

Social Protection and Safety Nets in Palestine

Deepti Ameta

December 2015



This report is one output from a regional study of social protection and safety nets in the Middle East and North Africa, commissioned by the World Food Programme (WFP) from the Centre for Social Protection at IDS.

The project includes an overview research report (see: <http://www.ids.ac.uk/publication/social-protection-and-safety-nets-in-the-middle-east-and-north-africa>) and nine country reports: Egypt, Iran, Iraq, Jordan, Lebanon, Palestine, Sudan, Tunisia, Yemen.

CONTENTS

Chapter 1. Introduction	1
1.1. Objective	1
1.2. Methodology	1
1.3. Report structure	1
Chapter 2. National context	2
2.1. History and politics	2
2.2. Demographics	2
2.3. Refugees	3
2.4. Crisis scenario and crisis management	4
2.5. Economy and poverty	4
2.6. Agriculture, nutrition and food security	6
Chapter 3. Social protection policies and institutions	8
3.1. Policies and strategies	8
3.2. Institutional arrangements	10
3.2.1. Ministries and government institutions	11
3.2.2. Non-state actors	12
Chapter 4. Social protection programs and safety nets	15
4.1. Social assistance and safety nets	15
4.2. Monitoring and evaluation	17
4.3. Resources	18
Chapter 5. Programs targeting refugees and vulnerable and poor people	19
5.1. Overview of UNRWA	19
5.2. Impact of social protection programs	20
5.2.1. Poverty reduction	20
5.2.2. Food security and the role of WFP	20
5.2.3. Employment generation	21
5.2.4. Managing risk	21
Chapter 6. Conclusion	22
6.1. Gaps in social protection	22
6.2. Recommendations	23
REFERENCES	25
Annex 1. A matrix of social protection and safety nets in Palestine	27
Annex 2. Institutional and policy mapping of social protection and safety nets in Palestine	29

Tables

Table 1.	Key demographic indicators in Palestine, 2014	3
Table 2.	Malnourished children in Palestine, 2010	7
Table 3.	Social protection objectives and policies (SPSS 2014-16).....	9
Table 4.	Key players in the social protection sector	11
Table 5.	Social assistance programs in Palestine, 2010-13	15
Table 6.	Projection of resource requirements, 2014-16	18
Table 7.	Demography of refugees in Palestine	19
Table 8.	Food security profile in West Bank and Gaza Strip.....	20
Table 9.	Sources of assistance in Palestine, 2011-12	22

Figures

Figure 1.	West Bank and Gaza: annual GDP growth (%).....	4
Figure 2.	Percentage employment in different sectors, 2013	5
Figure 3.	Unemployment rates in Palestine, 1999-2012	5
Figure 4.	Household food security levels in Palestine, 2009–2013	6
Figure 5.	Food consumption patterns in Palestine	7

ACRONYMS

CSP	Centre for Social Protection
DEEP	Deprived Families Economic Empowerment Program
DFID	Department of International Development
FAO	Food and Agriculture Organisation
FCS	Food Consumption Score
GDP	Gross Domestic Product
IBSA	India, Brazil and South Africa
ICRC	International Committee of Red Cross
IDP	Internally Displaced Person
IDS	Institute of Development Studies
ILO	International Labour Organisation
MENA	Middle East and North Africa
MoA	Ministry of Agriculture
MoDRD	Ministry of Detainees and Released Detainees
MoF	Ministry of Finance
MoH	Ministry of Health
MoL	Ministry of Labour
MOPAD	Ministry of Planning and Administrative Development
MoSA	Ministry of Social Assistance
MoW	Ministry of Waqf
NGO	non-governmental organisation
NZF	National Zakat Fund
oPt	Occupied Palestine Territory
PA	Palestine Authority
PCBS	Palestine Central Bureau of Statistics
PLC	Parliamentary Legislative Council
PMTF	Proxy Means Test Formula
PNA	Palestinian National Authority
PLO	Palestine Liberation Organisation
SPSS	Social Protection Sector Strategy
SHCP	Special Hardship Cases Program
SSNRP	Social Safety Net Reform Programs
UN	United Nations
UNDP	United Nations Development Program
UNFPA	United Nations Population Fund
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations Children's Fund
UNODC	United Nations Office on Drugs and Crime
UNRWA	United Nations Relief and Works Agency for Palestinian Refugees
USAID	United State Agency of International Development
VP	Voucher Program
WFP	World Food Program

Chapter 1. Introduction

Social protection is an important source of survival for the poor in many developing countries. With proven impacts in terms of reducing poverty, vulnerability and food insecurity, as well as mitigating risks, social protection is high on the policy agenda. In countries where risks are higher due to conflict or natural disasters, the prevention of poverty is a prime concern for the state. Strengthening systems that deliver effective services during emergencies and promote resilience requires careful planning, targeting and partnerships. Learning more about which strategies worked under what circumstances is therefore, an important exercise.

The World Food Program (WFP) and the Centre for Social Protection (CSP) at the UK Institute of Development Studies (IDS) are conducting a scoping study of social protection programs in the Middle East and North Africa (MENA) region. This study aims to contribute to the development of WFP's regional social protection strategy. In-depth country case-studies are being generated for several countries, and desk reviews are being conducted for several others, including Palestine.

1.1. Objective

This report focuses on Palestine's social protection programs and safety nets and presents an overview of the success of these programs in meeting the needs of millions of poor and food insecure people in Palestine over the years. The objective of this study is to map social protection programs and safety nets, particularly understanding the role of these programs in addressing food security and nutrition in Palestine.

1.2. Methodology

The methodology adopted in this study is a desk review and interviews with personnel at WFP in Palestine. A large amount of data was collected through literature review of current documents on social protection issues and safety nets in Palestine. Relevant documents and data were obtained from various sources, including academic literature, government publications and reports by international development organisations.

1.3. Report structure

The report is composed of six chapters:

- Chapter 1, **Introduction**: provides the rationale, objectives and methodology adopted to gather information for this study.
- Chapter 2, **National context**: provides an overview of Palestine's history, economy and politics.
- Chapter 3, **Social protection policies and institutions**: reviews relevant policies in Palestine, as well as recent policy reforms and various actors involved in their design and implementation.
- Chapter 4, **Social protection programs and safety nets**: describes various interventions that deliver social protection in Palestine, including revised strategic objectives, resources and M&E.
- Chapter 5, **Programs targeting refugees and vulnerable and poor people**: describes programs that target these highly vulnerable groups, and their impact on food security and poverty.
- Chapter 6, **Conclusion**: summarises the discussion and makes further recommendations.

Chapter 2. National context

2.1. History and politics

Situated in the Near East Region, Palestine is a small, fragmented territory, involved since 1948 in a conflict with Israel. Palestine is currently divided in two main regions – the West Bank, located along the northwest border of Jordan, and the Gaza Strip on the Mediterranean coast, northeast of Egypt (Galal 2005). The Palestinian Authority (PA), historically associated with the Palestine Liberation Organisation (PLO) was established in 1994 as an outcome of the Oslo peace process. The PA was established as an interim body for five years to oversee Palestinian affairs in the Occupied Territories. The official negotiations are mediated by an international commission known as the *Quartet* on the Middle East, represented by the United States, Russia, the European Union, and the United Nations. The Arab League and Egypt and Jordan are other important actors.

In 2006, Hamas (political faction) won the elections over Fatah, the traditionally dominant party in Palestine. In June 2007, the ruling power was split into two separate administrations – Fatah in the West Bank, and Hamas in the Gaza Strip. A new Palestinian government dominated by independents and technocrats and endorsed by Fatah and Hamas was established on 2 June 2014. Israel views Hamas as a terrorist organisation, thus is unwilling to negotiate with the new government. This situation perpetuates the political and historical friction (including for example the 2014 Israel-Gaza conflict). As a result of war and continuous occupation by Israel, the Palestinians are prone to poverty, misery and exile. The West Bank and Gaza are divided into three regions: Area A (17.2%) is under the internal administrative responsibility of the Palestinian Authority (PA), Area B (23.8%) remains under Israeli military rule, the PA however is responsible for services and civil administration, and Area C (59%) is completely under Israel civil and military administration (Gerster and Baumgarten 2011).

The country is governed by a parliamentary democracy referred as the Palestinian Legislative Council (PLC). The current President is Mahmoud Abbas and the Head of Government is Prime Minister, Rami Hamadallah. The President is elected every four years and he appoints the Prime Minister who is the chief of the security services and chooses the cabinet of ministers. He reports to the President. The current structure of the PA is based on three separate branches of power: executive, legislative, and judiciary. The PLC is an elected body of 132 representatives, and must approve all government cabinet positions proposed by the Prime Minister. The Judiciary Branch has yet to be properly formalised. The President of the PA is directly elected by the people, and is the commander-in-chief of the armed forces (IMF 2014; Palestine.dk 2014).

2.2. Demographics

Population growth is on the rise despite the constant war and casualties in Palestine. In 2014 the total population was more than 4.5 million with a large proportion of young people (51% in Gaza are under 18 years old). Just over 40% of the population – 26% of West Bank residents and 65% of Gaza residents – are refugees.¹

Life expectancy was 73 years in 2012, which has also been stable for some years.² The crude birth rate is falling slightly while the mortality rate has increased in the last couple of years. Newborn death rate

¹ Palestinian Central Bureau of Statistics (PCBS) (2014) On the Eve of the International Day of Refugees, p.2.

