



SOCIAL SUPPORT

PALESTINIAN WOMEN: A STATUS REPORT

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Gender and Social Policy in Palestine

Penny Johnson

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About the author: Penny Johnson is a member of the Women's Studies Program. She would like to thank Islah Jad for ideas and information that greatly contributed to this chapter.

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INTRODUCTION

PALESTINIAN WOMEN: A STATUS REPORT is published by the Women's Studies Program at Birzeit University in separate English and Arabic editions. This ten chapter report is an attempt to build a comprehensive picture of the current challenges facing Palestinians in the West Bank and Gaza Strip in building a society based on gender equality. The guiding assumption is that such equality is necessary for both sustainable development and democratization. This report is very much a product of its time. On the one hand, it has been greatly influenced by the conceptual revolution in women's studies which puts gender relations, asymmetries and gaps at the center of analysis. On the other, the report is an attempt to respond to the new complexity of the current situation in Palestine, which offers new opportunities for intervention in public policy alongside the continued efforts of grassroots organizations and activities towards bringing about positive change in women's lives.

Eight of the chapters address the situation of women in specific sectors of contemporary life in the West Bank and Gaza Strip. A further two provide context and concepts for examining the main features and trends in this society, and the key issues in gender and development that can be brought to bear to understand Palestinian reality. The sectoral chapters have a threefold task. The first is to delineate gender gaps by analyzing women's differential access and/or integration in each sector. The second is to analyze how women's socially assigned roles and responsibilities may act to exclude women or place unequal burdens on them. Finally, the chapters aim to explore linkages between, and possible determinants of, these processes. Various chapters show the linkage between high fertility rates, gender gaps in secondary education, early marriage and the absence of labor opportunities and social protection. Others identify assumptions about gender roles and their impact on women and men's access to social security and assistance, or delineate the relationship between access to capital and achieving political power.

In terms of key gender indicators, the Report points out that the situation in Palestine shows some sharp contradictions. Positive indicators for women, such as rising educational levels and political participation, exist alongside negative indicators of their low labor force participation and persistent high fertility. To understand these seemingly contradictory indicators requires an integrated framework that examines the specific constraints, resources and opportunities that shape the lives of women and men. Instead of the common assumption that Palestinian women's lives are largely determined by culture, the report attempts to show that gender asymmetry is produced across a number of different but interacting realms of life: the family and household, economy, politics, and society.

While there are many commonalities between gender relations in Palestine and those in other Middle Eastern societies, the history of both military occupation and resistances to it stamp all areas of life in the West Bank and Gaza and must be taken into account. As such, gender as a basis of social organization is examined in relation to other dynamics - national/political, economic, and social - that shape the fates and futures of Palestinian women and men in their different socio-economic and political settings. In turn, the new reality of Palestine in transition has introduced changes in political, economic and social life that require fresh analysis and has made the task of understanding where change is needed more urgent, in order to create a democratic society of equal citizens.

Although the focus of this report is Palestinian women in the West Bank and Gaza Strip, a work comparing the commonalities and differences between Palestinian women across their various territorial contexts is yet to be written. A project comparing the situation of women in the West Bank

and Gaza, in refugee camps in Lebanon, Syria and Jordan, inside Israel, or in the far-flung Palestinian diaspora would be extremely important in illuminating the role of gender in structuring the Palestinian nation. Such a project is beyond the scope of this report but it is hoped that it may serve as a catalyst to other researchers.

Understanding the status, roles, economic and social participation and life circumstances of women in the West Bank and Gaza, is in itself a daunting task. This is both due to data gaps and inconsistencies and the historic lack of gender-informed research and scholarship, a gap which is just beginning to be addressed by gender-aware researchers and research centers. The report brings together the large but uneven range of existing research, data and policy documents on Palestine and Palestinian women. The Women's Studies Program was also fortunate to be able to draw upon new research and upon the new data generated by the Palestinian Central Bureau of Statistics. As such, the status report may also be useful in identifying areas for further investigation and research.

This status report is the final publication in the first phase of the Palestinian Women in Society project. In the second phase, researchers in the Program will be investigating gender and social policy in several aspects, including gender and public provisions for social security, gender and family and kin-based social support systems., and gender and educational reform

In many ways, the making of this report was a collaborative effort, as each chapter was the subject of in-depth discussions by all members of the Women's Studies Program, where changes and new material were introduced. Each chapter, however, has an individual author who is acknowledged. As with many projects, the less acknowledged work of discussion and debate, and research and editorial assistance, were equally vital to the project.

The chapters and authors are as follows:

1. Palestinian Society -- Lisa Taraki
2. Population and Fertility -- Rita Giacaman
3. Family -- Rema Hammami
4. Labor and Economy -- Rema Hammami
5. Social Support -- Penny Johnson
6. Education -- Mona Ghali
7. Politics -- Islah Jad
8. Law -- Penny Johnson
9. Health -- Rita Giacaman
10. Gender and Development -- Eileen Kuttab

This edition is considered by the Women's Studies Program as a "discussion edition" to be developed and modified through the process of debate among women's movement activists, researchers, developmental practitioners and policy makers.. The chapters have, wherever possible, tried to identify practical implications for positive change in order to promote the building of shared strategies.

- *Women's Studies Program*
Birzeit University

SOCIAL SUPPORT

Gender and Social Policy in Palestine

Penny Johnson

Social Support: A Basic Human Need

Most Palestinian households, in the course of an ordinary week, rely on diverse sources of public social support: children attend government or UNRWA schools, a pregnant woman gets a free check-up at a public clinic run by a Palestinian non-governmental organization, a widow receives assistance to start a home business from an UNRWA credit program, the wife of a prisoner receives a small monthly allowance from his political organization, a family in special hardship receives emergency assistance from an Islamic *zakat* (alms) committee.

Informal sources of social support are perhaps even more predominant: a daughter or son receive help for their university education from a family member in Latin America, a family whose main breadwinner is barred from work in Israel gets assistance from kin that are employed, an elderly invalid is nursed by female relatives for extended periods, a widow is taken care of by her sons and daughters, a family home is built with capital and labor from kin.

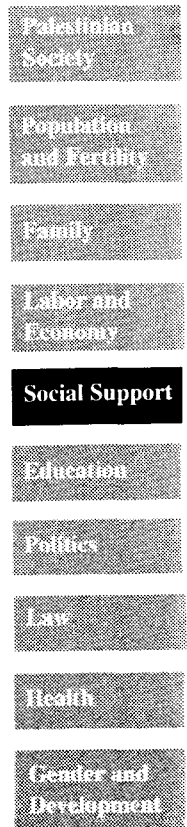
In both formal and informal provisions of social support, women have distinct positions as providers and recipients. As this chapter will attempt to show, Palestinian women are crucial providers of informal social support, which has frequently placed excessive burdens on them, given the difficult circumstances of Palestinian society in the past decades. At the same time, women, who are largely excluded from the market economy, are particularly vulnerable and thus are main recipients of particular forms of social assistance, while being excluded from others.

Characteristics of Social Support in Palestine

Social support, as illustrated above, is a necessary element for human well-being and characteristic of all societies whether operating through mutual aid, formal social welfare provisions or both. In Palestinian society, social support has a number of striking features, some of which are distinct, due in particular to the historical absence of self-government, and some shared with other societies in the region. Among them are:

1) **Stagnation and Decline: Legacy of Occupation:** In the decades of occupation, the Israeli military government and its civil administration provided only minimal social services, as well as inadequate health care and low quality and deteriorating education. Investment in social infrastructure and human resources was extremely low, as was public investment in general. A recent national action plan for Palestinian children prepared by a committee of Palestinian ministerial officials, NGOs, UN organizations and the Government of Sweden assesses that the Israeli-run social services system in the Occupied Territories "showed virtually no expansion for over more than two decades."¹

¹ Agenda for Social Renewal: Action Programme for Palestinian Children (1996 - 2000), draft 26.6.95, Jerusalem, p. 24.



2) **Uncoordinated Providers:** A network of uncoordinated providers attempted to fill the gap of which UNRWA (United Nations Relief and Welfare Association) was (and is) the most important, with its 1994-1995 regular budget totalling \$131,046,000 for the West Bank and Gaza, plus an almost equal amount for projects under the new Peace Implementation Program.² Other important providers still in operation include local and international non-governmental organizations, charitable societies, and the Islamic zakat committees. Prior to the establishment of the Palestine National Authority, the Palestine Liberation Organization and Palestinian political organizations have also been major providers of social support, particularly to prisoners' families and political cadre and to Palestinian educational, health and social institutions.

