



Islamic Relief Palestine

Poor Families in Focus

Gaza Strip 2017

Islamic Relief Palestine

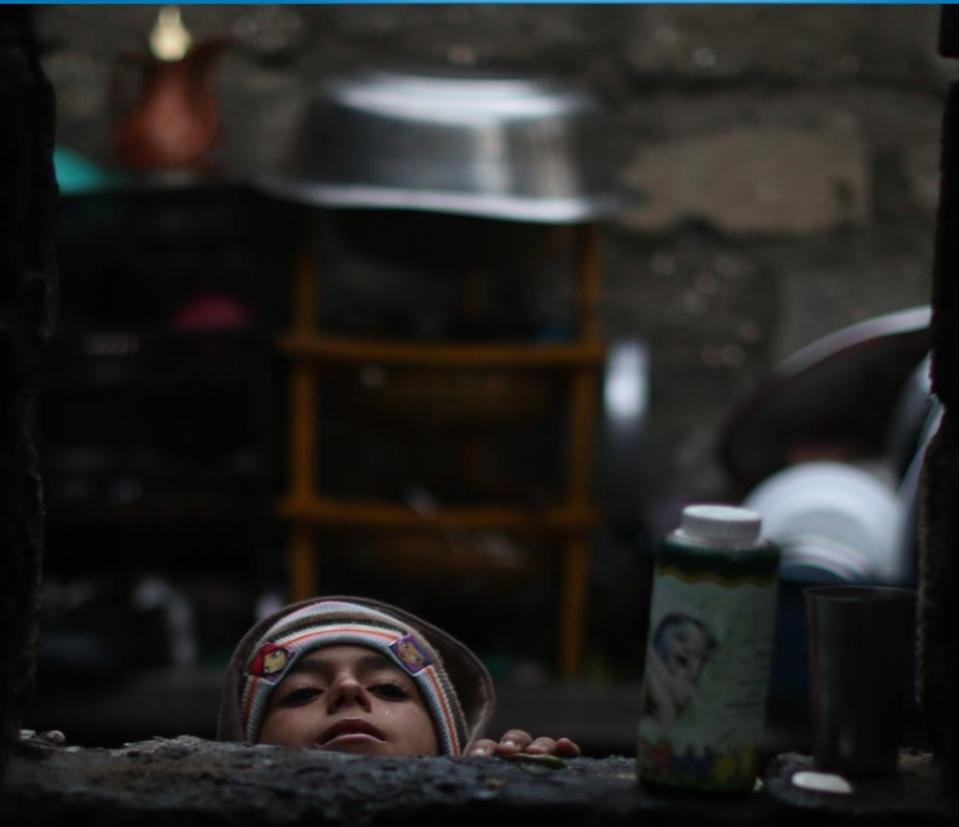
Poor Families in Focus - Gaza Strip 2017

(Livelihood priorities, and Opportunities for Graduation from Poverty)



Islamic Relief is a humanitarian and development organization, guided by Islamic values, working in Palestine since 1998, to improve the well-being of vulnerable people, deliver life-saving emergency aid, enhance education environment, reduce the humanitarian impact of conflict, empower communities to reduce poverty and protect communities from disasters, regardless of race, political affiliation, gender or belief.

- **Our Vision:** A poverty – free Palestinian society, in which all people enjoy a decent standard of living.



Islamic Relief Palestine

Poor Families in Focus - Gaza Strip 2017

(Livelihood priorities, and Opportunities for Graduation from Poverty)

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Introduction

Poverty and hunger prevention is one of the most important goals of sustainable development; therefore, Islamic Relief Worldwide is organizing campaigns to promote positive change and social justice as a means to end suffering and poverty. Our partners around the world offer a lot of support for campaigns and initiatives that aim at improving the conditions of poor communities throughout raising awareness of important issues such as values and climate change. Therefore, Islamic Relief Palestine adopts development-planning methods based on well-thought scientific foundations.

This study is one of the activities carried out by Islamic Relief Palestine in order to fight poverty and support sustainable livelihoods. Twenty social workers visited all the families nominated by the local partner organizations and filled in the questionnaire that was specially designed for this study. The study team have adopted scientific research methodology to assess the economic and social conditions of the surveyed households and to identify their needs, as well as to shed a light on the most important indicators on the characteristics of poverty and its determinants.

This survey aims to provide the primary data needed to assist Islamic Relief Palestine in formulating policies and designing interventions at the local level for the poor families in the Gaza Strip, this will be by providing data on the economic and social conditions of 3,342 households, determining the poverty levels.

This survey has enabled us to provide some of the most important data from the economic and social perspectives on the conditions and prevailing living conditions in the Gaza Strip.

We hope that we could contribute even humbly to the rationalization of the development decision and provide the appropriate conditions for making this decision.