² Data.worldbank.org, 2014 [Accessed 29 Nov. 2014].

is estimated at 18.1 per 1,000 live births; infant mortality rate is 25.6 per 1,000 live births; and child mortality is 28.4 per 1,000 children under the age of five years.³

Table 1. Key demographic indicators in Palestine, 2014

Demographic indicator	West Bank	Gaza Strip	Palestinian Territory
Population	2,790,331	1,760,037	4,550,368
Youth (15-29 years)	30.1%	29.9%	30.0%
Elderly (60+ years)	4.9%	3.7%	4.4%
Children (0-14 years)	37.6%	43.2%	39.7%
Crude Birth Rate	29.4 %	36.8%	32.3%
Crude Death Rate	3.9%	3.6%	3.7%
Sex Ratio	103.3	103.3	103.3

Source: State of Palestine: Palestinian Central Bureau of Statistics (Pcbs.gov.ps, 2014, [Accessed 1 Dec. 2014]).

Polio has been eradicated. Several communicable diseases have also been brought under control, including mumps, whooping cough, tetanus and measles. Cases of diphtheria or tetanus among newborns have not been recorded. On the other hand, the rates of chronic diseases are increasing, including heart diseases, diabetes, and cancer. The number of primary health centres in the West Bank rose from 176 in 1994 to 357 in 2008 and in Gaza from 29 in 1994 to 55 in 2008. In 2010 there were 25 hospitals in Gaza Strip with 2,047 beds, or 1.3 beds per 1,000 people.⁴ While Israeli authorities

permit the access of medical supplies into Gaza, there are frequent breakdowns of medical equipment resulting from power interruptions and water impurities, among other factors. Many patients are forced to seek treatment outside Gaza for a wide range of medical problems. The Ministry of Health delivers most of the services both in Gaza and the West Bank, however, UNRWA, private and NGO hospitals (including Palestine Red Crescent Society) also provide specialised secondary and tertiary healthcare services. For a large part, private and NGO hospitals focus on specialised medical and rehabilitation services.

2.3. Refugees

The political and historical conflicts between Palestine and Israel continue to shape the structure and distribution of migration in Palestine. After the first war with Israel, the term refugees was first used in Palestine. It refers to people who lived in Palestine between June 1946 and May 1948, who lost both their homes and means of livelihood as a result of the 1948 Arab-Israeli conflict. During this time, approximately 900,000 Palestinians fled to neighbouring Arab and other countries. Again in 1967 an additional 350,000 people were displaced as a result of the 1967 Arab Israel War (Khawaja 2012).

Today more than 5 million Palestinians live as refugees, hundreds of thousands in overcrowded refugee camps in Lebanon, Syria and Jordan (PNA 2008). The refugees registered with United Nations Relief and Works Agency for Palestine Refugees (UNRWA) represent about 75% of all Palestinian refugees. Refugees live in an inadequate housing environment, lacking healthy, basic life conditions and privacy. Unemployment rates are very high and they suffer the highest rates of poverty: 39% are poor in the camps. Most are forced to live in a limited area of land. A large number do not live in camps and rather move around instead of becoming registered refugees residing in camps.

³ State of Palestine: Palestinian Central Bureau of Statistics (Pcbs.gov.ps, 2014) , [Accessed 1 Dec. 2014].

⁴ United Nations, 2012.

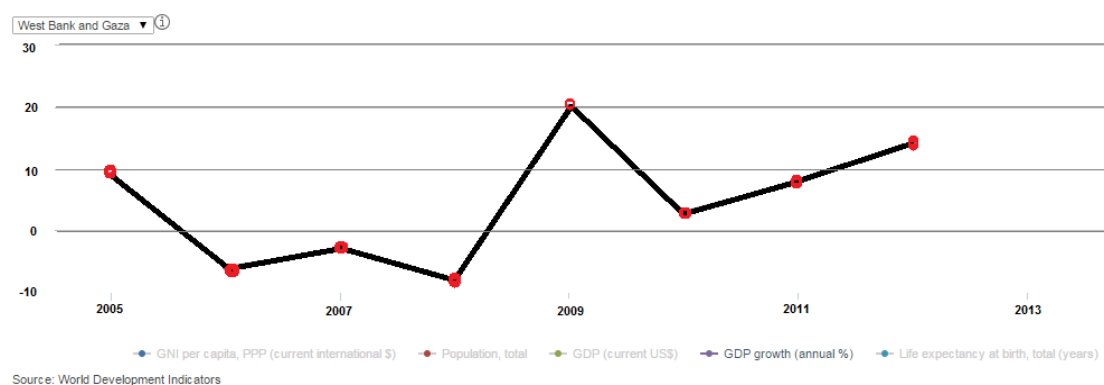
2.4. Crisis scenario and crisis management

The conflict with Israel is the biggest impediment to Palestine's growth, however, as a lower-middle-income economy, Palestine is also vulnerable to economic shocks such as the Global Financial Crisis of 2008. Combined with existing poverty and the closure of the economy by restrictions imposed by Israel, Palestine has been faced with financial, social, institutional and humanitarian crises. Natural disasters such as drought and frost also threaten the future capacity for development in Palestine. Evidence suggests that climate change will lead to greater extremes in weather patterns. Given that approximately 94% of cultivated land is rain-fed in the oPt, climatic changes are also likely to have significant impact on Palestinian agriculture. The government is committed to develop and strengthen its institutional structures for catering to the needs of citizens, however, it has limited institutional capacity to manage the risks. Palestine is heavily dependent on support from the external world and given the historical chafing with Israel, it is unlikely that the country will have much resilience without ongoing external support in the near future (WFP 2010).

2.5. Economy and poverty

The political trends, aid flows, conflict with Israel, the restrictions of movements and access all determine the economic prospects of Palestine. Natural resources are scarce, water resources are diminishing rapidly and the country depends primarily on imports for its energy sources (Galal 2005).

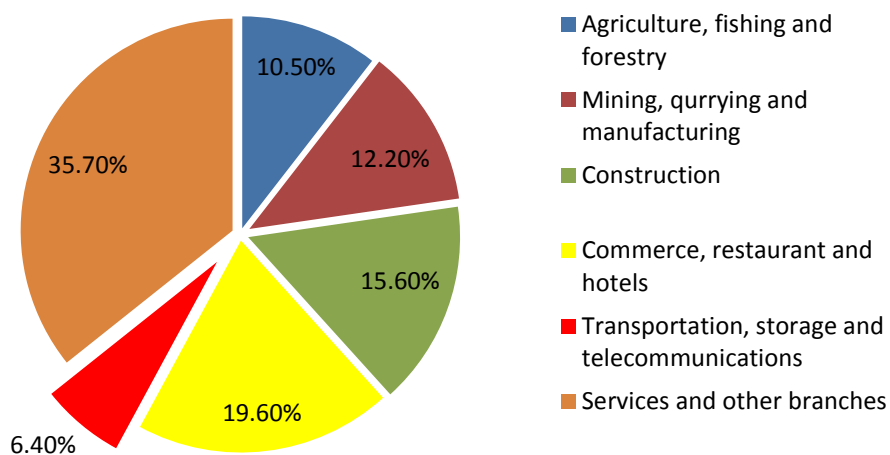
Figure 1. West Bank and Gaza: annual GDP growth (%)



Source: World Bank (Data.worldbank.org, 2014) [Accessed: 29 Nov. 2014]

The largest sector is services (including tourism, financial services, health, education and transport), accounting for 2/3 of total GDP, while agriculture is 5% and manufacturing is 4% (Figure 2). The share of agriculture has declined by 72% since 1994. The future of agriculture is intimately linked with access to water which suffers both from frequent droughts and control by Israel (United Nations 2012). The service sector employs largest number of people which is unhealthy, since it is less dynamic and offers limited expansion than agriculture and manufacturing. Agriculture is important but limited in Gaza, which exports small amount of strawberries, flowers and cherry tomatoes, mostly to Europe, with negligible positive impact on economic growth.

Figure 2. Percentage employment in different sectors, 2013

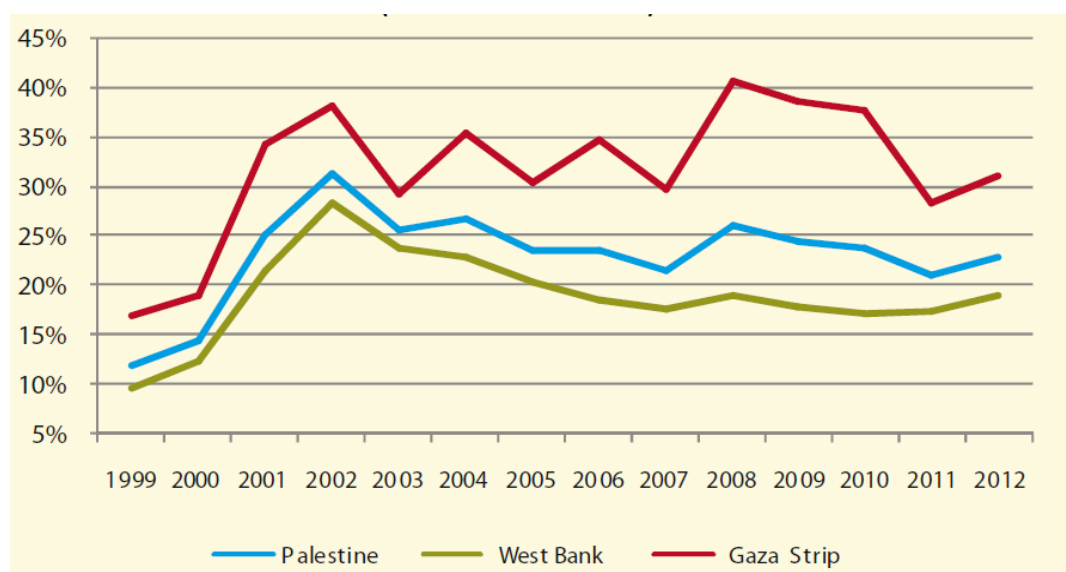


Source: State of Palestine: Palestinian Central Bureau of Statistics (Pcbs.gov.ps, 2014) [Accessed 1 Dec. 2014]

In general there is a sharp decline in employment rate due to continuous war with Israel. People are losing their jobs due to restrictions to their mobility and loss of lands and assets. In 2013 the Palestinian labour force expanded by only 3.7% (recorded at 43.6%). The low rate is largely because many working-age adults have been discouraged from participation by the scarcity of decent work opportunities. The low rate also reflects the weak participation of women, with 2 out of 3 young women out of work – i.e. 69%. Women are active in the informal sector, either in a few clerical public sector jobs or at the lower end of agricultural and other informal jobs (UNCTAD 2013).

