

When the population is disaggregated by sex and age, the geographical approach reveals the heterogeneity of female headships and helps to devise differentiated policies that really reflect this heterogeneity.

In short, the most widely used methodologies for measuring poverty have been criticized from a gender perspective and some measurements that afford a vision of poverty from a gender point of view have been explored.

Indeed, despite its acknowledged advantages, the measurement of per capita household income is limited in its ability to reveal the magnitudes of poverty within the household and does not serve to expose women's poverty or to identify gender differences relating to the use of time and expenditure patterns.

The concept of female headships has been analysed as a representative measure of women's poverty and has been shown to afford a better description of male and female poverty. It also confirms that women are more vulnerable to poverty.

The section on proposals discussed the importance of imputing a value to domestic work and explored the combined measurement of income at the individual level within the household, a method which gives statistical relevance to the poverty of women who live in non-poor households but have no income of their own (Godoy 2004).

2.10 Researcher comments and conclusion

Poverty is directly linked to income in what so called monetary approach for defining poverty, but analysis of this approach reflects further that income information can't be collected accurately in the majority of world communities and further analysis of this approach showed that income is not reflecting important socio-economic factors that contribute much to correct poverty targeting, this analysis called for having poverty being characterized by different dimensions that could be directly linked to mainly socio-economic factors.

The different approaches defining poverty has gone through different methodologies, starting from the simplest based on geographical approach to the more complex by using sophisticated mathematical regression models such as the PMTF.

Many schools have written about gender and poverty, till reaching the feminization of poverty concept which comes to conclude that women are more to be affected than man when it comes to poverty. All studies identified poverty in different ways, but genderization of poverty has been confirmed in many occasions which should be encountered for when using PMTF.

This has been more elaborated considering the Palestinian context of Gaza as indicated by PCBS where illiteracy, health factors, domestic violence could be of major effects to put women as vulnerable to poverty more than man.

The researcher found that objectivity should be a governing factor when tackling poverty and this can only be achieved through using independent tool away from subjectivity such as the PMTF.

The researcher also concluded that PMTF has set backs that could be undermining its accuracy when used in poverty targeting which can be reflected in the error margin for the miss-targeting, these setbacks encounter overlooking gender and this can only be mitigated if further measures are integrated within or after PMTF application, such as an appeal/complaint system.

The researcher through above outlined literatures affirmed the links between gender and poverty which is the basis of this research hypothesis.

Chapter Three: Previous Studies

[3.1 Introduction](#)

[3.2 Local Studies](#)

[3.3 Arabic Studies](#)

[3.4 Foreign Studies](#)

[3.5 Comments on previous studies](#)

3.1 Introduction

Gender and poverty have been examined through many different research strategies locally and internationally as discussed in this chapter by considering Palestinian, Arabic and International studies.

The local and Arabic studies found to be scarce in this field and this is due to the new approach in the Arab world to address gender issues and gender mainstreaming through midterm and long-term strategic planning.

On the other hand, UNRWA is having limitations in policies and documentation series that clearly identify how it does tackle issues of gender nature in its programming and project implementation.

The international and foreign studies are contributing much to the research subject with variety of relevant subjects that either consider poverty, gender, or the relation between both.

This chapter will have a closing summary that outlines and elaborates the structure and scope of previous studies found to explore through the research topic.

The objective of this chapter is to present different studies that support and discuss the concept of gender reflection on poverty targeting effectiveness with its various aspects and dimensions. Twenty five studies and articles published in different journals were reviewed and cited within this research. However, there was a clear shortage in the local and Arabic studies that discuss this topic.

The following studies have a direct relationship to the research topic, matching its purpose and objectives, and they help in setting its dimensions and highlighting research variables.

3.2 Local Studies

3.2.1 UNRWA, (2013), “Right to Adequate Food, Securing access to food in Gaza for abandoned women, divorced women and women living in polygamous marriages”, Concept Paper – UNRWA 2013 – Gaza Field Office

This concept paper aimed at identifying one of the issues standing in the way of better targeting Women Headed Households (WHHs), which start with overcoming the registration issue of families falling under this category, to enable better targeting these families.

The situation of women living in polygamous marriages remains understudied, accordingly, the working group emphasizes that the protection issues stemming from the rigidity of the RRIS and PS systems are not limited to the poverty targeting and food distribution functions.

First, the PS “additional digit” applied currently at the field level is only manual and ineffective. This has served as an interim solution; a durable, comprehensive solution is overdue.

Second, the working group recognizes the ability of the RRIS SSN module to tackle the rigidity of the RRIS itself, albeit imperfectly. Unlike all GFO systems, the SSN module relies on the “belong to card” number rather than only on the FRC number itself. A poverty targeting system based on the SSN module would remain:

The study concluded the following main recommendations:

Recommendation 1: Systematically provide a separate Family Registration Card (FRC) number to all widows of polygamous families and divorced women

Recommendation 2: Remove the notation of “head of household” from the FRC entirely

Recommendation 3: Introduce a variable in the Proxy Means Testing Formula (PMTF)

Recommendation 4: Divide the ration as provisional measure to provide for abandoned women, expedite PS assessment and implementation thereof. Once poverty status is determined, provide her with her own ration.

Recommendation 5: Introduce a new variable in the PMTF to reflect abandoned women in addition/as a subset of the “separated” variable.

3.2.2 UNRWA, (2010), “Utilizing the Palestine Simple Poverty Scorecard: Baseline Poverty Study of UNRWA Microfinance Clients in the Gaza (30 June – 21 July 2010)”, UNRWA – SMET 2010.

UNRWA’s Microfinance Department (MD) has been mainstreaming Social Performance Management (SPM) to measure and delineate the extent of its microfinance outreach to different categories of clients. As part of its SPM objective to provide inclusive microfinance that targets women, youth, refugees, informal and the poor whose human development can benefit significantly from microfinance services.

This report provides the results of the department’s first random sample survey utilizing the Palestine Simple Poverty Scorecards (SPS) to determine the likelihood of poverty among its microfinance clients in Gaza.

The target population used to develop the initial baseline was all MD clients in Gaza with active loans valid at the end of May 2010. This sampling frame consisted of 2,270 clients.

Study results revealed that in Gaza of male clients being poorer than female clients is contrary to expectations. It is usually presented as a truism that women clients are poorer than men as a result of their more marginal economic role, which provides them with less access to productive assets and income than men. This common conjecture is one that most microfinance practitioners would usually assert unquestioningly based on their own experience. While this may be generally true in other regions where UNRWA operates — which will soon be borne out or confounded by the other SPS survey’s that the programme is now conducting in the West Bank, Syria and Jordan.

It is not true for the programme’s women clients under the current conditions facing them and their families in Gaza. Two hypotheses that might account for this is: first, that the poorest women clients have already left the market place due to the difficulties of operating in the current economic environment; or alternatively, the current restriction on collateral guarantees has resulted in the programme unintentionally excluding the poorest women from its financial services.

3.2.3 Muhanna A., (2008) “The impact of the closure on poor women in the Gaza Strip”, OXFAM GB, 2008 in collaboration with Elena Qleibo.

The research aims to analyse in the present context what does “empowerment” constitute for poor women; what opportunities are there in a situation where women’s participation is expanded into public life, and to enhanced issues of gender equality and gender justice?

The research sample consists of 60 women from the two selected sites: 30 refugees from the Beach camp and 30 non-refugees from Al Sheja’ia. They belong to 60 very poor and vulnerable households.

The data has been collected using three methods: semi-structured interviews (SSI), narratives of women’s lives and focus groups.

Main conclusions of the study:

- The changes in gender roles and power relations are no more than tactics/ or instruments poor women use for the survival of their families. It is evident from the narrations of women’s life experiences that their perceptions and values (and those of the other family members) are still traditional and centralized mainly around their domesticity.
- Most reversible coping mechanisms used by women for the family survival have been exhausted and women over rely on humanitarian aid. This has increased individualism; opportunism and passivity amongst women and the positive social values of the traditional social safety net system are progressively dismantled.
- Poor women in Gaza have proven that they have a massive capacity to exercise their agency by utilizing the traditional and non-traditional sources of survival. This capacity is based on women altruism which has produced negative effects on their well-being physically and mentally, and as a result has also reduce their capacity to achieve a positive outcome for themselves and for others.

3.2.4 Abdulla H., (2005), “Poverty in Palestine and fighting policies (Case Study – Jenin)”, Thesis Study – Al-Najah University

The current study dealt with the problem of poverty in Palestine and the strategies to face this phenomenon and find the way for adaptation with poverty and difficult economic situation among the inhabitation of Jenin district.

The study takes the scope of raising questions and hypothesis of the study answering the research concerns towards the problem, reviewing literature in the field of study and conducting a questionnaire, the following hypothesis raised by the researcher:

- Head of family gender does not affect the tendency towards engaging the children in the family towards the labor market.
- Head of family gender does not affect the effectiveness of poverty reduction strategies.

The study population consists of 168 families selected randomly from the city of Jenin, its refugee camp and the villages of the district to achieve our aims, a specially designed questionnaire was used and included question related to income and ways for adaptation and coping with such hard economic situation by the families. Data were then collected and analyzed using SPSS (Statistical Package for Social Sciences).

Study results revealed that:

- A noticeable low level of education was observed among females compared to males among the study population (mean of 3.57 years for female compared to 6.8 years of study for male). Fair distribution of country welfare.
- The result of the current study showed that 95.8% of the study population managed to cope with the hard economic situation through the reduction of consumption.

3.3 Arabic Studies

3.3.1 Najim M., (2012), “Poverty characteristic study of poor women from a gender perspective in the Saudi Arabia – Study applied on beneficiaries of Charity Associations – Eastern Area, King Saud University.

Women as important part of the Saudi Arabia community need to identify the poverty phenomena linked to its causes from a gender perspective, in the following scope:

- Study the status and reasons behind poverty of women in Arab countries and specifically Saud Arabia.
- Explore through socio-economic aspects that could be behind that including education, employment, early marriage, etc...

Study results revealed that:

- Head of families are urged to send their children to schools especially females, and penalty system needs to be there for those not abiding.
- Education is behind the high rate of un-employment of women in the Saudi Arabia.
- Social security scope needs to be revised to involve more cluster of the community with emphasis on women.
- Old Shelters are still being occupied by families and it represents one of the main reasons behind poverty.

3.3.2 Ali A., (2005), “Poverty spreading and its effect on making women more vulnerable in the Arab Countries”, Enhancing Women Paper Series, 2005.

This paper falls within enhancing women series and causes to answer the question: do women suffer lower poverty level than other community clusters? And poverty effects to weaken women in the Arabs world.

The study takes the scope of looking to answer paper main question within different Arab countries and check different poverty lines within these countries, Arab countries involved in the study were:

- 1- Jordan;

- 2- Tunisia;
- 3- Egypt;
- 4- Morocco; and
- 5- Yemen.

The study revealed no indicators outlining engendering poverty in the Arab countries tackled in this study.

More advanced model was used to identify and answer paper question using polynomial regression.

Study results revealed that no clear indicators of engendering poverty within the Arab countries, but many areas if developed will narrow the margin of having poverty affecting women such as:

- Fair distribution of country welfare;
- Supporting the economic development cycle; and
- Minimizing unemployment rates to have income increased among citizens.

3.4 Foreign Studies

3.4.1 Clem T., (2002), “Poverty and economically-deprived women and children – Theories”, *Emerging policy issues and development, International Journal of Social Economics*, Vol. 29 No. 1/2, pp. 73-86

The author discuss economic theories of the family and their consequences for the economic status of women and children, the impact of structural adjustment policies and economic transition on poverty among women and children, and limitations of measures used by UNDP to indicate the changing socio-economic position of females as development occurs.

The research uses descriptive statistics from survey reports, consensus, and previous studies in the field; these observations were compared to theories outlining the vulnerability of women and children to poverty.

Study results revealed that married women and children are often among the least able to help themselves. It is appropriate that particular attention be given to their economic circumstances in a caring society.

Study suggested that both the unitary theory of the family and bargaining theory can be useful in understanding the socio-economic situation of the women and children. The importance of taking gender issues into account in considering development has been recognized by international bodies such as UNDP.

3.4.2 Zuckerman E., (2002), “Background Paper for the Conference on Sustainable Poverty Reduction and PRSPs – Challenges for Developing Countries and Development Cooperation”, *Poverty Reduction Strategy Papers (PRSPs) and Gender*, Berlin, May 13-16, 2002

In this paper the author explores Why Must Poverty Reduction Strategy Papers (PRSPs) Mainstream Gender and see the importance of that to achieve poverty reduction goals, PRSPs must mainstream gender.

Few PRSPs to date have applied a GAD approach by mainstreaming gender issues. This conclusion was reached through analyzing several PRSP and interviewing PRSP stakeholders. Most PRSPs at best have applied a weak WID approach, typically mentioning a few female problems inconsistently. Most PRSPs include few sex-disaggregated data even if they are available.

Study results revealed that PRSP experience to date demonstrates that countries have hardly used the PRSP Sourcebook and have rarely incorporated participatory process inputs, engendered or not. Many PRSP writers have not been gender-aware. While engendering the participatory process and ensuring participatory inputs feed into PRSPs is important, it is also critical to convince writing teams of the importance of mainstreaming gender to achieve poverty reduction goals. Writers need training on how gender inequalities exacerbate poverty.

Rwanda proved the validity of this approach. Rwanda showed that an effective way to transmit gender mainstreaming techniques to PRSP writing teams is through workshops where participants practice engendering PRSP contents sector by sector and issue by issue.

It is strongly recommended that all future PRSPs mainstream gender through methodical planning. An action plan to mainstream gender into PRSPs should be formulated and backed by resources. Un-engendered PRSPs not only reinforce gender-unequal relations but deepen them to the extent that project benefits accrue more to males than to females. Moreover, without engendering PRSPs, development is perceived as a process which does not have to alter unequal gender relations.

3.4.3 Douma A., (2012), “Towards a workable approach to mainstream gender in natural resources management”, *Both ENDS Working Paper Series*.

This paper describes the key results and lessons learned of the Personele Samenwerking in Ontwikkelingslanden (PSO) that stands for Capacity Building in Developing Countries that set out to test a practical approach to mainstream gender in their work on natural resources management, each in its specific context and based on its specific ambition.

The proposed and tested workable approach includes a number of specific steps which can

guide a process in which an organization starts working on the integration of gender equality in its work.

Step	Goal
1) Preparation	Defining specific question and ambition, finding gender expert and relevant stakeholders to
2) Initial capacity building workshop	Scoping, common understanding, training, tools, cooperation with others, baseline.
3) Validation and planning workshop	Validate analysis, planning concrete activities
4) Implement work plan	Learning by doing
5) Evaluation workshop and way	Evaluate work plan, results and process, plan follow-up

Study results revealed that the relatively short project has shown considerable results. In Bangladesh, awareness on gender inequities in the use and management of resources in the Sundarbans was raised and women's empowerment led to the formation of women's organizations and the creation of female leaders. Linkages with government officials and service providers helped the community, both men and women, in claiming their rights.

The pilots show the approach is relevant and workable. They also provided important insights into ways to improve the approach and practical experiences which can be instructive and inspirational for others who are interested to start integrating a gender perspective into their work on natural resources both on the local level and the national level.

3.4.4 Nuttamon T., et al, (2012), "Framework for assessing the impacts of community-based enterprises on household poverty", Journal of Enterprising Communities: People and Places in the Global Economy Vol. 6 No. 1, pp. 5-27

The purpose of this paper is to describe a framework developed for assessing Community-based Enterprises' (CBEs') impacts on poverty reduction at the household level in northern Thailand, in the context of the UN Millennium Development Goals. The focus is on the use of principal component analysis to develop a context-specific definition of poverty.

The paper explains how business performance measurement, impact assessment of development projects and poverty measurement have been integrated into a single poverty

impact assessment framework in relation to CBEs. This framework has two key steps: identification of poverty groups and poverty components; and impact assessment of CBEs and other factors on household poverty.

Study results revealed that the framework captures a number of qualitative and quantitative aspects of poverty necessary for an accurate relative measure for differing geographical, economic and cultural contexts.

Women are generally the main economic players in the CBEs. Supplementary income that the members earn from the CBEs, such as wages and dividends, is commonly a small amount compared to household income from other sources.

3.4.5 Ngwira N., (2010), “Gender and Poverty Reduction in Malawi”

This paper looks at the nature and progress of planning and implementing engendered development in Malawi: it provides a cursory review of the gendered situation in key sectors and what can be done to accelerate progress.

The paper provides a review of the gendered situation in some of these areas.

- Gender, employment, and income
- Mainstreaming Gender in the agriculture Sector
- Gender and HIV/AIDS
- Gender and Education

Study results revealed that the main constraint to advancing gender in development planning and implementation in Malawi is failure to mainstream it, whether this means making mainline programs gender responsive or making sure that each program has affirmative action for the disadvantaged gender in the area. To mainstream gender successfully in GoM programs and policies would require that:

1. Public policy makers and managers are continuously trained in gender issues and development. This may mean requiring them to pass a gender and development course within 12 months of taking up their positions to continue with their 3 year contracts; and these contracts should among others require them to meet gender(ed) targets;

2. Development partners should move beyond using gender targets more generally in the Performance Assessments Frameworks to actually use them as triggers and disbursement conditions. Often these triggers are about gender insensitive economic liberalization programs or gender blind public financial management (anti-corruption) practices;
3. Developing skills for doing gender analysis especially on macro-economic, economic and infrastructure sectors;
4. Conducting gender audits of the main spending ministries and the Gender machinery once every two years. This may mean doing gender audits in 2 MDAs every year as part of the public expenditure reviews;
5. Planning and implementing unmistakably/unapologetic gender sensitive programs, especially in education (should include reviewing curricula not just the participation of girls and women), and agriculture;
6. Reforming laws that still allow for discrimination, and change the penal code/provisions to punish offenders adequately.

3.4.5 Dare A., et al, (2009), “Socioeconomic determinants of poverty among urban households in South-West Nigeria”, *International Journal of Social Economics*, Vol. 39 No. 3, 2012, pp. 168-181

The purpose of this paper is to examine poverty situations among urban households in Ekiti State, Nigeria with emphasis on household socioeconomic characteristics and their associated influence on poverty.

A multistage sampling approach was used to select 80 households who were interviewed using a well-structured questionnaire. Data collected were analyzed through Poverty index and Tobit regression model.

The study found that 41.0 percent of the households covered by the study were poor and would have to mobilize financial resources up to 45.0 percent of 1 US Dollar (N130) per day (for each household member) to be able to escape poverty. The incidence and depth of were higher among female headed households with values 0.26 and 0.43, respectively. The same pattern was also found among households with larger number of dependents with values

ranging from 0.74 to 1.00 for incidence of poverty and from 0.70 to 0.77 for depth of poverty. Dependency ratio, household assets and educational status of household head, among others, are socio-economic factors influencing the poverty.

The study recommends a multipronged approach for tackling poverty. The existing universal basic education programme in Nigeria should be strengthened, well-funded and adequately monitored in order to provide a better framework for integrating Nigerian school age population into the mainstream of education agenda.

Governments should tenaciously pursue the capacity development and empowerment interventions in the area of vocational trainings and acquisition of other skills that could enhance the entrepreneurial potentials of the people.

3.4.6 Kanchana G., et al, (2009), “Mainstreaming gender in disaster reduction: why and how?”, *Disaster Prevention and Management*, Vol. 18 No. 1, pp. 23-34.

The purpose of this paper is to highlight the importance of gender mainstreaming into disaster reduction decision making as a way of reducing disaster vulnerabilities of women, a highly vulnerable group to disasters.

The paper builds a discussion around disaster reduction, the importance of gender mainstreaming in disaster reduction and the ways of mainstreaming gender based on a literature review. It reviews academic literature as well as papers and reports produced by the United Nations International Strategy for Disaster Reduction (UN/ISDR) and various other institutions.

Study results revealed that:

- The paper highlights the importance of the role of gender mainstreaming in disaster reduction as a means of reducing disaster risk through considering women’s needs and concerns in particular.
- The paper emphasizes the need for enhancing gender balance in disaster reduction decision making in order to understand the possible effects of policies and measures developed for disaster reduction on gender roles.

Study recommends that:

- Gender mainstreaming in disaster reduction allows women to decrease their vulnerability through identifying their specific needs at the disaster management planning stage.
- Women are empowered by gender mainstreaming to reach equality in decision making roles in disaster reduction and to utilize their skills in planning and implementation of policies and measures.

**3.4.7 Bieri S., (2009), “Power and poverty. Reducing gender inequality by ways of rural employment?”, Interdisciplinary Centre for Gender Studies, Switzerland
Annemarie Sancar Swiss Development Agency, Switzerland**

This contribution discusses options and constraints of gender sensitive interventions for income generation and poverty alleviation in rural areas. thereby complicate the views on how economic empowerment of women offers a primary way out of poverty. More so, challenge the popularized imaginary of the economically empowered woman who has turned herself into a successful entrepreneur.

In this paper, it will pursue two main objectives which will be outlined in the following subsections. The first aims at reframing measures of economic development in a gender equality perspective. Our reflections will be based on Swiss Agency for Development and Cooperation SCD project evaluations. The second objective is directed towards an improved gender equality performance by ways of modifying project instruments such as monitoring and evaluation. This paper reflects an ongoing debate which is being led by the SDC gender desk.

In conclusion, suggested choosing three fields of action: the political field, the economic field and the sphere of well-being. The political field includes decision making processes and women’s participation in local councils, their representation in local groups and the power they are assigned to influence decisions.

The second field of action encompasses questions on household income and distribution as well as how decisions on consumption, investment and spending are negotiated.

Addressing the third field as the field of well-being. This includes social protection, access to health and education. Questions on gender based violence and the relation between generations will be addressed in an intersectional perspective proposed to link these three fields of action to the question of performance and systematically collect the data which is needed to address these questions.

3.4.8 Rajaram R., (2009), “Female-Headed Households and Poverty Evidence from the National Family Health Survey”, Department of Economics, Terry College of Business, the University of Georgia, Athens, GA

This paper estimates whether female-headed households are poorer than their male-headed counterparts, using household data from the National Family Health Survey (NFHS) for the year 2005-06

Researcher uses poverty measures that reflect on people’s permanent income such as housing condition, wealth index and standard of living index, and argue that these measures could be more informative about the chronic living condition of people than the official measure based on consumption expenditure. Employing probit and logit estimations, the results

Study results revealed that from the analysis provide evidence the relationship between female-headed households and poverty depends on the choice of poverty measure. Specifically, poverty measures based on the housing condition and the wealth indices show that female-headed households are less poor than male-headed households. However, based on the standard of living index measure of poverty, female-headed households are marginally poorer than their male-headed counterparts.

3.4.9 Kaundjua B., (2008), “Gender Dimension of Poverty and the Millennium Gender Dimension of Poverty and the Millennium Development Goals (MDGs) in Namibia”, University of Namibia, Windhoek, Namibia.

This paper assesses progress towards achieving Millennium Development Goal (MDG3) and its effects on women poverty in Namibia.

Through paper review and research materials and documents on Namibia, It focuses at Namibia’s performance on MDG3’s official indicators:

- 1) The ratio of girls to boys' enrolment in schools,
- 2) Ratio of literate females to males aged 15-24;
- 3) Proportion of women in non-agricultural employment and
- 4) Proportion of women's seats in parliaments.

Evidence suggests that progress on gender equality in access to service and resources increases women's productivity, and reduce poverty and hunger. For example, economically empowered women play a more active role in household decision-making, with greater bargaining power to increase spending on education and health (Department for International Development 2007). The official target for MDG3 is to achieve gender parity in primary and secondary education, preferably by 2005, and tertiary education by 2015. Progress toward this target is monitored by the four indicators. The first two indicators measures gender equality in the household, 1) the ratio of girls to boys' enrolment in primary, secondary and tertiary education; 2) the ratio of literate females to males among 15-24 years-olds; 3) the share or women in wage employment in the non- agriculture sector, measures progress in the economy; and 4) the proportion of seats held by women in national parliaments measures progress in society (UN Millennium Declaration 2000).