Eng. Muneeb Abu Ghazaleh

Islamic Relief Palestine Director

Executive Summary

In the first of January 2016, implementing Sustainable Development Goals, a set of 17 global goals related to the Sustainable Development plan for 2030, has officially started. These global goals were adopted in a historic summit in September 2016. Its main target is to end poverty and hunger.

In this context, Islamic Relief- Palestine (IRPAL), in cooperation with local partners, conducted a study to assess the needs of a sample of 3,342 of poor families residing in the Gaza Strip, lacking the basic needs, and living under poverty line. The study was implemented during October 2016 to March 2017.

The study aims at identifying the current living conditions of the vulnerable and marginalised families and determining their tendencies and properties in the following sectors: housing conditions, education, health, and economic status towards realizing sustainable livelihood. The study also aims at improving the efficiency of targeting mechanism adopted at IRPAL through developing an authentic database based on conducted field visits. It also offers suggestions for improving humanitarian and development interventions by targeting the most deserving and responding to the most priority needs.

The study concluded the following results:

The most significant results related to the reality of poor families are as follows:

- 21% of the sample families (i.e. 856 families) live in dilapidated housing with very poor living conditions.
- 37% of the families live in houses whose ceiling is made of metal sheets or asbestos.
- 8% of the houses are not adequately connected to sanitation network and depends upon pit latrines.
- 24% of the families lack adequate health facilities unsuitable for human use and lack the minimum standards of public health, personal hygiene, privacy and human dignity.
- 48% of breadwinners has chronic diseases and 8% are with disabilities.
- 81% of the households are male-headed, while 13% are female –headed households, from which 6% are widows.
- Members of 26% of families, especially those under 18 years old, are with low educational levels.
- 69% of the families' heads are jobless, and the majority of their monthly income does not exceed 500 ILS.
- 92% of the families went into debts to secure their basic needs of food and other daily needs.
- Percentage of selecting families to their first priority: 47.7% select improving housing conditions, 44.3% select starting up small project, and 6% select other choices.

Regarding suggestions for improving effectiveness of humanitarian and development interventions, the study's results contributed to coming up with practical proposals to support families under extreme poverty line through designing and implementing income-generating activities. Implementing such activities depend upon analysing families' capabilities and determining their available resources. It also involves engaging families in designing income-generating activities contributed to forming positive livelihood strategies.

According to the study's result, poor families are classified into five groups based on graduation from poverty index. Each group has common characteristics and features regarding housing, education, health,

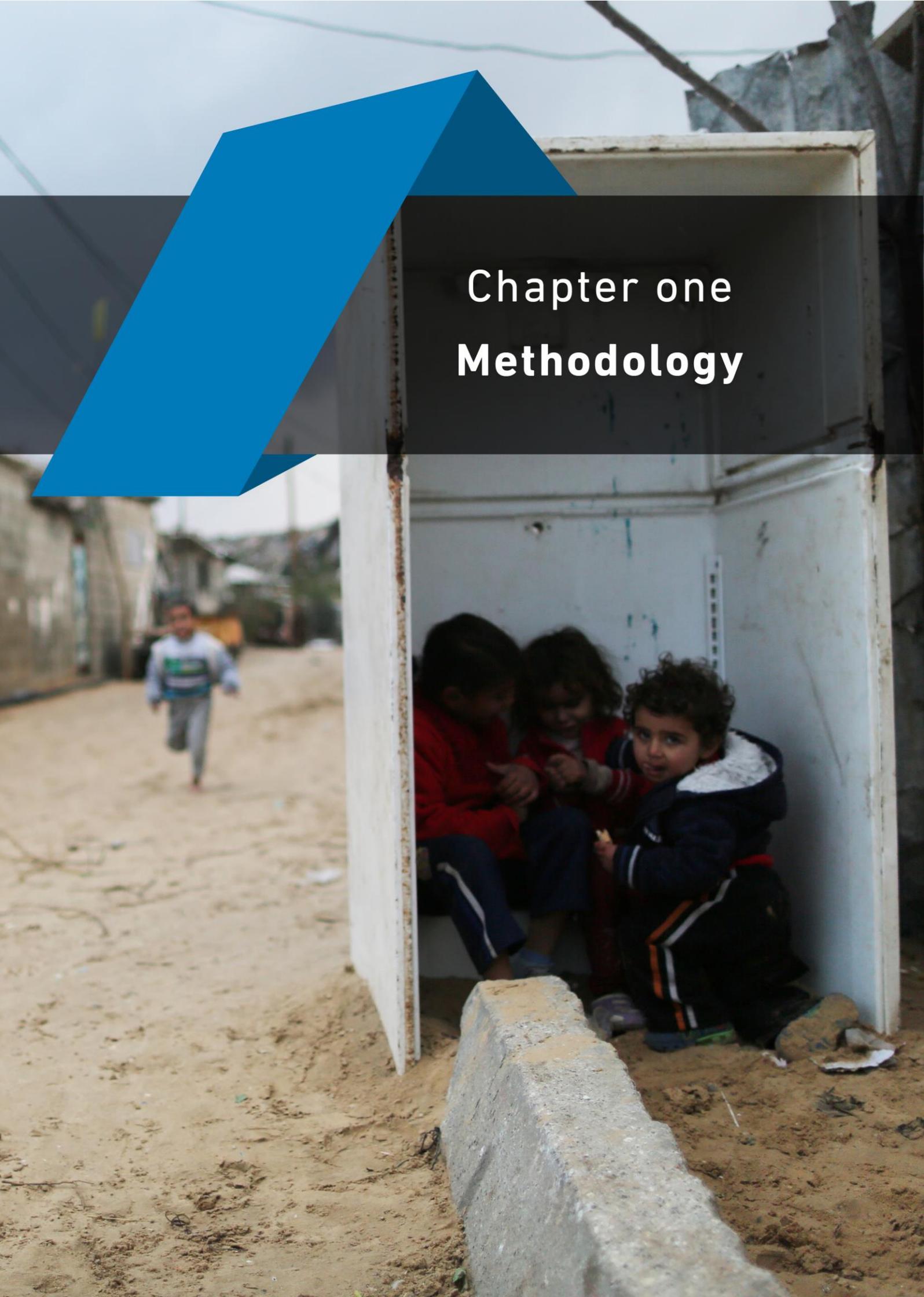
and income. In line with a five-year plan, interventions for each group are proposed in order to help them graduate from poverty. Each year, a number of poor people are graduated to a better level; then having some of targeted poor families graduated out of extreme poverty cycle.