3) **Perpetual Emergency:** Since the 1967 June War and the beginning of the Israeli military occupation, the network of providers have been responding to a series of crises that have required emergency social assistance to the population. The most recent of these crises is the extended economic crisis following the Gulf War. This "perpetual emergency" of almost three decades has precluded, to a large extent, the development of long-term social policies, programs and systems. That continued predominance of emergency assistance in Palestine is underlined by UNRWA'S re-introduction of emergency food assistance programs in Gaza (most recently in March 1995, July 1995 and March 1996) in the wake of the various Israeli closures of Gaza and the West Bank.³

4) **Charity, not Right:** Since 1948, when various international organizations entered Palestine and surrounding countries to provide assistance to newly-displaced refugees, the social assistance rendered the Palestinian population has been largely viewed as "charity" necessitated by special hardship and vulnerability and/or as insurance against political instability among the deprived Palestinian refugee and non-refugee population. Palestinians have not in general received assistance as a right or entitlement by virtue of participation in society as citizens, with the possible exception of assistance rendered to strengthen political resistance by the PLO and others and the social initiatives developed by grassroots health, women and other organizations in the Occupied Territories that developed since the late 1970s. While these latter NGOS in particular have made a vigorous attempt to change the passive identity of charity recipients, it remains a formidable task for a Palestinian government to forge a new sense of entitlement for its citizens, men and women.

5) **Reliance on Family and Kin:** Like other third world societies with inadequate provision of public or state social protection, family and kin networks are the mainstays of social support for Palestinians. This reliance is all the more central given the historic absence of state support and continued political conflict and instability. Findings, as examined below, indicate that these forms of support are under stress and that some families and households, particularly female-headed households, may fall outside them, while individuals within the family may have unequal access to such support networks.

² United Nations, **Report of the Commissioner-General of the United Nations Relief and Works Agency for Palestine Refugees in the Near, East, 1 July 1994 - 30 June 1995**, United Nations, New York, 1995, p. 76.

³ See UNRWA, "The Continuing Emergency in the Occupied Territory and Lebanon and Structural, Socio-Economic Problems," Vienna, March 1993, for other examples.

The Present Challenge

The establishment of the Palestinian authority presents a unique opportunity to develop policies and programs to address pressing human needs. In developing policies for social security and assistance, the Palestinian authority, however, faces formidable challenges. The stark fact is that the majority of Palestinians now look towards the future without pensions, social security, health insurance, unemployment or disability benefits or access to income support in the event of disability, illness, hardship or other crises. The Palestinian Authority at once faces a legacy of occupation and a present economic crisis of significant proportions.

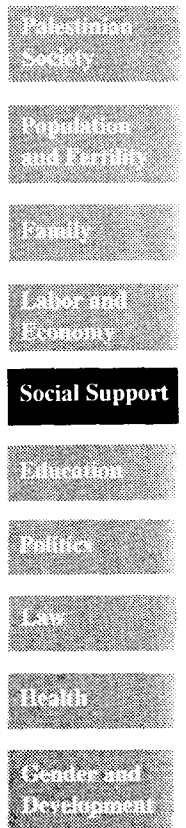
The appropriate social policies to secure the welfare of the Palestinian population have been the subject of considerable discussion among government, academics, and NGO and other providers primarily in the two major areas of health and education. Other initiatives for prisoners, youth and other disadvantaged groups, whether originating in the new ministries or NGOs, have to date not been accompanied by an articulated and integrated social vision and the identification of core issues of social policy is in an initial stage. Systems of social security or social insurance appropriate to the Palestinian context have been the subject of a few studies with limited circulation⁴, but have yet to be fully developed and put forward for discussion among policymakers, legislators and the public.

Gender and Social Policy

To date and despite its efforts, the women's movement has had a marginal role in policy-making. Despite some good intentions from policy-makers, the needs of women as a social group have not yet been addressed clearly in policy formulation; social policies for the population as a whole are still in their initial stage. Yet developing and implementing policies for social support, protection and security for the population is not only a critical and central concern in its own right, but also has significant implications for advancing women's social rights as citizens and full members of society.

The gender implications of this absence of public provisions for social support are immediate. Whether women are considered as the primary and unassisted care-givers for the unprotected elderly, disabled, young and infirm, or are at risk themselves - in female-headed households, as widows and divorcees, as informal workers, or as girls and children - the absence of publicly-provided social protection places particular burdens on Palestinian women and limits their life opportunities. Indeed, the long involvement of Palestinian women in charitable work, and more recently in more developmental non-governmental organizations, attests to strong awareness that there must be public, as well as private, responsibility for care.

⁴ Among them are G. Fishelson, S. Hazboun, et. al. **A Palestinian National Security System: Implications for Wage Earners in the Local and Israeli Market Assuming Open Borders**, DATA, Bethlehem, and Institute for Economic and Social Research, Tel Aviv, May 1995, and Markus Lowe, "Social Security in Palestine," Fredrich Ebert Foundation, Jerusalem, April 11, 1996. The Palestine Economic Policy Research Institute (MAS) is currently conducting a study on social security and the Women's Studies Program is in the initial stage of a study on gender and social policies in Palestine.



While Palestinian women face considerable burdens in meeting their gender-defined responsibilities and responsibilities as care-givers, many men in Palestinian society, particularly young men, are also unduly burdened in meeting their male-defined responsibilities to maintain their families and provide as sole or primary breadwinners, in the absence of public support to assist them. As unemployment soared in mid-1996 to 24% in the West Bank and 39% in Gaza⁵, (an increase of 60% over mid-1995) the lack of unemployment provisions had drastic effects on the ability of Palestinian households to cope with the worsening economic situation. At the same time, as we will see below, unemployed males were excluded from current social assistance schemes, leaving only limited emergency employment programs to fill the void, while the social assistance available to women is neither sufficient nor directed at allowing an exit from permanent poverty.

In the changing and difficult circumstances of Palestinian society today, men and women are under considerable strain in meeting the obligations and responsibilities of their gender roles, whether as female-defined care-giver or as male-defined breadwinner, with direct results on the well-being of individuals, households, and the society as a whole. Rather than clearly assisting men and women to relieve these pressures, present programs of social assistance tend to assume that these roles are stable and unproblematic. Able-bodied males are assumed to be capable of supporting families without assistance, and women in their reproductive role are assumed to be able to take on increased burdens of care, without consideration of women's other productive and community roles in society. The stress, constraints and deprivations caused by worsening economic conditions are distributed unevenly in society: increased poverty may be accompanied by increased inequality, for example, and women inside families and households may experience greater or different pressure than men.

However, for the Palestinian public as a whole, the lack of secure and entitled social protection is acutely felt by a population which has at the heart of its communal experience of the last decades a profound sense of insecurity and whose collective and individual opportunities have been severely restricted. The widespread lack of social protection for Palestinians necessitates a universal system of social security, as well as targeted social safety nets for disadvantaged groups in society, including poor women. The policy framework and resource base, however, remain to be identified and articulated.

Policy Framework: Global Trends in Welfare Provision

At present, the extent of state provisions for the social welfare of its citizens is at the center of a growing global debate. Global economic recession, unemployment and underemployment, and the new global organization of capital and labor all contribute to a retrenchment in the social security and welfare systems of many industrialized states. The already deficient lack of social provisions in many Third World societies has frequently worsened through deteriorating economic conditions and the widening gap between rich and poor, as well as under the structural adjustment requirements of the World Bank and the IMF. As many writers have pointed out, structural adjustment policies have wide-ranging and often negative effects on women's lives in developing countries. Cutbacks in social provisions affect women's workload in the household and women's health and educational

⁵ United Nations Office of the Special Coordinator (UNSCO) in the Occupied Territories, "Economic and Social Conditions in the West Bank and Gaza Strip, Quarterly Report, Autumn 1996," United Nations, Gaza, 29 October 1996, p. ii.

status. Working conditions for poor women deteriorate, export-oriented agriculture changes work patterns and requirements, and informal sector work increases while formal sector work (particularly in the public sector) declines.⁶

Palestine, although not beginning at year zero, commences the transitional period with a stagnant public sector and social services, and a society at risk, where questions of cutbacks are not relevant, although questions of efficiency in service provision and financial allocation certainly are. The absence of social provisions has affected women's workload in the household and ability to enter the labor market. Developing a social contract between state and citizen and public responsibility for citizen's welfare is a crucial component of building state and society. Given the present reality, international donors, in particular the World Bank, have considerable influence over public expenditures and the fiscal basis of policy formulation: it is important that Palestinian policy-makers develop their own workable policy options for adequate and stable social provision and security to meet the real needs of Palestinian women and men.

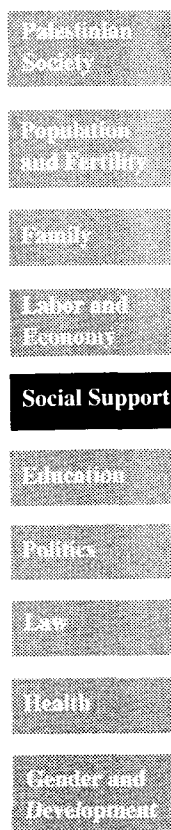
State and Market: As Palestine struggles to put into place an adequate system of social protection for its citizens, the question of the role of the state in social assistance is also raised. In a simple formulation, the UNDP Human Development Report (1994) affirms:

"Every country needs an adequate social safety net to catch those whom markets exclude."⁷

In one definition, then, social policy consists of measures undertaken by governments to address needs which the market cannot satisfy, either for the population as a whole or for targeted groups within it. The gendered needs and interests of Palestinian women, as a group largely excluded from the market, require specific policies, although there are of course significant differences among women in access to resources and social support. While social safety net programs may target excluded groups in society, universal social security programs recognize that almost everyone in society has needs for social support at some point in his or her life - in old age or in childhood, in injury, illness or disability, in economic crisis or political upheaval. The market is not a sufficient distributional mechanism to ensure the welfare of society and its members. Public social provisions in health, education, social welfare and security, among others are required to address needs that the market cannot fulfill.