Study results revealed that Namibia has made progress towards achieving MDG3 indicators. Although the indicators are critical to measuring development, they do not sufficiently measure aspects of gender equality and empowerment. They do not capture the quality and outcome of education nor do they quantify barriers that inhibit women's participation in labour markets and parliaments. Consequently, achievements based on these indicators do not truly reflect progress toward gender equality and empowerment and their potential multiplier effects on women poverty are weak.

3.4.10 BATHYÁNY K. (2008), Poverty and social inequalities; a gender perspective, Papeles de POBLACIÓN No. 57, Universidad de la República de Uruguay.

The theoretical development of the concepts 'poverty' and 'gender' in recent decades has been very important; considering that analyzing poverty from a gender perspective allows understanding a series of processes that are involved in the phenomenon, its dynamics and characteristics in determinate contexts, which explain that certain groups of people, in function

of their sex, are at higher risk of suffering poverty.

The researcher used previous literature and studies exploring through both aspects of poverty and gender as well as looking at measurement tools of poverty and other dimensions affecting targeting that phenomena.

Study results revealed that the gender approach has made important conceptual and methodological contributions to the study of poverty; in conceptual terms, the gender perspective has broadened the definition of poverty stating an integral and dynamic conceptualization of the phenomenon which recognizes its multidimensionality and heterogeneity. The gender perspective proposes a strong criticism for a definition of poverty only based on income and distinguishes the components either material, symbolical and cultural where the relations of power influence and determine full or restricted access, according to their sex, to the resources (material, social and cultural). In this sense, it is possible to say that without the gender perspective, poverty is understood in an insufficient manner.

3.4.11 Kabeer N., (2003), “Gender Mainstreaming in Poverty Eradication and the Millennium Development Goals”, International Development Research Centre, Ottawa, Handbook for policy-makers and other stakeholders.

The book brings together arguments, findings and lessons from the development literature that are relevant to the achievement of the Millennium Development Goals (MDGs) from the standpoint of gender equality, consequently, understanding the causes and consequences of gender inequality.

This book has been structured in eight chapters outlined to reflect all current findings and implications of integrating mainstreaming gender and equality in line with the MDG Millennium goals.

Study results revealed that the road to gender equality is not a linear one. For each victory reported by gender advocates and grassroots activists across the world there are many setbacks. While patriarchal oppressions are still very much in evidence, however, looking back on three decades of research, advocacy and activism in the field of development suggests that there has been important progress on a number of fronts. It

is important to acknowledge these if the movement for equality is to be remaining vigorous and hopeful.

3.4.12 United Nations Publications (UNP), (2004), “Understanding Poverty from a Gender Perspective”, Volume 52 of Serie Mujer y desarrollo, ISSN 1564-4170

The aim of this study was to identify the points of intersection between two areas of study, namely poverty and gender. What do they have in common? What influence does the one exert on the other? Which are the most significant conceptual, methodological and political aspects?

The approach of the study was organized on the basis of three interrelated aspects:

- Progress and conceptual dilemmas in the preparation of studies on poverty and gender,
- The contributions made by the gender perspective to poverty measurement and
- The challenges involved in the formulation of public policies.

Study results revealed that:

- To mainstream the gender perspective in the production of statistics, including measurement and disaggregation by race, ethnic and ethno-linguistic group, age, level of education and marital status;
- To produce statistics and gender indicators such as those proposed by ECLAC in the meeting and in the data base available at the web site www.eclac.cl/mujer;
- Given that health is a basic need and a determinant of economic growth and, in the case of ill health, a generator of poverty, poverty measurement from a gender perspective should seek to estimate the volume of health expenditure necessary to ensure a minimum level of wellbeing for the household and its occupants.
- Given that employment is a fundamental tool for overcoming poverty, and that in this framework decent employment constitutes a poverty reduction strategy.

3.4.13 Whitehead A., (2003), “Failing women, sustaining poverty: Gender in Poverty Reduction Strategy Papers (PRSPs)”; Report for the UK Gender and Development Network.

The aim is to evaluate whether PRSPs have the potential to reduce women’s poverty or threaten to widen gender inequality and make women poorer.

This report explores the way in which poverty is addressed as a gendered phenomenon in the Poverty Reduction Strategy Papers of four countries – Tanzania, Bolivia, Malawi and the Yemen and in their policies and spending plans. It also addresses the processes by which different voices and interest groups were able to influence the content of the PRSPs and the gender balance in those processes. These case studies were selected for a number of reasons: because they provided a geographical spread; they have all completed PRSPs and are in the implementation stage; there was little existing work on gender and the PRSP in each; and they are significant countries for members of the Gender and Development Network. The analysis is based on telephone interviews and a review of primary and secondary documents.

In conclusion, women’s voices have hardly been sought and have definitely not been heard. Women citizens are hardly consulted at all and gender advocates within national Civil Society Organizations (CSOs) are not heeded.

Study recommends that in order to have a long-term and sustainable impact on poverty levels, PRSPs must place measures to tackle women’s poverty at their center, because so many poor people in most countries are women.

PRSP policies and associated spending plans should be firmly linked to gendered poverty analysis and gender equity.

3.4.14 Sabates-Wheeler R., & Kabeer N., (2003), “Gender equality and the extension of social protection”, ESS Paper No. 16, Social Security Policy and Development Branch, International Labour Office.

This paper takes as its starting point the overwhelming evidence that women occupy a disadvantaged status in relation to work opportunities. They are also far more likely to be excluded from social protection strategies. This paper views social protection as an attempt to bring together various technical definitions and philosophies underpinning the notion of social security as well as anti-poverty and pro-poor growth objectives of the contemporary general development agenda.

This paper was constrained to using only secondary information sources, but although this paper was constrained to using only secondary information sources, it was possible to hypothesize, that there are some general commonalities that all appear to share and may explain the fact that they are held out as successful programmes. These factors are:

- The ability to target vulnerable groups;
- Flexible and adaptable management and administration structures;
- Participatory involvement;
- Interwoven financial contributions; and
- An empowerment ideology that comprises promotive measures for social protection.

Further efforts to extend social protection for women should take these factors explicitly into account.

3.4.15 Chant S., (2003), “The ‘Engendering’ of Poverty Analysis in Developing Regions, Progress Since the United Nations Decade For Women, and Priorities for the Future”, London School of Economics, Gender Institute, New Working Paper Series, Issue 11, November 2003.

The overall aim of this paper is to outline the major methodological and conceptual challenges to understanding poverty from a gender perspective.

The paper is divided into three main sections. Section one reviews the ways in which the frontiers of poverty analysis have been pushed forward and progressively ‘engendered’

during three decades of dedicated feminist research and activism in Latin America and other parts of the South. In section two, the discussion turns to outstanding barriers to understanding poverty from a gender perspective. The third and final section offers thoughts on future directions in research and policy.

Study results revealed that despite some evidence of diminishing gender gaps in education, economic activity and so on, women are apparently not only an estimated two-thirds of the world's poor, but a purportedly rising percentage. Even if we take issue with the notion that the 'feminization of poverty' is an over-determined construct which has evolved in the interests of gender advocacy, and which reflects little of the complexity of gendered experiences of poverty, the fact remains that the social relations of gender still seem to 'predict greater vulnerability among women' as summed-up by Williams and Lee-Smith (2000:1):

'The feminization of poverty is more than a slogan: it is a marching call that impels us to question our assumptions about poverty itself by examining how it is caused, manifested and reduced, and to do this from a gender perspective'.

3.4.16 Siddique M., (1998), "Gender issues in poverty alleviation: a case study of Bangladesh", International Journal of Social Economics", Vol. 25 No. 6/7/8, pp. 1095-1111, MCB University Press, 0306-8293

This study in Bangladesh demonstrates the gender inequality by major economic activities there.

The study used descriptive statistics provided by Bangladesh Bureau of Statistics (BBS, 1991A) estimations and income measure of poverty.

Study results revealed that the gender gap is still very high. It should be noted here that primary education alone is not enough to improve the status of women in Bangladesh. One significant characteristic of urbanization is that it requires the expansion of the industrial sector, requiring a higher educational level of workers.

The gender gap of mean age at marriage is noticeable (the mean age at marriage of males is about seven years higher than that of females).

Study also recommended that there is no easy way to alleviate women's poverty. What is

needed for an improvement in women's economic status is a complete change in social attitudes to females and recognition of their legitimate place in the society as equal partners of men.

Politicians, social and religious reformers, feminists and foreign donor agencies cannot bring about any sustained and radical change in women's economic wellbeing

Alleviation of women's poverty is conditioned by economic reality. In the longer term modernization and a structural change in the Bangladesh economy would hold the key to the reduction of women's poverty.

3.4.17 Cagatay N., (1998), "Gender and Poverty", Working Paper (15) Social Development and Poverty Elimination Division, UNDP.

This research is looking into the universal validity of the "feminization of poverty" is being empirically challenged. Although the idea that there are gender differences in experiences of poverty is not abandoned, a more nuanced and complex analysis of poverty and gender inequalities is emerging. This, in turn, is giving rise to a more gender-aware approach to poverty elimination strategies.

In what is to follow, we discuss first the earlier approach to "women and poverty," which has focused mostly on female-headed households (FHHs). Next we address the various new conceptualizations of poverty and their relevance for understanding the linkages between gender and poverty.

The implications of the above discussion on the conceptualization of poverty and gender are the following:

- Poverty elimination cannot be based on a narrow approach that relies solely on "rising incomes" or macroeconomic growth.
- Poverty must be understood in a multidimensional sense, i.e., it must be conceptualized not only through the lens of consumption/income poverty, but also that of human poverty, i.e., deprivation in basic capabilities.
- Anti-poverty strategies must also include the goal of democratic governance as a poverty issue. If poverty is to be eradicated, it cannot be done without the empowerment of the poor. This is particularly important for women because of the worldwide gender

inequalities in political and economic empowerment.

- All policies, including macroeconomic policies must be examined from a gender and poverty perspective.
- Asset distribution strategies, such as land reform, or privatization policies (that redistribute assets) must be made gender aware and gender fair.

3.4.18 Baden S., (1993), “Gender and adjustment in Sub-Saharan Africa”, Report commissioned by the Commission for the European Communities, Report No. 8

This brief report surveys current thinking on adjustment in Sub-Saharan Africa, particularly with regard to poverty and gender considerations.

Gender issues are discussed in relation to agriculture and rural development and the social sector reforms under adjustment. The final section looks at gender in relation to programmes designed to alleviate the social costs of adjustment. Where possible, illustrative statistics are provided. However, the data available is often of poor quality and reliability; moreover the methodological problems of making simplistic assessments about adjustment on the basis of these limited data must be stressed.

Study results revealed that there is a need for more active attempts to gear the benefits of targeted assistance to women, rather than assuming that they will benefit as a sub-category of the poor.

- Consideration is also needed of the time costs for women who are the targets of feeding and other assistance programmes, by locating delivery at a level and at times which will not disrupt their productive and other activities.
- If women, as argued above, are more constrained in their opportunities to escape poverty, this implies that they are likely to be disproportionately represented among the long-term poor. The limited targeting and temporary nature of employment programmes thus may have a particular bias against poor women. A more long-term and flexible approach to providing a safety net is needed.
- There is a need for out of school feeding programmes to reach those children, particularly girls, who are not in school.

3.5 Comments on previous studies

This research has reviewed twenty five studies; four local studies, two Arabic studies, and nineteen foreign studies. These studies covered the issue of gender and poverty from different perspectives and approaches. Eight studies were conducted in a period from 2010 to 2013, nine studies were conducted between 2004 and 2009, five studies were conducted in 2003 and only three studies were conducted before 2000s.

These studies have been carried out in different countries such as: Jordan, Tunisia, Egypt, Morocco, Yemen, Saudi Arabia, Palestine (Gaza & Jenin), Sub-Saharan Africa, Bangladesh, UK, Namibia, Malawi, Nigeria.

The studies explored through the intersection between gender and poverty alleviation with more emphasis on analyzing poverty from a gender perspective (Bieri, 2009; Rajaram, 2009; Batthyany, 2008; Lorena, 2003; Whitehead, 2003; Chant, 2003; Baden, 1993). In a similar scope, studies looked into the feminization of poverty (Clem, 2013; UNRWA, 2013; Majideh, 2012; Aitemad et al., 2008; Ali, 2005; Cagatay-UNDP, 1998).

Other studies aimed at exploring through gender mainstreaming and gender inequality (Kanchana et al., 2009; Kaundjua, 2008; Siddique, 1998; Sabates-Wheeler and Kabear, 2003; Annelieke, 2012).

Some other studies explored through poverty and poverty reduction strategies (Dare et al, 2009; Nuttamon et al., 2012; Zuckerman, 2012), Abdulla Sadeq Hassan, (2005).

Researches on gender direct relation to poverty are relatively new, especially in the Arab countries.

The majority of studies used the descriptive analysis methods, and most of them used the questionnaire.

The provided studies/papers and researches agree on the need to pay attention to the gender dimension as important aspect of poverty targeting mechanism.

In line with previous studies, this research is looking into the extent of gender reflection on poverty and the extent to which targeting tools are integrating it.

The previous studies helped the researcher in building the general framework and literature review of the research, designing the questionnaire, and analyzing the results of the research.

All the previous studies are in agreement with this research on the importance of the introducing a gender dimensions for measuring poverty and hence enhancing targeting it.

The main distinction of this research from other researches is that it is conducted within the context of Gaza Strip, mainly focusing on UNRWA Gaza Field Office, this research has targeted social workers, middle management, and senior staff working directly or indirectly in the field of poverty targeting and reduction strategies, and it is -to the researcher's knowledge- is the first to discuss this issue in Gaza strip. This research provided conclusions and recommendations based on the findings of the research which might contribute to the development of the targeting mechanisms of poverty in Gaza Strip.

This research provides conclusion results and recommendations that add to the literature and practical applications of gender mainstreaming efforts set up by the United Nations to fight poverty.

Exploring through aforementioned researches can allow the researcher affirming the following:

- This research and topic is unique in nature and new as it considers an aspect of gender mainstreaming which could be essential in an area such as Gaza Strip where poverty is widespread and women is still struggling for descent livelihood.
- The theories analyzed under this section point to the fact that gender is not an isolated category. It is a social relation between men and women which modifies and has an influence over other relationships and is in turn, influenced and modified by them.
- Gender is not just a relationship between women and men; it is a constitutive element of social relations in general
- The concept of poverty is multidimensional and therefore its eradication cannot be accomplished through anti-poverty programmes alone without integration all its dimensions among these is the gender.
- Previous studies provide solid background that gender dimension has to do with poverty targeting and get be critical if excluded from the measures of poverty.
- The studies looks at the restriction put at the women's side in the world and more in Gaza considering the economical deteriorating situation which put more restrict in women access to jobs.
- The studies especially those that shed light on Gaza case, refer that the restriction

and siege on Gaza also contributes to the more commitment that should be put towards vulnerable community clusters such as women.

- The studies showed evidences suggest that progress on gender equality in access to service and resources increases women's productivity, and reduce poverty and hunger. For example, economically empowered women play a more active role in household decision-making, with greater bargaining power to increase spending on education and health
- Gender as a category of analysis is imperative in the formulation of all development programmes and policies, more particularly in poverty reduction. The exclusion of gender as a category within the context of poverty analyses, can lead to misdiagnoses of poverty processes through the erasure of gender dimensions.

The researcher can summarize the benefits of the previous studies as follows:

- Understanding the gender involvement and influence on poverty prior to applying these understanding to local practices.
- Enriching the literacy of such unique topic and put more of the international experience and its reflection on local applications.
- Assisting more in drawing the areas of the questionnaire to cover this research more effectively especially when gender dimension need to be integrated in designing poverty alleviation programmes.

Chapter Four: Research Methodology

- 4.1 Introduction
- 4.2 Research Design
- 4.3 Data Collection Methodology
- 4.4 Data Measurement
- 4.5 Test of Normality
- 4.6 Statistical Analysis Tools
- 4.7 Validity of Questionnaire
- 4.8 Reliability of the Research
- 4.9 Step Wise – Linear Regression

4.1 Introduction

This chapter describes the methodology that was used in the research. The adopted methodology uses the following sections: research population, questionnaire design, statistical data analysis, content validity and pilot study.

In this chapter the researchers discuss the methodology adopted to reach the conclusions obtained on gender integration with UNRWA for poverty targeting.

The discussion includes the study population and sample design, questionnaire developed, pilot study features, and the statistical tools and tests that will be used later in the discussion and analysis chapter.

In this chapter tests for questionnaire validity and reliability were conducted that presents and pre-requisite for proceed with the next chapter of results discussion.

It was also discussed in this chapter the theories that govern the use of tests and methods for obtaining relationships between variables such as the step-wise linear regression method.

4.2 Research Design

First phase of the research thesis proposal included identifying and defining the problems and establishing research objectives and developing research plan.

Second phase of research included a summary of the comprehensive literature review.

Third phase of the research included previous studies that tackled the same topic from local, Arabic and International sources.

Fourth phase of research focused on the modification of the questionnaire design, through distributing the questionnaire in a pilot form & study, the purpose of the pilot study was to test and prove that questions within questionnaire are relatively clear to be answered in a way that helps achieving target of the study. The questionnaire was modified based on the results of this pilot study.

Fifth phase of research included distributing questionnaire which is used to collect required data in order to achieve research objectives.

Sixth phase of the research was data analysis and discussion. Statistical Package for the Social Sciences, (SPSS) was used to perform the required analysis while final phase included research conclusions and recommendations.

200 questionnaires were distributed to research population and 170 questionnaires were received. Figure (4.1) shows the methodology flowchart, which leads to achieving research objectives.

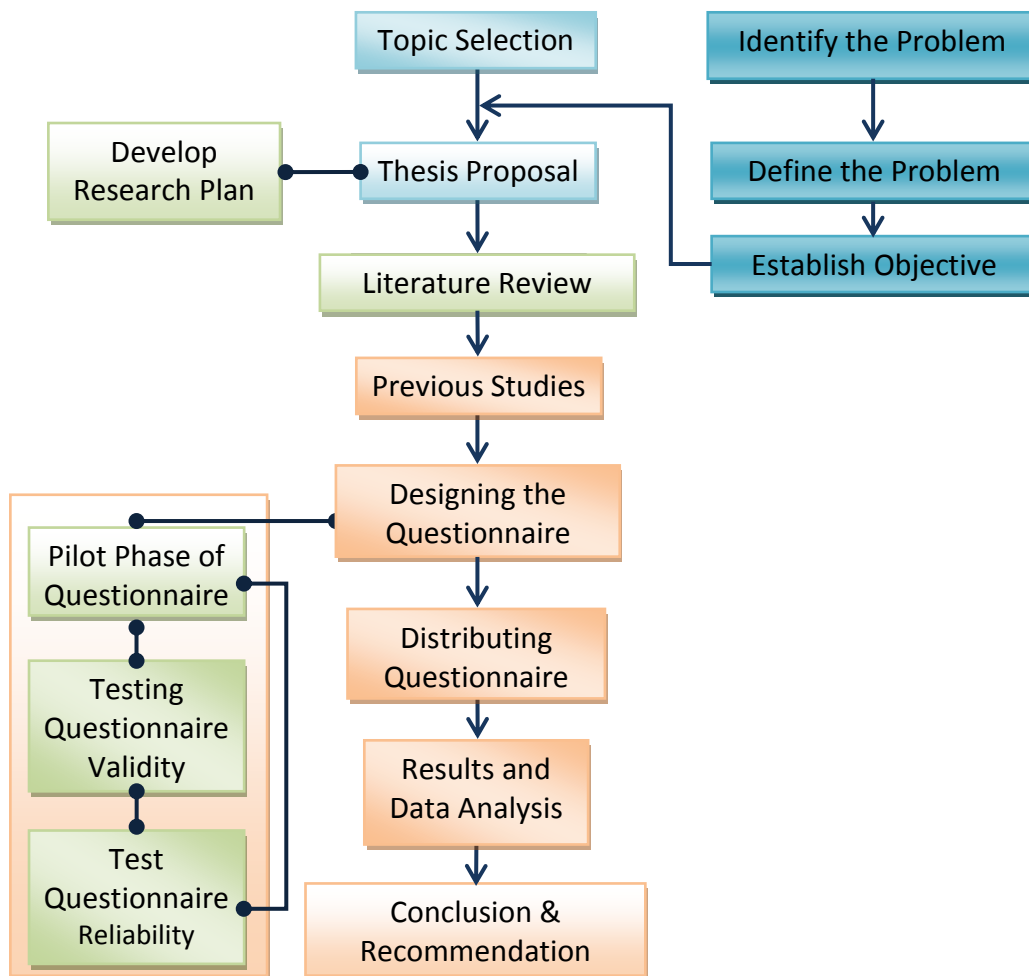


Figure 4-1: Illustration of methodology in achieving research objectives (articulated by researcher, Nov 2014)

4.3 Data Collection Methodology

Data was collected using primary & secondary data sources:

1. Primary Data source: using the questionnaire data collection tool and distributing to study population approx. 200 participants followed by data analysis using descriptive analysis and statistics, using SPSS.
2. Secondary data sources: through data collection from sources such as research papers, books, journals, statistics and the web pages.

4.3.1 Population and sample size

The population size included 300 staff within UNRWA's different departments who are engaged in poverty targeting services, mainly within its Relief and Social Services Programme.

The sample size was calculated using the following equation (Godden, 2004):

Sample Size (SS):

$$SS = \frac{Z^2 * (p) * (1-p)}{c^2}$$

Where:

Z = Z value (e.g. 1.96 for 95% confidence level)

p = percentage picking a choice, expressed as decimal (0.5 used for sample size needed)

c = confidence interval, expressed as decimal (e.g., 0.05 = ±5)

$$\text{New ss} = \frac{SS}{1 + \frac{SS - 1}{\text{Pop (population)}}$$

Using confidence level of 95%, and confidence interval of 5, population size is 300, and then the sample size needed is 169, approx. 170 participants.

4.3.2 Pilot Study

A pilot study for the questionnaire was conducted before collecting the results of the sample. It provided a trial run for the questionnaire, which involves testing the wordings of question, identifying ambiguous questions and testing the techniques that used to collect data, and measuring the effectiveness of standard deviations of respondents. In that scope wording of questionnaire was improved, as well as overall arrangement of the questionnaire and as

prerequisite for internal consistency. The pilot study encountered distributing and obtaining back at least 40 filled questionnaires that were intended for making necessary adjustment before full implementation, these 40 questionnaires were not used as part of the full implementation.

As a result, four paragraphs were taken out of the groups of questions as Para (3) from group (1); Para (13) from group (2); Para (27) from group (4); Par (55) from group (7).

4.4 Data Measurement

In order to be able to select the appropriate method of analysis, the level of measurement must be understood. For each type of measurement, there is/are an appropriate method/s that can be applied and not others. In this research, likert scale 1-10 is used.

4.5 Test of Normality

The One-Sample Kolmogorov-Smirnov Test procedure compares the observed cumulative distribution function for a variable with a specified theoretical distribution, which may be normal, uniform, Poisson, or exponential. The Kolmogorov-Smirnov Z is computed from the largest difference (in absolute value) between the observed and theoretical cumulative distribution functions. This goodness-of-fit test tests whether the observations could reasonably have come from the specified distribution. Many parametric tests require normally distributed variables. The one-sample Kolmogorov-Smirnov test can be used to test that a variable of interest is normally distributed, (Henry, C. and Thode, Jr., 2002).

Table (4.1) shows the results for Kolmogorov-Smirnov test of normality. From Table (4.1), the p-value for each variable is greater than 0.05 level of significance, then the distributions for these variables are normally distributed. Consequently, parametric tests were used to perform the statistical data analysis.

4.6 Statistical Analysis Tools

The researcher would use data analysis both qualitative and quantitative data analysis methods. The Data analysis prepared utilizing (SPSS 21). The researcher utilized the following statistical tools:

1. Kolmogorov-Smirnov test of normality.
2. Pearson correlation coefficient for Validity.
3. Cronbach's Alpha for Reliability Statistics.
4. Frequency and Descriptive analysis.
5. Parametric Tests (One-sample T test, Independent Samples T-test, Analysis of Variance).