Depending on the results, the following practical and applicable forms are proposed in order to allow the poor graduate from poverty cycle, including the following:

1. Integrating between IRPAL's projects and interventions.
2. Working with partners.
3. Working in partnership with local community and private sector.
4. Linking relief operations with development.
5. Building capacities.
6. Assisting in distance working and working outside Palestine.

The study came out with a number of recommendations related to the reality of poor families as follows:

- Working to improve the efficiency of projects and interventions, according to a studied plan for each individual family, such as social safety net, building skills, providing technical training, improving housing, improving education quality, and providing health services. The services are provided to the poor families through targeting the most marginalised areas and most vulnerable families who are denied access to basic services based on results and statistics derived from the conducted study.
- Developing human capacities of members of the poor families in order to reinforce their opportunities to graduate from poverty through following the proposed forms to graduate from poverty cycle, integrating humanitarian and development interventions, encouraging self-employment initiatives through expansion in small projects sector, increasing chances to get fund such as Islamic micro-credit and providing technical support to manage these projects.
- Encouraging the representation of the poor and voice out their needs through forming representative committees that link together poor people, decision makers and service providers such as CBOs and international non-governmental and governmental organisations. Additionally, assisting in planning projects, activities and services provided to the poor, and following-up its implementation.
- Reinforcing coordination with partners and bodies working to end poverty, disseminating information and knowledge about the best practices in humanitarian and development interventions to end poverty. Therefore, the impact and sustainability of such interventions will be maximized. In addition, developing mechanisms of information sharing among partners to follow-up nominated candidates, updating their data and adopting referring cases among partners since each partner is specialised in a certain group and a certain field. (establishing a unified database).
- Developing the capacities of IRPAL team continuously, in addition to building the capacities of local partners regarding learning about global concepts and practices to end poverty, and designing integrated development in sustainable livelihoods.



Chapter one

Methodology

1 Chapter 1: Methodology

1.1 Purpose of the study

Poverty remains one of the most complex and most prominent problems today as its rates increase in the world day after day. More than 830 million people today live on less than two dollars a day, and 1.2 billion people live on less than one dollar per day (i.e. living in extreme poverty¹)

Poverty doesn't indicate only low income; the poor are struggling on many fronts: ill health, malnutrition, inadequate housing, inadequate education, unemployment, isolation, vulnerability to natural disasters, economic turmoil, low social level, and fear of the future. Physical deprivation is only one element of poverty, added to a lack of access to certain resources, such as education, training and good health status and appropriate employment opportunities. Also the deprivation of adequate wage that can provide a decent life. Considering all of these distressing conditions, the international community intends to terminate poverty or at least attempts to mitigate its effects.

The phenomenon of poverty has become a global phenomenon that affects most of the countries of the world, especially the developing countries, which are still unable to get rid of this problem through their traditional economic policies. The severity and form of poverty varies from one society to another depending on the resources that the society possesses and its ability to control and run these resources in favour of all segments of society. It is not only about the low of income, rather, it is about the marginalization of a large segment of society and denial of the minimum necessary needs that secures participation in economic, social, political and cultural life.