Both targeted programs and universal social security schemes involve some redistribution of resources to disadvantaged citizens. The fact that social policy involves redistribution of resources might also lead us to conclude that new social policies to benefit disadvantaged groups require lobbying and active intervention.

Derived versus Personal Rights: Women's exclusion from the market, however, does not only create unmet needs; it also conditions the kind of rights and entitlements women



⁶ See Pamela Sparr ed., **Mortgaging Women's Lives: Feminist Critiques of Structural Adjustment**, Zed Press, London, 1994. Published for the United Nations.

⁷ United Nations Development Program, **Human Development Report 1994**, United Nations, New York, p. 20.

receive to meet these needs. In most societies, the social rights of women are frequently derived from their membership in family structures and their status as wives and mothers, rather than personal rights which are claimed as individuals. A striking example in Palestine is UNRWA's patrilineal model for determining who is eligible to be registered as a "Palestine refugee" whereby men, but not women, transmit this status to their children.⁸ One direct effect on women and their children of such derived rights was observed by the World Food Programme in a 1996 situation report. The WFP supplies food assistance to Palestinians in Gaza through the Palestinian Ministry of Social Affairs. The report notes:

WFP also received a number of appeals from refugee and non-refugee women whose husbands live with a second wife. Under UNRWA regulations, rations are distributed according to the refugee card of the husband, leaving mothers and children of the second family without food security."⁹

Public and Private Responsibilities for Social Welfare

The balance between public and private responsibilities for social support are particularly relevant to women. The positive role of public policy in supporting women who are excluded from the market and from access to economic resources is an important aspect. Another key aspect of social support for Palestinian women is public assistance in care-giving, as women have the primary responsibility in the household and family for the care of the elderly, children, the disabled and the infirm. While care is a central feature of family life and often deemed an essential labor of love, unassisted care-giving can isolate women, place heavy and sometimes unbearable burdens on daily life and restrict life opportunities. Public provisions for health, education, or social work are obvious areas where care-giving is shared between the family (primarily women) and the community at large. As one analyst has noted:

"... a large part of state social policy consists in taking a small part of caring work into the public sphere."¹⁰

Whether Palestinian social policies can lift some of the burden from women by public provisions for childcare and public assistance in the care of elderly and invalid family members depends to a large extent on acquiring knowledge of these problems and lobbying for effective policies.

⁸ See Christine Cervenak, "Promoting Inequality: Gender-Based Discrimination in UNRWA's Approach to Palestine Refugee Status," *Human Rights Quarterly* 16, John Hopkins Press, Baltimore, 1994.

⁹ World Food Programme, "WFP Bimonthly Situation Report, Gaza-West Bank," November 1996, p.12.

¹⁰ Gillian Pascal, *Social Policy: A Feminist Analysis*, Routledge, London and New York, 1986, p.71.

Fragmented and Inadequate Providers

Provision of social assistance and support in Palestine has been highly fragmented; providers, prior to the establishment of the Palestinian Authority, included (in order of scale) the Israeli civil administration, UNRWA, the Palestine Liberation Organization and political parties (including Arab governments), Palestinian charitable societies and international and local NGOs, and Islamic zakat committees. As the World Bank noted in 1993:

"The provisions for the social security of the residents of the Occupied Territories are patchy, inequitable and inadequate."¹¹

The fragmented and sometimes discriminatory nature of these provisions led the International Labor Organization to conclude that:

"A large proportion of the population of the Occupied Palestinian Territories is without social protection."¹²

The bulk of social assistance and investment has historically been focused on health and education, while welfare programs have mainly focused on emergency "hardship" assistance to the destitute. In terms of external support, some formal sources have largely disappeared, while some informal sources have significantly diminished, most notably remittances from family and kin working in the Gulf. International aid is currently extensive but available for a limited period only. International donors have made a major contribution to sustaining Palestinian health and education, but donor funding is also dominated by short-term emergency projects, such as public works that ease the crisis in male employment, and supporting the staffing and infrastructural needs of the Authority, the police being a notable example.

While the World Bank, a key donor and planner for international aid, notes the deficiencies in social provision, it also dismisses the possibility for developing a "comprehensive social welfare program" in the interim period due to inadequate resources.¹³ As the authors of an action plan for Palestinian children have noted:

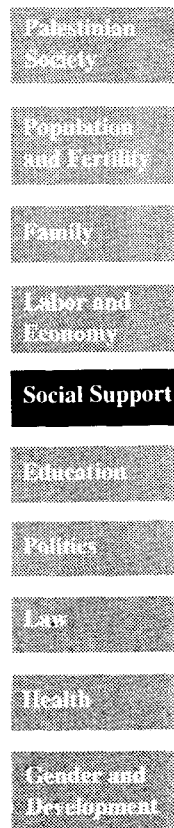
"... the World Bank has insisted that basic services for children be kept to a basic minimum, at more-or-less the same inadequate level as during the Israeli occupation..."¹⁴

¹¹ World Bank, **Developing the Occupied Territories: An Investment in Peace**, Vol.6, Human Resources and Social Policy, World Bank, Washington, September 1993, p. 49.

¹² International Labor Organization, **Capacity Building for Social Development: Programme of Action for Transition in the Occupied Palestinian Territories: Report of the ILO Multidisciplinary Mission to the Occupied Territories (6-19 December 1993)**, Geneva: ILO, January 1994, p.92.

¹³ World Bank, *op. cit.*, p. 49.

¹⁴ **Agenda for Social Renewal: op.cit.**, p.2



This is a short-sighted position whether from a human resources perspective or from the political priority of developing Palestinian public services that correct the structural imbalances, inequity and poor service provision that characterized Israeli rule, thus allowing the population to feel a palpable difference in daily life.

Family, Kin-based and Community Solidarity: Social Support in Transition

The signal importance of family and kin-based social support in Palestinian society has been noted by many writers and researchers. However, the possible implications for women or other social groups, and the changing features of this support has been less examined. Thus, in a 1995 study on poverty, researchers at the Palestine Economic Policy Research Institute (MAS) noted:

"An important dimension of a social safety net in a society like the Palestinian one is the solidarity and mutual help between relatives and neighbors."¹⁵

Indeed, the MAS report concludes by characterizing the "informal support of relatives and friends" as the "most significant protection for poor people in the West Bank and Gaza Strip."¹⁶ Other studies of how families and households have coped with worsening economic conditions in the post-Gulf War period, show how Palestinian households act a shock absorber, where economic decline and loss of wage labor can be compensated by coping strategies. Palestinian society is characterized by the World Bank as "a high transfer one, with the relatively needy being assisted by the better off, often within extended family networks."¹⁷

Two questions need to be posed that affect the position of women. The first is simply whether this high level of stress on household human and material resources should be regarded as an acceptable status quo. A heavy price is paid by these "coping households"; a part of the price may well be a heavy burden on women's unpaid and informal labor. On the latter point, a recent ILO mission has commented:

"Women bear the brunt of this situation [poverty and unemployment] and in many cases have to be the breadwinners of the household through difficult sub-contracting and home-based work." ¹⁸

¹⁵ Radwan Shaban and Samia Al-Botmeh, **Poverty in the West Bank and Gaza Strip**, Palestine Economic Policy Research Institute (MAS), Jerusalem, November 1995, p. xix.

¹⁶ *ibid.*, p. xxxiii.

¹⁷ The World Bank, *op. cit.*, Vol. II, The Economy, p. 24.

¹⁸ International Labor Organization, *op. cit.*, p. 8.

The second question is whether all members of society have access to family networks that can offer social support. Sociologist Geir Ovensen, in his follow-up to the FAFO study, suggests that the answer is no: small families, and in particular female-headed households, lack such support:

"Because of their small size and low labor activity, most female-headed households fall outside the private 'social security' system."¹⁹

Household and family members may have differential access to social support, receive support only in certain instances, or only from limited sources. Analyzing a series of FAFO survey questions designed to determine the access of Palestinian women to informal economic assistance, Hammami found that:

"A mere 20% of all women claim to be able to get economic assistance from relatives outside the household. This perhaps expresses the breakdown of wider extended family structures."²⁰

On another level, reliance on informal social and family networks was a clear result of the effects of occupation and the lack of public institutions, and thus may well be in transition. Certainly, the high level of social solidarity generated by resistance to the Israeli occupation, particularly in the intifada, is unlikely to remain constant in a time of rapid economic and political transition, when gaps between groups in Palestinian society will both become more visible and will quite likely grow. Indeed, without a public system of social entitlements that provide access to the poorer and more disadvantaged parts of society, access to public entitlements may well be determined by power and influence --- a negative form of social networks, where large and powerful family or kin-based groups predominate. This is obviously not the kind of "social solidarity" Palestinian society requires in order to develop democratic and accountable institutions.