Table 4-1: Kolmogorov-Smirnov test

Field	Kolmogorov-Smirnov	
	Statistic	P-value
Gender as a criterion for application within relief and development programs	0.835	0.489
Gender and its relationship with poverty targeting effectiveness	0.781	0.576
Gender and its association with poverty strategies within UNRWA and sustainable development	0.807	0.533
Female headed households and challenges faced by here within Gaza's context	0.604	0.859
Effectiveness of targeting Female Headed households within UNRWA's poverty reduction programs	0.812	0.524
indicators used in targeting	1.023	0.247
Monitoring and evaluating extent of targeting effectiveness on the ground after results application	0.715	0.687
Assessing targeting effectiveness accompanied with an appeal and review system of its results	0.738	0.648
All paragraphs of the questionnaire	0.738	0.647

- *T-test* is used to determine if the mean of a paragraph is significantly different from a hypothesized value μ_0 . If the P-value (Sig.) is smaller than or equal to the level of significance $\alpha = 0.05$, then the mean of a paragraph is significantly different from a hypothesized value μ_0 . The sign of the Test value indicates whether the mean is significantly greater or smaller than hypothesized value μ_0 . On the other hand, if the P-value (Sig.) is greater than the level of significance, $\alpha = 0.05$, then the mean a paragraph is insignificantly different from a hypothesized value μ_0 .
- The *Independent Samples T-test* is used to examine if there is a statistical significant difference between two means among the respondents toward the Gender dimension

integration within UNRWA poverty reduction strategies in Gaza Strip due to (Gender and Marital Status).

- The *One- Way Analysis of Variance (ANOVA)* is used to examine if there is a statistical significant difference between several means among the respondents toward the Gender dimension integration within UNRWA poverty reduction strategies in Gaza Strip due to (Age, Educational attainment, Years of employment at UNRWA (service) and Grade).

4.7 Validity of Questionnaire

Validity refers to the degree to which an instrument measures what it is supposed to be measuring (Pilot and Hungler, 1985). Validity has a number of different aspects and assessment approaches. Statistical validity is used to evaluate instrument validity, which include internal validity and structure validity. To insure the statistical validity of the questionnaire, two statistical tests should be applied:

- The first test is Criterion-related validity test (Pearson test) which measures the correlation coefficient between each paragraph in one field and the whole field.
- The second test is structure validity test (Pearson test) that used to test the validity of the questionnaire structure by testing the validity of each field and the validity of the whole questionnaire. It measures the correlation coefficient between one field and all the fields of the questionnaire that have the same level of similar scale.

4.7.1 Criterion Related Validity

Internal consistency /validity of the questionnaire are the first statistical tests that are used to test the validity of the questionnaire. They are measured by a scouting sample, which for this research tool was consisted of 40 questionnaires through measuring the correlation coefficients between each paragraph in one group and the whole group.

Table (4.2) clarifies the correlation coefficient for each paragraph of the “Gender as a criterion for application within relief and development programs” and the total of the group. The p-

values (Sig.) are less than 0.05, so the correlation coefficients of this group are significant at $\alpha = 0.05$, so it can be said that the paragraphs of this group are consistent and valid to measure what it was set for.

Table 4-2: Correlation coefficient of “Gender as a criterion for application within relief and development programs”

No.	Paragraph	Pearson Correlation Coefficient	P-Value (Sig.)
1.	Gender is known as new terminology into relief and development programmes thus correctly understanding it is still not fully elaborated.	.755	0.000*
2.	Gender is being correctly integrated and applied within relief and development programmes.	.768	0.000*
3.	There is growing understanding of the importance of integrating gender applications within relief and development programmes.	.380	0.008*
4.	Gender recognition within relief and development programmes increases targeting efficiency.	.505	0.000*
5.	Gender recognition within relief and development programmes is linked to downsizing unemployment and poverty for women.	.552	0.000*
6.	Gender is representing a terminology for recognition in all aspects of relief and developmental activities.	.349	0.014*

* Correlation is significant at the 0.05 level

Table (4.3) clarifies the correlation coefficient for each paragraph of the “Gender and its relationship with poverty targeting effectiveness” and the total of the group. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this group are significant at $\alpha = 0.05$, so it can be said that the paragraphs of this group are consistent and valid to be measure what it was set for.

Table 4-3: Correlation coefficient of “Gender and its relationship with poverty targeting effectiveness”

No.	Paragraph	Pearson Correlation Coefficient	P-Value (Sig.)
1.	Gender is one of several important dimensions of poverty targeting mechanisms.	.800	0.000*
2.	Gender weighting factor is clearly identified within poverty targeting equations of female headed households.	.806	0.000*
3.	Gender dimension is considered one of the health indicators of individuals within a female headed household (WHF) and affecting effectiveness of targeting that family.	.846	0.000*
4.	Gender dimension is considered one of the educational indicators of individuals within a female headed household (WHF) and affecting effectiveness of targeting that family.	.878	0.000*
5.	Gender dimension is considered one of the housing conditions indicators of individuals within a female headed household (WHF) and affecting effectiveness of targeting that family.	.522	0.000*
6.	Effectiveness of poverty targeting mechanisms is being measured using purely scientifically based indicators not linked to the results on the ground.	.439	0.002*
7.	Error levels measuring effectiveness of poverty targeting are in line with internationally acknowledged standards.	.715	0.000*
8.	Error levels within the poverty targeting tool exceed the international recognized standards.	.638	0.000*

* Correlation is significant at the 0.05 level

Table (4.4) clarifies the correlation coefficient for each paragraph of the “Gender and its association with poverty strategies within UNRWA and sustainable development “and the total of the group. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this group are significant at $\alpha = 0.05$, so it can be said that the paragraphs of this group are consistent and valid to be measure what it was set for.

Table 4-4: Correlation coefficient of “Gender and its association with poverty strategies within UNRWA and sustainable development”

No.	Paragraph	Pearson Correlation Coefficient	P-Value (Sig.)
1.	There are clear items that tackle gender within United Nations Relief and Works Agency (UNRWA) strategies.	.637	0.000*
2.	Poverty linkage with gender falls within UNRWA strategies where no equivalency in opportunities especially for female headed households (FHH).	.842	0.000*
3.	There is clear understanding of embedded items within UNRWA strategies that tackles gender related policies.	.809	0.000*
4.	There is clear inclusion of gender in written policies but not in application.	.647	0.000*
5.	Revisions are being conducted to UNRWA’s policies in poverty reduction while in line with needs of refugee community in Gaza strip.	.624	0.000*
6.	Application, evaluation and follow up of achievements are linked to strategies that are gender oriented.	.432	0.003*
7.	Poverty fighting strategies conducted by UNRWA appear clearly on the short/long run.	.377	0.008*
8.	The link between UNRWA strategies in poverty reduction and gender is clearly illustrated on the short/long run.	.619	0.000*
9.	Sustainable economic development is linked to poverty reduction strategies.	.713	0.000*
10.	Effectiveness of poverty reduction strategies is illustrated through regular reviews and application.	.543	0.000*

* Correlation is significant at the 0.05 level

Table (4.5) clarifies the correlation coefficient for each paragraph of the " Female headed households and challenges faced by here within Gaza’s context " and the total of the group. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this group are significant at $\alpha = 0.05$, so it can be said that the paragraphs of this group are consistent and valid to be measure what it was set for.

Table 4-5: Correlation coefficient of “Female headed households and challenges faced by here within Gaza’s context”

No.	Paragraph	Pearson Correlation Coefficient	P-Value (Sig.)
1.	Poverty targeting mechanisms are designed to correctly identify female headed households (FHH).	.495	0.001*
2.	Set of assistances provided by UNRWA are enough especially for those female headed households.	.700	0.000*
3.	There is clear policy towards targeting needy female headed households.	.706	0.000*
4.	UNRWA declares the vulnerability of female headed households with necessary attention and follow up.	.366	0.011*
5.	There are programs allocated for serving female headed households and providing them with assistance packages to cover their needs.	.536	0.000*
6.	Female headed households are receiving enough assistance from parties other than UNRWA.	.536	0.000*

* Correlation is significant at the 0.05 level

Table (4.6) clarifies the correlation coefficient for each paragraph of the “Effectiveness of targeting Female Headed households within UNRWA's poverty reduction programs” and the total of the group. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this group are significant at $\alpha = 0.05$, so it can be said that the paragraphs of this group are consistent and valid to be measure what it was set for.

Table 4-6: Correlation coefficient of “Effectiveness of targeting Female Headed households within UNRWA's poverty reduction programs ”

No.	Paragraph	Pearson Correlation Coefficient	P-Value (Sig.)
1.	UNRWA’s provided assistance is reflected positively on Female Headed Households.	.291	0.036*
2.	Female Headed Households are correctly targeted with limited/accepted error margin.	.882	0.000*
3.	Female Headed Households by divorced women are correctly targeted.	.865	0.000*
4.	Female Headed Households by widow are correctly targeted.	.740	0.000*
5.	Female Headed Households by abandoned women are correctly targeted.	.870	0.000*
6.	Efforts to assure that female headed households are aware of their entitlements and rights in UNRWA’s set of assistances for them.	.791	0.000*
7.	Follow up observations from the field confirm sound targeting of needy female headed households.	.790	0.000*
8.	It is noted from the work field that female headed households are satisfied with the amount of assistance they are receiving.	.656	0.000*

* Correlation is significant at the 0.05 level

Table (4.7) clarifies the correlation coefficient for each paragraph of the " Indicators used in targeting " and the total of the group. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this group are significant at $\alpha = 0.05$, so it can be said that the paragraphs of this group are consistent and valid to be measure what it was set for.

Table 4-7: Correlation coefficient of “Indicators used in targeting”

No.	Paragraph	Pearson Correlation Coefficient	P-Value (Sig.)
1.	Indicators used in UNRWA Poverty Survey applications are considered enough.	.841	0.000*
2.	UNRWA Poverty survey application is focusing on some items rather than others.	.740	0.000*
3.	It require adding more indicators tackles economic perspectives of importance in the evaluation.	.357	0.012*
4.	Gender based indicators are enough in terms of numbers and content.	.678	0.000*
5.	Gender based indicators are clear enough for the reader and data collector (social worker).	.476	0.001*
6.	Social workers are satisfied by the indicators presented to reflect astatus of a Female Headed Households (FHH).	.794	0.000*
7.	Social worker has space to indicate Female Headed Households (FHH).	.816	0.000*
8.	Female Headed Households (FHH) are being captured by indicators during data entry.	.834	0.000**

* Correlation is significant at the 0.05 level

Table (4.8) clarifies the correlation coefficient for each paragraph of the “Monitoring and evaluating extent of targeting effectiveness on the ground after results application “and the total of the group. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this group are significant at $\alpha = 0.05$, so it can be said that the paragraphs of this group are consistent and valid to be measure what it was set for.

Table 4-8: Correlation coefficient of “Monitoring and evaluating extent of targeting effectiveness on the ground after results application ”

No.	Paragraph	Pearson Correlation Coefficient	P-Value (Sig.)
1.	Monitoring and evaluating poverty survey is being conducted throughout planning phase.	.767	0.000*
2.	Monitoring and evaluating poverty survey is being conducted throughout implementation phase.	.743	0.000*
3.	Monitoring and evaluating poverty survey is being conducted throughout post implementation.	.923	0.000*
4.	Monitoring and evaluation results are being reflected at once to adjust implementation track.	.847	0.000*
5.	Regular reports reflect monitoring and evaluation results as well as lessons learned.	.788	0.000*

* Correlation is significant at the 0.05 level

Table (4.9) clarifies the correlation coefficient for each paragraph of the “Assessing targeting effectiveness accompanied with an appeal and review system of its results” and the total of the group. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this group are significant at $\alpha = 0.05$, so it can be said that the paragraphs of this group are consistent and valid to be measure what it was set for.

Table 4-9: Correlation coefficient of “Assessing targeting effectiveness accompanied with an appeal and review system of its results”

No.	Paragraph	Pearson Correlation Coefficient	P-Value (Sig.)
1.	There is fairness in targeting systems adopted by UNRWA.	.680	0.000*
2.	Limited number of complaints received by UNRWA reflects fairness and effectiveness of targeting.	.331	0.018*
3.	Needy Female Headed Households (FHH) are satisfied with poverty survey results conducted by UNRWA.	.530	0.000*
4.	There is fairness in targeting whether that concerns Male Headed Household (MHH) or Female Headed Household (FHH).	.655	0.000*
5.	Existing complaint system that strengthens appealing effectiveness adds to the quality of targeting.	.313	0.025*

* Correlation is significant at the 0.05 level

4.7.2 Structure Validity of the Questionnaire

Structure validity is the second statistical test that used to test the validity of the questionnaire structure by testing the validity of each group and the validity of the whole questionnaire. It measures the correlation coefficient between one group and all the groups of the questionnaire that have the same level of liker scale.

Table (4.10) clarifies the correlation coefficient for each group and the whole questionnaire. The p-values (Sig.) are less than 0.05, so the correlation coefficients of all the groups are significant at $\alpha = 0.05$, so it can be said that the groups are valid to measure what it were set for, to achieve the main aim of the study.

Table 4-10: Correlation coefficient of each group and the whole of questionnaire

No.	Field	Pearson Correlation Coefficient	P-Value (Sig.)
1.	Gender as a criterion for application within relief and development programs	.532	0.000*
2.	Gender and its relationship with poverty targeting effectiveness	.640	0.000*
3.	Gender and its association with poverty strategies within UNRWA and sustainable development	.631	0.000*
4.	Female headed households and challenges faced by here within Gaza's context	.531	0.000*
5.	Effectiveness of targeting Female Headed households within UNRWA's poverty reduction programs	.422	0.004*
6.	Indicators used in targeting	.652	0.000*
7.	Monitoring and evaluating extent of targeting effectiveness on the ground after results application	.765	0.000*
8.	Assessing targeting effectiveness accompanied with an appeal and review system of its results	.478	0.001*

* Correlation is significant at the 0.05 level

4.8 Reliability of the Research

The reliability of an instrument is the degree of consistency which measures the attribute it is supposed to be measuring. The less variation an instrument produces in repeated measurements of an attribute, the higher its reliability. Reliability can be equated with the stability, consistency, or dependability of a measuring tool. The test is repeated to the same sample of people on two occasions and then compares the scores obtained by computing a reliability coefficient. To insure the reliability of the questionnaire, Cronbach's Coefficient Alpha should be applied.

4.8.1 Cronbach's Coefficient Alpha

Scale's internal consistency is an important measure of reliability. This refers to the degree to which the items that make up the scale 'hang together'. Are they all measuring the same underlying construct? One of the most commonly used indicators of internal consistency is Cronbach's alpha coefficient. Ideally, the Cronbach alpha coefficient of a scale should be above . (DeVellis 2003).

Cronbach's alpha (George D. & Mallery P, 2006) is designed as a measure of internal consistency, that is, do all items within the instrument measure the same thing? The normal range of Cronbach's coefficient alpha value between 0.0 and + 1.0, and the higher values reflects a higher degree of internal consistency. The Cronbach's coefficient alpha was calculated for each group of the questionnaire.

Table (4.11) shows the values of Cronbach's Alpha for each group of the questionnaire and the entire questionnaire. For the groups, values of Cronbach's Alpha were in the range from 0.573 and 0.892. This range is considered high; the result ensures the reliability of each group of the questionnaire. Cronbach's Alpha equals 0.886 for the entire questionnaire which indicates an excellent reliability of the entire questionnaire.

Ideally, the Cronbach's alpha coefficient of a scale should be above 0.7 which is one of the main issues concerns the scale's internal consistency. This refers to the degree to which the items that make up the scale 'hang together', which can be explained more in that are they all measuring the same underlying construct? , in table 4.11 it has been noted to have values above 0.7 for each group and above 0.7 for all groups which indicates internal consistency of the Likert scale used from 1 to 10.

Table 4-11: Cronbach's Alpha for each group of the questionnaire

No.	Field	Cronbach's Alpha
1.	Gender as a criterion for application within relief and development programs	0.621
2.	Gender and its relationship with poverty targeting effectiveness	0.861
3.	Gender and its association with poverty strategies within UNRWA and sustainable development	0.812
4.	Female headed households and challenges faced by here within Gaza's context	0.573
5.	Effectiveness of targeting Female Headed households within UNRWA's poverty reduction programs	0.822
6.	indicators used in targeting	0.858
7.	Monitoring and evaluating extent of targeting effectiveness on the ground after results application	0.892
8.	Assessing targeting effectiveness accompanied with an appeal and review system of its results	0.795
	All paragraphs of the questionnaire	0.886

Thereby, it can be said that the researcher proved that the questionnaire was valid, reliable, and ready for distribution for the population sample.

4.9 Step Wise – Linear Regression

Stepwise linear regression is a method of regressing multiple variables while simultaneously removing those that aren't important. Stepwise regression essentially does multiple regression a number of times, each time removing the weakest correlated variable. At the end of the process only remains those variables that explain the distribution best. The only requirements are that the data is normally distributed (or rather, that the residuals are), and that there is no correlation between the independent variables (known as collinearity). (Pallant, 2010)

The independent variables to be used in the model are:

1. Monitoring and evaluating the extent of targeting effectiveness on the ground after results application ;
2. Gender and its association with poverty strategies within UNRWA and sustainable development;
3. Post implementation monitoring and evaluation;
4. Gender related health factors;
5. Gender application within Relief & Development Programmes; and
6. Gender-based complaints processing mechanism.

While the dependent variable is:

1. Effectiveness of targeting Female Headed Households (FHHs) within UNRWA poverty reduction programmes.

The main approaches in the process are:

- **Forward selection**, which involves starting with no variables in the model, testing the addition of each variable using a chosen model comparison criterion, adding the variable (if any) that improves the model the most, and repeating this process until none improves the model.
- **Backward elimination**, which involves starting with all candidate variables, testing the deletion of each variable using a chosen model comparison criterion, deleting the variable (if any) that improves the model the most by being deleted, and repeating this process until no further improvement is possible.
- **Bidirectional elimination**, a combination of the above, testing at each step for variables to be included or excluded.

Chapter Five: Data Analysis & Discussion

5.1 Introduction

5.2 Personal data presentation

5.3 Analyzing groups of study questionnaire

5.4 Testing Research Hypothesis

5.5 Step Wise – Linear Regression

5.1 Introduction

The study was designed to answer several questions raised by the researcher and to achieve objectives set and to test the hypotheses stated in the first chapter. This chapter presents the results, interpretations, and discussions of the study outcomes. The analysis was based on the data collected through the survey conducted and answers obtained from participants. Sections to follow present data, analysis, findings, and discussions, then researcher's results were compared with findings of other researchers' in previous studies.

As this chapter is presenting analysis of survey data and results of tests and hypotheses proposed in chapter one. It is organized into three major sections as follows.

1. Personal data presentation;
2. Analyzing dimensions of questionnaire; and
3. Testing the hypothesis.

The estimated population of Gaza Strip is totaled 1.64 million of which 835 thousand males and 809 thousand females.

(PCBS, 2012) data revealed that the population of the Palestinian Territory at mid-2012 is a young population; the percentage of individuals aged (0-14) constituted 43.7% of the total population in Gaza Strip. The elderly population aged (65 years and over) constituted 2.4% of the total population in Gaza Strip of mid-2012.

According to (PCBS, 2012), participation in labour force is a key indicator of the extent of labour market activity and effectiveness in providing job opportunities. The results of labour force survey (mid-2012) revealed that the labour force participation rate in 2012 is 39.9% in Gaza strip of the total labour force (Persons aged 15 years and above), the females participation rate in labour force is very low compared to males participation rate as 13.7% in Gaza Strip, against 65.5% of males in Gaza Strip.

Illiteracy rate among individuals aged 15 years or over in the Palestinian Territory was 4.5% in 2011, illiteracy gap is significantly noticed among males and females at 2.1% and 7.4% respectively (PCBS, 2012).

5.2 Personal data presentation

This section discusses the results obtained on the respondents of the study.

1. Participants' data segregated by Gender:

The results shown are in line with general distribution of UNRWA staff in targeted departments as male/female segregation which shows that uniform proportion between both genders is represented, Table 5.1

Table 5-1: Participants' data segregated by Gender

Gender	Frequency	Percent
Male	78	44.6
Female	97	55.4
Total	175	100.0

Estimated population of Gaza 1,730,737 among them 879,158 (51%) males and 851,579 (49%) females (PCBS, May, 2014). Participants' distribution is in line with normal population distribution as per PCBS.

2. Participants' data segregated by Age: It is noted that age group from 30 to 50 years old is the predominant on participants' age groups approx. 67%, as per Table 5.2

Table 5-2: Participant's data segregated by Age group

Age	Frequency	Percent
20- less than 30 years	31	17.7
30 - less than 40 years old	77	44.0
40 - less than 50 years	41	23.4
50 years and above	26	14.9
Total	175	100.0

Table (5.2) also shows that 61.7% of the respondents are below 40 years old.

3. Participants' data segregated by Educational attainment: Table (5.3) shows that 7.4% of the respondents hold "Diploma or less ", 86.3% " Bachelor's degree" and 6.3% of the sample hold "Master degree".

Table 5-3: Participant's data segregated by Educational attainment

Educational attainment	Frequency	Percent
Diploma or less	13	7.4
Bachelor	151	86.3
Master	11	6.3
PhD	-	-
Total	175	100.0

Usually social workers hold BA either in social science, social work, community development or sociology, which is the predominant on participants' academic achievement.

4. Participants' data segregated by Years of employment at UNRWA (service): Table No. (5.4) shows segregation by years of service by participating staff:

Table 5-4: Participant's data segregated by Years of employment at UNRWA (service)

Years of employment at UNRWA (service)	Frequency	Percent
1- less than 5 years	38	21.7
5- Less than 10 years	55	31.4
10- less than 15 years	53	30.3
15 years and above	29	16.6
Total	175	100.0

It is noted that experience group from 5 to 15 years old is the predominant on participants experience groups approx. 61%.

5. Participants' data segregated by Department: Table No. (5.5) shows segregation by department where participating staff belong:

Table 5-5: Participant's data segregated by department

Department	Frequency	Percent
Relief and social services Programme (RSSP)	154	88.0
Programme Support Unit (PSU)	10	5.7
Gender Unit	1	0.6
Operations support office (OSO)	4	2.3
Microfinance	2	1.1
Mental Health	4	2.3
Total	175	100.0

Social workers are the most engaged staff in poverty surveys conducted by UNRWA and they do serve at UNRWA Relief and social services Programme (RSSP).

6. Participants' data segregated by Grade: Participant's data segregated by grade of participating staff member.

Grade of staff member is defined as his/her rank on the scale of service which at UNRWA starts from grade 1 (lowest on the scale) to grade 20 (highest on the scale), the senior level start from grade 16 and up.

Data on grades of participating staff by grade is shown in Table No. (5.6):

Table 5-6: Participant's data segregated by Grade

Grade	Frequency	Percent
1-5	16	9.1
6-10	125	71.4
11-15	33	18.9
16-20	1	0.6
Total	175	100.0

Social workers are the most engaged staff in poverty surveys conducted by UNRWA and they do serve at UNRWA Relief and social services Programme (RSSP) under grade 10.

7. Participants' data segregated by Marital Status: Table No. (5.7) shows Participant's data segregated by marital status of participating staff:

Table 5-7: Participant's data segregated by Marital Status

Marital Status	Frequency	Percent
Married	157	89.7
Single	13	7.4
Other	5	2.9
Total	175	100.0

Having outlined in previous discussion that age group from 30 – 50 years old is predominant; it is reflected normally on the percentage of marriage that is approx. 90% of participants.

5.3 Analyzing groups of study questionnaire

Considering that likert scale was taken from 1 to 10, the hypothesized value of acceptance for analysis is taken slightly above middle as value of 6.

Group 1: Gender application within Relief & Development Programmes.

- The mean of paragraph #5 “Gender recognition within Relief and Development Programmes is linked to downsizing unemployment and poverty for women” equals 6.37 (63.68%), Test-value = 1.85, and P-value = 0.033 which is smaller than the level of significance $\alpha=0.05$. The sign of the test is positive, so the mean of this paragraph is significantly greater than the hypothesized value. It can be concluded that the respondents agree to this paragraph.