The unemployment (see trend in figure 3) in the Occupied Palestinian territory in 2013 is as high as 26%, in Gaza at 36% and the West Bank at 22%. (WFP, 2012) The unemployment crisis is particularly server in Gaza due to persistence of the Israeli blockade and the shutdown of the tunnel economy⁵. Prior to the blockade, the local economy in Gaza was largely export oriented. However, exports to Israel have been banned, and trade with the West Bank has been severely restricted since 2007.

Figure 3. Unemployment rates in Palestine, 1999-2012



Source: WFP 2012

⁵ Due to blockade, goods are illegally smuggled from Egypt into Gaza through hundreds of tunnels.

The average monthly per capita expenditure (Jordanian Dinar⁶) in 2011 for West Bank is 188.1, 109.8 for Gaza and 158.2 for Palestine Territory. The poverty headcount ratio at national poverty lines was 25.8% of the population in 2011. It has been more or less stable in the last few years. Social assistance as a share of total expenditure is 31% among the poorest households and the share of households that benefited from at least one form of social transfer in 2009 was 71% (United Nations 2012).

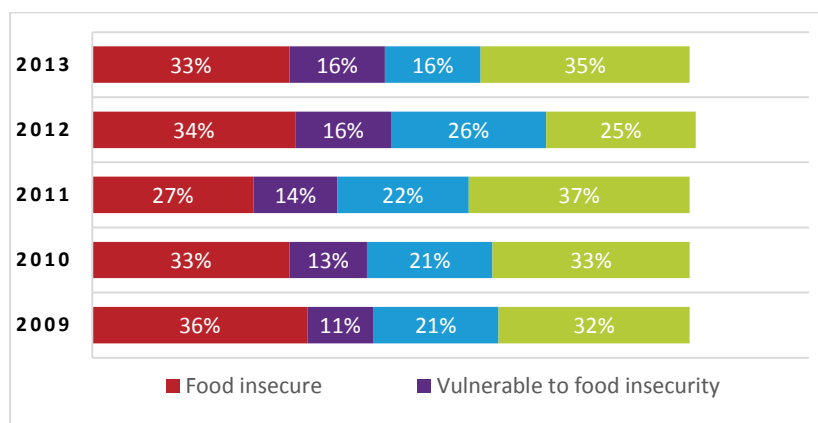
In 2012, with 558,000 school age children (6-18 years), a shortage of 250 schools was recorded in Gaza. The schools are overcrowded due to lack of infrastructure, funding and teachers to deliver quality education. Nonetheless the enrolment rate has steadily increased, from 88.5% in 2008 to 94.4% in 2012.⁷

2.6. Agriculture, nutrition and food security

Agriculture is an important sector for a large number of women and men in rural areas. 31⁸% of Palestinian land is agriculture: some of the most fertile land is locked up between the Green Line and the separation barrier in the seam zone. Palestinians residing in this zone require a special permit from Israel to live and cultivate their own land. Obtaining the permit is costly and time consuming. Further restrictions on access to ground water, fertilisers and free movement of Palestinian farmers (forced to use alternative longer routes) has damaged the agro-economy in the region as well as has worsened the poverty and food insecurity rates. Only 60% of main food items are produced locally. Less than 5% of the cereals and pulses consumed in oPt are locally produced. The frequent droughts have also had an adverse impact on the agriculture.

One in four households in oPt is classified as food secure. The figure below indicates the rise in food insecurity in recent years. Food insecurity in Occupied Palestine (oPt) has risen from 25% in 2009 to 29% in 2011 (Khawaja 2012). In 2014, 31% of households were found to be food insecure.¹ Households on average spend close to 50% of their cash on food. 80% of households receive some form of assistance and 39% of people live below the poverty line.

Figure 4. Household food security levels in Palestine, 2009–2013



⁶ Currencies used in Palestine include the Jordanian Dinar and the US Dollar, but the most popular is the New Israeli Shekel (NIS).

⁷ Data.worldbank.org, 2014 [Accessed 29 Nov. 2014].

⁸ Palestine National Plan 2011-13 (Agriculture Sector Strategy).

Palestinian households have been coping with food insecurity by adopting a variety of short-term strategies, such as buying food on credit, not paying their utility bills on time, borrowing from relatives and friends, selling their assets including jewellery, as well as reducing the variety, quantity and quality of foods consumed. 42% of households in the West Bank have reduced their food expenditures and in the Gaza Strip 96% of families buy less or poor quality food (WFP 2010). Social assistance programs such as the Palestinian National Cash Transfer Program (covering 104,030 households, 54% of which are located in Gaza) make a huge difference in people’s lives, who otherwise could not cope with the severity of poverty and food crises (United Nations 2012).

Table 2. Malnourished children in Palestine, 2010

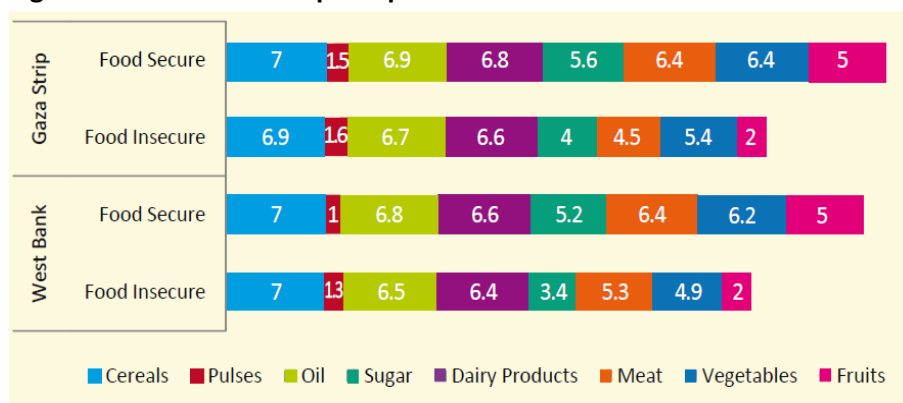
Indicator	West Bank	Gaza Strip	Palestinian Territory
Underweight children under five years	3.2%	3.3%	3.2%
Stunted children under five years	10.7%	9.8%	10.3%
Wasted children under five years	2.7%	3.6%	3.2%

Source: State of Palestine: Palestinian Central Bureau of Statistics (Pcbs.gov.ps, 2014, Accessed 1 Dec. 2014)

Similarly, a WFP report noted a sharp decline in consumption of high protein foods such as meat, fish, chicken and dairy products, both in the West Bank and Gaza (WFP 2007). The demand for food is also going down due to poor economic and employment prospects leading to people’s poor purchasing abilities. As a result, malnutrition and anaemia (especially in children) is rising: 65.3% of children (between 24 to 62 months old) in North Gaza are anaemic. The lack of enough food is reportedly the number one primary reason for malnutrition in Palestinian children (Alzain 2012).

Food insecure households tend to be large families with limited access to employment opportunities. If employed, they tend to work fewer hours due to other reasons such as ill health or disability. The assurance to employment therefore may not help families on account of other factors that contribute

Figure 5. Food consumption patterns in Palestine



Source: WFP (2012)

Note: average number of days food groups were consumed during one week in the West Bank and the Gaza Strip among food secure and food insecure households

to their well-being. 74% of households were found to be receiving one form of assistance in 2012. In Gaza this figure reached 80% in 2011. In the West Bank it was reported that support was mainly raised from friends or relatives, followed by UNRWA and the Palestinian

Authority (PA). However, in Gaza the informal sources (friends and families) and MoSA was the major source of relief. It is important to note that assistance is not capable of pulling people out of poverty due to deepening food insecurity gaps, and increase in food and fuel prices. Food consumption score methodology was used in assessing the food consumption pattern in both Gaza and West Bank (figure 5). Essential food items such as cereals, oil and sugar were handed to poor households under the food assistance program by UNRWA and PA and therefore, the major decline in consumption is observed in fruits, vegetables and meat. The food assistance is crucial for Palestinian’s survival (WFP 2012).

Chapter 3. Social protection policies and institutions

3.1. Policies and strategies

With a relatively new government and institutional framework, social protection policies are evolving in Palestine. Historically, the country has been dependent on support extended by international fraternity and traditional philanthropy by Zakat organisations, including donations from locals and Diaspora. As a result a range of programs have proliferated in the country. In the last few years the new government – Palestinian Authority (PA since 1994) has attempted to unify these scattered programs by binding them into a national strategic social protection program. In its National Development Plan 2014-16, the social protection sector has a prominent place, which indicates the government’s commitment to strengthen its efforts in ensuring social justice.

The Palestine government has limited institutional capacity. It also lacks a strong monitoring system and struggles due to duplication of many social assistance programs on account of many actors being involved in the process. The government acknowledges these limitations and strives to build a stronger social protection system by forging linkages between partners, merging and linking all social protection interventions and moving from a program-based to systems-based approach. It identifies the private sector, civil society and various UN agencies as some of the key partners. In a participatory process, the PA has revised its social protection policies and launched ‘The Social Protection Sector Strategy 2014-16 (SPSS 2014-16)’. In order to reinforce the coordination and partnership between sectors, the following are the priorities areas identified:

- 1) Rights-based approach – sensitive and inclusive policies.
- 2) Better coordination and cooperation between stakeholders to avoid inefficiencies
- 3) Building capacities of all government agencies – for effective delivery and monitoring
- 4) Integrating child-centredness
- 5) Development approach to social protection
- 6) Building capacity of partner institutions for better coverage of services.
- 7) Incorporate humanitarian assistance in social protection system
- 8) Integrate formal and informal social protection mechanism to improve efficiencies
- 9) Develop and strengthen the M&E systems and data upkeep for social protection.