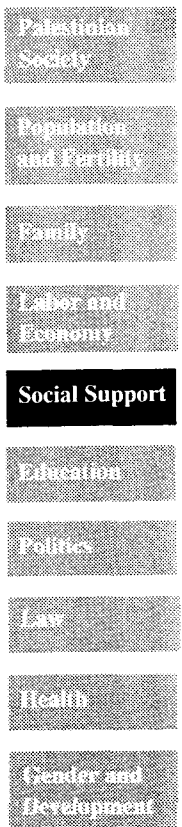
Social solidarity and social support networks are a valuable resource for Palestinian society, countering the anomie and social exclusion found in many Western societies today. It would not serve a genuine development agenda, however, to use their presence as a rationale for not building an equitable system of social protection.

Poverty

The need for this system is underlined by the trend of increasing poverty in Palestine. There is a clear consensus that worsening economic conditions in the 1990s, triggered by a number of factors, most prominently the crisis in male employment following Israeli closures of the West Bank and Gaza, have led to increased poverty. Thus, Ovensen describes the "major shocks" that have shaken the Palestinian economy in the 1990s (Gulf War, loss of remittances and loss of employment due to border closures) and concludes:

¹⁹ Geir Ovensen, **Responding to Change: Trends in Palestinian household economy**, FAFO, Oslo, 1994, p. 129.

²⁰ Rema Hammami, "Women in Palestinian Society," in Marianne Heiberg and Geir Ovensen, **Palestinian Society in Gaza, West Bank and Arab Jerusalem: A Survey of Living Conditions**, FAFO, Oslo, 1993, p. 300.



"Today, the economy of the Occupied Territories is in the process of adapting to a new situation of reduced household income."²¹

The prognosis has not improved: all 1996 economic reports find a fall in GNP and GDP per capita. Estimates for June 1996 placed GDP per capita at \$1226.9, compared to \$1590.8 in 1995 and \$1818.4 in 1992, while GNP (which includes wage income from Israel) is assessed at \$1483.0, compared to \$2,426.1 in 1992.²²

The poverty report of MAS also identified a "worsening condition of the poor since mid-1994."²³ The same report contained a problematic assessment of the poverty line at \$500 - 650 per capita and estimated that 14% of the population is poor: 20% in Gaza and 10% in the West Bank. That this may well be a conservative estimate is suggested by the narrow definition of poverty (primarily related to ability to meet basic nutritional needs), and by a methodology of defining the number of poor people as essentially equal to the number of people receiving various forms of social assistance. In a yet unpublished new study based on the PCBS Consumption and Expenditure Survey, the co-author of the MAS report, Radwan Shaban, finds that the poverty line is more appropriately assessed at the previous upper limit of \$650, which places 19.1% of the population under the line: 36.3% in Gaza and 10.5% in the West Bank.²⁴

Another method of defining poverty assesses poverty by a the percentage of food expenditures in relation to total expenditures - families who spend close to half or more of their total expenditures on food are considered poor. Using the PCBS Consumption and Expenditure Survey, we find that 36.6% of Palestinian households and 39.3% of individuals spent from 45-100% of their total expenditures on food.

An earlier study by the International Labor Organization also gives a higher estimate derived from World Bank figures:

"... it has been estimated that poverty is the lot of 17 per cent in the West Bank and 32 per cent in Gaza in 1993."²⁵

²¹ Ovensen, *op cit*, p. 11.

²² United Nations Office of the Special Coordinator in the Occupied Territories, *op cit*, p. 2.

²³ Shaban and Al-Botmeh, *op. cit.*, p. xxxiv.

²⁴ See presentation of Radwan Shaban in *MAS Policy Notes*, "Standards of Living in the West Bank and Gaza Strip, Issue No. 4, Ramallah, September 1996, p. 1-2.

²⁵ International Labor Organization, 1994. *op cit*, p. 13.

Is Poverty Gendered?

In terms of their access to income and wealth, Palestinian women emerge statistically as poorer than Palestinian men. Does this general observation translate into specific findings on poverty: do women have a greater incidence of poverty? Are women at greater risk of becoming poor? Do women stay poor longer than men?

These questions are difficult to answer for several reasons, the first being that poverty is usually measured on a household or family basis, rather than on an individual basis. While members of families and households obviously share a common level of well-being or deprivation to some degree, it cannot be assumed that all members in the family share equally in household resources. More detailed research on how Palestinian households in various socioeconomic and regional settings allocate resources and cope with poverty is called for to determine how factors such as sex and age affect the allocations of family members.

The second problem is that if we only examine current social assistance programs in Palestine, we would conclude that women not only have a greater incidence of poverty but are also more liable to long-term or permanent poverty than men. However, these assistance programs do not address some categories of poverty in Palestine, particularly poverty caused by male unemployment. What they do show is that social service provision is gendered: how and why the experience of poverty is gendered remains the subject of investigation.

In examining data from the two main social welfare providers - the Ministry of Social Welfare and UNRWA - it is clear that women form both special categories for assistance and are the majority of recipients of social welfare. Families with an male "able-bodied" male are in general not eligible for social assistance.

Structure of Social Assistance: UNRWA

UNRWA for example maintains a "special hardship" program for "direct relief assistance to families without an able-bodied male adult," including food rations, medical care subsidies and limited cash assistance.²⁶ Special hardship assistance is thus largely targeted at female-headed households in its broad definition, and excludes families suffering hardship from male unemployment. The percentage of refugee families assisted in this program - 6% in the West Bank and 8.70% in Gaza - is quite close to the total percentage of female-headed households in the population, registered by PCBS at 7.3%. This might suggest either that a vast majority of female-headed households are impoverished or that PCBS could profitably employ a wider definition of female-headed household²⁷ - or both.

²⁶ United Nations, Report of the Commissioner General, *op. cit.*, p. 21.

²⁷ PCBS defines "head of household" as the "person who usually lives with the household and is recognized as head of household by its other members." (**The Demographic Survey of the West Bank and Gaza Strip: Preliminary Report**, March 1996, p.27). Cultural practice suggests that families may well identify senior males as the head of household, even if the household is primarily female-maintained.

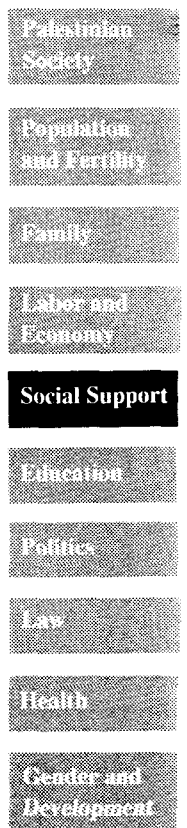


Table 1: Number of UNRWA Special Hardship Cases as Percent of Population (as of 30 June 1995)

Field	Number of families	Number of persons	% of camp population	% of refugee population
West Bank	8339	31024	23.4	6.00
Gaza	12587	59489	15.6	8.70
TOTAL	20926	90513	17.7	7.50

Derived from Tables 2 and 3, **Report of the Commissioner-General of UNRWA, 1 July 1994- 30 June 1995**, United Nations, New York, p. 62

The poverty gap between the West Bank and Gaza is strikingly evident in the following UNRWA figures from September 1995 (Table 2). The disproportionately large number of cases in Gaza registered under the categories of "medical" and "education" (four to five times higher than in the West Bank) might suggest that families in need of assistance because of male unemployment, or because their young men have no opportunities to enter the labor force, might deploy other reasons in order to be eligible for hardship assistance. Families thus might claim medical reasons, such as the disability or invalidity of husbands and sons, which would result in no "able-bodied" male in the household, or utilize low-cost (even if poor quality) post-secondary education in order to defer the problems of male unemployment (or to better the opportunities) as well as to be eligible for immediate social assistance. These families, like the families receiving assistance because a son or husband is in prison, are large families, in contrast to other categories of assistance, such as widows or the aged, where average family size is small. The claims of these families suggest that the structure of social assistance needs to accommodate destitution due to unemployment and lack of work opportunities. It also suggests that the extended family networks that are supposedly available to large families for social support are not able to meet the needs of all families.

Table 2: UNRWA Special Hardship Cases By Type, 30 September 1995

Place	Widow	Orphan	Aged	Medical	Prison	Education	Other	TOTAL
WB								
*per	3649	588	9438	8390	1932	2760	4159	30916
*fam	1384	172	4132	1370	377	2637	555	8444
Gaza								
*per	6352	640	10247	25750	1936	1845	12544	59205
*fam	2094	224	4608	3419	354	255	1736	12665
TOTAL								
*per	10001	1258	19679	32140	3868	15115	6004	90121
*fam	3478	800	8740	4789	731	4348	810	21109

*per=person; fam=family.

Derived from UNRWA, "Registration Statistical Bulletin for the Fourth Quarter 1995, Department of Relief and Social Services, UNRWA, Amman, Table 2.0, p. 4.