- The mean of paragraph #6 “Gender is representing a terminology for recognition in all aspects of relief and developmental activities” equals 5.06 (50.64%), Test-value = -4.98, and P-value = 0.000 which is smaller than the level of significance $\alpha=0.05$. The sign of the test is negative, so the mean of this paragraph is significantly smaller than the hypothesized value 6. It can be concluded that the respondents disagree to this paragraph.
- The mean of the group “Gender as a criterion for application within relief and development programs” equals 5.75 (57.47%), Test-value = -1.87, and P-value=0.031 which is smaller than the level of significance $\alpha=0.05$. The sign of the test is negative, so the mean of this group is significantly smaller than the hypothesized value 6. It can be concluded that the respondents disagree to group of “Gender as a criterion for application within relief and development programs ”. Table (5.8) shows the following results:

Table 5-8: Means and Test values for “Gender as a criterion for application within relief and development programs”

	Item	Mean	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	Gender is known as new terminology into relief and development programmes thus correctly understanding it is still not fully elaborated.	5.31	53.12	-3.77	0.000*	4
2.	Gender is being correctly integrated and applied within relief and development programmes.	5.17	51.72	-5.04	0.000*	5
3.	There is growing understanding of the importance of integrating gender applications within relief and development programmes.	6.23	62.27	1.29	0.099	3
4.	Gender recognition within relief and development programmes increases targeting efficiency.	6.33	63.33	1.74	0.042*	2
5.	Gender recognition within relief and development programmes is linked to downsizing unemployment and poverty for women.	6.37	63.68	1.85	0.033*	1
6.	Gender is representing a terminology for recognition in all aspects of relief and developmental activities.	5.06	50.64	-4.98	0.000*	6
	All paragraphs of the group	5.75	57.47	-1.87	0.031*	

* The mean is significantly different from hypothesized value of 6

Considering that UNRWA is the target for testing whether gender is already applied within its relief and development programmes, we find that the respondents are not much convinced

that Gender as a criterion is already put for application within UNRWA's relief and development programs as a result of the implications on the ground and the difficulties facing FHHs without proper intervention noticed especially in the field of poverty targeting.

Having this relation not existing between Gender and Relief & Development Programmes agree with (Ali, 2005) findings in his study that revealed no indicators outlining engendering poverty in the Arab countries tackled in this study presented in Jordan; Tunisia; Egypt; Morocco; and Yemen.

(Ali, 2005) added that no clear indicators of engendering poverty within the Arab countries, but many areas if developed will narrow the margin of having poverty affecting women such as:

- Fair distribution of country welfare;
- Supporting the economic development cycle; and
- Minimizing unemployment rates to have income increased among citizens.

The results though being linked to the context of UNRWA poverty targeting (Kaundjua, 2008) disagrees and suggests that progress on gender equality in access to service and resources increases women's productivity, and reduce poverty and hunger. For example, economically empowered women play a more active role in household decision-making.

(Ngwira, 2010), outlines that the main constraint to advancing gender in development planning and implementation in Malawi is failure to mainstream it, whether this means making mainline programs gender responsive or making sure that each program has affirmative action for the disadvantaged gender in the area.

(Kanchana et al, 2009) highlighted the importance of the role of gender mainstreaming in disaster reduction as a means of reducing disaster risk through considering women's needs and concerns in particular.

Kanchana et al, (2009) emphasized the need for enhancing gender balance in disaster reduction decision making in order to understand the possible effects of policies and measures developed for disaster reduction on gender roles.

Chant, (2003) and Williams (2000:1) outlined that ‘The feminization of poverty is more than a slogan: it is a marching call that impels us to question our assumptions about poverty itself by examining how it is caused, manifested and reduced, and to do this from a gender perspective’, which is not in agreement of group (1) findings.

Group 2: Gender and its relationship with poverty targeting effectiveness

- The mean of paragraph #1 “Gender is one of several important dimensions of poverty targeting mechanisms” equals 6.70 (67.02%), Test-value = 4.02 and P-value = 0.000 which is smaller than the level of significance $\alpha=0.05$. The sign of the test is positive, so the mean of this paragraph is significantly greater than the hypothesized value 6. It can be concluded that the respondents agree to this paragraph.
- The mean of paragraph #7 “Error levels measuring effectiveness of poverty targeting are in line with internationally acknowledged standards” equals 5.23 (52.29%), Test-value = -4.27, and P-value = 0.000 which is smaller than the level of significance $\alpha=0.05$. The sign of the test is negative, so the mean of this paragraph is significantly smaller than the hypothesized value 6. It can be concluded that the respondents disagree to this paragraph.
- The mean of the group “Gender and its relationship with poverty targeting effectiveness” equals 6.13 (61.28%), Test-value = 1.08, and P-value=0.142 which is greater than the level of significance $\alpha=0.05$. The mean of this group is insignificantly different from the hypothesized value 6. It can be concluded that the respondents (Do not know, neutral) to group of “Gender and its relationship with poverty targeting effectiveness”. Table (5.9) shows the following results:

The overall rate of answers is drifted to the “don’t know” or “neutral”, this is normal counting on the fact that information shared among different levels of staff is limited having Proxy Means Testing Formula (PMTF) used, which is a scientifically based tool and equation where no clear guidance towards embedded error levels. But even though such tool is used, indicators such as error levels should be shared which is not the case as checked with UNRWA.

Table 5-9: Means and Test values for “Gender and its relationship with poverty targeting effectiveness”

	Item	Mean	Proportional Mean (%)	Test value	P-value (Sig.)	Rank
1.	Gender is one of several important dimensions of poverty targeting mechanisms.	6.70	67.02	4.02	0.000*	1
2.	Gender weighting factor is clearly identified within poverty targeting equations of female headed households.	5.91	59.07	-0.52	0.302	6
3.	Gender dimension is considered one of the health indicators of individuals within a female headed household (WHF) and affecting effectiveness of targeting that family.	6.67	66.67	4.11	0.000*	2
4.	Gender dimension is considered one of the educational indicators of individuals within a female headed household (WHF) and affecting effectiveness of targeting that family.	6.54	65.42	3.35	0.001*	3
5.	Gender dimension is considered one of the housing conditions indicators of individuals within a female headed household (WHF) and affecting effectiveness of targeting that family.	6.25	62.51	1.49	0.069	4
6.	Effectiveness of poverty targeting mechanisms is being measured using purely scientifically based indicators not linked to the results on the ground.	5.58	55.81	-2.68	0.004*	7
7.	Error levels measuring effectiveness of poverty targeting are in line with internationally acknowledged standards.	5.23	52.29	-4.27	0.000*	8
8.	Error levels within the poverty targeting tool exceed the international recognized standards.	6.25	62.47	1.25	0.107	5
	All paragraphs of the group	6.13	61.28	1.08	0.142	

* The mean is significantly different from hypothesized value of 6.

Generally and broadly speaking PMTF has shown accepted error levels in countries such as Pakistan, but no clues towards what error levels in Gaza compared to those internationally accepted.

(Batthyany, 2008), outlines that gender perspective proposes a strong criticism for a definition of poverty only based on income and distinguishes the components either material, symbolical and cultural where the relations of power influence and determine full or restricted access, according to their sex, to the resources (material, social and cultural). In this sense, it is possible to say that without the gender perspective, poverty is understood in an insufficient manner.

The respondents still showed reasonable degree of agreement with paragraph #7 “Error levels measuring effectiveness of poverty targeting are in line with internationally acknowledged standards” and this raise concerns towards how much the respondents believe that the tool used for poverty is accurate.

Group 3: Gender and its association with poverty strategies within UNRWA and sustainable development

- The mean of paragraph #9 “Sustainable economic development is linked to poverty reduction strategies” equals 6.71 (67.11%), Test-value = 4.19, and P-value = 0.000 which is smaller than the level of significance $\alpha=0.05$. The sign of the test is positive, so the mean of this paragraph is significantly greater than the hypothesized value 6. It can be concluded that the respondents agree to this paragraph.
- The mean of paragraph #7 “Poverty fighting strategies conducted by UNRWA appear clearly on the short/long run” equals 5.32 (53.18%), Test-value = -4.26, and P-value = 0.000 which is smaller than the level of significance $\alpha=0.05$. The sign of the test is negative, so the mean of this paragraph is significantly smaller than the hypothesized value 6. It can be concluded that the respondents disagree to this paragraph.
- The mean of the group “Gender and its association with poverty strategies within UNRWA and sustainable development” equals 5.96 (59.63%), Test-value = -0.33, and P-value=0.372 which is greater than the level of significance $\alpha=0.05$. The mean of this group is insignificantly different from the hypothesized value 6. It can be concluded that the respondents (Do not know, neutral) to group of “Gender and its association with poverty strategies within UNRWA and sustainable development ”. Table (5.10) shows the following results:

Previous studies urged the importance of gender and its association with poverty strategies, and this is more emphasized through Siddique, (1998) who outlined the no easy way to alleviate women’s poverty. What is needed for an improvement in women’s economic status is a complete change in social attitudes to females and recognition of their legitimate place in the society as equal partners of men.

Table 5-10: Means and Test values for “Gender and its association with poverty strategies within UNRWA and sustainable development”

	Item	Mean	Proportional Mean (%)	Test value	P-value (Sig.)	Rank
1.	There are clear items that tackle gender within United Nations Relief and Works Agency (UNRWA) strategies.	5.64	56.35	-2.12	0.018*	7
2.	Poverty linkage with gender falls within UNRWA strategies where no equivalency in opportunities especially for female headed households (FHH).	6.28	62.76	1.69	0.047*	4
3.	There is clear understanding of embedded items within UNRWA strategies that tackles gender related policies.	5.49	54.88	-2.94	0.002*	9
4.	There is clear inclusion of gender in written policies but not in application.	6.42	64.18	2.38	0.009*	3
5.	Revisions are being conducted to UNRWA’s policies in poverty reduction while in line with needs of refugee community in Gaza strip.	5.98	59.82	-0.11	0.458	5
6.	Application, evaluation and follow up of achievements are linked to strategies that are gender oriented.	5.74	57.36	-1.94	0.027*	6
7.	Poverty fighting strategies conducted by UNRWA appear clearly on the short/long run.	5.32	53.18	-4.26	0.000*	10
8.	The link between UNRWA strategies in poverty reduction and gender is clearly illustrated on the short/long run.	5.57	55.66	-2.64	0.004*	8
9.	Sustainable economic development is linked to poverty reduction strategies.	6.71	67.11	4.19	0.000*	1
10.	Effectiveness of poverty reduction strategies is illustrated through regular reviews and application.	6.62	66.21	3.42	0.000*	2
	All paragraphs of the group	5.96	59.63	-0.33	0.372	

* The mean is significantly different from hypothesized value of 6.

Politicians, social and religious reformers, feminists and foreign donor agencies cannot bring about any sustained and radical change in women’s economic wellbeing. Alleviation of women’s poverty is conditioned by economic reality.

Whitehead, (2003), on the other hand concluded that women’s voices have hardly been sought and have definitely not been heard. Women citizens are hardly consulted at all and gender advocates within national CSOs are not heeded, and in order to have a long-term and sustainable impact on poverty levels, Poverty Reduction Strategy Papers (PRSPs) must place measures to tackle women’s poverty at their center, because so many poor people in most countries are women.

Catagay, (1998), expressed that implications on the conceptualization of poverty and gender are the following:

- Poverty elimination cannot be based on a narrow approach that relies solely on “rising incomes” or macroeconomic growth.
- Poverty must be understood in a multidimensional sense, i.e., it must be conceptualized not only through the lens of consumption/income poverty, but also that of human poverty, i.e., deprivation in basic capabilities.
- Anti-poverty strategies must also include the goal of democratic governance as a poverty issue. If poverty is to be eradicated, it cannot be done without the empowerment of the poor. This is particularly important for women because of the worldwide gender inequalities in political and economic empowerment.
- All policies, including macroeconomic policies must be examined from a gender and poverty perspective.
- Asset distribution strategies, such as land reform, or privatization policies (that redistribute assets) must be made gender aware and gender fair.

The overall rate of answers to this group is drifted to the “don’t know” or “neutral”, which implies that UNRWA staff are not necessarily made fully aware of UNRWA’s poverty strategies, or there is no clear aspects towards poverty reduction strategies.

From another hand, there were no solid examples about how does UNRWA actually embed gender in its targeting; female headed households are still experiencing difficulties through being correctly identified and then targeted as referred by the concept paper (Annex I).

Group 4: Female headed households and challenges faced by them in Gaza’s context

- The mean of paragraph #4 “UNRWA declares the vulnerability of female headed households with necessary attention and follow up” equals 5.99 (59.88%), Test-value =-0.07, and P-value =0.474 which is greater than the level of significance $\alpha=0.05$. Then the mean of this paragraph is insignificantly different from the hypothesized value 6. It can be concluded that the respondents “Do not know neutral “to this paragraph.

- The mean of paragraph #2 “Set of assistances provided by UNRWA are enough especially for those female headed households” equals 3.83 (38.29%), Test-value = -12.29, and P-value = 0.000 which is smaller than the level of significance $\alpha=0.05$. The sign of the test is negative, so the mean of this paragraph is significantly smaller than the hypothesized value 6. It can be concluded that the respondents disagree to this paragraph.
- The mean of the group “Female headed households and challenges faced by here within Gaza’s context” equals 4.81 (48.05%), Test-value = -9.32, and P-value=0.000 which is smaller than the level of significance $\alpha=0.05$. The sign of the test is negative, so the mean of this group is significantly smaller than the hypothesized value 6. It can be concluded that the respondents agree to group of “Female headed households and challenges faced by here within Gaza’s context ”. Table (5.11) shows the following results:

Table 5-11: Means and Test values for “Female headed households and challenges faced by them within Gaza’s context”

	Item	Mean	Proportional Mean (%)	Test value	P-value (Sig.)	Rank
1.	Poverty targeting mechanisms are designed to correctly identify female headed households (FHH).	5.44	54.42	-3.29	0.001*	2
2.	Set of assistances provided by UNRWA are enough especially for those female headed households.	3.83	38.29	-12.29	0.000*	6
3.	There is clear policy towards targeting needy female headed households.	4.58	45.76	-7.43	0.000*	4
4.	UNRWA declares the vulnerability of female headed households with necessary attention and follow up.	5.99	59.88	-0.07	0.474	1
5.	There are programs allocated for serving female headed households and providing them with assistance packages to cover their needs.	4.31	43.12	-10.07	0.000*	5
6.	Female headed households are receiving enough assistance from parties other than UNRWA.	4.69	46.94	-7.31	0.000*	3
	All paragraphs of the group	4.81	48.05	-9.32	0.000*	

* The mean is significantly different from hypothesized value of 6.

Nuttamon et al, (2012), elaborated that women are generally the main economic players in the Community-based Enterprises’ (CBEs’). Supplementary income that the members earn from

the CBEs, such as wages and dividends, is commonly a small amount compared to household income from other sources.

Abdulla Sadeq Hassan, (2005), also added that a noticeable low level of education was observed among females compared to males among the study population.

Nijim, (2012), expressed that due to poverty in Saudi Arabia many Head of families are urged to send their children to schools especially females, and penalty system needs to be there for those not abiding.

The participant agreed on the paragraphs outlining that in this group of vulnerable FHHs need to be under focus by relief and developmental programmes within UNRWA.

Group 5: Effectiveness of targeting Female Headed Households (FHHs) within UNRWA poverty reduction programmes.

- The mean of paragraph #1 “UNRWA’s provided assistance is reflected positively on Female Headed Households” equals 6.68 (66.80%), Test-value = 3.72, and P-value = 0.000 which is smaller than the level of significance $\alpha=0.05$. The sign of the test is positive, so the mean of this paragraph is significantly greater than the hypothesized value 6. It can be concluded that the respondents agree to this paragraph.
- The mean of paragraph #8 “It is noted from the work group that female headed households are satisfied with the amount of assistance they are receiving” equals 3.78 (37.80%), Test-value = -12.98, and P-value = 0.000 which is smaller than the level of significance $\alpha=0.05$. The sign of the test is negative, so the mean of this paragraph is significantly smaller than the hypothesized value 6. It can be concluded that the respondents disagree to this paragraph.
- The mean of the group “Effectiveness of targeting Female Headed households within UNRWA's poverty reduction programs” equals 4.45 (44.53%), Test-value = -11.91, and P-value=0.000 which is smaller than the level of significance $\alpha=0.05$. The sign of the test is negative, so the mean of this group is significantly smaller than the hypothesized value 6. It can be concluded that the respondents disagree to group of “Effectiveness of targeting Female Headed households within UNRWA's poverty reduction programs”. Table (5.12) shows the following results:

Table 5-12: Means and Test values for “Effectiveness of targeting Female Headed households within UNRWA's poverty reduction programs”

	Item	Mean	Proportional Mean (%)	Test value	P-value (Sig.)	Rank
1.	UNRWA's provided assistance is reflected positively on Female Headed Households.	6.68	66.80	3.72	0.000*	1
2.	Female Headed Households are correctly targeted with limited/accepted error margin.	4.36	43.58	-10.34	0.000*	3
3.	Female Headed Households by divorced women are correctly targeted.	4.08	40.82	-11.40	0.000*	5
4.	Female Headed Households by widow are correctly targeted.	4.26	42.62	-10.18	0.000*	4
5.	Female Headed Households by abandoned women are correctly targeted.	3.90	38.95	-14.45	0.000*	7
6.	Efforts to assure that female headed households are aware of their entitlements and rights in UNRWA's set of assistances for them.	4.53	45.29	-8.13	0.000*	2
7.	Follow up observations from the field confirm sound targeting of needy female headed households.	3.92	39.24	-11.46	0.000*	6
8.	It is noted from the work field that female headed households are satisfied with the amount of assistance they are receiving.	3.78	37.80	-12.98	0.000*	8
	All paragraphs of the group	4.45	44.53	-11.91	0.000*	

* The mean is significantly different from hypothesized value of 6.

Female headed households (FHHs) are one main challenge out of this research, trying to find out whether correct targeting for this category is already fulfilled.

Baden, (1993) outlined that there is a need for more active attempts to gear the benefits of targeted assistance to women, rather than assuming that they will benefit as a sub-category of the poor. Also, if women are more constrained in their opportunities to escape poverty, this implies that they are likely to be disproportionately represented among the long-term poor.

Rajaram (2009) concluded that the relationship between female-headed households and poverty depends on the choice of poverty measure. Specifically, poverty measures based on the housing condition and the wealth indices show that female-headed households are less poor than male-headed households. However, based on the standard of living index measure of poverty, female-headed households are marginally poorer than their male-headed counterparts.

From the results, respondents are not in agreement that this category is being correctly targeted and this is normally due to not having current systems correctly identify FHHs correctly at the first place and then miss-targeted through PMTF, which is not tailored to reflect FHHs socio-economic status and needs.

A concept paper titled: Right to Adequate Food: Securing access to food in Gaza for abandoned women, divorced women and women living in polygamous marriages was developed by UNRWA-GFO aiming at crossing the issue of identifying FHHS who can then be correctly targeted using the PMTF (Annex I).

Group 6: Indicators used in targeting

- The mean of paragraph #3 “It require adding more indicators tackles economic perspectives of importance in the evaluation” equals 6.80 (68.02%), Test-value = 4.73, and P-value = 0.000 which is smaller than the level of significance $\alpha=0.05$. The sign of the test is positive, so the mean of this paragraph is significantly greater than the hypothesized value 6. It can be concluded that the respondents agree to this paragraph.
- The mean of paragraph #1 “Indicators used in UNRWA Poverty Survey applications are considered enough” equals 4.13 (41.26%), Test-value = -11.40, and P-value = 0.000 which is smaller than the level of significance $\alpha=0.05$. The sign of the test is negative, so the mean of this paragraph is significantly smaller than the hypothesized value 6. It can be concluded that the respondents disagree to this paragraph.
- The mean of the group “Indicators used in targeting” equals 5.05 (50.45%), Test-value = -9.16, and P-value=0.000 which is smaller than the level of significance $\alpha=0.05$. The sign of the test is negative, so the mean of this group is significantly smaller than the hypothesized value 6. It can be concluded that the respondents disagree to group of “Indicators used in targeting”. Table (5.13) shows the following results:

UNRWA through its poverty survey application is using 52 indicators, named “proxies” that is converted into another 250 variables which are used during the date collection phase of the process, reflecting objective sides of the information to be collected as housing, education, assets ownership, health, and other socio-economic indicators.

Table 5-13: Means and Test values for “Indicators used in targeting”

	Item	Mean	Proportional Mean (%)	Test value	P-value (Sig.)	Rank
1.	Indicators used in UNRWA Poverty Survey applications are considered enough.	4.13	41.26	-11.40	0.000*	8
2.	UNRWA Poverty survey application is focusing on some items rather than others.	5.57	55.66	-2.48	0.007*	2
3.	It requires adding more indicators tackle economic perspectives of importance in the evaluation.	6.80	68.02	4.73	0.000*	1
4.	Gender based indicators are enough in terms of numbers and content.	4.99	49.88	-6.25	0.000*	4
5.	Gender based indicators are clear enough for the reader and data collector (social worker).	5.50	55.03	-2.69	0.004*	3
6.	Social workers are satisfied by the indicators presented to reflect a status of a Female Headed Households (FHH).	4.32	43.18	-10.42	0.000*	6
7.	Social worker has space to indicate Female Headed Households (FHH).	4.13	41.33	-12.10	0.000*	7
8.	Female Headed Households (FHH) are being captured by indicators during data entry.	4.89	48.91	-6.25	0.000*	5
	All paragraphs of the group	5.05	50.45	-9.16	0.000*	

* The mean is significantly different from hypothesized value of 6.

Nijim, (2012), agreed and emphasized on the education and housing sides:

- Education is behind the high rate of un-employment of women in the Saudi Arabia.
- Old Shelters are still being occupied by families and it represents one of the main reasons behind poverty.

But Nijim, (2012) introduced another perspective, social security scope which needs to be revised to involve more cluster of the community with emphasis on women.

Dare et al, (2009) agreed on the education perspective and added that that Governments should tenaciously pursue the capacity development and empowerment interventions in the area of vocational trainings and acquisition of other skills that could enhance the entrepreneurial potentials of the people.

Lorena, (2003), elaborated that given that health is a basic need and a determinant of economic growth and, in the case of ill health, a generator of poverty, poverty measurement from a gender perspective should seek to estimate the volume of health

expenditure necessary to ensure a minimum level of wellbeing for the household and its occupants.

The disagreement on the indicators used fulfilling the needed information posed by participants as these indicators are tackling an objective side of the information collected in a quantitative form, the respondents didn't see that the information collected are reflecting all perspectives of information needed to express the socio-economic status of a family especially the qualitative perspective of that information.

The poverty application form is known to be short coping with the needs on the ground and number of beneficiaries UNRWA need to survey every two years which is approx. 200,000 families compared with its limited resources. Thus it is not necessary covering all anticipations by applicant.

Group 7: Monitoring and evaluating the extent of targeting effectiveness on the ground after results application

- The mean of paragraph #2 “Monitoring and evaluating poverty survey is being conducted throughout implementation phase” equals 6.24 (62.40%), Test-value =1.4, and P-value =0.074 which is greater than the level of significance $\alpha=0.05$. Then the mean of this paragraph is insignificantly different from the hypothesized value 6. It can be concluded that the respondents “Do not know, neutral “to this paragraph.
- The mean of paragraph #4 “Monitoring and evaluation results are being reflected at once to adjust implementation track” equals 5.46 (54.63%), Test-value = -3.18, and P-value = 0.001 which is smaller than the level of significance $\alpha=0.05$. The sign of the test is negative, so the mean of this paragraph is significantly smaller than the hypothesized value 6 . It can be concluded that the respondents disagree to this paragraph.
- The mean of the group “Monitoring and evaluating extent of targeting effectiveness on the ground after results application” equals 5.88 (5.88%), Test-value = -0.83, and P-value=0.204 which is greater than the level of significance $\alpha=0.05$. The mean of this group is insignificantly different from the hypothesized value 6. It can be concluded

that the respondents (Do not know, neutral) to group of “Monitoring and evaluating extent of targeting effectiveness on the ground after results application “. Table (5.14) shows the following results:

Table 5-14: Means and Test values for “Monitoring and evaluating extent of targeting effectiveness on the ground after results application”

	Item	Mean	Proportional Mean (%)	Test value	P-value (Sig.)	Rank
1.	Monitoring and evaluating poverty survey is being conducted throughout planning phase.	5.95	59.49	-0.31	0.378	2
2.	Monitoring and evaluating poverty survey is being conducted throughout implementation phase.	6.24	62.40	1.45	0.074	1
3.	Monitoring and evaluating poverty survey is being conducted throughout post implementation.	5.87	58.73	-0.77	0.222	4
4.	Monitoring and evaluation results are being reflected at once to adjust implementation track.	5.46	54.63	-3.18	0.001*	5
5.	Regular reports reflect monitoring and evaluation results as well as lessons learned.	5.91	59.14	-0.54	0.294	3
	All paragraphs of the group	5.88	58.83	-0.83	0.204	

* The mean is significantly different from hypothesized value of 6.