The Ministry of Social Affairs (MoSA) will continue to play a central role in planning, managing, implementation and supervision of all social protection activities. The vulnerable groups including people affected by war, survivors and prisoners held in Israeli prisons are recognised as the target groups and the goal is to provide them with a decent living standard. With preventive, protective and promotional measures, the focus is to create jobs for people and enhance the private sector’s capability of absorbing new entrants in the labour market. Other key public players are the Palestine Liberation Organisation (PLO), Ministry of Health, Ministry of Agriculture, Ministry of Waqf and the Ministry of Detainees and Released Detainees (MoDRD). In its strategy document, SPSS 2014-16, the government has identified five strategic objectives which encompass various policies determining the scope, modality and purpose of each program. Each objective and policy is described below.

Table 3. Social protection objectives and policies (SPSS 2014-16)

	Policies	Goals
Objective 1		
Develop systems for social assistance and empowerment of the poor and marginalised		
1	Regulate and coordinate cash and non-cash social assistance.	Building a national right based assistance system that incorporates all cash and in-kind assistance programs which in turn will improve the efficiency and sustainability of these efforts.
2	Enable poor households to graduate from poverty, achieve self-reliance and generate income.	Promoting and developing income generating projects for poor families or providing employment which will pull people out of poverty and enhance self-reliance. While financial assistance provide short term relief, entrepreneurship can prove a long term solution in economic empowerment of poor people.
3	Enhance food security of poor and marginalised households.	Providing food and nutrition assistance by bringing these programs into a national rights based system. On the other hand, promote activities to grow more food which in turn will prove a more sustainable solution for food security in Palestine.
Objective 2		
Develop social services for vulnerable and marginalised groups		
1	Design need driven social services.	Building social service programs based on actual needs of the people by conducting an in-depth analysis of targeted households and their families.
2	Enhance decentralisation in service provision by focusing on community based and local options.	Creating decentralised systems for delivery of services involving local governments, private sector, civil society and community based organisations. It will improve the outreach and in addressing the actual needs of the poor.
Objective 3		
Develop a national social security system		
1	Expand the number of participants in pension systems.	Expanding the outreach of social insurance by including employees from public sector, NGOs, Universities, municipalities. Increasing the social insurance will reduce the burden on social assistance and will improve the general wellbeing of the citizens.
2	Build and integrated social security system for workers.	Increase the coverage of social insurance by including private sector employees, in turn reducing the dependence on social assistance.
3	Develop a social protection floor for marginalised groups.	Building inclusive programs which cater to the needs of marginalised sections of the society such as women, children, elderly, disabled and diseased individuals who otherwise are left out of the regular social assistance systems.
Objective 4		
Provide support, care protection, rehabilitation and empowerment to detainees, ex-detainees, and families of martyrs and wounded individuals		
1	Regulate and coordinate social delivery to detainees and their families	Building an integrated and comprehensive basket of services for special status families (detainees, ex-detainees and their families). Incorporating all governmental and non-governmental efforts together will improve the effectiveness and outreach of these services.
2	Regulate and coordinate protection, rehabilitation and integration services for ex-detainees and their families.	Building an integrated and comprehensive basket of services for special status families (detainees, ex-detainees and their families) to provide care, protection and harness their potentials.
3	Regulate and coordinate social services to martyrs' families, wounded individuals and their families.	Maintain and upgrade service delivery for special status families (martyrs' families, wounded individuals and their families).

Objective 5		
Enhance governance and institutional arrangements for the social protection sector		
1	Develop and enhance social protection-related laws and legislations.	Reforming, developing and strengthening laws for regulating social protection sector which are rights based with clear roles, powers and responsibilities of relevant stakeholders.
2	Develop the institutional environment and build the capacity for social protection.	Building the capacity and competence of service providing institutions, upgrading human resources and establishing transparent management systems. It will ensure the effectiveness of social protection programs.
3	Develop and M&E system for the social protection sector with the involvement of all stakeholders.	Develop and strengthen the M&E system for improving the accountability, transparency and governance of social protection programs and its delivery.
4	Promote social accountability	Creating mechanisms and processes of improving participation and engagement of citizens in designing, implementing and evaluating the social protection programs.
5	Shift gradually to electronic ministry	Upgrading and digitising the activities and processes for faster, efficient and optimising the costs of operations.

Source: State of Palestine (2014)

3.2. Institutional arrangements

There are four main components of social protection programs in Palestine: social assistance, social insurance, social services and social justice. These are preventive, protective and promoting in nature. The MoSA remains the main agency, however, for social justice programs (focus is on inclusivity), and the Ministry of Detainees' Affairs is the key player.

1. Social assistance:

The goal is to graduate poor households from poverty and achieve self-reliance by supporting them with cash, non-cash and food assistance.

2. Social insurance:

The goal is to reduce dependencies on social assistance by integrating Palestinians in pension schemes, by expanding the services to people beyond public sector, e.g. NGOs, Universities, municipalities and the private sector. For the marginalised groups (e.g. women, elderly, children and disabled) it aims to build a social protection floor, because these groups are outside of the pension systems.

3. Social services:

These are relief activities and designed based on the needs of the poor and marginalised families. The contribution of local civil societies, community based and private sector organisations are recognised in assessing the needs of the people they closely work with.

4. Social justice (other social protection programs):

It includes policies and schemes for wounded, martyrs' families, detainees and ex-detainees. The aim is to provide care, protection, rehabilitation and empower these citizens who may not be covered in any of the above safety nets.

Table 4. Key players in the social protection sector

Social Protection Scheme	Key Players
Social Assistance	<ul style="list-style-type: none"> - Government (MoSA, MoWRA (Zakat Fund)) - NGOs (including Zakat Committees) - International Agencies (UNRWA, EU, WFP, FAO, UNDP, UNFPA, UNICEF, UN Women, ILO, UNODC and others)
Social Insurance	Government (Palestinian Pension Authority, MoSA, Ministry of Labour (MoL))
Social Services	<ul style="list-style-type: none"> - MoSA, Zakat Fund, Ministry of Agriculture (MoA), Ministry of Housing, Ministry of Finance (MOF), - NGOs (including Palestine Red Crescent Society, Micro Finance Institutions), Private Sector, - International Agencies (UNRWA, WFP, FAO, UNICEF, UNDP, UN Women, UNFPA, ILO, UNODC and others)
Social Justice	<ul style="list-style-type: none"> - Government (Ministry of Detainees and Ex-detainees Affairs, Association for the Care of Families of Martyrs and the Wounded, - NGOs (Microfinance Institutions), - International agencies (UNFPA, UNICEF, UNDP, UN Women, ILO, UNOCD and others)

3.2.1. Ministries and government institutions⁹

1. **Ministry of Social Assistance (MoSA):** MoSA is the main provider of social protection in Palestine. It works with other Ministries, donors and NGOs including the UN agencies in delivering a range of services. Besides regulating, managing and devising policies, it is also responsible for monitoring and evaluation of the service provision. With 17 district directorates and 15 branch offices in the West Bank and Gaza Strip, it offers specialised services to poor families and individuals through 33 centres. It employs 1,500 people and had an annual budget in 2009 of USD 60 million.
2. **Association for the Care of Families of Martyrs and the Wounded:** Founded in 1969 by the Palestinian Liberation Organisation (PLO), the Association is geared to help families of martyrs and injured people in and outside of Palestine territories. With monthly stipends, health insurance and education benefits, it envisages to provide dignified living standards for targeted families.
3. **Ministry of Detainees and Ex-detainees Affairs:** With monthly stipends, one time grants, canteen, university education, and health insurance the Ministry supports the families of ex-detainees who have spent five or more years in prison. It also provides the legal defence. The purpose of the rehabilitation is the re-integration of ex-detainees and their families.
4. **Other ministries and government institutions:** A range of Ministries from other sectors are also a part of social protection programs in some measure. These include Ministry of Women’s Affairs, the Higher Council for Youth and Sports, Palestinian Pension Agency, Ministry of Labour (MOL), Ministry of Agriculture (MOA), Ministry of Housing, Ministry of Finance (MOF), Ministry of Planning and Administrative Development (MOPAD), Ministry of Islamic Waqf and Religious Affairs, and the Palestinian Central Bureau of Statistics (PCBS).

⁹ State of Palestine 2014.

3.2.2. Non-state actors

The informal actors play a key role in social assistance to poor in Palestine. These include the Zakat institutions, NGOs and international donors (individuals and organisations). The NGOs were politically involved with the Palestinian Liberation Organisation (PLO) before the Oslo accords. Today they are independent entities, though closely associated with the Palestinian government, and they play a key role in delivering social protection to civilians. After Oslo in 1993, the influx of foreign aid increased, leading to a flourishing of NGOs. Later, when Hamas came into power, the perception of the international community changed and the type of aid to Palestine differed based on the NGOs' religious associations. The total aid provided by the West increased between the period 1999 to 2008, from US\$ 48 million to US\$ 257 million. A total of 2,400 NGOs in Palestine raise 80% of their funds from the EU and the US, including individual and institutional donors. 10% of employment in Palestine is in the NGO sector (Gerster and Baumgarten 2011).