UNRWA has recently begun to address the needs of poor women through a successful microcredit program. Its mandate, in addition to the current economic crisis, will not allow it to address wider issues of social security in Palestinian society. Indeed, UNRWA's services are due to be integrated into the new structures of the Palestinian Authority in the future: these new ministries, such as the Palestinian Ministry of Social Affairs, have the challenge of transforming emergency hardship assistance into a stable system of social provisions.

Structure of Social Assistance: Ministry of Social Affairs

Recipients of social assistance from the Palestinian Ministry of Social Affairs (MOSA) have more than doubled from the time of the Israeli civil administration: in mid-1993, for example, the Israeli civil administration provided benefits (whether cash, food or health insurance) to only 36,800 individual members of 9300 families,²⁸ while in April 1995 MOSA provided benefits to 85819 individuals from 20551 families. This dramatic increase is mainly due to the inclusion of families of martyrs, prisoners and the intifada wounded, categories previously discriminated against by the civil administration. In 1995, UNRWA and MOSA assisted individuals and families in almost equal number.

Table 3: Individuals receiving assistance from UNRWA and MOSA, mid- 1995

	UNRWA	MOSA	TOTAL	Percent of population*
West Bank	30916	44361	74557	5.3% (of WB)
Gaza	59205	41458	100663	11.9% (of Gaza)

Palestinian Society

Population and Fertility

Family

Labor and Economy

Social Support

Education

Politics

Law

Health

Gender and Development

* Using population figures of the Palestinian Central Bureau of Statistics for 1994 (excluding East Jerusalem).

Figures from the Ministry of Social Welfare for April 1995, categorizing poor families receiving assistance by family head, reveal widows as the largest single category in Gaza (36%) and the second largest category in the West Bank (23%). Other categories that are women-specific are divorcee (at 6% in the West Bank and 11% in Gaza), women with absent husbands (3% in the West Bank and 4% in Gaza) and a mixed category of orphans and unmarried women (5% in the West Bank and 8% in Gaza). The other categories of the elderly, the disabled and the ill are presumably gender-neutral.²⁹ Looking at the women-specific

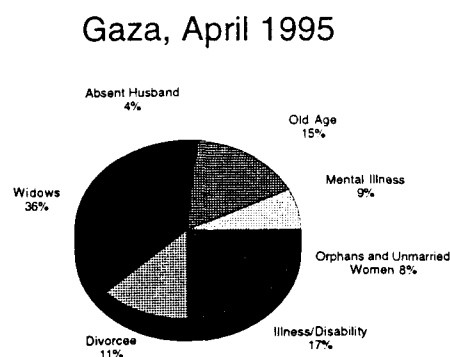


Figure 1. Source: MAS (Shaban and Botmeh)

²⁸ World Bank, *op.cit.*, Vol. 6, p. 48.

²⁹ Shaban and Al Botmeh, *op. cit.*, p. 41.

categories only, we find that female-headed households, constituted 37% of the Ministry of Social Affairs aid in the West Bank and 59% in Gaza in April 1995.³⁰

In emergency food distribution programs as well, de facto female-headed households emerge as major recipients. The World Food Programme, which provides food aid to 40,000 people in Gaza (through the Ministry of Social Affairs) reported in September 1996 that:

West Bank, April 1995

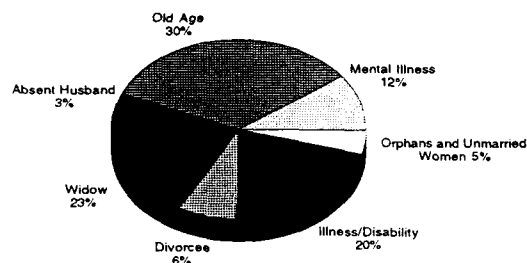


Figure 2. Source: MAS (Shaban and Botmeh)

"Over 65% of targeted beneficiaries are women head of households, including, widows, divorcees, or women whose husbands are permanently disabled."³¹

Interestingly, the Ministry of Social Affairs' eligibility requirements mirror those of UNRWA in basically excluding "able-bodied males" from eligibility for social assistance. A family receiving social assistance from the Ministry will be terminated once a son, but not a daughter, reaches eighteen years of age, regardless of whether he actually holds a job. The Deputy Minister of Social Affairs linked this exclusion to the legal responsibility of males (but not females) to maintain family members under prevailing "Islamic law."³² As the chapter on Law reiterates, male maintenance is a primary concept used in personal status law: here, we see this legal concept brought to bear in determining an exclusion from social assistance.

The prominence of de facto female-headed households receiving social assistance should lead to poverty alleviation strategies that focus on the exit of these households from chronic poverty. The MAS study, however, while acknowledging that MOSA and UNRWA programs assist "permanently poor households who have no adult males capable of joining the labor force," (p. v) nonetheless proposes that the "appropriate Palestinian policy" to alleviate poverty focus on "labor-demanding" growth, (p. vi) without consideration of how poor women might be able to be integrated into these new labor markets.

³⁰ Shaban and Botmeh, *op.cit.*, p. xx. The authors conservatively assess a "lower bound" estimate of poverty at 14% of the Palestinian population are poor, based on the number of current recipients receiving aid from major institutions. As the authors note this omits temporarily poor households and poor receiving aid from other institutions.

³¹ World Food Programme, "Closure Underlines Structural Dependency of Palestinian Economy," September 9, 1996, Gaza, p. 8.

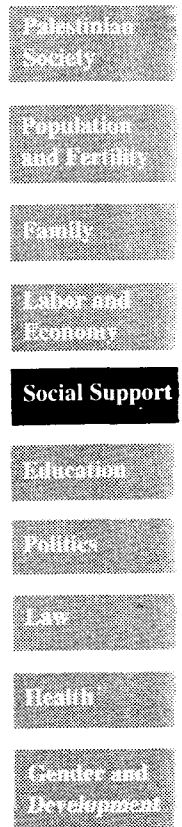
³² Interview with Dr. Diab Ayoush, Deputy Minister of Social Affairs, Ramallah, October 14, 1996. Dr. Ayoush noted that the Ministry has amended regulations so that families will not be excluded if the son is enrolled in post-secondary education.

Approaching Poverty in Palestine

Developing an appropriate and gender-aware approach to assessing poverty in Palestinian society remains an important task. Several experts have suggested using a relative poverty line (usually defined as half the median per capita income): using PCBS Expenditure and Consumption Survey figures, one expert defined a relative poverty line of \$780 per annum.³³ A relative poverty line assists in assessing inequality and the social gap in society.

However, while developing a single income-related indicator is helpful in some contexts, understanding poverty in Palestine and developing specific policies to confront poverty and inequality require a wider definition of and a multi-faceted approach to poverty. Here we can benefit from economist Amartya Sen's observation that poverty and deprivation are caused by a "severe failure of basic capabilities"³⁴, where capabilities might range from the capability to avoid undernourishment to the capability for social participation in the community. This "capability poverty," as the UNDP Human Development Report 1996 terms it³⁵, is helpful in examining gender differences in poverty. A household, for example, might command certain economic and social resources: men and women - as well as young and old - in that household may differ in their capability to utilize these resources. A capability poverty index for Palestine might include multiple indicators, including non-income indicators such as educational and health status. In a presentation to a UNDP seminar on poverty, the Women's Studies Program suggested such indicators might include "the ability to defend one's interests."

Another example of developing appropriate indicators in the Palestinian context, and particularly in assessing the material well-being of Palestinian women and planning public social interventions for poverty alleviation, might be the capability to live in healthy housing. A recent study by the Birzeit University Community Health Unit in the old quarter of Ramallah found women perceiving poor housing conditions as a prime source of ill-being: "the home environment had the profoundest influence of any factor on the entire lives of women in the inner-city of Ramallah."³⁶ As the chapter on the family and household notes,



³³ See commentary by Dr. Marwan Khawaja, Director of Research, PCBS, in MAS Policy Notes, "Standards of Living in the West Bank and Gaza," MAS, Ramallah, September 1996, p. 3-4. Khawaja calculated per capita income at \$1560 in the West Bank and \$1078.56 in Gaza. Using equivalency scales, he arrived at the \$780 overall all poverty line - 852.8 in the West Bank and 539.3 in Gaza.

³⁴ Jean Dreze and Amartya Sen, **Hunger and Public Action**, Oxford University Press, Delhi, 1993, p. 15.

³⁵ United Nations Development Programme, **Human Development Report 1996**, Oxford University Press, Oxford, 1996, p. 27. This report develops a capability poverty measure to reflect the percentage of people in a given country who lack three basic human capabilities: the capability to be nourished and healthy (measured by proportion of children under five who are underweight), the capability for healthy reproduction (measured by the proportion of births unattended by trained birth personnel) and the capability to be educated (measured by female illiteracy). Capability poverty exceeds income poverty in many areas of the world, including the Arab states.

³⁶ Maisoun Filfel, "Women's Perceptions of Housing Environment and Health in the Inner City of Ramallah." Department of Community Health, Birzeit University, p. 5, to be published.