Monitoring and evaluation (M&E) is known as a management tool for introducing adjustments to the process that result in meeting its objectives, which in our case, effective targeting of poor families.

Respondents are not sure whether this tool is giving its intended impacts, as having the results on the ground not meeting expectation of beneficiaries and that no back reflection of M&E results on the process.

If a transparent community-based mechanism for validating the list of beneficiaries selected and evaluating appeals can be adopted to help reduce such errors then a compressive monitoring plan must be put in place to ensure consistent process in place especially with the involvement of community members.

Group 8: Assessing targeting effectiveness accompanied with an appeal and review system of its results

- The mean of paragraph #5 “Existing complaint system that strengthens appealing effectiveness adds to the quality of targeting” equals 6.10 (61.03%), Test-value =0.55, and P-value =0.291 which is greater than the level of significance $\alpha=0.05$. Then the mean of this paragraph is insignificantly different from the hypothesized value 6. It can be concluded that the respondents “Do not know neutral “to this paragraph.
- The mean of paragraph #1 “There is fairness in targeting systems adopted by UNRWA” equals 3.96 (39.60%), Test-value = -11.89, and P-value = 0.000 which is smaller than the level of significance $\alpha=0.05$. The sign of the test is negative, so the mean of this paragraph is significantly smaller than the hypothesized value 6. It can be concluded that the respondents disagree to this paragraph.
- The mean of the group “Assessing targeting effectiveness accompanied with an appeal and review system of its results” equals 4.54 (45.45%), Test-value = -10.79, and P-value=0.000 which is smaller than the level of significance $\alpha=0.05$. The sign of the test is negative, so the mean of this group is significantly smaller than the hypothesized value 6. It can be concluded that the respondents disagree to group of “Assessing targeting effectiveness accompanied with an appeal and review system of its results ". Table (5.15) shows the following results:

According to World Bank, (World Development Indicators, 2005), along with the decision to adopt a PMTF, it was also agreed that this method cannot be a solution in isolation, and must be complemented by a community-based mechanism that acts as an independent check to the selection process. Like all statistical exercises, a certain degree of errors must be expected from the PMTF – arising from imperfections in the predictions of the model/algorithm itself as well as errors in the information on which the formula is applied. While these cannot be eliminated completely, a transparent community-based mechanism for validating the list of beneficiaries selected and evaluating appeals can help reduce such errors.

Table 5-15: Means and Test values for “Assessing targeting effectiveness accompanied with an appeal and review system of its results”

	Item	Mean	Proportional Mean (%)	Test value	P-value (Sig.)	Rank
1.	There is fairness in targeting systems adopted by UNRWA.	3.96	39.60	-11.89	0.000*	5
2.	Limited number of complaints received by UNRWA reflects fairness and effectiveness of targeting.	4.38	43.79	-9.53	0.000*	2
3.	Needy Female Headed Households (FHH) are satisfied with poverty survey results conducted by UNRWA.	4.18	41.83	-11.47	0.000*	3
4.	There is fairness in targeting whether that concerns Male Headed Household (MHH) or Female Headed Household (FHH).	4.09	40.91	-10.43	0.000*	4
5.	Existing complaint system that strengthens appealing effectiveness adds to the quality of targeting.	6.10	61.03	0.55	0.291	1
	All paragraphs of the group	4.54	45.45	-10.79	0.000*	

* The mean is significantly different from hypothesized value of 6.

The appeals mechanism specifically is critical to correct errors of exclusion arising from a variety of sources like incorrect information on households, improper application of formula, or special (and thus rare) circumstances of specific households that no statistically derived formula can take into account. In order for the PMTF to be effective, it is also equally important to have an institutional setup to implement the system – including the community-based processes for validation and appeals.

Appeals numbers received from beneficiaries at UNRWA-GFO are linked to the effective targeting, and having the respondents already showing concerns in previous paragraphs towards the effectiveness of UNRWA targeting, this would normally be reflected in this paragraph as no agreement in having an effective appeal and review system of targeting results whereas the results could be carrying a margin of error within it.

According to UNRWA through interviews with staff from the Relief and social Services Programme (RSSP), complaints received at RSSP for food are comprising more than 80% of the total complaints received which tackles other topics such as shelter, housing, employment,

etc., this implies a high dissatisfaction level among beneficiaries regarding the food targeting mechanisms implemented by UNRWA.

5.4 Testing Research Hypothesis

In this section hypothesis discussed in chapter (1) are tested and results are discussed:

Hypothesis [1]:

There is an effect of gender-based complaints processing on effectiveness of targeting Female Headed Households (FHHs).

Table (5.16) shows that the correlation coefficient between effectiveness of targeting Female Headed Households (FHHs) and gender-based complaints processing equals .757 and the p-value (Sig.) equals 0.000. The p-value (Sig.) is less than 0.05, so the correlation coefficient is statistically significant at $\alpha = 0.05$. It can be concluded that there is an effect of gender-based complaints processing on effectiveness of targeting Female Headed Household (FHH).

Table 5-16: Correlation coefficient between effectiveness of targeting Female Headed Household (FHH) and gender-based complaints processing

	Pearson Correlation Coefficient	P-Value (Sig.)
There is an effect of gender-based complaints processing on effectiveness of targeting Female Headed Household (FHH).	.757	0.000*

* Correlation is statistically significant at 0.05 level

Effective targeting of FHHs is directly linked to having their appeals processed after conducting PMTF as a corrective action (if necessary) to properly identify poor FHHs.

Appealing (complaint) system is representing an important component of any poverty targeting system by ensuring that gender association which could be miss-identified at the PMTF process stage could be tracked through the appealing stage, accordingly welfare and sustainable development could be achieved efficiently and in a short period of time if the appealing system is directly following the PMTF processing stage.

Results agree with (Australian Government Aid, 2011) that considers targeting the poorest with an assessment of the proxy means test methodology outlines the need to have an appealing system following the PMTF processing.

Results are also consistent with (World Bank, 2005) that outlined in its working papers the administrative difficulties associated with sophisticated means tests and the inaccuracy of simple means tests, the idea of using proxy means tests that avoid the problems involved in relying on reported income is appealing.

All social protection programs should have an appeals system, especially ones using the PMT, where high exclusion error rate exist. However appeals are not a regular feature of the methodology, meaning a large number of people excluded from programs has no recourse.

(RSI, 2011) confirm and agrees to incorporating an appeal system as part of the Social Safety Net Programme (SSNP), it aims at providing systematic, accountable, and transparent process for handling appeals. This system shall address the concerns of the applicants/beneficiaries in terms of eligibility; miss-targeting and level of assistance that might occur within the SSNP. Having such a mechanism in place is important for transparency and for perceived fairness.

The RSI (2009) defined the composition of the committee as each Appeal Committee that shall comprise at least the following:

- a) Area Officer or his/her designate;
- b) Area Relief and Social Services Officer (ARSSO);
- c) UNRWA Staff member (i.e. area health/ education/ maintenance & engineering officers), excluding Relief and Social Services Programme (RSSP) social workers.
- d) Representative from the Community i.e. CBOs or local NGOs members.

While an appeals system should be an integral part of any social protection program, designing one that fairly, objectively and transparently addresses eligibility is a major challenge.

The PMTF must also be complemented by a strong community-based process for independent validation of beneficiary lists and addressing appeals in order to minimize errors of exclusion, which will require setting up community committees with broad representation.

It should be noted that a linear regression model has been processed and a linear based equation has been established that directly links effectiveness of poverty targeting to an in place complaints/appeal mechanism.

Hypothesis [2]:

There is an effect of follow-up strategies of poverty survey results on the ground and effectiveness of targeting Female Headed Household (FHH).

Table (5.17) shows that the correlation coefficient between effectiveness of targeting Female Headed Household (FHH) and the follow-up strategies of poverty survey results on the ground equals .390 and the p-value (Sig.) equals 0.000. The p-value (Sig.) is less than 0.05, so the correlation coefficient is statistically significant at $\alpha = 0.05$. It can be concluded that there is an effect of follow-up strategies of poverty survey results on the ground on effectiveness of targeting Female Headed Household (FHH).

Table 5-17: Correlation coefficient between effectiveness of targeting Female Headed Household (FHH) and the follow-up strategies of poverty survey results on the ground

	Pearson Correlation Coefficient	P-Value (Sig.)
There is an effect of follow-up strategies of poverty survey results on the ground on effectiveness of targeting Female Headed Household (FHH).	.390	0.000*

* Correlation is statistically significant at 0.05 level

Follow up takes the meaning of continuous updates and review of poverty results/status on regular basis that could take the form of annual or bi-annual re-assessment of families' poverty status, in addition to opening the door for families to submit what can prove a sudden change/shock in the family socioeconomic status.

Follow up on the ground is necessary for managing poverty survey processes noting that poverty targeting is a continuous process and require continuous follow up and feedback having several social factors embedded in the process and subject for sudden change.

The results agree with (Zuckerman, 2002) and (RSI, 2011) that set a criterion for follow-up and review of poverty results of families within the Special Hardship Cases (SHCs), by

allowing not more than two years between each review, that also encounter for shocks happening in the family which allows family review their poverty status based on the new conditions.

The results are consistent with (Kabeer, 2003) and (Hejoj, 2013) who also emphasized the need to have a review mechanism of the PMTF results for emergency food beneficiaries who are entitled for reviewing their poverty status with 18 months.

Hypothesis [3]:

There is an effect of successful poverty reduction strategies on sustainable economic growth.

Table (5.18) shows that the correlation coefficient between sustainable economic growth and successful poverty reduction strategies equals .372 and the p-value (Sig.) equals 0.000. The p-value (Sig.) is less than 0.05, so the correlation coefficient is statistically significant at $\alpha = 0.05$. It can be concluded that there is an effect of successful poverty reduction strategies on sustainable economic growth.

Table 5-18: Correlation coefficient between sustainable economic growth and successful poverty reduction strategies

	Pearson Correlation Coefficient	P-Value (Sig.)
There is an effect of successful poverty reduction strategies on sustainable economic growth.	.372	0.000*

* Correlation is statistically significant at 0.05 level

All references agree that sustainable economic growth of any country is linked to its effective poverty reduction strategy having poverty playing an enormous role in restricting any developing efforts.

The results agree with Kabeer (2003) who indicated that given the global changes, the rationale for developing social protection as a field of policy has been argued to be necessary due to the following reasons:

1. Poverty reduction is of fundamental concern to most international development agencies; therefore extending social protection is of critical importance if dominant rhetoric is to be reflected in reality.
2. Social protection will promote social justice and equity.
3. Social protection policy interventions can improve the well-being of the poor simply by preventing sharp downfalls in income or consumption and can help to minimize risk for all citizens.
4. Social protection can be growth enhancing. If the poor have mechanisms that protect them from poverty-inducing shocks, they will be more likely to undertake riskier initiatives in the production and labour market spheres, which could result in a higher return for the poor and the economy overall.
5. If social protection helps prevent or mitigate irreversible damages to the accumulation of human capital, it will be beneficial to overall growth and contribute to poverty reduction on a more permanent basis.
6. Social protection enables people to take risks to pursue livelihood.
7. Social protection compensates for declining effectiveness of traditional and informal systems for enhancing livelihood security.
8. Social protection interventions contribute to the solidarity, social cohesion, and social stability of a country. If well designed and implemented, measures to enhance social protection support sustainable development.
9. Social protection can compensate for declining effectiveness of traditional and informal systems to enhance livelihood security.

The results came in line with (Chant, 2003) who concluded that The main tasks for the future will surely be not only to continue breaking down the gender blind-spots in mainstream approaches to poverty, but to interrogate the often reactive monolithic stereotypes that have evolved under the umbrella of ‘gender-aware’ poverty analysis and advocacy.

The results are consistent with (Cagatay, 1998) by indicating that poverty must be understood in a multidimensional sense, i.e., it must be conceptualized not only through the lens of consumption/income poverty, but also that of human poverty, i.e., deprivation in basic capabilities. Given that poverty elimination strategies must be informed by the concept of human poverty, they must be multidimensional and cognizant of the trade-offs that poor people may face between different dimensions of poverty.

The global changes taking place indicate that the majority of poor people, especially those in developing countries, are vulnerable and have weak access, if any, to mechanisms of social protection.

Hypothesis [4]:

There is an effect of post-implementation monitoring on effectiveness of targeting Female Headed Household (FHH).

Table (5.19) shows that the correlation coefficient between effectiveness of targeting Female Headed Household (FHH) and post-implementation monitoring equals .382 and the p-value (Sig.) equals 0.000. The p-value (Sig.) is less than 0.05, so the correlation coefficient is statistically significant at $\alpha = 0.05$. It can be concluded that there is an effect of post-implementation monitoring on effectiveness of targeting Female Headed Household (FHH).

Table 5-19: Correlation coefficient between effectiveness of targeting Female Headed Household (FHH) and post-implementation monitoring

	Pearson Correlation Coefficient	P-Value (Sig.)
There is an effect of post-implementation monitoring on effectiveness of targeting Female Headed Household (FHH).	.382	0.000*

* Correlation is statistically significant at 0.05 level

No doubt that monitoring is an important and an integral part of the poverty targeting as it reflect reality versus theory, and hereafter, the PMTF results verification is coming only from the reality on the ground after implementation and here comes the error margin that in general exclude poor families rather than including non-poor families.

(Larranaga, 2003; Coady, et al 2003) also referred to this stage over the last three decades as major part of PMTF development and added that since it was first implemented in Chile in the 1980s, proxy-means tests have been monitored and its implementation and use refined over the years.

The results agree with (Zuckerman, 2012) who indicated that gender differences are insufficiently captured in conventional poverty analyses, designs and monitoring systems. This deficiency weakens the chances of success of poverty reduction interventions. Addressing the gender dimensions of poverty and creating gender responsive interventions enhances the likelihood of success of poverty reduction strategy efforts.

The results come also consistent with (Whitehead, 2003) by having National actors should collect and analyses sex-disaggregated data through both quantitative methods, such as a national survey, and qualitative, participatory methods, like interviews, and use this information for monitoring the implementation and effects of the Poverty Reduction Strategy Papers (PRSPs).

Hypothesis [5]:

There is an effect of effectiveness of targeting female headed households (FHH) on effectiveness of poverty reduction strategies.

Table (5.20) shows that the correlation coefficient between effectiveness of poverty reduction strategies and effectiveness of female headed households (FHH) equals 0.039 and the p-value (Sig.) equals 0.307. The p-value (Sig.) is greater than 0.05, so the correlation coefficient is insignificant at $\alpha = 0.05$. It can be concluded that there is no effect of effectiveness of targeting female headed households (FHH) on effectiveness of poverty reduction strategies.

Table 5-20: Correlation coefficient between effectiveness of poverty reduction strategies and effectiveness of female headed households (FHH)

	Pearson Correlation Coefficient	P-Value (Sig.)
There is an effect of effectiveness of targeting female headed households (FHH) on effectiveness of poverty reduction strategies.	0.039	0.307

The results agree with (Quisumbing, Haddad and Peña, 2001) because little evidence yielded that women and Female-Headed Households were overrepresented in the group of poor households. Although the poverty levels were higher for Female-Headed Households and for women, the differences were not that significant. This was based on empirical evidence,

research based on household surveys in a number of countries in sub-Saharan Africa and Asia and in Honduras, according to the information collected, female household headship is not a clear, representative measure of poverty among women, since it does not show in all cases that women suffer from greater poverty. As a result, it is not a conclusive indicator of female poverty.

(Baden, 1993) in the same scope outlined that some sources claim that women are disproportionately represented amongst the poor in Sub-Saharan Africa, i.e. 50 percent of women fall into the category of poor, compared to 35 percent of men, but the evidence that women are systematically poorer than men is limited. However, women's ability to escape from poverty is more highly constrained than men's by the burden of unpaid labour, and more limited labour market opportunities. The latter are limited because of lesser labour endowments (education, skills etc) and/or socio-cultural biases limiting their labour market participation (e.g. they may be prevented from doing so by men, or by childcare obligations).

The results are relatively consistent with (Rajaram, 2009) study through his paper which is one of very few to use different measures of poverty to test whether female-headed households are poorer than others in rural India. The results provide evidence that the choice of poverty measure determines whether female-headed households are poorer than male-headed counterparts. Specifically, only when poverty is measured based on standard of living index, female-headed households are poorer than male-headed counterparts, and not otherwise.

The results disagree with (Chant, 2003), who found that Women-Headed Households (WHHs) were typecast as the 'poorest of the poor' on grounds of their allegedly greater likelihood of being poor, and of experiencing more pronounced degrees of indigence than male-headed units. These assumptions intermeshed with the notion that poverty was a major cause of female household headship (through forced labour migration, conjugal breakdown under financial stress, lack of formal marriage and so on).

The results are not consistent with (Kabeer, 2003), who indicated that Household-level poverty measures did, however, reveal one important aspect of the interaction between gender and poverty: the disproportionate number of female-headed households among the poor. Evidence that the number of female-headed households was increasing in industrialised as

well as developing countries led to the claim that there had been a 'feminisation of poverty'.

In overall as provided by (Rajaram, 2009) the results of which FHHs are poorer than (Male Headed Households) MHHs do offer an important suggestion to policy makers. Policies targeting specific population groups in pursuit of reducing poverty could prioritize the target groups based on the population that is counted as poor under most measures of poverty. This requires policy makers to first identify poor people based on more than just one measurement of poverty.

From the researcher side, the respondents were neutral regarding “Gender and its relationship with poverty targeting effectiveness” disagreeing with the “Effectiveness of targeting Female Headed households within UNRWA's poverty reduction programs”, and both have no significant relationship; which goes for the assumptions made by researcher that no evidences are presented that strongly tight FHH with effective poverty targeting.

Hypothesis [6]:

There is an effect of gender-based data collection for health factors on effectiveness of poverty targeting.

Table (5.21) shows that the correlation coefficient between gender-based data collection for health factors and effectiveness of poverty targeting equals 0.010 and the p-value (Sig.) equals 0.449. The p-value (Sig.) is greater than 0.05, so the correlation coefficient is insignificant at $\alpha = 0.05$. It can be concluded that there is no effect of gender-based data collection for health factors on effectiveness of poverty targeting.

Results agree with Azevedo (2013) who emphasized that PMTF usage as an estimation of income using proxies of expenditure, they do not address a major shortcoming of that targeting methodology: poverty is considered essentially a monetary phenomenon. Academics and practitioners are progressively acknowledging the multidimensional nature of poverty. The argument is that income deprivation does not necessarily reflect well deprivations in other important dimensions such as health and education.

The researcher would add that UNRWA is still providing education and health for free for the refugees that also add to the conclusion that the relation between poverty and health is still

debated and may not be clearly outlined where the monetary aspect of a socio-economic status of family contributes more to its welfare.

Table 5-21: Correlation coefficient between gender-based data collection for health factors and effectiveness of poverty targeting

	Pearson Correlation Coefficient	P-Value (Sig.)
There is an effect of gender-based data collection for health factors on effectiveness of poverty targeting.	0.010	0.449

Hypothesis [7]:

There is an effect of respondent's personal data (Gender, Age, Educational attainment, Years of employment at UNRWA as service, Grade and Marital Status) on their responses towards gender dimensions integration within UNRWA poverty reduction strategies in Gaza Strip.

Table (5.22) shows that the p-value (Sig.) is greater than the level of significance $\alpha = 0.05$ for each Personal data, then there is insignificant difference in respondents' answers toward the Gender dimension integration within UNRWA poverty reduction strategies in Gaza Strip. It is concluded that the Personal data have no effect on the Gender dimension integration within UNRWA poverty reduction strategies in Gaza Strip.

Table 5-22: Analysis of Variance and Independent Samples T-test for Personal data

No	Personal data	Test Name	Test Value	P-value(Sig.)
1.	Gender	Independent Samples T-test	-0.002	0.998
2.	Age	Analysis of Variance	1.731	0.162
3.	Educational attainment	Analysis of Variance	1.869	0.157
4.	Years of employment at UNRWA (service)	Analysis of Variance	1.239	0.297
5.	Grade	Analysis of Variance	1.344	0.263
6.	Marital Status	Independent Samples T-test	2.891	0.091

Personal data has no influence on the respondents feedback towards the discussed gender related issues and applications in poverty targeting.

Gender influence had no significant effect on results which according to (PCBS, May, 2014), the estimated population of Gaza as 1,730,737 among them 879,158 (51%) males and 851,579 (49%) females. Participants' distribution came in line with normal population distribution as per PCBS.

Results agree with (Abu Musa, 2008) who did explore further into personal data influence on UNRWA staff participants' answers and no statistical significance of gender on participants' approach of answering the questionnaire.

Age of participants has no influence on results as well noting that age group from 30 to 50 years old is the predominant on participants' age groups approx. 67%.

Educational attainment did not show effect on results having majority of participants are social workers holding BA either in social science, social work, community development or sociology, which is the predominant for participants' academic achievement as 86.3%.

Results are consistent with (Muhaisen, 2004) who did explore into age and educational level to have no influence on participants' answers.

Years of Employment (experience) had no influence on results due to having the Poverty Survey Programme newly established i.e. since 2009, the employed social workers are relatively newly employed with years of experience at UNRWA less than 15 years and this was applicable for a large group of participants i.e. 83% of participants.

Departments where participants belonged didn't influence the results as Participants' majorly belonged to UNRWA Relief and Social Services Programme (RSSP) for 88% of all participants, this is normal as majority of participants are social workers.

Participant's data segregated by grade had no influence on responses of participating staff which is explained as staff member rank on the scale of service at UNRWA which starts from grade 1 (lowest on the scale) to grade 20 (highest on the scale), social workers who represent majority of participants are at grade 10 representing that is representing 80% of all staff grades in the participants list. Senior level staff or at management could have better understanding of the process, but have them not exceeding 1% of total participants will not influence the overall responses.

Participants' marital Status didn't influence the results as no reflection of marital status is expected on the background information of participants.

5.5 Step Wise – Linear Regression

By using Stepwise regression, the following results were obtained as shown in Table (5.23) where multiple correlation coefficient $R = 0.753$ and $R\text{-Square} = 0.567$. This means 56.7% of the variation in Effectiveness of targeting female headed households (FHH) is explained by Gender-based complaints processing.

Table (5.23) also shows the Analysis of Variance for the regression model. $F=217.72$, $\text{Sig.} = 0.000$, so there is a significant relationship between the dependent variable Effectiveness of targeting female headed households (FHH) and the independent variable " Gender-based complaints processing ".

Based on the Stepwise regression method applied, the following variables have insignificant effect on Effectiveness of targeting female headed households (FHH):

2. Monitoring and evaluating on the ground after results application;
3. Gender association in sustainable poverty reduction strategies;
4. Post implementation monitoring and evaluating;
5. Gender related health factors; and
6. Gender as a criterion for application within relief programs.

Table 5-23: Result of Stepwise regression analysis

Variable	B	T	Sig.	R	R-Square	F	Sig.
(Constant)	1.176	4.949	0.000*	0.753	0.567	217.72	0.000**
Gender-based complaints processing	0.716	14.755	0.000*				

* The variable is statistically significant at 0.05 level

** The relationship is statistically significant at 0.05 level

The estimated regression equation is:

Effectiveness of targeting female headed households (FHH) = $1.176 + 0.716 \times$ (Gender-based complaints processing)

The estimated regression equation is used to predict the value of Effectiveness of targeting female headed households (FHH) for any give values (responses) to the independent variables "Gender-based complaints processing".