3.2.2.1. Non-governmental organisations

1- Zakat Institutions:

Traditionally the Zakat institutions were informal, religious, non-political, community based organisations with a philanthropic mandate to relieve poverty and misery (cash, food and in-kind assistance) of local people, especially during religious festivals. The Zakat has a religious significance in Islam under which each follower of the faith is required to make a contribution of one-fifth of their total income towards philanthropy. The Zakat organisations gained huge respect and relevance in Palestine which the State wanted to tap into. As a result, two types of Zakat organisations have emerged in the last 4 decades: a) the Islamic Charitable Societies with an independent membership association and a general assembly and b) the formal Zakat Committees which were set up and governed by the Fatah dominated government, based on Jordanian legal model¹⁰ – a semi-state institution managed by Ministry of Awaqf. However since Israel and US authorities consider these committees as terrorist groups, primarily because their association with political parties, it has had a negative impact on fund raising abilities of all Zakat organisations. The definition and intention of Zakat institutions remains contested even today. The 92 Zakat committees in the West Bank and 16 in Gaza Strip help poor people with sponsorship for education, cash, in-kind and food assistance. They specifically target poor families and/or families with members with disabilities and orphans under the age of 18 (Jones and Shaheen 2012).

- 2- **Charitable societies and NGOs:** Palestine had a vibrant civil society even before the PA was established and they play a significant role in social relief. They are supervised by MoSA and their activities include awareness building, counselling, medical rehabilitation, vocational training, cash and in-kind assistance and promoting social solidarity. More than a thousand (1,012) organisations offer support to people with disabilities, the elderly, children and women. They generate their income from a variety of sources including income generating activities (20-25%), local sources (20-35%), government (10.5%) and international (20-25%). They also receive funds from Arab and Islamic sources.

Palestine Red Crescent Society: Founded in 1969, now working closely with the Ministry of Health, the society provides humanitarian, health and social services to vulnerable and

¹⁰ Zakat Committees source their funds from international zakat donations from Muslim communities abroad but are required to pay 20% of their funds to the state-run central Zakat Fund. Palestine has adopted the same model.

marginalised groups with support from locals and diasporas, through emergency medical services (EMS) and delivery of preventive and curative health care, psychosocial and rehabilitation services.

Oxfam GB: Oxfam has been operational in occupied Palestine since 1950s. It focuses on improving the lives of the poor and marginalised Palestinians with activities in agriculture development, emergency and primary health, education, protection of civilians and the rights of women living in Gaza and in the West Bank, including East Jerusalem. Oxfam works with olive farmers (refugees and non-refugees) to improve the quality of their produce and help them in marketing their harvests. Oxfam also closely works with the herder community (hit by the occupation particularly, as their pastoral activities are affected by the restriction of movement and loss of lands). Oxfam also helps women to set up small businesses, works with the partners in improving school access and extends them legal support. It also advocates for women's and refugee's rights. Other activities include safe water, sanitation, and running the food voucher program in partnership with WFP. Oxfam has carried out many short term projects including the 'increasing food and livelihoods security in occupied Palestine' which reached out to 555 households (4,400 individuals) in 2008. The project was supported by The European Commission and local NGOs such as MA'AN, UAWC and ESDC.

- 3- **Microfinance institutions:** Loans are made available to poor families to promote entrepreneurship and economic development for poor families.

3.2.2.2. Private sector

The role of private sector in provision of social protection in Palestine is limited. The government is gearing towards engaging with this sector more however, at the moment, they play a role in economic development and employment generation. Some large corporations also support the poor households and individuals with philanthropic activities.

3.2.2.3. International agencies

- 1- **United Nations Relief and Works Agency for Palestinian Refugees (UNRWA):** It is the second most important player in social protection sphere in Palestine after MoSA. It was established in 1948 originally to provide aid, relief, protection and employment for Palestinian refugees (half of the population of occupied territories in 1967 are refugees). Its activities include primary health care, basic education, reducing poverty and mitigating the effects of emergencies. The largest support extended by UNRWA is the safety net programs for the poor and vulnerable groups in the form of care, protection, cash, in-kind and shelter rehabilitation assistance. It has limited budget and recently has not been able to cover the needs of the refugees.
- 2- **European Union (EU):** It is a main player in providing cash assistance to poor families and technical aid to the PA.
- 3- **World Food Program (WFP):** The MoSA works closely with WFP in providing food assistance to poor and food insecure families. WFP has been working with non-refugees since 1994 in West Bank and Gaza. It also works with the Ministry of Education and charitable societies. WFP is providing technical assistance towards building a M&E system for the social assistance program. WFP has successfully introduced a voucher program as part of existing social safety nets interventions in the past two years. Recently WFP has contributed \$7.5 million to provide

emergency food assistance to 32,000 internally displaced persons, 95,000 registered refugees in Gaza and 60,000 people in West Bank through the electronic voucher programme.¹¹

- 4- **Food and Agriculture Organisation (FAO):** Contributes to the provision of food assistance to poor families in the form of home gardens, livestock units and water wells, as well as grants and technical support to small-scale farmers with a focus on women and farmers in marginalised areas.
- 5- **World Bank:** Provides financial and technical assistance to Palestinian institutions. It also contributes to a limited extent (4%) to the overall costs of the cash transfer program (CTP).
- 6- **Other UN agencies:** There are many UN agencies working in the Palestinian territories to provide social protection services, such as the United Nations Development Program (UNDP), the United Nations Children’s Fund (UNICEF), the United Nations Population Fund (UNFPA), UN Women, the International Labour Organisation (ILO), and the United Nations Office on Drugs and Crime (UNODC). The UNDP has been operational in Palestine since 1978 with its UNDP Program of Assistance to the Palestinian People (PAPP). It has supported Palestine with US\$ 952m (by early 2012) in areas of building the State capable of providing social and economic security to its people. The assistance focuses on improving the governance, promoting livelihoods, protecting natural resources and building public and social infrastructure (UNDP 2012). USAID also provides support for a number of services.
- 7- **International development agencies:** They implement numerous economic and social programs. They include the Turkish International Cooperation Agency, the Spanish Agency for International Development Cooperation, the Italian Cooperation, the UK Department for International Development (DFID), India, Brazil and South Africa (IBSA), and others.

¹¹ Jerusalem.usconsulate.gov, 2014, Accessed 14 Dec. 2014.

Chapter 4. Social protection programs and safety nets

Social protection programs are critical for the survival of many Palestinians. The government is committed to delivering quality social services to its citizens. The first social protection strategy was written in 2010 and implemented in the period 2010-2013. In 2010 all the cash and in-kind assistance programs were unified and the Proxy Means Testing Formula was developed as a special tool to correctly assess the needs of the poor. In addition, the poor family empowerment program was renewed and expanded. UNRWA adopted the use of the same tools in reaching out to the vulnerable.

4.1. Social assistance and safety nets

Earlier the Ministry of Social Affairs was carrying out social protection and social safety net programs which it deemed were not efficient in their targeting and were creating duplication – especially the Special Hardship Cases Program (SHCP) and the Social Safety Net Reform Program (SSNRP). Both of these programs focused on relieving immediate income poverty as well as assisting families with food insecurity. The SSNRP began with the aim of reforming the SHCP but due to lack of data management and incorrect targeting these programs turned into duplication of each other, leaving out many needy people (Palestinian National Authority 2010). The table below provides the details of all the programs MoSA was running prior to the strategy revision (i.e. SPSS 2014-16). These programs are now appended into various policies under five strategic objectives, which are described later.

Table 5. Social assistance programs in Palestine, 2010-13

Name of Program	Objective	Outreach in 2010	Modalities	Budget
The Special Hardship Cases Program (SHCP)	To alleviate poverty for very poor & vulnerable families and individuals.	50,500 cases	Food items and cash transfer. Largest Budget and coverage – supported by EU	€ 9.2m per quarter
Social Safety Net Reform Program (SSNRP)	To reform SHCP. Developed into independent provider of cash to poor once every 3 months	5,000 families	Cash transfer	N/A
Emergency Assistance Program	Families suffering from emergencies – natural or political.	N/A	Cash and food assistance and housing repair	1,000,000 shekels (2010)
Deprived Families Economic Empowerment Program (DEEP)	Loans and grants to poor families to start their micro enterprises or small projects.	10,200 families	Supervised by UNDP, implemented by local NGOs and MoSA, funded by Islamic Development Bank and other Arab Funds	\$26m +20m +5.8m
Fund for the Rehabilitation of Persons with Disabilities	People with disabilities	250 persons	Rehabilitation and economic empowerment. Supported by Red Crescent Society	\$1m
Rehabilitation for the persons with disability program	People with disabilities	N/A	Provides protection, care and rehabilitation (wheel chairs/ walking sticks)	N/A
Social Care and Defense	Old people, teenagers, youth and orphans	N/A	Cash and in-kind assistance, health insurance and prosthetic devices. Vocational training, curative and preventive services. MoSA/PA budget supports it	N/A
Family and Child Care and Protection Program	Women (victims of abuse and violence) and children	N/A	Awareness raising, skill training, protection and education. MoSA with civil society organisations.	N/A

Enhancement of partnership with Charitable Organisations Program	Charitable organisations	2400 charities in West Bank and Gaza	Sharing and receiving data.	N/A
--	--------------------------	--------------------------------------	-----------------------------	-----

Source: Palestine Social Protection Strategy 2000-13

In its strategy revision the Palestinian Authority emphasised moving its policy direction from programs towards systems, with the aim of linking all social protection interventions in one national system of social protection with four sub-components:

- 1) regular cash and in-kind social assistance;
- 2) in partnership with others (civil society, community based organisations and private sector) identifying the needs of the community, thus improving the quality of targeting;
- 3) inclusive social protection for poor and marginalised who can't join pension and social insurance;
- 4) rehabilitation and empowerment programs for social justice for underprivileged groups.

Each program is described below, under the relevant strategic objective and policy domain.