25% of the population lives in dwellings of a density of three persons or more per room. Substandard housing conditions and lack of access to amenities also affect a high proportion of the population, particularly in West Bank villages (electricity, sewage) and Gaza refugee camps (substandard materials). Of importance as an indicator of severe poverty is the fact that 20% of Gaza households do not employ any form of heating.³⁷ For women, housing conditions are a high determinant of household workload, as the house is the primary site of work, whether housework, child and other caring work, or informal home-based labor, as well as the site of most social interaction.

Palestinian Authority over Social Welfare

The transfer of authority for social welfare from the Israeli civil administration to the Palestinian Ministry of Social Affairs commenced in June 1994 in Gaza and in December 1994 in the West Bank. To date, the major change, aside from the increase in the number of recipients, can probably be characterized as political in the broadest sense: unlike the Israeli civil administration, which often banned families with political activist members from social assistance, the Ministry has a particular concern with prisoners and families of martyrs, and has commenced a major special project for prisoner rehabilitation. It has also established "women's desks," although no clear program has been articulated to date. The amount of income assistance to poor households, however, seems to have decreased. As the MAS report notes:

"... due to inflation, the real value of the cash assistance provided by the Ministry of Social Affairs program is less than half of what the poor used to obtain before the Intifada."³⁸

This is despite the fact that MOSA increased the scale by 15% in 1994. Today, MOSA officials are clear that the scale is not suitable to the needs of the recipients.³⁹ Ministry officials told the World Food Programme that "basic entitlements need to be raised by 50% to keep up with the cost of living increases".⁴⁰

As noted above, the great majority of such assistance goes to women, who are essentially permanently, rather than temporarily, destitute; this simple fact is not necessarily taken into account in the Ministry's planning and programs. Twin priorities of increasing income assistance to an acceptable minimum and developing programs to enable women to exit from permanent poverty will require women and citizen's groups to lobby and to propose workable plans, in cooperation with the Ministry. In addition, critical elements of social protection other than minimum income assistance need to be introduced, comprising a

³⁷ Marianne Heiberg, "Housing," in Heiberg and Ovensen, *op. cit.*, p. 89.

³⁸ Shaban and Botmeh, *op. cit.*, p. xxxii

³⁹ Interview with Dr. Diab Ayoush, Deputy Minister of Social Affairs, Ramallah, 14 October 1996.

⁴⁰ World Food Programme, "The Unnatural Disaster of the Closure," May 15, 1996, Gaza, p.3.

unified social security system of old age, pension and survivors insurance, medical care, unemployment and workers' compensation, housing assistance, maternity and child maintenance. Social services that directly address specific women's needs, whether domestic violence, rape, or family counselling are other areas of importance. Given that the Ministry of Social Affairs is seriously underresourced, the Ministry is unlikely to be able to address these priorities without active participation and lobbying from citizen's groups and a high level of intra-ministerial cooperation.

State of Social Entitlements

At present, a minority of population receive secure social entitlements, which are primarily linked to formal and regular employment (most particularly in the public sector or large educational, health or business institutions).

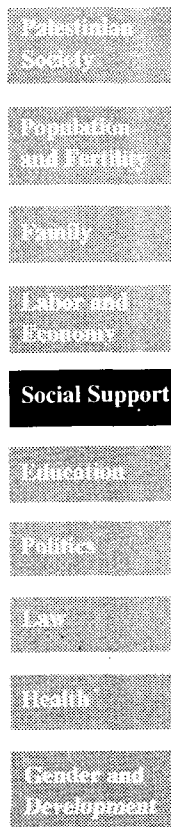
Old age pensions are available to no more than a quarter of Palestinian households,⁴¹ primarily through male breadwinners. Neither the Jordanian labor law prevailing in the West Bank nor the Egyptian labor law prevailing in Gaza provide for pension benefits or old age and survivors (for spouses) insurance. The new Palestinian labor law is still in draft and does not include pension or survivors insurance, although such matters will presumably be addressed in social security legislation. Survivors insurance is an important dimension of support for Palestinian women, given their lack of access to pensions as individuals and the high rate of widows: according to the PCBS, over 55% of females aged 65 and over are widowed, as compared to 10% of men.⁴²

Unemployment compensation is virtually non-existent, except for some Jerusalem residents who receive Israeli benefits. It is not mandated under either prevailing Jordanian (West Bank) or Egyptian (Gaza) labor legislation. Registered Palestinian laborers in Israel and their employers have paid into a fund which historically was transmitted to the Israeli civil administration, which used it for general purposes, rather than for the benefits other Israeli workers received for the same scale of payments, such as unemployment, social security and health insurance. Under the Interim Agreement, 75% of the income taxes paid by Palestinian workers inside Israel and a portion of the funds paid by Israeli employers of these workers will be transferred to the Palestine Authority. Workers would certainly have a right to claim that these funds should be used for their social benefit. However, even if a portion of these transfers have been used for social welfare, these workers would not be eligible for such assistance in the event of unemployment under the present qualifications for social assistance.

Health Insurance: In a 1993 study, Al Haq, the West Bank affiliate of the International Commission of Jurists concluded that less than 30% of Palestinians, excluding those residing in Jerusalem, subscribed to Governmental Health Insurance (then part of the Israeli

⁴¹ World Bank, *op. cit.*, Vol. 6, p. 1

⁴² Palestinian Central Bureau of Statistics, **Demography of the Palestinian Population in the West Bank and Gaza Strip**, PCBS, Ramallah, December 1994, p.48.



civil administration) due to its high cost in relation to services.⁴³ Eligibility requirements did not encompass all dependent members of the household, reflecting an incompatibility with Palestinian household structure. FAFO also found a gender gap in insurance coverage, where 33% of men, but only 27% of women, were covered in 1992. Lower coverage was also found among youth and the poor and low-income individuals.⁴⁴

Under the Palestinian Authority, family premiums were reduced to 73IS/month, as opposed to 110IS under the Israeli civil administration. In a forthcoming household survey, the Health Development Information Project (HDIP) reports a 1996 rate of government insurance coverage of 42% of households -- 32% in the West Bank and over 50% in Gaza. Examining Ministry of Health figures, it is clear that the dramatic increase in Gaza can be accounted for by the extension of coverage to the police (18,000 families) and governmental employees (17,748 families). Other categories of involuntary coverage include workers in Israel and social welfare recipients. Voluntary coverage constituted slightly over one-fifth of Gazan participants in government health insurance. HDIP researchers also pointed out that the current insurance system is effectively a "regressive system of taxation" since premiums are fixed regardless of income, with reductions only for government employees.⁴⁵ Premium reductions for low-income families who do not receive social assistance would seem an immediate priority, as would examining gender, age and wealth discrepancies in coverage and developing policies to close the gaps. A universal national health insurance scheme was a priority of the Palestinian national health plan drawn up by a coordinating committee of Palestinian medical professionals in 1993.

Care-giving Institutions:

At present, there is a gap between the care-giving support provided by public or community institutions and services and what Palestinian women and men need - and have often articulated as their needs.

Old Age Homes

In 1991, 1% of the elderly population resided in old-age homes, comprising 698 residents in 23 old-age homes, about half of whom were female.⁴⁶ Nine of these institutions were free, with the rest functioning on sliding scales. The level of care and services was generally inadequate.

⁴³ Linda Bevis and Zuhair Sabbagh, "An Ailing System: Israeli Military Government Health Insurance in the Occupied Palestinian Territories," *Al Haq*, Ramallah, 1993, p. 6.

⁴⁴ Heiberg and Ovensen, *op. cit.*, p.117-118.

⁴⁵ Mustafa Barghouthi and Jean Lennox, "Health in the West Bank and Gaza Strip 1996," paper to be published by MAS, Ramallah, 1996, p. 28.

⁴⁶ Rita Giacaman, Kate Locke and Hala Salem, "Geriatrics in Perspective," *Birzeit: Community Health Unit*, Birzeit University, 1991, p. 9.

Child Care Centers

A new study published by the Palestinian Central Bureau of Statistics⁴⁷ lists 1010 childcare centers (nursery and pre-school) in the West Bank and Gaza, serving 76786 children (37154 girls and 39362 boys) or about 16% of children under five years old. This is a sharp increase from 1987, when only around 400 childcare centers existed, according to a UNICEF researcher.⁴⁸ The reasons for the increase are not entirely clear, but might be related to the surge in NGO and charitable projects during the intifada, fueled by a mixture of political competition (among factions and groups), public service and need and funding.

During the intifada, for example, the number of facilities run by the women's committees in urban, rural and camp areas increased dramatically. It has been widely assumed that many, if not most, of these projects collapsed in the early 1990s. However, the new study shows that 20% of daycare facilities are currently run by the women's committees, undercutting this assumption.

Most of the facilities seem to be preschools, rather than nurseries for babies and young toddlers (only 81 out of 1010 facilities are registered as nurseries), placing a constraint on mothers with very young children who seek paid employment or require childcare for other reasons. After-school daycare for schoolage children seems to be minimal. The relationship of use of daycare facilities to paid employment is unknown and bears exploration in order to see if public planning has a role in improving the location and nature of facilities for working mothers.