From above discussion, and with reference to discussing the recent output with UNRWA officials and records, having complaints directly linked in a linear increasing trend with effectiveness make huge logic having UNRWA already establishing an appeal unit within its Relief and Social Services Programme, this also comes in line with previous studies that outlined without any doubts the need to have an appeal system accompanying targeting process based on PMTF.

Above results also come in line with several studies as (Australian Government Aid, 2011; World Bank, 2005; RSI, 2009) that agree on the need to targeting the poorest with an assessment of the Proxy Means Test Formula (PMTF) methodology outlines the need to have an appealing system following the PMTF processing.

Chapter Six: Conclusion & Recommendations

6.1 Introduction

6.2 Conclusion

6.3 Recommendation

6.4 Proposed Future Studies

6.1 Introduction

The aim of this research was to examine the extent of gender integration within UNRWA's policies for poverty reduction strategies and its reflection on its effectiveness, after presenting and discussing the findings of the research, this chapter discusses the key conclusions and recommendations.

The overall conclusion is that UNRWA is still facing difficulties in integrating gender aspects into its poverty targeting as a result of the overall under-coverage and leakage error values within the PMTF tool used by UNRWA that is reflected negatively on the inclusion of FHHs who are underestimated through the PMTF.

Research is one of few that tackled extents of gender integration within UNRWA's poverty targeting, using a questionnaire data collection tool with high level of UNRWA staff participation approx. 90% of planned population, the topic is already an ongoing issue for discussion among UNRWA policy makers at its office in Gaza.

The research topic has been already addressed by UNRWA (Annex 1), by proposing reviews to the registration of FHHs such as divorced, widowed, polygamous marriage and abandoned wives, which still exists and under consideration for adjustment by UNRWA officials.

The follow up and monitoring of results on the ground is still representing an area for further development and consideration because reflecting PMTF results on the ground will assist identifying variations and errors which may be mitigated by immediate corrections.

During writing this research UNRWA has just finished a reform of its poverty targeting through full review of the involved steps in the process starting from home visit until implementation of result and establishing of an appealing system as part of Follow up strategies, this is planned to be put into effect as of Jan 2015.

In the conclusion part, each hypothesis has been discussed further by the researcher to conclude causes and effects of each hypothesis.

This chapter is structured in the following main three sections:

1. Conclusion;
2. Recommendations; and
3. Proposed future studies.

6.2 Conclusion

The gender approach has made important conceptual and methodological contributions to the study of poverty; in conceptual terms, the gender perspective has broadened the definition of poverty stating an integral and dynamic conceptualization of the phenomenon which recognizes its multidimensionality and heterogeneity. The gender perspective proposes a strong criticism for a definition of poverty only based on income and distinguishes the components either material, symbolical and cultural where the relations of power influence and determine full or restricted access, according to their sex, to the resources (material, social and cultural). In this sense, it is possible to say that without the gender perspective, poverty is understood in an insufficient manner.

In that scope the researcher looked into the following hypothesis trying to capture gender aspects in relation to poverty as follows:

In the first hypothesis the researcher assumed that there is an effect of gender-based complaints processing on effectiveness of targeting Female Headed Household (FHH). The results revealed that an effect exists and evidently indicates that the hypothesis is statistically valid and further analysis of this hypothesis revealed that:

- Complaint/appealing system is reflecting a major part of effective targeting mechanism especially when FHHS are involved, references are in agreement that this represent a core part in addition to the PMTF, as errors within PMTF could only be corrected by introducing an independent review step, UNRWA Relief Services Instructions (RSI), outlined the composition of this appealing committee which should even comprises of an external member from the community.
- Statistically and through a linear regression model, it has been confirmed that the most correlated aspect to effectiveness is an in line complaints mechanism attached to the processing PMTF.

In the second hypothesis the researcher assumed there is an effect of follow-up strategies of

poverty survey results on - ground on the effectiveness of targeting Female Headed Household (FHH). The results revealed that an effect exists and evidently indicates that the hypothesis is statistically valid and further analysis of this hypothesis revealed that:

- Following up results on the ground represents a major part of the process, a monitoring and evaluation team within UNRWA is already tackling that task, but no reflection of the findings back on the results, counting that only correction should be through PMTF, which on one hand there is a declaration of this step, but from the other hand it is not correctly activated.

In the third hypothesis the researcher assumed that there is an effect of successful poverty reduction strategies on sustainable economic growth. The results revealed that an effect exists and evidently indicates that the hypothesis is statistically valid and further analysis of this hypothesis revealed that:

- Poverty is paralyzing element of any economy if not being correctly encountered in strategies and developmental plans which has to do more with women headed households (WHH) with effort to mitigate its effect.
- UNRWA as very active player for Palestinian refugee committee should pay more attention on how much effective are its mechanisms in targeting poor families especially vulnerable groups such as families headed by females as long as it will affect the Palestinian economics towards more sustainable development.

In the fourth hypothesis the researcher assumed that there is an effect of post-implementation monitoring on effectiveness of targeting Female Headed Household (FHH). The results revealed that an effect exists and evidently indicates that the hypothesis is statistically valid and further analysis of this hypothesis revealed that:

- FHHs have been miss-targeted over years of implementation of Poverty targeting within UNRWA, this was concluded from a concept paper recently raised by UNRWA Gaza Field Office (GFO) to UNRWA's Headquarters (HQ) in Amman raising a critical issue for FHH which is their misidentification through UNRWA's Refugee Registration Information System (RRIS) where there is no clear criteria to distinguish divorced headed households from other households through poverty survey as they don't have independent registration number, same

is applicable for polygamous marriage or what so called multiple marriage and then wives with no independent registration number, same is for widows and abandoned wives.

- Socio-economic factors used in the poverty survey application are not tailored to cover all needs posed by a families headed by female, despite the argument it may take, the hidden weighting factors within the PMTF equation used are implying another burden towards clearly identify these families.
- Post implementation monitoring was significantly linked to effective targeting FHHs due to the fact that results obtained from the usage of PMTF are not necessarily matching the real needs on the ground.

In the fifth hypothesis the researcher assumed that there is an effect of effectiveness of targeting female headed households (FHH) on effectiveness of poverty reduction strategies. The results revealed that no effect exists and evidently indicates that the hypothesis is statistically not valid and further analysis of this hypothesis could reveal the following:

- As discussed through previous chapter, there is no clarify by UNRWA on how current poverty survey practices presented in the usage of PMTF concepts are incorporating FHH and correctly generating results to include them.
- Ministry of Social Affairs for example is clearly identifying thresholds and measures for inclusion of FHH in its programmes of cash assistance that include divorced wives, widows, etc...
- The respondents were not in agreement in having UNRWA effectively targeting FHH in group (5) of the questionnaire and hence that could the reason having this hypothesis not meeting expected rationale behind introducing it.

In the sixth hypothesis the researcher assumed that there is an effect of gender-based data collection for health factors on effectiveness of poverty targeting. The results revealed that the relationship didn't exist and evidently indicates that the hypothesis is statistically not valid and further analysis of this hypothesis revealed that:

- Health factors could not only be the defining factor of a poor FHH counting on the fact that poverty is a monetary phenomenon at the first place.

- UNRWA free of charge provided basic health services will cover an aspect of poor family expenses, and may not raise a main factor as explanation of the test result of this hypothesis.

In the seventh hypotheses the researcher assumed that there is an effect of respondent's personal data (Gender, Age, Educational attainment, Years of employment at UNRWA as service, Grade and Marital Status) on their responses towards gender dimensions integration within UNRWA poverty reduction strategies in Gaza Strip. The results revealed that the relationship didn't exist and evidently indicates that the hypothesis is statistically not valid and further analysis of this hypothesis revealed that:

- It is clear that respondents' different background, age, gender, and experience were not critical towards influencing their responses towards the questionnaire.
- Majority of participating staff are from Relief and Social Services Department, where poverty targeting is mainly carried out i.e. by social workers, and hence enough access to information on this regard is almost granted to all participants regardless of their personal data influence.

In overall conclusion, the idea of using an econometric exercise to derive a viable Proxy Means Test Formula (PMTF) that avoids the problems involved in relying on reported income is appealing. A PMTF uses information on household or individual characteristics correlated with welfare levels in a formal algorithm to proxy household income or welfare. These instruments are selected based on their ability to predict welfare, using data from an appropriate household sample survey. The obvious advantage of proxy means testing is that good predictors of welfare – like demographic data, characteristics of dwelling units and ownership of durable assets – are likely easier to collect and verify than are direct measures like consumption or income. For these reasons, PMTFs have being widely used around the world for targeting safety net programs.

Accordingly and in principle, conducting a means test that correctly measures the earnings of a household is the best way to determine eligibility when only the poor are the target group. But the PMTF must also be complemented by a strong community-based process for independent validation of beneficiary lists and addressing appeals in order to minimize errors of exclusion, which will require setting up community committees with broad representation.

6.3 Recommendation

In light of the aforementioned results the researcher recommends the following:

- 1) UNRWA Gaza Field Office (GFO) has already taken one step forward by correcting a main aspect of gender dimension in poverty targeting which was preparing a concept paper to capture one main set-back in defining and officially registering families headed by females through UNRWA Refugee Registration Information system (RRIS). This paper with full details is included in Appendix (I).
- 2) Female Headed Households (FHHs) require more attention in terms of introducing exceptional means of capturing them in the poverty programmes conducted by UNRWA as long as PMTF is already experiencing setbacks in that, good example could be presented by Ministry of Social Affairs (MoSA) practices by defining independent criteria for targeting divorced, widowed women based on their marital status.
- 3) More information needs to be shared among field staff such as social workers, who need to be fully aware of how FHH are being identified and targeted through PMTF. In the same scope sharing indicators of using PMTF such as its error margins.
- 4) Monitoring team role of PMTF results application on the ground and post implementation monitoring need to be incorporated in the process more effectively as adjusting and triggering factor of PMTF scope in targeting FHH.
- 5) UNRWA GFO needs to enhance the appealing system that meet beneficiaries' expectations and cover gaps not captured by the PMTF, otherwise inclusion and exclusion errors will raise to unacceptable levels. In that respect a transparent community-based mechanism (also advised through RSI, 2011) for validating the list of beneficiaries selected and evaluating appeals can help reduce such errors.
- 6) The complaint/appealing system that should be established needs to systematically look into complaints received by families after processing PMTF and far beyond that to counter for shock that could be happening to families after a while from running PMTF as the regular review cycle by UNRWA is two years.
- 7) Regular updates need to be provided and reflected on the PMTF in terms of weighting factors and the used proxies coping with Gaza context that experience major drop

downs happening more often in the socioeconomic aspects of its residents and refugees.

- 8) Follow up with UNRWA HQ Amman to integrate FHHs with their independent registration within RRIS, as part of the follow up on the valuable concept paper presented on this regard.
- 9) UNRWA as very active player for Palestinian refugee committee should pay more attention on how much effective are its mechanisms in targeting poor families especially vulnerable groups such as families headed by females as long as it will affect the Palestinian economics towards more sustainable development.

6.4 Proposed Future Studies

1. Gender based targeting using PMTF within UNRWA;
2. Monitoring and its impact on improving targeting Female Headed Households (FHHs) at UNRWA; and
3. Appeal system impact on adjusting PMTF targeting accuracy within UNRWA programmes for FHHs.
4. More studies should be conducted tackling other fields/programmes of interest being implemented by UNRWA.
5. Studies under same topic needed for non-refugees beneficiaries of food programmes through their stakeholders i.e. organizations such as World Food Programme (WFP) and governmental bodies such as Ministry of Social Affairs (MoSA).

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Appendix I: Right to Adequate Food - Concept Paper, UNRWA (2013)

Right to Adequate Food:

Securing access to food in Gaza for abandoned women, divorced women and women living in polygamous marriages

1. Introduction

1.1 The right to an adequate standard of living including adequate food is recognized in the International Bill of Human Rights including in the Universal Declaration¹ and the International Covenant on Economic, Social and Cultural Rights². The International Bill is founded on the principle of equal rights to all³ and further states universal equal rights to marriage, during marriage, and at its dissolution.⁴ The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) requires parties to "ensure the full development and advancement of women, for the purpose of guaranteeing them the exercise and enjoyment of human rights and fundamental freedoms on the basis of equality with men".⁵ The right to food, then, is realized when every woman, girl, boy and man, individually or as part of community, has physical and economic access at all times to adequate, good quality and culturally acceptable food, or means for its procurement.⁶ This policy paper aims to address food access issues for specific vulnerable groups⁷ of refugee women, whose right to their food rations may be in jeopardy due to bureaucratic, administrative or operational constraints within the GFO poverty targeting system (the "poverty survey"), RRIS (Refugee Registration Information System), and distribution practices.

1.2 Currently UNRWA is distributing quarterly food aid in Gaza to more than 800,000 refugees (70 per cent of the refugee population) living in absolute or abject poverty⁸, of whom 49 per cent are women and girls. Even after targeted assistance, in 2012 over a half of Gazans (57 per cent of male headed households and 55 per cent of female headed households) were food insecure, primarily due to a lack of economic means (affordability), rather than a shortage of food (availability).⁹ Considering the local culture, traditionally UNRWA's food distribution has been implemented by including the entire family's rations under the male head of household, counting other family members (male and female) as dependents assigned to his registration card (FRC).¹⁰ This practice originates from the Agency's registration system, whereby refugee status is transmitted from one generation to

¹UDHR, 1948, *art. 25*.

²ICESCR, 1966, *art. 11*.

³UDHR, 1948, *Preamble, arts.1 and 2*.

⁴*Ibid.*, *Art. 16*.

⁵CEDAW, 1979, *art. 3*.

⁶ Towards Gender Equality in Humanitarian Response: Addressing the needs of women and men in Gaza. A Guidebook for the Humanitarian Sector. Report available at:

<http://www.unwomen.org/~media/Headquarters/Media/Publications/UNIFEM/AddressingtheneedsofwomenandmeninGazaA.pdf>. p. 26.

⁷Namely abandoned women, divorced women and women living in polygamous marriages.

⁸In 2013, abject poverty equates to living on less than USD 1.5 per day while absolute poverty equates to living on less than USD 3.63 per day.

⁹Socio-economic and Food Security Survey, West Bank and Gaza Strip, Palestine, 2012.

¹⁰ The registration card number is the refugee number a Palestine refugee is registered on. The registration card provides information on a family for internal use, capturing the refugee status history of a family and any changes to the family unit through marriage or divorce etc. The ration card is a printed card that reflects the family's right to food rations for the SSNP only.

another by the father only. By default, women are only considered and registered as formal heads of households with their own FRC number if they are widowed (in which case the FRC number is in fact that of the deceased husband). While the implementation in this manner is generally culturally appropriate and tends to ensure access to food rations for the whole family¹¹, in cases of abandoned women, divorced women and women living in polygamous marriages, additional policy measures are needed to safeguard rights to food assistance to which particularly vulnerable refugee women and their dependent children are entitled.

2. Current practices affecting food assistance for particularly vulnerable refugee women

2.1 The situation of **women living in polygamous marriages** remains understudied. As at October 2013, UNRWA is distributing food rations to 4,062 families in which the head of household has two or more wives. 450 of these families have wives living in separate households. Current Poverty Survey (PS) instructions from RSS/HQ require to assess the family using (i) one application if the whole family is living in the same house/flat, or (ii) separate applications if wives are living in separate housing units.

The latter is proving problematic. Currently, in accordance with RSS/HQ instructions, the husband is reported as the head of household in each application. At the field level, this practice is believed to inaccurately capture the weight of the husband's employment condition by considering his income in its entirety for each application, rather than a proportion. GFO is concerned that this results in an inaccurate determination of poverty status through the PMTF. The issue is one of earning vs. non-earning family member's dependency ratio. Take a family of seven: one husband, two wives with two children each. The husband is the only income earner. The real dependency ratio is one income earner for six inactive persons (so 1/6). But if the PS assessment is done separately and the husband is reported twice, the dependency ratio will increase (double) to 1/3 for each separate application. So the same household may be found to be poor when assessed as one unit, but non-poor when assessed as two.

Further complications arise when the husband passes away. By default, the two or more wives and their children remain on the deceased husband's FRC. They can be issued separate registration cards *if they so request* but, even then, they are still left to share the deceased husband's FRC number. In this case a "belong to card" number can be attributed to each wife's unit within RRIS, however, such number does not appear in print on the individual cards. This creates difficulties as both poverty assessments and food rations for P.S. – but also all other GFO services – currently remain defined *on the basis of the FRC number only*. This issue is sometimes artificially solved in GFO by adding a separate digit to each woman's FRC number in the PS system.¹² However, such modification does not appear in the root registration system itself, so (i) any change in the family structure registered

¹¹ Towards Gender Equality in Humanitarian Response: Addressing the needs of women and men in Gaza. A Guidebook for the Humanitarian Sector. Report available at: <http://www.unwomen.org/~media/Headquarters/Media/Publications/UNIFEM/AddressingtheneedsofwomenandmeninGazaA.pdf>, p. 28.

¹² This is not practiced systematically. Additional digits are only added if the women (i) have already requested to be issued separate food assistance and (ii) have approached frontline staff at time of distribution to request a formal division of the food ration. If not, only one coupon is issued and the food ration *can* be divided based on mutual agreement at the DC.

through RRIS needs to be mapped manually into the PS before every round (a highly complex practice given the size of the GFO caseload), and (ii) all other GFO Departments still visualize the two families as one household unit (e-Health, shelter, JCP etc.). This modus operandi is therefore ineffective and unmanageable.

2.2 An **abandoned woman** refers to a female who has been left without support from her husband but has not officially divorced and hence is not in possession of any official documentation to prove her family status. Due to social stigma of divorce, many choose not to divorce even when abandoned. The lack of official documentation renders the abandoned woman unable to ask for an administrative separation from her husband's ration card, and in turn she is not only unable to collect her share of the food rations but also to access other UNRWA services in her name (and that of her dependent children).¹³

Currently it is at the husband's discretion to permit RSS staff to allocate to the abandoned wife her portion of the food ration. RSS field staff conducts informal negotiations to secure the husband's approval and when successful, the ration is divided on site at the distribution centre. This applies only rarely in cases where the abandoned woman or her family approach UNRWA offices. In a few cases, these women obtain official documentation from the court regarding their abandonment; however, the process of securing such documentation can exacerbate an already tenuous situation for the abandoned woman and potentially advances the couple towards divorce when it may not be an irreconcilable situation. (As such, RSS/GFO is not in favour of insisting on court-issued documentation.)

Coupon eligibility and food allocation adjustments therefore are neither systematic nor consistent – in part due to the obstacles in assessing if a woman is abandoned, and in part as the practice remains *ad hoc* – many women are unaware that they can report such situations. Currently in almost all cases the abandoned woman remains on the husband's FRC. Similarly, the PS questionnaire captures only if the wife is *separated* and does not distinguish between separated and abandoned. There is a clear distinction for the women – a separated wife continues to receive support from the husband, while an abandoned wife no longer receives such support. The PMTF does not capture this distinction.¹⁴

In summary, the current practice is not principled in upholding the rights of abandoned women. While abandoned women do in some instances receive their food ration entitlements, the practice is currently subjective and *ad hoc*, lacking any formalized technical instructions.

2.3 UNRWA currently supports 855 identified **divorced women** with food aid. As opposed to abandoned women, divorced women can obtain documentation to attest to the divorce. The concern with current practice within UNRWA GFO is that upon presenting a divorce certificate, a divorced woman is systematically "returned" to her father's FRC number while the ex-husband keeps his separate and unique FRC number. This is in line with

¹³ Such services include JCP, health services, education, shelter etc.

¹⁴ Take two women living with their children but without their respective husbands. One is separated (so still gets financial support) and the other is abandoned (gets no support at all). When the SW visits them he/she currently fills in the application the exact same way i.e. not accounting for the husband. In such a case the PS results may be comparable for the two wives although one is financially supported and the other not.

current RSSHQ instructions. A divorced woman has no choice in the matter: she may be provided a separate Ration Card if she so requests, but- unlike in previous UNRWA registration system - the Agency does not offer her the option to establish herself within RRIS as a “main head of household” with her own FRC number (795 of the divorced beneficiaries are female heads of households under the old system, since the change to the system 60 divorcees have been systematically returned to their father’s ration card). As far as poverty assessments and food distribution tracking are concerned, GFO sometimes attributes an additional digit to the divorced women’s number – yet this manual solution is neither systematic nor holistic, and does not appear in the root registration system itself.

2.4 Both divorced and abandoned women sometimes keep their **children** at least until the age stated in the Palestinian Status Law (under sharia law divorced/abandoned women are allowed to keep their daughters until the age of 9 and sons until the age of 7 at which time the ex-husband is eligible for primary custody)¹⁵ prolonged further by Family Law, that also allows the judge to extend the mother’s custody period for an additional two years.¹⁶ Often, however, decisions regarding the family unit are made at the family or community level and do not reach the courts.

In order for the divorcee to move the children from her ex-husband’s FRC, she must provide UNRWA with a court document demonstrating her custody of the child/children. Conversely, the ex-husband is not required to provide court documentation to retain children on his FRC nor to reassign the children to his FRC once they reach an age whereby they are legally permitted to return (and actually *do* return) to the father’s house. Such changes in the FRC are done simply upon the request of the father without any documentation. This imbalanced treatment discriminates against mothers by reinforcing the idea that men have “by default” custody of the children.

This policy paper will serve as the basis for the formulation of technical instructions outlining how GFO sets out **to protect divorced women, abandoned women and women living in polygamous marriages as well as their children** by formalizing procedures to secure their access to eligible food rations.

3. Solutions and Recommendations

3.1 Issues stemming from the RRIS and PS systems

The working group emphasizes that the protection issues stemming from the rigidity of the RRIS and PS systems are not limited to the poverty targeting and food distribution functions. They indeed apply to all other functions for which the FRC number is used as sole basis for service delivery. As such, **the solution should be holistic** and ensure a fair treatment across the board for divorced women, abandoned women and widowed women from polygamous families.

First, the PS “additional digit” applied currently at the field level is only manual and ineffective. This has served as an interim solution; a durable, comprehensive solution is overdue.

¹⁵Palestinian Status Law, item no. 391

¹⁶Family Law, item 118/303, 1954. Modification on Family Law: statement no. 201002/2013 confirmed by the Higher Shariah Court Council – Legal Justice Court.

Second, the working group recognises the ability of the RRIS SSN module to tackle the rigidity of the RRIS itself, albeit imperfectly. Unlike all GFO systems, the SSN module relies on the “belong to card” number rather than only on the FRC number itself. Different “belong to card” numbers are generated in the RRIS when families sharing the same FRC number are divided into sub-units.¹⁷ However, migrating to the SSN module in its current state would remain a largely imperfect solution, leaving the most significant challenges unaddressed. Indeed, a poverty targeting system based on the SSN module would remain:

- **Discriminatory against divorced women** as, they have to specifically request to be issued a separate ration card (using a separate “belong to card” number) when they are returned to their father’s FRC number. Conversely, the divorced man is not requested to initiate any action and simply keeps his FRC number. A divorced woman would continue to be denied the choice of her future status – RRIS SSN automatically “returns” her to her father.
- **Opaque**, since women are unable to access to their “belong to card” number. They may obtain a separate ration card, but this card has the same FRC number as the woman’s father (for divorcee) or as the other wives (for widowed from polygamous marriages).
- **Complex**, especially in cases where divorced women have children under their custody. While the divorced woman is returned to her father’s FRC, the children under her custody all remain under the ex-husband’s FRC number. The wife shares the same “belong to card” number as her children, but not the same FRC number – a real problem given that all GFO systems are based on the FRC number only.
- **Inconsistent**, given that the other GFO service delivery databases are not designed to function based on the “belong to card” number. Even if the solution used by the SSN module would be configured for the poverty survey database, it would remain out of reach of EMIS, e-health, shelter or JCP, generating inconsistencies between systems and obstructing women’s access to other services.