Objective 1: Develop systems for social assistance and empowerment of the poor and marginalised

1) Poverty reduction:

Four sub-programs are clubbed under the goal of poverty reduction, namely Cash Assistance (SHCP and SSNRP), Food Assistance (including the Food Voucher Program), Emergency Assistance, and Deprived Families Economic Empowerment Program (DEEP). All of these programs provide poor and marginalised families with relief in the form of financial or in-kind assistance. Together this program catered to 120,000 families below the national poverty line in 2014, including emergency assistance, electricity, free education, and health insurance, while 3,000 orphans are provided with a monthly allowance and 250 disabled people are supported financially. An emphasis is given to enhancing partnerships with Arab institutions in addressing food security for poor families. MoSA is the main key player for management and supervision of these programs.

2) Sponsorship of poor marginalised families and individuals:

Educational sponsorships and orphan assistance are the two main sub-programs housed in this category. The sponsorships are religious charities in nature, especially around Ramadan. It is a need-based program and is oriented towards families living in poverty, especially those students who are unable to pay for their education. Food assistance, especially during religious festivals such as Al-Fitr and Ramadan, is given to people with disabilities and people living in poverty. Zakat Fund under the Ministry of Waqf plays a central role in providing assistance in this program.

Objective 2: Develop social services for vulnerable and marginalised groups

1) Protection, care and rehabilitation of marginalised and vulnerable groups:

The focus is on vulnerable people such as people with disabilities, children (and orphans), women (victims of violence) and elderly people. In total it reaches out to 4600 people with disabilities, 5760 children under age 18, 170 women and 540 elderly people by 2014. The assistance is provided in the form of in-kind, rehabilitation, training, vocational education, day-care and protection services with the help of civil society organisations. The key player is MoSA, which works in close collaboration with the NGOs in delivering the services.

2) Sponsorship of orphans and distribution of assistance during Muslim Adha Holiday:

This is a seasonal assistance program managed by Zakat Fund under the Ministry of Waqf during the religious season for orphan children. The goal is to respond to their social, health and education needs.

Objective 3: Develop a national social security system

1) National pension program:

This program is specifically targeted at employees who are included in the national pension system. It is managed by the Palestinian Pension Authority for monthly premiums. The goal is to ensure the collection, management and investment of pension premiums.

2) Poverty reduction:

It specifically offers financial assistance to 500 families below the poverty line. It is a new program which is part of the social protection floor. The MoSA manages this program.

Objective 4: Provide support, care, protection, rehabilitation and empowerment to detainees, ex-detainees and families of martyrs and wounded individuals

1) Provision of protection and care to detainees, ex-detainees and their families:

This is geared towards detainees and ex-detainees in ensuring they and their families are protected with monthly stipends, education for children and spouses and medical services are provided. It also ensures that the legal follow-ups are conducted. The Ministry of Detainees Affairs is the key player.

2) Rehabilitation of detainees and ex-detainees:

Ministry of Detainees and Ex-Detainees Affairs provides rehabilitation and social integration to targeted families by providing university education, vocational training and extending financial services such as credits and grants. It also helps the families to find a suitable job.

3) Protection, care and empowerment of the families of martyrs and wounded individuals:

The monthly financial support is extended to families of martyrs and wounded individuals in Palestine and in Diaspora. The program is managed by the Association for the Care of Families of Martyrs and the Wounded.

Objective 5: Enhancing governance and institutional arrangements for the social protection sector

1) Administrative program:

The Association for the Care of Families of Martyrs and the Wounded aims at enhancing governance and non-governmental organisations in the field of rehabilitation.

2) Management and planning:

It aims at building capacity of staff, developing the M&E system and upgrading the legal environment of social protection sector.

4.2. Monitoring and evaluation

Monitoring and evaluation has been weak in earlier social protection programs. In the revised social protection program strategy for 2014-16, the government is committed to build a stronger system of recording information, improve the targeting of beneficiaries, avoid duplication and enhance accountability and transparency in delivering services to the poor. MoSA is responsible for overseeing data collection, periodic progress reports and modifications in implementation, to ensure the best results possible. The national team will conduct the M&E by measuring progress towards the identified indicators, which were identified along with specific targets for each year of SPSS implementation and overall targets for the end of the implementation period. WFP has been instrumental in refurbishing the entire social protection system in Palestine. The strategic planning, streamlining of various

programs and developing a stronger monitoring and evaluation systems using the Proxy Means Test Formula are all significant contributions by WFP in Palestine.

4.3. Resources

The government has projected its financial needs for the programs given in the table below. This shows the minimum requirement. However, due to lack of data, it cannot calculate the full scope of resources it may need to fulfil its obligations.

Table 6. Projection of resource requirements, 2014-16

Program name ¹²	2014	2015	2016	Ministries and Institutions
Strategic objective one: Develop systems for social assistance and empowerment of the poor and marginalised				
Poverty reduction program	192,224,927	199,191,675	205,167,425	MOSA
Sponsorship program for poor and marginalised families and individuals	675,676	695,946	716,824	Zakat Fund Ministry of Waqf & Religious Affairs
Education sponsorship program	53,603	55,211	56,867	Zakat Fund/ Committees
Ramadan projects program	2,762,691	2,845,572	2,930,939	Ramadan Campaign, Zakat Fund/Committees
Orphans' sponsorship program	3,140,540	3,234,756.20	3,331,798.89	Zakat Fund/ Committees
Strategic objective two: Develop social services for vulnerable and marginalised groups				
Protection, care and rehabilitation of marginalised and vulnerable groups	15,279,752.43	15,738,143	16,210,287	MOSA
Distribution of assistance during the Muslim Adha holiday	630,966	649,895	669,392	Zakat Fund/ Committees
Strategic objective three: Develop a national social security system				
Poverty reduction program	405,405	417,567	430,094	MOSA
Strategic objective four: Provide support, care, protection, rehabilitation and empowerment to detainees, ex-detainees, and families of martyrs and wounded individuals				
Provision of protection and care to detainees, ex-detainees and their families	108,486,486	111,741,081	115,093,313	Ministry of Detainees and Ex-Detainees' Affairs
Rehabilitation of detainees and ex-detainees	11,675,676	12,025,946	12,386,725	Ministry of Detainees and Ex-Detainees' Affairs
Protection, care and empowerment of the families of martyrs and wounded individuals	162,162,162	167,027,027	172,037,837	Association for the Care of Families of Martyrs and the Wounded
Strategic objective five: Enhance governance and institutional arrangements for the social protection sector				
Management and planning program	17,295,874	17,814,750	18,349,193	MOSA
Administrative program	2,081,080	2,143,512	2,207,818	Association for the Care of Families of Martyrs and the Wounded
	516,874,836	533,581,081	549,588,513	

Source: SPSS 2014-16

¹² Source: State of Palestine (2014).

Chapter 5. Programs targeting refugees and vulnerable and poor people

The ongoing war and conflict, nested in the history of Palestine, has displaced millions of people over several decades. These populations are characterised by high rates of poverty, high fertility rates, a high proportion of young people, low labour force participation and high food insecurity. Demographic and socio-economic information is available for 4.9 million Palestinian refugees who are registered with UNRWA, however due to lack of registration, political will and documentation very little data exists for the non-registered refugees. UNRWA's services are available to all registered refugees, including those who are descendants of the original Palestinians. With a high proportion of youth, lower employment rates and low labour force participation, food insecurity and poverty rates are higher among the refugees. For Palestinian families in which a woman worked (22.4%) the poverty rate was lower (42.7%) than for families in which a woman didn't work (65.1%).

Table 7. Demography of refugees in Palestine

Indicators	2010 and 2011
Below 15 years	27% all registered Palestinian refugees 34.4% in Gaza
Unemployment	44% women and 20.1% men
Poverty (based on consumption patterns)	29% in occupied Palestine 66.4% refugees in Lebanon 73.2% (refugees living in camps) 55% (refugees living in gatherings)
Food insecurity	71% (refugees living in camps)

Source: Badil 2012

5.1. Overview of UNRWA

In 1949 under the United Nations General Assembly (UNGA), UNRWA was established with the objective of providing humanitarian support to refugees and displaced people in Palestine. It continues to exist, though its mandates are obsolete and its support is depleting. However, UNRWA still provides 4.9 million refugees in Gaza, Jordan, Lebanon, Syria and the West Bank with health, education, housing and other social support.

UNRWA sources its funds from voluntary contributions from a range of donors including the UK Department for International Development (DFID) which is its fourth largest donor. According to an evaluation study, DFID has contributed £173.2 million to UNRWA in the period 2008-12, of which £14.6 million was provided for an access to education program in Gaza and another £14.4 million to provide income to families in Gaza to improve food security.

In 2010 UNRWA's services reached 73,000 refugees families which were registered in the special hardship assistance programs (including 288,000 persons). The cash and food assistance provided more recently uses the proxy means testing system in targeting the poor and needy refugees. It reaches 3 to 12% of refugees in Gaza, Jordan Lebanon, Syria and West Bank. The cash amount and food assistance are inadequate to meet the needs of the refugees, primarily because inflation has risen and the cash assistance rate paid by UNRWA has remained unchanged since 1978 i.e. US\$10 per person each quarter. Thus the refugees largely rely on a combination of sources including support from other state and non-state actors, NGOs and extended families. The riots in 2013 at UNRWA's Food Distribution Centre in Gaza affirmed the relevance of UNRWA's support for refugees. The challenge for UNRWA is to attempt a reform in its strategy from moving to cash only assistance and

phasing out the food assistance, especially as Palestine still in a dire need of support, while UNRWA is facing financial crisis (BADIL, 2012; ICAI, 2013; Palestine.dk, 2014).