The PCBS study assumes that more childcare facilities are needed. A general support for daycare among women has been documented by FAFO researchers who found that 57% of all women support the right of women to put their children into daycare. Not surprisingly women with children (62%) were much more supportive than women without children (20%).⁴⁹ However, more research is needed both on present institutions (particularly *quality of daycare and who has access to the institution*) and on requirements for new facilities.

Preschools and Nurseries

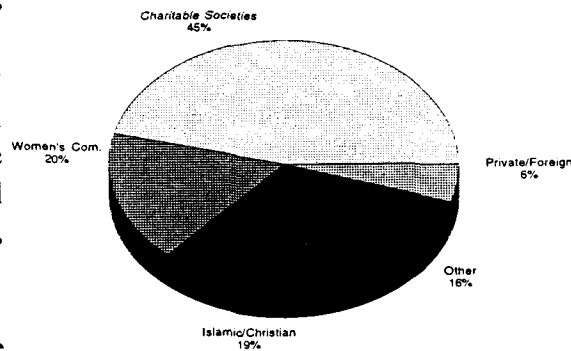
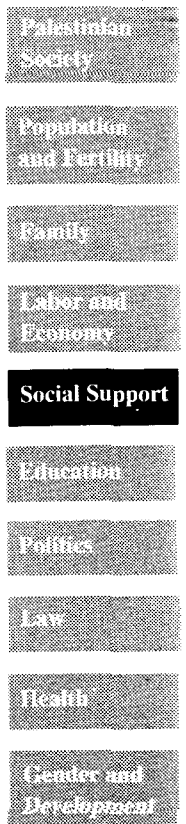


Figure 3: Source: PCBS (Shabaneh)



⁴⁷ Louay Abdulhafez Shabaneh, **Pre-Schools and Nurseries**, Palestinian Central Bureau of Statistics, Ramallah, May 1996, in Arabic.

⁴⁸ Interview with Cairo Arafat, UNICEF office, Ramallah, July 1996.

⁴⁹ Rema Hammami, "Women in Palestinian Society" in Marianne Heiberg and Geir Ovnsen, *op cit.*, p. 307.

Public Expenditure on Social Infrastructure and Services

Due to the particular history of military occupation, public investment in developing economic and social infrastructures (water supply, sewage, electrical power, school buildings, etc.) have been minimal compared to other countries at the same income levels, reflecting a low level of public investment in all fields:

"Public investment in economic and social infrastructure has been unusually low at less than 3 percent of GDP"⁵⁰

Public expenditures on health, education and social services present a somewhat more complicated picture, due to the uncoordinated nature of provision historically and, to a lesser extent, in the present. The Israeli civil administration's public expenditures in general, and social expenditures in particular, were generally low. Social welfare expenditures declined from 0.8% of the GDP in 1987-88 (23 million Israeli shekels, or about 7.3 million US dollars) to about 0.4% of the GDP over the next three years, according to the civil administration's own calculations.⁵¹ This decline coincided with the intifada years, where a lack of social assistance, particularly to politically active families, can be presumed to be politically directed.

However, support for health, education and social welfare also came from other providers, particularly UNRWA, which was and still can be considered a partner to the state in social provisions. Currently, government (PA) expenditures on health, education and social services constitute almost half of the Authority's official budget for 1995 at \$506,317,000 out of \$1,071,472,000.⁵² Governmental expenses on health and social welfare (excluding education) rose from 2 - 2.5% of the GDP in 1991, when the Israeli civil administration was in power, to 4.9% under the Palestinian Authority.⁵³ An approximate comparison of government and UNRWA expenditures on social welfare alone in 1991 (prior to the PA) and 1995 (the first year that the PA had control over both the West Bank and Gaza) shows a definite increase, but a still low percentage relative to the GDP.

⁵⁰ World Bank, *op. cit.*, Vol 2, p.2.

⁵¹ See table on civil administration budget 1987/88-1992, in World Bank, *op. cit.*, Vol. 6, p. 115.

⁵² Omar Abdel Razaq, **The Palestinian Budget for 1995**, MAS, Ramallah, 1996, p.41, in Arabic.

⁵³ Markus Loewe, **Social Security in Palestine**, Friedrich Ebert Foundation, Jerusalem, April 11, 1995, p. 29.

Table 4: Governmental and UNRWA Social Welfare Expenditures: 1991 and 1995.
(in millions US \$)

Organization	1991	1995
Israel Civil Administration 91 Palestine Authority 95	6	30.08*
UNRWA	12.6	18.4
TOTAL	18.6	48.48
Percent of GDP	.6%	1.2%

* Does not include prisoners rehabilitation program, funded by donors' pledges of \$ 1 7 . 5 million to date.

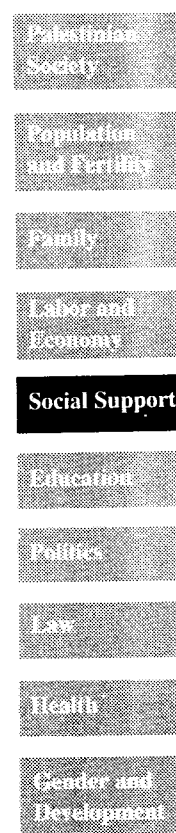
Source: 1991 figures for civil administration from World Bank, op. cit., Vol. 2, Table 1, p.114. 1995 figures from PA Budget, UNRWA figures from UNRWA Public Information Office, Jerusalem. GDP from World Bank and UNSCO.

However, Palestine's GDP was also unnaturally low in this entire period of continued economic shocks and falling per capita GDP, making per capita expenditures on health and social welfare quite low (less than \$100 per capita). Complicating the picture, the 1995 budget figures do not reflect the numerous special programs funded by donors such as emergency job creation schemes, let alone the expenditures of other public providers, like international and local NGOs.

In terms of sources for public funding for social welfare - and in the future for social security financing- it is useful to briefly note the continuing loss of entitlements of Palestinians working in Israel, who pay for social benefits but do not receive them. As one Israeli expert stated succinctly in 1993:

"Ever since 1970 Palestinians working in Israel have paid approximately one and a half billion shekels deducted from their salaries each month, for social benefits which they never received."⁵⁴

While some of these funds are claimed to have been transferred to the general budget of the Israeli civil administration, none have directed provided Palestinian workers, who pay equal contributions, with parallel benefits to Israeli workers. At present, 75% of the income tax of Palestinian workers inside Israel is transferred to the Palestinian Authority under the terms of the interim agreements, and seems also to go into the general budget. The accumulated fund from 1970 is an obvious key source for financing social security. Given the current structure of social assistance as outlined elsewhere in this chapter, whereby unemployed male workers are not eligible, it remains the case that Palestinian workers in Israel suffer both from historic and current denial of their rights.



⁵⁴ Remarks by Dr. Yael Renan in "The Social Rights of Palestinian Workers in Israel: Transcript of a Panel Debate," Kav La'OVed, Workers' Hotline, Jerusalem, May 6, 1993.

Towards Universal Social Security?

Gaps in social assistance to the Palestinian population have direct and measurable effects on the social security of women, particularly female-headed households and poor women excluded from the labor market. In a larger context, lack of secure social entitlements obstructs women's work opportunities, places the burden of care on the household (and primarily on women) and provides a strong incentive for high fertility, as families struggle to cope with present economic crisis and future old-age insecurity. The lack of public social support outside family and kin network may also reinforce women's dependency in marriage, as the Law Chapter points out.

As we have seen, some public responsibility for social support and care outside the provinces of health and education is already in evidence, primarily income assistance to "hardship cases" or the permanently destitute, a majority of whom are women. However, the burden of coping with unemployment, disability, dependent children, old-age and falls mainly on family and kin. The historic low amount of public expenditures and the lack of social protection and security in Palestinian society indicates that the new authority and public institutions as a whole should take a greater role in providing social support.

The need for a system of social security has been recognized by Palestinian and local experts, as well as by officials in the authority. A Social Security law is mandated in the draft Basic Law. It is useful to review the initiatives that have been proposed to date in light of the needs and deficiencies identified above for the population as a whole, and particularly for women as an excluded and vulnerable group in society.

Palestine Liberation Organization and the PNA

Prior to the establishment of the authority, the PLO prepared a "General Program for National Economic Development, 1994 - 2000," which contains a chapter on "Social Welfare and Recreation." While recognizing the acute need for social protection in Palestinian society, the document sketches a two-track system of entitlements. A Women's Studies Program working paper analyzing the document notes:

"secure entitlements (social security, retirement and unemployment) "are derived primarily from market productivity and are seen as the deserved benefits of the individual's economic contribution to society. A second tier of social care deals with vulnerable groups, defined variously in the document as orphans, the poor, "women in special circumstances...."⁵⁵

Women's non-market contributions to society are not acknowledged. In the contemporary organization of Palestinian ministries, this division seems to be mirrored structurally in the allocation of ministerial responsibility for social protection: social security is at present with the Ministry of Labor, while "vulnerable groups" are with the Ministry of Social Affairs, although the Ministry of Social Affairs has also evinced an interest and claimed a

⁵⁵ Rita Giacaman, Islah Jad and Penny Johnson, "For the Public Good: PLO and Social Policy," Gender and Public Policy: Working Paper #2, Women's Studies Program, Birzeit University, 1995, p. 13.

responsibility over social security. The Ministry of Labor has produced a useful working paper on social security upholding ILO standards.