Recommendation 1: Systematically provide a separate FRC number to all widows of polygamous families and divorced women (a practice that could be complemented by specific arrangements for abandoned women). Having considered migration to the RRIS SSN module and understood the inherent problems that would remain, **the working group concludes that** this is the only non-discriminatory, transparent, simple and holistic solution that can protect and uphold international standard of women’s right to access all GFO services - including food. Such practise would imply that divorced women and widows from polygamous families are reregistered as heads of households under their *own registration number*. The use of the “belong to card” number would then be unnecessary. In order to keep track of the refugee status affiliation, the “original family FRC number” can be recorded

¹⁷In our case for divorced women who “returned” to their father’s FRC number, or for different widows sharing the same deceased husband’s FRC number.

in the root RRIS system. This option would have the advantage of not requiring an adjustment of all GFO systems.

Recommendation 2: Remove the notation of “head of household” from the FRC entirely as it does not serve a functional purpose and it needlessly reinforces gender inequality. Alternatively, the names of both the husband and wife could be noted if HQ insists on retaining the “head of household” field.

3.2 Further recommendations

Wives in polygamous marriages

To address concerns on the accuracy of PMTF poverty determination in the case of polygamous marriages, there are recommendations requiring changes at both HQ and GFO levels. For households in which the wives and their children live in separate housing units, the practice of identifying the husband as head of household on each questionnaire can continue.

Recommendation 3: Introduce a variable in the Proxy Means Testing Formula (PMTF) to attribute husband’s employment condition across his multiple household sub-units residing apart in order to accommodate for the fact that the husband’s multiple wives and their children under his financial responsibility function as separate households; such a variable would enable the system to fairly divide the weight across the multiple households. The questionnaires would need to be adjusted and staff retrained accordingly.

Abandoned women

Abandoned women should be entitled to petition the RSSP office with a request **to assess their status as abandoned women and, once determined, provide them with their own ration**. The petition would be referred by the ARSSO to the SI supervisor. In order to attain sufficient information regarding the status of the woman to determine their eligibility for a separation of the food ration, the RSS should conduct an assessment, including a home visit. This visit would be scheduled promptly to confirm the “abandoned” status as well as to confirm the number of children under the mother’s financial responsibility and care. The SI supervisor may also refer the case to an experienced social worker for further social work and follow-up with the family. A specific form with **clear guidelines should be drafted by RSS to ensure such assessments** are accurate and consistent across all areas of the Gaza Strip. Depending on the outcome of the assessment, the SI supervisor will make the recommendation to the ARSSO to confirm the woman as abandoned and hence to approve an own ration for her.

Once “abandonment status” is confirmed, the **interim measure is to divide the initial ration to ensure the abandoned woman receives her share. Whether the PS of the SSN module are used this** requires that such cases are identified by attributing a specific identifier to the FRC number - which remains common with their husband. A mechanism of following-up and monitoring by SI should also be developed to ensure changes can be reconsidered if the woman returns to live with her husband, divorces, joins her father’s family or remains abandoned.

Regardless of the initial beneficiary status of the household, PS (re)assessment and implementation of the outcome should be expedited separately to determine the current

needs of the husband and the abandoned woman, of the children in his/her custody, as well as providing the woman with her own coupon if she is found to be poor.

Recommendation 4: Divide the ration as provisional measure to provide for abandoned women, expedite PS assessment and implementation thereof. Once poverty status is determined, provide her with her own ration.

Recommendation 5: Introduce a new variable in the PMTF to reflect abandoned women in addition/as a subset of the “separated” variable. Currently the PS and SSN module do not support the possibility of a woman continuing to be a wife while becoming a head of a household separate from her legal husband. This is a particularly important first step to identify abandoned woman households (AWH) and hence to better target support for them in addition to FHHs, who are currently receiving assistance more widely.

Divorced women

Recommendation 6: Offer a divorced woman the choice of acquiring her own FRC number or being assigned back to her father’s FRC upon presenting official court documentation of the divorce (in both situations including any children in her custody).

In all cases, separate PS reassessments should be prioritized for the divorced women and her ex-husband in order to evaluate their revised respective needs. This is important as a woman’s confidence in undergoing a rapid and independent assessment may influence her decision on whether to become an independent FHH or return to her father’s household.

As an interim measure, until reassessment can be completed, temporary coupon allocation measures *that are the most favourable to the divorced woman* should be taken to ensure that she (and the children in her custody) is best protected. For example:

- If the divorced woman was eligible to receive abject/absolute poor rations in her ex-husband’s household, but her father’s household is not eligible, the initial ration would be divided between her and her ex-husband and she carries on receiving her “share” of the abject/absolute ration.
- If the divorced woman was not eligible to receive a ration in her ex-husband’s household, but her father receives food assistance, the father’s ration will be increased to include her and her children within his poverty status (i.e. if the father’s household of 5 receives absolute rations for 5 when a divorcee and her two dependent children join the father’s household, then the ration increases to an absolute ration for 8).

Children

In case of children moving with their mother either after divorce or abandonment, it is crucial to ensure that the children continue to receive their rations. In cases of divorce, the one who has custody should be required to provide documentation attesting this to receive food rations. Further, the system should be flexible enough to allow modifications in case the children move again to live with their father. Currently the father need only approach RSS with a request to reassign the children to his ration card; he is not required to provide any documentation. For abandoned cases, return of children to their father, within the proposed process for abandoned women, this return would be captured through the SI follow-up of the family.

Recommendation 7: Require equal official documentation from men and women when changes need to be made in assigning children to a parent’s household and reflected accordingly in the FRC. Currently there is an obligation on the mother, while there is no requirement when the father wants to initiate a change.

Appendix II: UNRWA's approval letter



united nations relief and works agency
for palestine refugees in the near east
وكالة الأمم المتحدة لإغاثة وتشغيل
اللاجئين الفلسطينيين في الشرق الأدنى

department of
human resources
gaza field office

po box 61
gaza city

t +972 8 677 7333
+972 8 282 0508
f +972 8 677 7444

www.unrwa.org

Private and Official

E/No. 2X0789

12 May 2014

Dear Ms. Ulayyan,

I refer to your e-mail dated 11 May 2014 in which you asked to facilitate your research and distribute a questionnaire among UNRWA officials as part of your study towards obtaining **MBA** degree in **Business Administration**.

In this respect, I appreciate your enthusiasm to pursue higher education and I am pleased to advise that your request is hereby approved subject to the following conditions:

1. You undertake that the thesis is a private project and is completely part of your Master's studies and does not represent the official views of the Agency regarding any conclusions will be arrived at as a result of the research.
2. If you choose to involve UNRWA staff as participants, you should obtain their express consent and provide assurance that you will maintain confidentiality of information obtained.
3. The research/thesis being a private project, it will be conducted at your own time and should not under any circumstances be carried out at the expense of your work with UNRWA.
4. Upon completion of your research, a copy thereof should be sent to Human Resources Office.

If you agree to these conditions, please sign a copy of this letter and return it to Human Resources Department not later than 17 May 2014.

Sincerely yours,



Mahmoud El Zarabi
QC Head Field Human Resources Office
UNRWA _ Gaza

دائرة الموارد البشرية
مكتب إقليم غزة

ص.ب. ٦١
مدينة غزة

هـ +٩٧٢ ٨ ٦٧٧ ٧٣٣٣
+٩٧٢ ٨ ٢٨٢ ٠٥٠٨
ف +٩٧٢ ٨ ٦٧٧ ٧٤٤٤

Ms. Sana' Mohd Ulayyan,

To: HR
I do agree

Sana' Mohd

Appendix III: Questionnaire in English

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Islamic University - Gaza
Deanship of Graduate Studies
Faculty of Commerce
Department of Business Administration



Dear Madam / Sir,

Subject: Filling in a Master thesis Questionnaire

The researcher is conducting a thesis study entitled:

**Effectiveness of Gender Dimension Integration within
UNRWA Poverty Reduction Program in Gaza Strip**
مدى فعالية تطبيق النوع الإجتماعي ضمن برامج الأونروا للحد من الفقر في قطاع غزة

The researcher is using the following questionnaire as a tool to shed light on the extent of gender reflection and applicability in poverty targeting.

The field of application will include United Nations Relief and Works Agency (UNRWA) - Gaza, as case study for this research for what it has as a potential relief and developmental role in the field of poverty reduction and reflections on Palestinian community more specifically the refugee community, noting that this research will serve the purpose for academic thesis for fulfillment the requirement of Masers Business Administration (MBA) at the Islamic University of Gaza.

From this standpoint, your desire to provide sufficient information accurately, objectively will lead to increasing the accuracy of this study results which will benefit various categories of society, noting that information obtained will serve academic and educational purposes.

Thank you for your cooperation,

Yours sincerely,

Researcher / Sana Moahmmmed Ulliyyan

Thesis subject

Poverty is one of those spreading phenomena within our Palestinian community in parallel with the extended siege on Gaza and its reflections on livelihood and economic aspects.

UNRWA aims at targeting poorest of the poor Palestinian refugees families by using tools for calculating level of poverty through conducting home visits by its team of social workers.

The process of poverty survey is governed by several stages to limit the percentage of error resulting from any similar targeting process as adopted internationally.

The survey process conducted by UNRWA is being subject to regular updates every two years through reassessment.

Women as integral part of the Palestinian community throughout the predominant escalating political, economical, social and psychosocial conditions thus many of the families became headed by a woman (widow, divorced, abandoned) .

So ask through this research to look at the extent of integration of this segment within the various programs of relief and development, and in particular the degree of its integration and correct targeting through programs that address poverty reduction or limiting poverty impact and perhaps the most important programs of poverty survey are currently carried out by UNRWA.

So to allowing participant in this survey to follow-up on the questions raised and facts presented, some of the concepts require more elaboration as follows:

Gender is concerned about examining the status of both women and men in the society, status governed by various factors, economic, social, cultural, political, environmental and religious. status that we don't born with it but its determined by the community, status that varies according to time and location and creates roles that are affected by society's culture , customs and traditions prevailing therein.

The development process, which aims to improve the quality of life of the community and its members, draws particular attention to groups that suffer from poverty and discrimination, which also through its programs and activities working to assure gender equality in revenues, rights and duties, so they are concerned with the provision of mechanisms, methods and means for everyone to get an equal opportunity and equal access to all their human rights. In doing so it works on narrowing the gender gap which is being defined as the gap of variation and differentiation between individuals on the basis of sex with regard to the distribution of resources and revenues and the provision of services, rights and duties.

Of the most important elements of development and its success is the integration or participation and empowerment, and gender is being mainstreamed in development plans, by making all basic development aspects such as health, education, employment, political participation, and others available for women and men alike, with a better understanding of the roles performed by both men and women without underestimation.

Part One: Personal Data and study sample:

Target sample of this study, is UNRWA staff with direct and indirect contact with poverty survey and women programs taking into account specialization having the thesis topic delve deeper into aspects of targeting poor families especially those headed by women and falls under the relief and social services Programme, gender unit, Mental Health Programme as well as the monitoring and evaluation unit.

1. Gender:	<input type="checkbox"/> Male		<input type="checkbox"/> Female	
2. Age:	<input type="checkbox"/> 20- less than 30 years		<input type="checkbox"/> 30 - less than 40 years old	
	<input type="checkbox"/> 40 - less than 50 years		<input type="checkbox"/> 50 years and above	
3. Educational attainment	<input type="checkbox"/> Diploma or less		<input type="checkbox"/> BA	
	<input type="checkbox"/> Master		<input type="checkbox"/> PhD	
4. Years of employment at UNRWA (service)	<input type="checkbox"/> 1- less than 5 years		<input type="checkbox"/> 5- Less than 10 years	
	<input type="checkbox"/> 10- less than 15 years		<input type="checkbox"/> 15 years and above	
5. Forum:	<input type="checkbox"/> Relief and social services Programme RSSP			
	<input type="checkbox"/> Programme Support Unit PSU			
	<input type="checkbox"/> Gender Unit			
	<input type="checkbox"/> Operations support office OSO			
	<input type="checkbox"/> Microfinance			
	<input type="checkbox"/> Mental Health			
6 . Grade :	<input type="checkbox"/> 1-5	<input type="checkbox"/> 6-10	<input type="checkbox"/> 11-15	<input type="checkbox"/> 16-20
7 . Marital Status:	<input type="checkbox"/> Married		<input type="checkbox"/> Single	<input type="checkbox"/> Other

Part Two: Questionnaire set of questions categorized according to their relativeness with aspects of research topic

Group (1): Gender as a criterion for application within relief and development programs

SN	Item	👉 [1...10] 👈
1.	Gender is known as new terminology into relief and development programmes thus correctly understanding it is still not fully elaborated.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
2.	Gender is being correctly integrated and applied within relief and development programmes.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
3.	There is growing understanding of the importance of integrating gender applications within relief and development programmes.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
4.	Gender recognition within relief and development programmes increases targeting efficiency.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
5.	Gender recognition within relief and development programmes is linked to downsizing unemployment and poverty for women.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
6.	Gender is representing a terminology for recognition in all aspects of relief and developmental activities.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Group (2): Gender and its relationship with poverty targeting effectiveness

SN	Item	👉 [1...10] 👈
7.	Gender is one of several important dimensions of poverty targeting mechanisms.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
8.	Gender weighting factor is clearly identified within poverty targeting equations of female headed households.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
9.	Gender dimension is considered one of the health indicators of individuals within a female headed household (WHF) and affecting effectiveness of targeting that family.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
10.	Gender dimension is considered one of the educational indicators of individuals within a female headed household (WHF) and affecting effectiveness of targeting that family.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
11.	Gender dimension is considered one of the housing conditions indicators of individuals within a female headed household (WHF) and affecting effectiveness of targeting that family.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

12.	Effectiveness of poverty targeting mechanisms is being measured using purely scientifically based indicators not linked to the results on the ground.	<input type="checkbox"/> [1] <input type="checkbox"/> [2] <input type="checkbox"/> [3] <input type="checkbox"/> [3] <input type="checkbox"/> [4] <input type="checkbox"/> [6] <input type="checkbox"/> [7] <input type="checkbox"/> [8] <input type="checkbox"/> [8] <input type="checkbox"/> [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
13.	Error levels measuring effectiveness of poverty targeting are in line with internationally acknowledged standards.	<input type="checkbox"/> [1] <input type="checkbox"/> [2] <input type="checkbox"/> [3] <input type="checkbox"/> [3] <input type="checkbox"/> [4] <input type="checkbox"/> [6] <input type="checkbox"/> [7] <input type="checkbox"/> [8] <input type="checkbox"/> [8] <input type="checkbox"/> [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
14.	Error levels within the poverty targeting tool exceed the international recognized standards.	<input type="checkbox"/> [1] <input type="checkbox"/> [2] <input type="checkbox"/> [3] <input type="checkbox"/> [3] <input type="checkbox"/> [4] <input type="checkbox"/> [6] <input type="checkbox"/> [7] <input type="checkbox"/> [8] <input type="checkbox"/> [8] <input type="checkbox"/> [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Group 3: Gender and its association with poverty strategies within UNRWA and sustainable development

SN	Item	👉 [1...10] 👈
15.	There are clear items that tackle gender within United Nations Relief and Works Agency (UNRWA) strategies.	<input type="checkbox"/> [1] <input type="checkbox"/> [2] <input type="checkbox"/> [3] <input type="checkbox"/> [3] <input type="checkbox"/> [4] <input type="checkbox"/> [6] <input type="checkbox"/> [7] <input type="checkbox"/> [8] <input type="checkbox"/> [8] <input type="checkbox"/> [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
16.	Poverty linkage with gender falls within UNRWA strategies where no equivalency in opportunities especially for female headed households (FHH).	<input type="checkbox"/> [1] <input type="checkbox"/> [2] <input type="checkbox"/> [3] <input type="checkbox"/> [3] <input type="checkbox"/> [4] <input type="checkbox"/> [6] <input type="checkbox"/> [7] <input type="checkbox"/> [8] <input type="checkbox"/> [8] <input type="checkbox"/> [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
17.	There is clear understanding of embedded items within UNRWA strategies that tackles gender related policies.	<input type="checkbox"/> [1] <input type="checkbox"/> [2] <input type="checkbox"/> [3] <input type="checkbox"/> [3] <input type="checkbox"/> [4] <input type="checkbox"/> [6] <input type="checkbox"/> [7] <input type="checkbox"/> [8] <input type="checkbox"/> [8] <input type="checkbox"/> [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
18.	There is clear inclusion of gender in written policies but not in application.	<input type="checkbox"/> [1] <input type="checkbox"/> [2] <input type="checkbox"/> [3] <input type="checkbox"/> [3] <input type="checkbox"/> [4] <input type="checkbox"/> [6] <input type="checkbox"/> [7] <input type="checkbox"/> [8] <input type="checkbox"/> [8] <input type="checkbox"/> [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
19.	Revisions are being conducted to UNRWA's policies in poverty reduction while in line with needs of refugee community in Gaza strip.	<input type="checkbox"/> [1] <input type="checkbox"/> [2] <input type="checkbox"/> [3] <input type="checkbox"/> [3] <input type="checkbox"/> [4] <input type="checkbox"/> [6] <input type="checkbox"/> [7] <input type="checkbox"/> [8] <input type="checkbox"/> [8] <input type="checkbox"/> [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
20.	Application, evaluation and follow up of achievements are linked to strategies that are gender oriented.	<input type="checkbox"/> [1] <input type="checkbox"/> [2] <input type="checkbox"/> [3] <input type="checkbox"/> [3] <input type="checkbox"/> [4] <input type="checkbox"/> [6] <input type="checkbox"/> [7] <input type="checkbox"/> [8] <input type="checkbox"/> [8] <input type="checkbox"/> [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
21.	Poverty fighting strategies conducted by UNRWA appear clearly on the short/long run.	<input type="checkbox"/> [1] <input type="checkbox"/> [2] <input type="checkbox"/> [3] <input type="checkbox"/> [3] <input type="checkbox"/> [4] <input type="checkbox"/> [6] <input type="checkbox"/> [7] <input type="checkbox"/> [8] <input type="checkbox"/> [8] <input type="checkbox"/> [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
22.	The link between UNRWA strategies in poverty reduction and gender is clearly illustrated on the short/long run.	<input type="checkbox"/> [1] <input type="checkbox"/> [2] <input type="checkbox"/> [3] <input type="checkbox"/> [3] <input type="checkbox"/> [4] <input type="checkbox"/> [6] <input type="checkbox"/> [7] <input type="checkbox"/> [8] <input type="checkbox"/> [8] <input type="checkbox"/> [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
23.	Sustainable economic development is linked to poverty reduction strategies.	<input type="checkbox"/> [1] <input type="checkbox"/> [2] <input type="checkbox"/> [3] <input type="checkbox"/> [3] <input type="checkbox"/> [4] <input type="checkbox"/> [6] <input type="checkbox"/> [7] <input type="checkbox"/> [8] <input type="checkbox"/> [8] <input type="checkbox"/> [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
24.	Effectiveness of poverty reduction strategies is illustrated through regular reviews and application.	<input type="checkbox"/> [1] <input type="checkbox"/> [2] <input type="checkbox"/> [3] <input type="checkbox"/> [3] <input type="checkbox"/> [4] <input type="checkbox"/> [6] <input type="checkbox"/> [7] <input type="checkbox"/> [8] <input type="checkbox"/> [8] <input type="checkbox"/> [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Group (4): Female headed households and challenges faced by here within

Gaza's context

SN	Item	👉 [1...10] 👈
25.	Poverty targeting mechanisms are designed to correctly identify female headed households (FHH).	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
26.	Set of assistances provided by UNRWA are enough especially for those female headed households.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
27.	There is clear policy towards targeting needy female headed households.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
28.	UNRWA declares the vulnerability of female headed households with necessary attention and follow up.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
29.	There are programs allocated for serving female headed households and providing them with assistance packages to cover their needs.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
30.	Female headed households are receiving enough assistance from parties other than UNRWA.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Group (5): Effectiveness of targeting Female Headed households within UNRWA's poverty reduction programs

SN	Item	👉 [1...10] 👈
31.	UNRWA's provided assistance is reflected positively on Female Headed Households.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
32.	Female Headed Households are correctly targeted with limited/accepted error margin.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
33.	Female Headed Households by divorced women are correctly targeted.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
34.	Female Headed Households by widow are correctly targeted.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
35.	Female Headed Households by abandoned women are correctly targeted.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
36.	Efforts to assure that female headed households are aware of their entitlements and rights in UNRWA's set of assistances for them.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
37.	Follow up observations from the field confirm sound targeting of	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

	needy female headed households.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
38.	It is noted from the work field that female headed households are satisfied with the amount of assistance they are receiving.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Group (6): indicators used in targeting



SN	Item	[1...10]
39.	Indicators used in UNRWA Poverty Survey applications are considered enough.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
40.	UNRWA Poverty survey application is focusing on some items rather than others.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
41.	It requires adding more indicators tackle economic perspectives of importance in the evaluation.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
42.	Gender based indicators are enough in terms of numbers and content.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
43.	Gender based indicators are clear enough for the reader and data collector (social worker).	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
44.	Social workers are satisfied by the indicators presented to reflect a status of a Female Headed Households (FHH).	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
45.	Social worker has space to indicate Female Headed Households (FHH).	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
46.	Female Headed Households (FHH) are being captured by indicators during data entry.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Group (7): Monitoring and evaluating extent of targeting effectiveness on the ground after results application

SN	Item	[1...10]
47.	Monitoring and evaluating poverty survey is being conducted throughout planning phase.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
48.	Monitoring and evaluating poverty survey is being conducted	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

	throughout implementation phase.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
49.	Monitoring and evaluating poverty survey is being conducted throughout post implementation.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
50.	Monitoring and evaluation results are being reflected at once to adjust implementation track.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
51.	Regular reports reflect monitoring and evaluation results as well as lessons learned.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Group (8): Assessing targeting effectiveness accompanied with an appeal and review system of its results

SN	Item	 [1...10] 
52.	There is fairness in targeting systems adopted by UNRWA.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
53.	Limited number of complaints received by UNRWA reflects fairness and effectiveness of targeting.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
54.	Needy Female Headed Households (FHH) are satisfied with poverty survey results conducted by UNRWA.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
55.	There is fairness in targeting whether that concerns Male Headed Household (MHH) or Female Headed Household (FHH).	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
56.	Existing complaint system that strengthens appealing effectiveness adds to the quality of targeting.	[1] [2] [3] [3] [4] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [6] [7] [8] [8] [10] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Appendix IV: Questionnaire in Arabic

بسم الله الرحمن الرحيم



الجامعة الإسلامية - غزة
عمادة الدراسات العليا
كلية التجارة
قسم إدارة الأعمال

الأخ الكريم / الأخت الكريمة،،، السلام عليكم ورحمة الله وبركاته،،

الموضوع: تعبئة استبانة لبحث ماجستير

تقوم الباحثة بإجراء دراسة بحثية بعنوان:

Effectiveness of Gender Dimension Integration within UNRWA Poverty Reduction Program in Gaza Strip

مدى فعالية تطبيق النوع الإجتماعي ضمن برامج الأونروا للحد من الفقر في قطاع غزة

تقوم الباحثة بالإستعانة بأداة الإستبانة المرفقة كي يتم تسليط الضوء الكافي على مدى التطبيق و الأخذ ببعد النوع الاجتماعي في استهداف الأسر الفقيرة. مجال التطبيق للإستبانة سيشمل الأونروا كحالة للدراسة بما لها من دور إغاثي و تنموي كبير تلعبه في مجال التقليل من تبعات آفة الفقر على المجتمع الفلسطيني و بالأخص مجتمع اللاجئين، علماً بأن هذا البحث سيكون بحثاً أكاديمياً تكميلياً لنيل درجة الماجستير في: "إدارة الأعمال" من "الجامعة الإسلامية بغزة".

من هذا المنطلق فإن حرصكم على تقديم المعلومات الكافية بدقة، وموضوعية سيؤدي إلى زيادة دقة نتائج موضوع الدراسة مما سيعود بالنفع والفائدة لما فيه مصلحة للفئات المختلفة للمجتمع بإذن الله تعالى، علماً بأن هذه البيانات ستستخدم لأغراض البحث العلمي فقط.