5.2. Impact of social protection programs

5.2.1. Poverty reduction

The cash transfer program provides crucial survival support to many vulnerable and poor households in Palestine in the current fragile political and economic situation. It is particularly helpful for people whose physical mobility is restricted such that employment is not accessible. Women, who are often hit harder due to existing gender norms such as restrictions on remarriage, tend to find it difficult to cope with the economic hardship and raising children or taking care of others in their families. Such female headed households are benefiting particularly from the cash transfer and food assistance program. Further, unifying the scattered social assistance programs in National Development Plan, building a centralised database (computerised single registry system) and merging the cash transfer social assistance with food assistance, basic services, fee waivers and social health insurance will result in efficient targeting which will accentuate the benefits of social assistance in Palestine (Jones 2012).

The WFP (2012) study indicates that 74% and 24% households reported receiving at least one type of assistance in Gaza Strip and West Bank respectively in 2012. In West Bank the cash assistance was reported to receive by a larger share of households than food assistance, while in Gaza the food assistance was most commonly reported type of assistance in 2011 and 2012. The food voucher program has been received very well in Gaza and has improved food security as well as improved the local economy (WFP 2012).

5.2.2. Food security and the role of WFP

The Food Voucher Program (VP) began in 2009 for non-refugee families in Palestine who were found to be food insecure and whose consumption in dietary items was poor due to hikes in food and fuel prices after the Global Financial Crisis of 2008. The VP began as a pilot programme targeting poor households with the help of Oxfam (an international NGO) and MA'AN (a local Palestinian NGO) in the Gaza Strip and Global Communities (an international NGO) in the West Bank. The program provided the families with vouchers worth US\$ 12.5 per person per month, redeemable through local shops. The households could redeem these paper vouchers (later switched to electronic cash cards and terminals) through pre-designated shops in the locality.

Table 8. Food security profile in West Bank and Gaza Strip

	West Bank		Gaza	
	Food Insecure	Food Secure	Food Insecure	Food Secure
Average household size	6.0	5.8	6.7	4.7
Cash expenditure on food out of total expenditures	54%	42%	55%	52%
Poor or borderline food consumption score (%)	37%	9%	39%	7%
Income per adult equivalent per day (US\$)	4	12	-	-
Total income sources	2	2	-	-
Dependency ratio	3.1	1.7	3.3	1.8
Unemployment rate	21%	5%	35%	8%
Expenditure per adult equivalent per day (US\$)	-	-	3	11

Source: WFP (2012)

After the success of the pilot, the program was scaled up and by June 2014 the VP was reaching out to 119,653 people of which more than half (69,261) were in West Bank and the rest were in Gaza Strip. In 2012 the beneficiaries of the food assistance program under the national social safety net were also added to this program, thus removing the duplication of similar programs. An evaluation conducted by WFP confirms that among those who have been receiving the food assistance, food consumption increased from 73% in 2013 to 80% in June 2014. This program has improved dietary diversity conditions by 9%, as measured by food consumption scores (FCS) of its beneficiaries over in-kind food assistance. The program has dual impact: a direct impact on the consumption patterns of households as well as an income boost to local shops as a result of people buying other food items and essentials of daily life. The study also found that each voucher dollar redeemed by beneficiaries generates 40% of additional sales for the local shops. The investments made by these shops exceeded US\$7.75m since the VP was introduced in 2009 and it has created 225 new jobs in Palestine (WFP 2014).

Food insecure households have more family members, tend to have menial jobs and low skills sets and usually are unemployed – nearly 35% of unemployment is observed in food insecure households. It is also found that people are paid better and on time if they were working outside of the public sector. The regular and timely income thus can ensure timely purchase of food items (WFP 2012). An assessment of the VP recommended all agencies (involved in social protection in Palestine) to adopt the Proxy Means Targeting Formula (PMTF) to overcome issues of inclusion and exclusion. It is notable that the formula was recommended and endorsed by WFP along with using the electronic means of transferring the benefits to the beneficiaries. The VP has induced the dairy business in Gaza as the voucher expands other food items and dairy products into the basket (Mountfield 2012).

In 2009 WFP launched a program together with UNRWA to cater to the needs of herding communities in area C. The emergency program aimed at reaching out to 38,840 individuals including refugee families for food security and nutrition monitoring. It found that 79% of herding families were food insecure and would spend more than 60% of their total income on food. Israel's military control further exacerbates the water scarcity and price rise for food items. The food assistance and health care eased the struggles of 80% of beneficiaries in this program (Kingori et al. 2010).

5.2.3. Employment generation

Promoting entrepreneurship in combination with social assistance can lift people out of poverty and promote self-reliance. With this goal, the DEEP provides the vulnerable and marginalised families with grants and loans for entrepreneurship. Earlier it was a stand-alone program, now it is housed in Objective One under the poverty reduction policies. It has generated a positive impact on people's lives by reducing their economic risk. Monthly incomes have gone up and living conditions, including food security, consumption, financial capital (through savings), social capital and social participation, all improved. More secure livelihoods also contributed to people's self-confidence and self-esteem. An evaluation found that 87% of micro-enterprises were operational (Sansour and Zahran 2011).

5.2.4. Managing risk

Besides social assistance, the social insurance programs are recognised as indispensable right in the 2014-16 social protection strategic plan. However, because of inadequate experience coupled with lack of an effective institutional framework, pension plans are largely inefficient and unsuccessful in meeting the social and institutional goals of social security (MAS 2014). The PA has also failed to pay regular salaries to its employees, pushing many families into an economic crunch, especially during the recent assault by Israel, when these families faced additional hardships due to the blockade, restrictions to their mobility and inadequate supply of foods in the market (WFP 2014).

Chapter 6. Conclusion

Social assistance is the subsistence for Palestinians. It is estimated that 80% of people in Gaza are dependent on social protection programs, even before the recent assault from Israel took place in 2014. Palestine has the necessary political will and international commitment for improving the lives of its people. Moreover the government recognises social protection as a right for its citizens under Palestinian Basic Law – Article 22 states that ‘social, health, disability and retirement insurance shall be regulated by the law’. Article 25 also stipulates that ‘work is a right for each citizen’ (Jones 2012).

However, the decades of war, blockade and assaults have demolished the livelihoods, infrastructure, lands and homes of millions of Palestinians, causing physical, institutional and psychological damage.

With a number of social assistance programs, projects and sustained efforts by international community and Diaspora, millions of people are provided with food, cash, in-kind, health care, entrepreneurship and rehabilitation services. Nonetheless 72% of people were found food insecure or vulnerable in Gaza, despite the UN’s food distribution program to almost 1.1 million people (WFP 2012). People who are pulled out of extreme poverty or

Table 9. Sources of assistance in Palestine, 2011-12

Source of Assistance	West Bank		Gaza Strip	
	2011	2012	2011	2012
PA Ministry of Social Affairs	36%	37%	14%	18%
Other PA Sources	5%	2%	6%	4%
Zakat/ Religious Institutions	7%	3.2%	6%	4%
International agencies	8%	2.6%	23%	20%
UNRWA	16%	15%	81%	80%
Relatives/ Friends/ Neighbours	47%	56%	19%	18%

Source: WFP 2012

supported sufficiently by any projects are likely to slip back into extreme poverty, with frequent occurrence of assaults damaging the fragile support system created temporarily by social protection programs. At the same time, new households are pushed into poverty and food insecurity, creating a need for ever larger rehabilitation programs.

The families which are found to be food insecure tend to be larger and usually have members who are ill or disabled. It is likely that their mental health is affected by ongoing poverty and war, which further deteriorates their capability to work. It was observed that they tend to work fewer hours, if employed. It was found in one evaluation that the rate of food insecurity rose higher in West Bank and Gaza instead of declining after food assistance was provided. While the assistance was not inefficient, the overall impact was affected by external factors such as constraints posed by the occupation, inflation and the fiscal crises. The ongoing conflict, poor socio-economic performance of the economy and extreme poverty couple with the ill-health of citizens together balances out the impact of social protection provided in Palestine from the government, donors and international agencies. This is not to say that the social assistance has no relevance or has had no impact. The fact that large numbers of citizens are solely dependent on cash and food assistance, is an indication of the need for further expansion of social safety nets in Palestine.

6.1. Gaps in social protection

The one thing which will make a difference in Palestine is the end of the conflict with Israel. As long as the friction continues, safety nets and social protection assistance are essential, to protect the poor and vulnerable in Palestine. The existing safety nets, though significant, are often inadequate on two

accounts – one, reaching out to all needy people and two, targeting the right people. WFP has helped the PA in its food analysis by including food security as one of the indicators in its targeting mechanism. But significant gaps remain due to the sheer scale of needs – refugees, poor and food insecure non-refugees and herding communities are affected by the ongoing conflict, droughts and blockade in different measures. Moreover, a large number of people are not aware of the safety nets; they are located in difficult geographical locations and are worst affected by restrictions on free movement (Kingori et al. 2010).

Palestine’s dependency on foreign aid also makes it vulnerable. The aid to Palestine from the US (and UNRWA) is tempered with the fear that this support might be diverted to Palestinian terrorist groups. UNRWA is striving for a reform to improve its social assistance, and a phasing out strategy in order to improve its organisational performance. The financial crunch that UNRWA faces is another reason why it requires a reform. Thus it is contracting its support from Palestine recently, which the PA views as a failure on UNRWA’s part in meeting the needs of refugees and displaced population of Palestine. The fiscal deficits are high and the Palestinian economy is underperforming due to the war with Israel. The weak private sector in Palestine needs strengthening to create employment as well as to contribute towards the cost of social assistance.