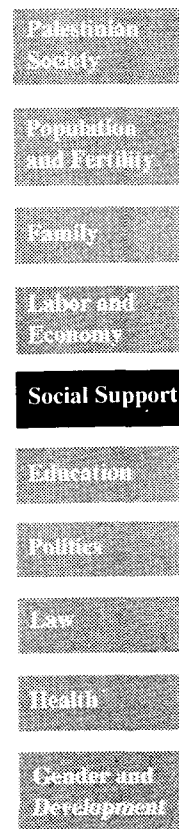
No social security law or agency as yet exists in Palestine. As the Law Chapter explains, a Jordanian social security law was passed only in 1978 and is not applicable in the West Bank, where pre-1967 Jordanian law is applied. The Jordanian law, which has only been partially implemented in Jordan, covers workers in regular, waged employment and specifically excludes a number of categories where women are found, including agriculture, household servants, workers in family businesses and, irregular workers, and employees working less than 16 days a month.⁵⁶

International Labor Organization

A International Labor Organization report from a mission that visited the Occupied Territories in December 1993 proposed an integrated approach towards economic and social development, through the triple objectives of creation of employment, reducing poverty and strengthening social protection. While the ILO mission identifies priority groups for special programs - youth, women and ex-detainees - it advocates a "comprehensive system of social protection" through the following three tiers of social support:

- 1) "Minimum basic levels of income and health care and social services for all Palestinians, regardless of employment or social status." Financing: general revenues.
- 2) "A social security system to cover all workers and their families at a level substantially above that of the State guaranteed minimum." Financing: deductions from earnings, obligatory for all workers and employers.
- 3) "The creation of regulatory environments for the promotion of voluntary supplementary schemes." Financing: Non-governmental sources."⁵⁷

The ILO mission also affirmed that this structure would not "prove an impossible burden on public expenditures." While the ILO does not provide an inventory of possible start-up resources, another researcher, Amin Farris, notes sources of short-term financing as the deduction fund from Palestinian workers inside Israel from 1979 to the present (at an amount of at least one billion shekels), international funds, and external Palestinian financing.⁵⁸ In some respects, the ILO's proposal is an advance over the programs proposed in the PLO Master Plan. It also counters the World Bank's view that a comprehensive social security system is not feasible in the transitional period, and that social needs should be addressed primarily when they have become "social time bombs" that threaten political and economic stability. Instead, the ILO clearly advocates basic "minimum" entitlements for all citizens and entitlements to social security for "workers and their families." The division between a



⁵⁶ Tariq G. Mitwasi, "A Palestinian Social Security System: Past and Future," in Hazboun, Fishelson, et.al, *op. cit.*, p. 130.

⁵⁷ International Labor Organization, *op.cit.*, p. 92.

⁵⁸ Amin Farris, "Issues in the Establishment of a Social Security System in the West Bank and Gaza Strip: An Economic Perspective," in Hazboun, Fishelson, et.al, *op. cit.*, p. 77-78.

minimum for all citizens and a "social security system" for "workers and their families" continues to derive the most secure entitlements from market productivity, with the major advance of a first minimum tier that is secure by entitlement.

Prospects for the Future

It is argued here that the best interests of women and men would be served by a universal system of social entitlements that recognizes market and non-market contributions to society. Limited social safety net programs - especially if these programs continue to be dominated by an emergency assistance model - cannot address the absence or restricted access to basic provisions by much of the population. In this sense, Palestinian society as a whole may be characterized as vulnerable and at risk, both in the current situation of falling per capita income and unemployment, and due to the pervasive legacy of a lack of public social provisions.

One mechanism to address this lack might be the establishment of a Palestinian Social Security Agency and the passing of a Social Security Law but new formal institutions alone will not meet this enormous challenge. The composition of the Social Security Agency, which would be mandated by law, is just one issue that needs to be addressed: echoing Jordanian administration, one proposal suggests employee and employer representatives, as well as ministerial officials, but does not consider how women might be organizationally represented.⁵⁹ Here, the historic interest of women's charitable organizations and women's NGOs must be brought to bear on a new reality by forming alliances with other citizen's groups to argue for equitable and effective social policies. Given that social security is basically a redistributive policy, it will require active public intervention, in order for private interests not to predominate.

A social security framework is both the linchpin of genuine poverty eradication in Palestine and has the distinct advantage of allowing us to view women as half of an entitled citizenry, rather than simply as a vulnerable group. Indeed, vulnerable female groups in Palestinian society - such as widows and divorcees - may be more effectively and efficiently addressed by secure entitlements within a gender-aware framework.

⁵⁹ Mitwasi, *op.cit*, p. 158.

WOMEN'S STUDIES PROGRAM AT BIRZEIT UNIVERSITY

*Teaching * Research * Gender Intervention*

The launching of Women's Studies at Birzeit University comes at a critical time, as Palestinian women, as well as Palestinian society as a whole, seek to address a complex range of social, economic and political issues. Understanding gender relations in Palestinian society, analyzing and debating key social issues facing society, and developing effective gender-aware policies require a comprehensive and sustained initiative. The Women's Studies Program at Birzeit University aims to contribute to this effort through an innovative teaching program, systematic and directed research on gender relations in Palestinian and Arab society, and an active gender intervention program.

Teaching: Women's Studies is a Program within Birzeit University's Faculty of Arts; the Program currently offers a minor in Women's Studies. Teaching began in the 1994-1995 academic year. The Program has developed an interdisciplinary core curriculum of eleven courses, among them Introduction to Women's Studies, Women and Development, Women and the Law, Women in Arab Society, the History of Women's Movements, Gender and Discourse, and Women and the Family.

Research: The Women's Studies Program aims to conduct and facilitate research on Palestinian women, both through instituting its own research projects and through collecting archival materials and offering services to other researchers. In September 1994, the Program launched an extensive collaborative research project on "Palestinian Women in Society," which produced four working papers on feminist scholarship in the Middle East, gender and public policy in Palestine, gender and development, and gender and vocational education in Palestine, as well as **Palestinian Women: A Status Report**. The second phase of this project will investigate several aspects of gender and social policy in Palestine.

Gender Intervention: In addition to its scholarly and academic objectives, the Women's Studies Program aims to develop avenues to empower Palestinian women through a gender intervention program in conjunction with the expanding network of Palestinian women's institutions, as well as to contribute to gender-informed public and institutional policies that recognize and secure the economic, social and political rights of all citizens. Current plans include gender planning training in selected key institutions and locales, and utilizing seminars and workshops to promote gender-aware policy objectives.

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PALESTINIAN WOMEN: A STATUS REPORT is published by the Women's Studies Program at Birzeit University in separate English and Arabic editions. This ten chapter report is an attempt to build a comprehensive picture of the current challenges facing Palestinians in the West Bank and Gaza Strip in building a society based on gender equality. The guiding assumption is that such equality is necessary for both sustainable development and democratization. Eight of the chapters address the situation of women in specific sectors of contemporary life in Palestine. A further two provide context and conceptual frameworks for examining the main features and trends in this society, and the key issues in gender and development that can be brought to bear to understand Palestinian reality. The report utilizes existing research, data and policy documents on Palestine to try to understand how gender roles and relations and gender asymmetries in Palestinian society structure the lives and opportunities of women and men and either obstruct or allow healthy, equitable and sustainable human development.

In Palestine, positive indicators for women, such as rising educational levels and political participation, exist alongside negative indicators of unusually low labor force participation and persistent high fertility. To understand these seemingly contradictory indicators, an integrated framework is required that examines the specific constraints, resources and opportunities that shape the lives of women and men. Chapters explore the linkage among high fertility rates, gender gaps in secondary education, early marriage, and the absence of labor opportunities and social protection. Other chapters identify assumptions about gender roles and their impact on women and men's access to social security or delineate the relationship between access to capital and achieving political power.

The chapters and authors are as follows:

1. Palestinian Society --- Lisa Taraki
2. Population and Fertility -- Rita Giacaman
3. Family -- Rema Hammami
4. Labor and Economy -- Rema Hammami
5. Social Support -- Penny Johnson
6. Education -- Mona Ghali
7. Politics -- Islah Jad
8. Law -- Penny Johnson
9. Health -- Rita Giacaman
10. Gender and Development -- Eileen Kuttab

The Women's Studies Program welcomes comments and criticism on these chapters; a primary objective in publishing Palestinian Women: A Status Report is to open up these critical issues for women and Palestinian society as a whole to debate and intervention.

Women's Studies Program
 Birzeit University
 Palestine



PALESTINIAN WOMEN: A STATUS REPORT

PALESTINIAN SOCIETY

POPULATION AND FERTILITY

FAMILY

LABOR AND ECONOMY

SOCIAL SUPPORT

EDUCATION

POLITICS

LAW

HEALTH

GENDER AND DEVELOPMENT