شاكرين لكم حسن تعاونكم،،،
وتفضلوا بقبول فائق الاحترام والتقدير،،

الباحثة/ سناء محمد عليان

موضوع البحث

الفقر من أحد الظواهر التي تزداد تفشيها في مجتمعنا الفلسطيني مع استمرار الحصار و تداعياته على كافة الأصعدة المعيشية والإقتصادية.

تسعى وكالة الغوث (الأونروا) إلى استهداف الأسر الأشد فقرا من الأسر الفلسطينية اللاجئة من خلال أدوات لحساب مستوى الفقر تتم من خلال زيارات منزلية يقوم بها طاقم من الباحثين الاجتماعيين التابعيين لها. يتخلل عملية مسح الفقر التي تقوم بها الأونروا عدة خطوات للحد من نسب الخطأ التي يمكن أن تنجم عن أية عملية مسح مماثلة، كما هو معمول به عالمياً.

يجري تحديث عملية المسح التي تقوم بها الأونروا بشكل منتظم كل عامين من خلال إعادة الزيارة. المرأة كجزء من المجتمع الفلسطيني ومع تداعيات الظروف السياسية و الاجتماعية و النفسية، فإن كثيراً من الأسر أصبح يُعيلها امرأة (أرملة، مطلقة، مهجورة) .

لذا تطلب من خلال هذا البحث النظر إلى مدى اندماج هذه الشريحة ضمن مختلف البرامج الإغاثية و التنموية و بالأخص مدى اندماجها وصحة استهدافها من خلال البرامج التي تعنى بالحد من الفقر أو تقليل أثره و لعل أهمها برامج مسح الفقر التي تقوم بها وكالة غوث و تشغيل اللاجئين – الأونروا UNRWA

لكي يستطيع المشارك في هذا الإستبيان من متابعة الأسئلة و اظهار مدى اتفائه/ها مع الحقائق المدرجة، لزم استحضار بعض المفاهيم كالتالي:

النوع الاجتماعي (الجندر) يعنى بدراسة وضع كل من المرأة والرجل في المجتمع، وضع تحدّده وتحكمه عوامل مختلفة اقتصادية واجتماعية وثقافية وسياسية وبيئية ودينية .. وضع لا نولد به وإنما يحدّده المجتمع، وضع متغيّر بحسب الزمان والمكان و يخلق أدواراً تتأثر بثقافة المجتمع والعادات والتقاليد السائدة فيه.

عملية التنمية و التي تهدف إلى تحسين نوعية حياة المجتمع وأفراده، وتوجّه اهتمام خاص إلى الفئات التي تعاني من الفقر والتمييز. وهي من خلال برامجها وأنشطتها تعمل على تأكيد المساواة بين الجنسين في العائدات والحقوق والواجبات، لذا فهي تعنى بتوفير الآليات والأساليب والوسائل لكل فرد للحصول على فرصة متساوية و متكافئة في التمتع بكافة حقوقه الإنسانية، ومن خلال ذلك تعمل على تضييق الفجوة النوعية أو الجندرية، وتعرف الفجوة النوعية بأنها مقدار الاختلاف والتمايز بين الأفراد على أساس الجنس فيما يتعلق بتوزيع الموارد والعائدات وتوفير الخدمات والحقوق والواجبات.

من أهم عناصر التنمية وشروط نجاحها الإدماج أو المشاركة و التمكين، ويتم دمج النوع الاجتماعي في خطط التنمية، وذلك يجعل كل محاور التنمية الأساسية مثل الصحة والتعليم والعمل والمشاركة السياسية وغيرها، متوافرة للمرأة والرجل على حد سواء، مع تفهم أفضل للأدوار التي يؤديها كل من النساء والرجال ودون التقليل من شأنها.

الجزء الأول: البيانات الشخصية و عينة الدراسة:

العينة المستهدفة من هذه الدراسة، هي موظفوا الأونروا ذوي العلاقة المباشرة و الغير مباشرة ببرامج مسح الفقر و المرأة مع مراعاة التخصص كون موضوع البحث يتعمق في مناحي استهداف الأسر الفقيرة و بالأخص تلك التي تعيلها امرأة و يندرج تحت ذلك برنامج الإغاثة و الخدمات الاجتماعية و وحدة النوع الاجتماعي و برنامج الصحة النفسية إلى جانب وحدة المراقبة و المتابعة.

1. الجنس:	<input type="checkbox"/> ذكر	<input type="checkbox"/> أنثى
2. العمر:	<input type="checkbox"/> 20-أقل من 30 سنة	<input type="checkbox"/> 30-أقل من 40 سنة
	<input type="checkbox"/> 40-أقل من 50 سنة	<input type="checkbox"/> 50 سنة فأكثر
3. التحصيل العلمي:	<input type="checkbox"/> دبلوم فما دون	<input type="checkbox"/> بكالوريوس
	<input type="checkbox"/> ماجستير	<input type="checkbox"/> دكتوراة
4. عدد سنوات العمل في الأونروا (الخدمة):	<input type="checkbox"/> 1-أقل من 5 سنوات	<input type="checkbox"/> 5-أقل من 10 سنوات
	<input type="checkbox"/> 10-أقل من 15 سنة	<input type="checkbox"/> 15 سنة فأكثر
5. القسم:	<input type="checkbox"/> برنامج الإغاثة والخدمات الاجتماعية RSSP <input type="checkbox"/> وحدة دعم البرامج PSU <input type="checkbox"/> دعم النوع الاجتماعي <input type="checkbox"/> مكتب دعم العمليات OSO <input type="checkbox"/> التمويل الصغير <input type="checkbox"/> الصحة النفسية	
6. الدرجة الوظيفية:	<input type="checkbox"/> 5-1	<input type="checkbox"/> 10-6
	<input type="checkbox"/> 15-11	<input type="checkbox"/> 20-16
7. الحالة الاجتماعية:	<input type="checkbox"/> متزوج	<input type="checkbox"/> أعزب
	<input type="checkbox"/> غير ذلك	

الجزء الثاني: أسئلة الإستبانة حسب الأقسام ذات العلاقة بتغطية جوانب موضوع البحث

مجموعة (1): النوع الاجتماعي كمعيار يجرى تطبيقه ضمن البرامج الإغاثية و التنموية

م.ر	البنود	1 [5] [4] [3] [2] [1]	2 [5] [4] [3] [2] [1]	3 [5] [4] [3] [2] [1]	4 [5] [4] [3] [2] [1]	5 [5] [4] [3] [2] [1]	6 [5] [4] [3] [2] [1]
1.	يُعتبر النوع الاجتماعي مفهوم مُستجد على برامج الإغاثة و التنمية بحيث لا يزال الفهم الصحيح له غير مُتجسد بالشكل المطلوب.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	يجري تطبيق مفهوم النوع الاجتماعي بالشكل الصحيح على مستوى برامج الإغاثة و التنمية.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	يُوجد تنامي لمدى أهمية الحاجة لدمج النوع الاجتماعي و تطبيقاته ضمن برامج الإغاثة و التنمية.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.	يزيد الأخذ بالنوع الاجتماعي من مدى فعالية الاستهداف لبرامج الإغاثة و التنمية.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.	يرتبط الأخذ بالنوع الاجتماعي ضمن برامج الإغاثة بالحد من البطالة و الفقر للمرأة.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6.	يُعتبر النوع الاجتماعي مفهوم يُؤخذ به على كل أصعدة العمل الإغاثي و التنموي.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

مجموعة (2): علاقة النوع الاجتماعي بفعالية الاستهداف للحد من الفقر

م.	البنود	1 [10.....1]
7.	يُعتبر النوع الاجتماعي بُعد مهم من أبعاد الاستهداف لظواهر مثل ظاهرة الفقر.	[5] [4] [3] [2] [1] □ □ □ □ □ [10] [9] [8] [7] [6] □ □ □ □ □
8.	يظهر ثقل النوع الاجتماعي واضحا في معادلات الاستهداف للأسر التي تُعيلها امرأة.	[5] [4] [3] [2] [1] □ □ □ □ □ [10] [9] [8] [7] [6] □ □ □ □ □
9.	يُعتبر بُعد النوع الاجتماعي أحد المؤشرات المعبرة عن المستوى الصحي لأفراد الأسرة و يرتبط بفعالية الاستهداف لتلك الأسرة (الأسر التي تُعيلها امرأة).	[5] [4] [3] [2] [1] □ □ □ □ □ [10] [9] [8] [7] [6] □ □ □ □ □
10.	يُعتبر بُعد النوع الاجتماعي أحد المؤشرات المعبرة عن المستوى التعليمي لأفراد الأسرة و يرتبط بفعالية الاستهداف لتلك الأسرة (الأسر التي تُعيلها امرأة).	[5] [4] [3] [2] [1] □ □ □ □ □ [10] [9] [8] [7] [6] □ □ □ □ □
11.	يُعتبر بُعد النوع الاجتماعي أحد المؤشرات المعبرة عن مستوى السكن للأسرة و يرتبط بفعالية الاستهداف لتلك الأسرة (الأسر التي تُعيلها امرأة).	[5] [4] [3] [2] [1] □ □ □ □ □ [10] [9] [8] [7] [6] □ □ □ □ □
12.	يجري احتساب فعالية الاستهداف للحد من الفقر من خلال مؤشرات علمية بحتة غير مرتبطة بالنتائج على أرض الواقع.	[5] [4] [3] [2] [1] □ □ □ □ □ [10] [9] [8] [7] [6] □ □ □ □ □
13.	تتوافق نسب الخطأ في فعالية الاستهداف للحد من الفقر مع النسب المتعارف عليها عالمياً.	[5] [4] [3] [2] [1] □ □ □ □ □ [10] [9] [8] [7] [6] □ □ □ □ □
14.	تتجاوز نسب الخطأ في أداة استهداف الفقر الحدود العالمية المتعارف عليها.	[5] [4] [3] [2] [1] □ □ □ □ □ [10] [9] [8] [7] [6] □ □ □ □ □

مجموعة (3): النوع الاجتماعي و ارتباطه بالفقر ضمن استراتيجيات الأونروا و التنمية المستدامة

م.	البنود	1 [10.....1]
15.	يُوجد بنود واضحة تُعنى بالنوع الاجتماعي ضمن استراتيجيات الأونروا.	[5] [4] [3] [2] [1] □ □ □ □ □ [10] [9] [8] [7] [6] □ □ □ □ □
16.	يندرج تحت استراتيجيات الأونروا ارتباط الفقر مع النوع الاجتماعي في ظل عدم تكافؤ الفرص خاصة للأسر التي تُعيلها امرأة من حيث أولويات المساعدة.	[5] [4] [3] [2] [1] □ □ □ □ □ [10] [9] [8] [7] [6] □ □ □ □ □
17.	يُوجد فهم و وضوح لما تقتضيه بنود استراتيجيات الأونروا فيما يتعلق بالسياسات المرتبطة بالنوع الاجتماعي.	[5] [4] [3] [2] [1] □ □ □ □ □ [10] [9] [8] [7] [6] □ □ □ □ □
18.	يُوجد إدراج واضح للنوع الاجتماعي في السياسات المكتوبة و لكن ليس في التطبيق.	[5] [4] [3] [2] [1] □ □ □ □ □ [10] [9] [8] [7] [6] □ □ □ □ □
19.	يجري عمل مراجعة لاستراتيجيات الأونروا في الحد من الفقر بما يتماشى مع احتياجات مجتمع اللاجئين في قطاع غزة.	[5] [4] [3] [2] [1] □ □ □ □ □ [10] [9] [8] [7] [6] □ □ □ □ □

<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
[5] [4] [3] [2] [1] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [10] [9] [8] [7] [6] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	يرتبط التطبيق و التقييم و المتابعة للإنجازات تماشيا مع الاستراتيجيات التي تأخذ بالنوع الاجتماعي.	20.
[5] [4] [3] [2] [1] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [10] [9] [8] [7] [6] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	تظهر استراتيجيات الأونروا في محاربة الفقر على الأمد القصير و البعيد بشكل واضح.	21.
[5] [4] [3] [2] [1] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [10] [9] [8] [7] [6] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	تتجلى العلاقة بين استراتيجيات الأونروا في محاربة الفقر و النوع الاجتماعي بوضوح على الأمد القصير و البعيد.	22.
[5] [4] [3] [2] [1] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [10] [9] [8] [7] [6] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	ترتبط التنمية الإقتصادية المستدامة باستراتيجيات الحد من الفقر.	23.
[5] [4] [3] [2] [1] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [10] [9] [8] [7] [6] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	تظهر فعالية استراتيجيات استهداف مسح الفقر من خلال التطبيق و المراجعات الدورية.	24.

مجموعة (4): المرأة كمعيل للأسرة و التحديات التي تواجهها ضمن واقع قطاع غزة

م.	البنود	م. [10.....1]
25.	يتم تصميم برامج الاستهداف للأسر الفقيرة في الأونروا بحيث تتعرف على الأسرة المعالة من امرأة بالشكل الصحيح.	[5] [4] [3] [2] [1] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [10] [9] [8] [7] [6] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
26.	تكفي حزم المساعدات و بالأخص الغذائية منها التي تُقدم للأسر التي تعيلها امرأة احتياجاتها الفعلية.	[5] [4] [3] [2] [1] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [10] [9] [8] [7] [6] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
27.	يؤخذ بسياسة واضحة على مستوى برامج الأونروا تُعنى بالأسر المحتاجة التي تعيلها امرأة.	[5] [4] [3] [2] [1] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [10] [9] [8] [7] [6] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
28.	تُقر الأونروا بأن الأسر التي تعيلها امرأة هي شريحة خاصة من المجتمع يجري إعطائها القدر الكافي من الإهتمام و المتابعة.	[5] [4] [3] [2] [1] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [10] [9] [8] [7] [6] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
29.	تُعنى برامج خاصة بالأسر التي تعيلها امرأة و تقدم حزم من المساعدات لتغطية احتياجاتها.	[5] [4] [3] [2] [1] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [10] [9] [8] [7] [6] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
30.	يجري تقديم مساعدات كافية من جهات غير الأونروا للأسر التي تعيلها امرأة.	[5] [4] [3] [2] [1] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [10] [9] [8] [7] [6] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

مجموعة (5): فعالية إستهداف الأسر التي تعيلها امرأة ضمن برامج الأونروا للحد من الفقر

م.ر.	البنود	[1] [2] [3] [4] [5] [10] [9] [8] [7] [6] [5] [4] [3] [2] [1]
31.	تتبع المساعدات التي تقدمها الأونروا إيجاباً على الأسر التي تعيلها امرأة.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
32.	تُستهدف الأسر التي تعيلها امرأة بشكل صحيح يتضمن نسب خطأ ضئيلة/مقبولة.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
33.	تُستهدف الأسر التي تعيلها امرأة مطلقة بشكل صحيح.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
34.	تُستهدف الأسر التي تعيلها امرأة أرملة بشكل صحيح.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
35.	تُستهدف الأسر التي تعيلها امرأة مهجورة بشكل صحيح.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
36.	يجري التأكد من أن الأسر التي تعيلها امرأة على دراية بحقوقها من حيث التقدم للمساعدات التي توفرها الأونروا لهذه الشريحة.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
37.	تؤكد المتابعة على أرض الواقع صحة استهداف الأسر التي تعيلها امرأة و خاصة المحتاجة.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
38.	يجري من خلال ميدان العمل ملاحظة أن الأسر التي تعيلها امرأة راضية عن قدر المساعدات التي تتلقاها و عدالة توزيعها.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

مجموعة (6): المؤشرات المستخدمة في الاستهداف

م.ر.	البنود	[1] [2] [3] [4] [5] [10] [9] [8] [7] [6] [5] [4] [3] [2] [1]
39.	تعتبر المؤشرات المستخدمة في طلب مسح الفقر (الأونروا) كافية.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
40.	يُركز تصميم طلب مسح الفقر (الأونروا) على بعض البنود دون غيرها.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
41.	يتطلب إضافة مؤشرات أخرى تعنى بنواحي اقتصادية ذات أهمية في التقييم.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
42.	تعتبر المؤشرات التي تعنى بالبنوع الاجتماعي كافية من ناحية العدد و المحتوى.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

<input type="checkbox"/> [5] <input type="checkbox"/> [4] <input type="checkbox"/> [3] <input type="checkbox"/> [2] <input type="checkbox"/> [1] <input type="checkbox"/> [10] <input type="checkbox"/> [9] <input type="checkbox"/> [8] <input type="checkbox"/> [7] <input type="checkbox"/> [6]	43. تُعتبر مؤشرات النوع الاجتماعي واضحة للقارئ و جامع المعلومات (الباحث الاجتماعي).
<input type="checkbox"/> [5] <input type="checkbox"/> [4] <input type="checkbox"/> [3] <input type="checkbox"/> [2] <input type="checkbox"/> [1] <input type="checkbox"/> [10] <input type="checkbox"/> [9] <input type="checkbox"/> [8] <input type="checkbox"/> [7] <input type="checkbox"/> [6]	44. يشعر الباحث الاجتماعي بالرضى عند التطرق لأسرة تعيلها امرأة كون المؤشرات التي يمكنها أن تعكس خصوصية هذه الأسرة كافية.
<input type="checkbox"/> [5] <input type="checkbox"/> [4] <input type="checkbox"/> [3] <input type="checkbox"/> [2] <input type="checkbox"/> [1] <input type="checkbox"/> [10] <input type="checkbox"/> [9] <input type="checkbox"/> [8] <input type="checkbox"/> [7] <input type="checkbox"/> [6]	45. يتوفر للباحث الاجتماعي متسع ضمن إحدى أسئلة الطلب للتعبير عن أسرة تعيلها امرأة.
<input type="checkbox"/> [5] <input type="checkbox"/> [4] <input type="checkbox"/> [3] <input type="checkbox"/> [2] <input type="checkbox"/> [1] <input type="checkbox"/> [10] <input type="checkbox"/> [9] <input type="checkbox"/> [8] <input type="checkbox"/> [7] <input type="checkbox"/> [6]	46. يندرج ضمن آلية إدخال البيانات مؤشرات من شأنها أن تميز الأسر التي تعيلها امرأة.

مجموعة (7): مراقبة و متابعة مدى فعالية الاستهداف على أرض الواقع بعد تطبيقها

م.ب	البنود
<input type="checkbox"/> [5] <input type="checkbox"/> [4] <input type="checkbox"/> [3] <input type="checkbox"/> [2] <input type="checkbox"/> [1] <input type="checkbox"/> [10] <input type="checkbox"/> [9] <input type="checkbox"/> [8] <input type="checkbox"/> [7] <input type="checkbox"/> [6]	47. يجري مراقبة و متابعة عملية المسح من خلال مرحلة التخطيط.
<input type="checkbox"/> [5] <input type="checkbox"/> [4] <input type="checkbox"/> [3] <input type="checkbox"/> [2] <input type="checkbox"/> [1] <input type="checkbox"/> [10] <input type="checkbox"/> [9] <input type="checkbox"/> [8] <input type="checkbox"/> [7] <input type="checkbox"/> [6]	48. يجري مراقبة و متابعة عملية المسح من خلال مرحلة التنفيذ.
<input type="checkbox"/> [5] <input type="checkbox"/> [4] <input type="checkbox"/> [3] <input type="checkbox"/> [2] <input type="checkbox"/> [1] <input type="checkbox"/> [10] <input type="checkbox"/> [9] <input type="checkbox"/> [8] <input type="checkbox"/> [7] <input type="checkbox"/> [6]	49. يجري مراقبة و متابعة عملية المسح من خلال مرحلة ما بعد التنفيذ.
<input type="checkbox"/> [5] <input type="checkbox"/> [4] <input type="checkbox"/> [3] <input type="checkbox"/> [2] <input type="checkbox"/> [1] <input type="checkbox"/> [10] <input type="checkbox"/> [9] <input type="checkbox"/> [8] <input type="checkbox"/> [7] <input type="checkbox"/> [6]	50. يجري تطبيق نتائج المراقبة و المتابعة على الفور لتعديل مسار عملية التنفيذ.
<input type="checkbox"/> [5] <input type="checkbox"/> [4] <input type="checkbox"/> [3] <input type="checkbox"/> [2] <input type="checkbox"/> [1] <input type="checkbox"/> [10] <input type="checkbox"/> [9] <input type="checkbox"/> [8] <input type="checkbox"/> [7] <input type="checkbox"/> [6]	51. تعكس تقارير دورية نتائج المراقبة و المتابعة و الدروس المستفادة.

مجموعة (8): تقييم مدى فعالية الاستهداف مع وجود نظام للتظلم و مراجعة نتائجه

م.ب	البنود
<input type="checkbox"/> [5] <input type="checkbox"/> [4] <input type="checkbox"/> [3] <input type="checkbox"/> [2] <input type="checkbox"/> [1] <input type="checkbox"/> [10] <input type="checkbox"/> [9] <input type="checkbox"/> [8] <input type="checkbox"/> [7] <input type="checkbox"/> [6]	52. يُوجد عدالة في آليات الاستهداف المطبقة من خلال الأونروا.
<input type="checkbox"/> [5] <input type="checkbox"/> [4] <input type="checkbox"/> [3] <input type="checkbox"/> [2] <input type="checkbox"/> [1] <input type="checkbox"/> [10] <input type="checkbox"/> [9] <input type="checkbox"/> [8] <input type="checkbox"/> [7] <input type="checkbox"/> [6]	53. تنحصر نسب الشكاوى المقدمة للأونروا بخصوص عدالة الإستحقاق في عدد محدود يعكس كفاءة الاستهداف.
<input type="checkbox"/> [5] <input type="checkbox"/> [4] <input type="checkbox"/> [3] <input type="checkbox"/> [2] <input type="checkbox"/> [1] <input type="checkbox"/> [10] <input type="checkbox"/> [9] <input type="checkbox"/> [8] <input type="checkbox"/> [7] <input type="checkbox"/> [6]	54. تكتفي الأسر التي تعيلها امرأة محتاجة بنتائج مسوحات الفقر التي تقوم بها الأونروا.
<input type="checkbox"/> [5] <input type="checkbox"/> [4] <input type="checkbox"/> [3] <input type="checkbox"/> [2] <input type="checkbox"/> [1]	55. يُوجد عدالة في الاستهداف سواءً كان الأمر يتعلق بالأسر التي يعيلها رجل أو امرأة على

<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [10] [9] [8] [7] [6] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	حد سواء.	
[5] [4] [3] [2] [1] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> [10] [9] [8] [7] [6] <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	يُعزز وجود نظام متكامل ذو فعالية للتظلم و الاعتراض على نتائج استهداف الفقر من كفاءة الاستهداف.	56.

Appendix V: Interviews with UNRWA Staff

Scope and outline of interviews

Poverty targeting has been widely applied by UNRWA – Gaza, accordingly, interviews with two UNRWA staff members have been conducted.

Interview Questions:

- Poverty targeting application by UNRWA – Gaza
- How much is the PMTS effective in terms of accuracy
- What are the measures that ensure correct targeting of families headed by women UNRWA – Gaza
- Is the appeal mechanism activated, and what added values does it have on the whole process?
- Are gender concerns being clearly tackled through the poverty application?

1- Interview with Mr. Nasser El-Khaldi (Deputy Chief Field Relief & Social Services Programme) conducted on 17 June 2014

2 – Interview with Mr. Al Moataz Billah Badwan (Eligibility and Standards Application Officer) conducted on 30 June 2014

Appendix VI: Referees

Referees who judged the reliability of the questionnaire:

1. Dr. Sami Safi, Islamic University
2. Dr. Wasem El-Habil, Islamic University
3. Dr. Sami Abu El Rooss, Islamic University
4. Dr. Jalal Chabat, Al Quds Open University
5. Dr. Yaser El-Shurafa, Islamic University
6. Dr. Khalil El-Namrouti, Islamic University
7. Dr. Yousef Bahar, Islamic University
8. Dr. Mohammed Miqdad, Islamic University
9. Dr. Fares Abu Moamer, Islamic University
10. Dr. Mohd Fares, Al Azhar University
11. Dr. Jacqueline Paul, UNICEF - Gender Analyst
12. Dr. Sana Al Jalassi, UNRWA/Amman – Gender Consultant