6.2. Recommendations

1. Cash transfer programs must be continued and expanded, as for most vulnerable groups (including female-headed households), it is their main or only source of survival. The merging of two similar cash transfer programs into one and incorporating these under the social protection policy is the right step, and one that the Palestinian government has already taken.
2. The single-entry computerised database for all programs is another good development, however, more emphasis needs to be paid to targeting the right persons at the right time. Improving inclusion strategies is recommended. A study recorded participants’ dissatisfaction about the selection criteria for cash transfers (Jones 2012). For example, a household with good furniture may be excluded from assistance, whereas the condition of the housing may not correlate with the level of poverty or vulnerability of people living in that house. Capacity building for social workers and better selection criteria may help overcome these challenges.
3. Although the PMTF might overcome some of the inclusion and exclusion errors, there remain significant gaps in assessing the material and non-material needs of poor and vulnerable people. More accurate questions in surveys and recognition of the heterogeneity of people’s needs need to be accounted for while targeting.
4. Jointly with WFP the Palestinian government has developed a log frame and has included food security as one of the indicators in assessing vulnerability of people. It is further recommended that strategies are devised in reaching out to people who are geographically located in difficult circumstances, e.g. people restricted by the blockade or living in Area C, and for sections who are socially marginalised, e.g. women heads of households.
5. Developing policies that promote private sector development and its capacity to absorb new labour entrants will be helpful. The private sector can become an important contributor to social protection programs, especially in social insurance schemes.
6. Several studies and evaluations have confirmed that the unconditional cash transfers help the poor survive in difficult times; however these safety nets are often inadequate in meeting

critical needs. The amount as well as the frequency of transfers is not enough. It is recommended to assess people's needs correctly and introduce necessary reforms and revisions (BADIL 2012; ICAI 2013; Jones 2012).

7. The WFP's food voucher program has made a significant difference in people's lives. As well as providing immediate food assistance it also promotes local businesses. The program makes a huge difference also for the reason that it involves working with Oxfam and local NGOs, which improves the targeting and quality of implementation. It is recommended to expand this program in future to the national social safety net beneficiaries.

REFERENCES

- Alzain, B. (2012), *Anemia and Nutritional Status of Pre-School Children in North Gaza, Palestine*, International Journal of Scientific & Technology Research, Palestine, Volume 1, Issue 11.
- BADIL (2012), *Survey of Palestine Refugees and Internally Displaced Persons*, BADIL Resource Centre, Vol VII, 2010-2012. Al-Ayyam Printing, Press, Publishing and Distribution Company, Palestine.
- Data.worldbank.org (2014), *West Bank and Gaza | Data* [online]. Available at: <http://data.worldbank.org/country/west-bank-gaza> [Accessed 29 Nov. 2014].
- Data.worldbank.org (2014), *GDP growth (annual %) | Data | Graph*. [online]. Available at: <http://data.worldbank.org/indicator/NY.GDP.MKTP.KD.ZG/countries/ps?display=graph> [Accessed 29 Nov. 2014].
- Galal, O. (2005), *Palestine Nutrition Profile*, Food and Nutrition Division, FAO, Rome.
- Gerster and Baumgarten (2011), *Palestinian NGOs and Their Cultural, Economic and Political Impact in Palestinian Society*, Rosa Luxembourg Foundation in Palestine.
- ICAI (2013), *DFID's Support for Palestine Refugees through UNRWA*, Independent Commission for Aid Impact, UK, Report 27.
- IMF (2014), *West Bank and Gaza: Report on Macro-economic Developments and Outlook*, IMF, Palestine.
- Jerusalem.usconsulate.gov (2014), *2014 Press Releases: Consulate General of the United States Jerusalem* [online]. Available at: <http://jerusalem.usconsulate.gov/pr-110314.html> [Accessed 14 Dec. 2014].
- Jones, N. and Shaheen, M. (2012), *Transforming Cash Transfers: Beneficiaries and Community Perspectives on the Palestinian National Cash Transfer Programme: Part 2, The Case of The West Bank*, DFID, UKAID and Overseas Development Institute, London UK.
- Khawaja, M. (2012), *Palestine: The Demographic and Economic Dimension of Migration*, Analytic and Synthetic Notes – Mediterranean and Sub-Saharan Migration: Recent Developments, Demographic and Economic Module, CARIM-AS, Robert Schuman Centre for Advanced Studies, San Domenico di Fiesole (FI): European University Institute, Italy.
- Kingori, J., Renard, A., Lahham, S. and Shanti. R. (2010), *Food Security and Nutrition Survey of Herding Communities in Area: Joint UNRWA-UNICEF-WFP Household Survey*, UNICEF, UNRWA and WFP, Palestine.
- Mountfield, B. (2012), *Cash Voucher Programme: Review of Voucher Assistance as a Safety-Net Transfer Modality in the Gaza Strip*, Oxfam GB and UN World Food Programme, Gaza.
- Palestine.dk (2014), *Palestinian Government – Mission of Palestine* [online]. Available at: <http://palestine.dk/palestine/government/> [Accessed 29 Nov. 2014]
- Palestinian National Authority (2010a), *The Palestinian National Program for Social Protection: Cash Transfer Strategy*, Ministry of Social Affairs, Palestine.
- Palestinian National Authority (2010b), *Social Protection Sector Strategy*, Ministry of Social Affairs, Palestine.

- Pcbs.gov.ps (2014), *Palestinian Central Bureau of Statistics – State of Palestine* [online]. Available at: http://www.pcbs.gov.ps/site/lang__en/881/default.aspx#Health [Accessed 29 Nov. 2014]
- Palestine.dk (2014), *Palestinian Refugees – Mission of Palestine* [online]. Available at: <http://palestine.dk/palestine/palestinian-refugees/> [Accessed 1 Dec. 2014].
- PNA (2008), *A Press Release, on World Refugee Day: The Demographic Characteristics of the Palestinian Refugees*, Palestinian National Authority, Palestinian Central Bureau of Statistics, Palestine.
- Pcbs.gov.ps (2014), *Palestinian Central Bureau of Statistics – State of Palestine* [online]. Available at: http://www.pcbs.gov.ps/site/lang__en/881/default.aspx#Population [Accessed 1 Dec. 2014].
- State of Palestine (2014), *Social Protection Sector Strategy 2014-16*, Ministry of Social Affairs, Palestine.
- UNCTAD (2013), *Report on UNCTAD Assistance to the Palestinian People: Developments in the Economy of the Occupied Palestinian Territory*, Trade and Development Board, Geneva, UN, TD/B/61/3.
- United Nations (2012), *Gaza in 2020: A Livable Place?*, A Report by the United Nations Country Team in The Occupied Palestinian Territory, Office of the United Nations, Special Coordinator for the Media East Peace Process (UNSCO), Jerusalem.
- UNDP (2012), *Development For Freedom: Empowered Lives, Resilient Nation. Consolidated Plan of Assistance: 2012-2014*, UNDP Programme of Assistance to the Palestinian People (UNDP/PAPP), Programme of Assistance to the Palestinian People, Jerusalem.
- WFP (2010), *Socio-Economic and Food Security Atlas: In the Occupied Palestinian Territory*, WFP and Applied Research Institute, Jerusalem.
- WFP (2007), *Rapid Food Security Needs Assessment in Gaza Strip. Effect of Import Restrictions and Freeze on Exports on the Food Security in Gaza Strip: Survey Report*, World Food Programme, Gaza.
- WFP (2012), *Socio-Economic and Food Security Survey: West Bank and Gaza Strip*, WFP FAO, PA and UNRWA, Palestine.
- WFP (2014), *Secondary Impact of WFP's Voucher Programme in Palestine: Finding Report*, Sathen, World Food Programme, Palestine.

Annex 1. A matrix of social protection and safety nets in Palestine

Name of Program	Implementing institution	Agencies providing funding	Target groups and eligibility criteria	Number of beneficiaries	Frequency of payment
Poverty Reduction (Cash assistance, emergency assistance and DEEP)	MoSA		Marginalised families in Palestine below poverty line	Financial assistance – 120,000	-
				Allowance to 3000 orphans	Monthly
				Poor families minimum required electricity	-
				Health insurance for the poor Contribute to the cost of medical referrals	-
				Free education for children of the poor	-
				Economically empower 250 registered persons with disabilities	-
				Empower 1,500 families	-
Sponsorship of poor and marginalised families and individuals	Ministry of Waqf	Zakat Fund	Poor Marginalised families, individuals or special groups with periodic support	Food assistance to families and children when needed	During festivals and as and when required
Protection, care and rehabilitation	MoSA		People with disability, children and women victims of violence and elderly people	4,600 with disability	
				5,760 children under 18	
				170 women and their children, victims of violence and exploitation, lacking family care	
				540 elderly men and women	
				Vocational education to school dropouts	-

Sponsorship of orphans during Muslim Adha holiday	Ministry of Waqf	Zakat Fund	Orphans seasonal assistance		
National pension program	Palestinian Pension Authority	National Pension Fund	Employees	-	
Poverty Reduction (a Social Protection Floor)	MoSA	-	Registered families below poverty line	500	-
Provision of protection and care to detainees, ex-detainees and families	Ministry of Detainees and Ex-detainees affairs	-	Ex and/or Detainees and their families	Stipend and education, medical and legal services	Monthly
Rehabilitation of detainees and ex-detainees	Ministry of Detainees and Ex-detainees affairs	-	Ex and/or Detainees and their families	Protection and care. University education, vocational training, credit services, pay fines, grants and find job opportunities	-
Administrative program	Association for the Care of Families of Martyrs and the Wounded			Coordinate with government and non-government actors in the field of rehabilitation	-
Management and planning	MoSA	-	-	Recruit new employees	-
				Capacity building of 500 employees	-
				Develop M&E systems	-
				Build infrastructure, annual plans, manuals and agreements.	-
				Develop systems for redressal and effective service delivery	

Source: State of Palestine, 2014. SPSS 2014-16

Annex 2. Institutional and policy mapping of social protection and safety nets in Palestine