Poverty intertwined with many contemporary issues, all of which are connected to economic development and it contradicts the process of development, which resulted in the great interest in the concept of poverty, its causes, manifestations and effects.

The Palestinian society suffers from various types of poverty and deprivation. The total area of the Gaza Strip is 360 square kilometres with a population of 1.8 million who has been subjected to three consecutive wars that affected negatively all aspects of life including economic, social, health, psychological and environmental aspects, resulting in catastrophic economic and humanitarian conditions that have not been seen in recent decades.

All of this has motivated Islamic relief towards conducting this study. It is only an introduction to those interested in the fight against poverty and assessment of poor families' priorities. Hopefully this study will achieve the objectives for which it was developed.

1.2 Goals

➤ Study Goal

To contribute to poverty alleviation through providing integrated interventions to the vulnerable groups in Gaza Strip

➤ Study Objectives

- 1) To identify the living status of poor and vulnerable households, their attitudes and priorities towards sustainable livelihoods
- 2) To improve the efficiency and effectiveness of humanitarian interventions through targeting the neediest categories

¹ Human Development Report: UNESCO 2015 P4

1.3 Implementation Mechanism

1.3.1 Identifying beneficiaries

- Poor households who fall below poverty line due to lacking the stable resources to help them meet basic needs.
- Marginalized groups that do not benefit from social, psychological or economic support services.
- Female headed households who are unable to meet their basic needs, with chronic diseases and various disabilities.

1.3.2 Identifying data sources

Numbers of beneficiaries were nominated by local partner institutions (community based organizations). The sample was nominated in three phases between October 2016 and December 2016.

1.3.3 Implementation approach

- Islamic Relief Palestine team designed the data collection questionnaire for the target families, that included the status of families in terms of the following:
 - ❖ Family data in terms of family composition and contact information.
 - ❖ Physical aspect: such as type of dwelling, housing status, water, sanitation and hygiene practices.
 - ❖ Education.
 - ❖ Health.
 - ❖ Economic side in terms of income and debt, family property, damage from aggression, the skills and experience of family members.
 - ❖ Needs and priorities of the families
- Nomination of families by partner institutions in three stages and cross-checking with relevant authorities/actors to ensure conformity of nominations with the criteria of the target group. The final sample was composed of 3,342 families from the vulnerable and marginalized groups in different areas of the Gaza Strip.
- Field researchers who were nominated by partner institutions participated in a training on how to fill out the questionnaire in November 2016.
- Field visits were conducted to nominated families during the period of November 2016 - January 2017, followed by review, check and sort the accepted forms.
- Designing the database and then entering data.
- Conducting random visits to a sample of 100 families to verify the validity of collected data.
- Selecting a sample of 15 families to be included in the field visits and case study.
- Review and audit the data entered during the period (January - February 2017).
- Exploring, presenting and then analysing the data.
- Doing an analytical study of this sample of households including a statistical analysis as well as qualitative analysis, suggesting the most important humanitarian and developmental interventions for these families.

1.3.4 Study Sample

The sample included 3,342 poor families across the five governorates of the Gaza Strip as follows (North 24%, Gaza 16%, Central 22%, Khan Younis 26% and Rafah 12%) as appears in Figure 1.

The sample was distributed according to specific criteria, including the poverty rate in each governorate and the lists of candidates from the partner institutions and the population distribution of the Gaza Strip.

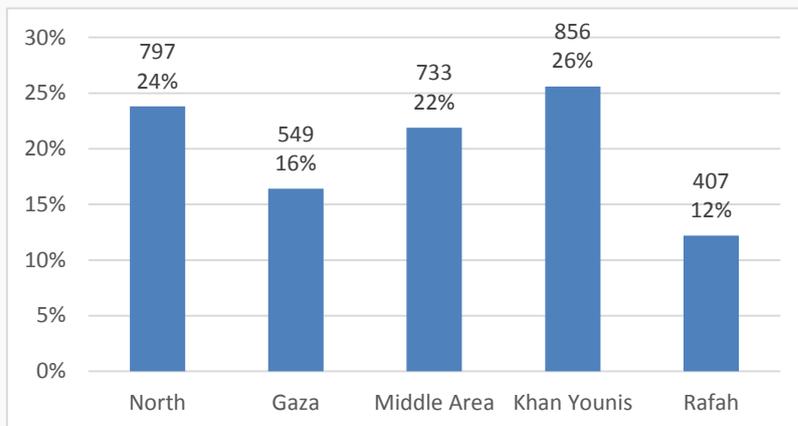
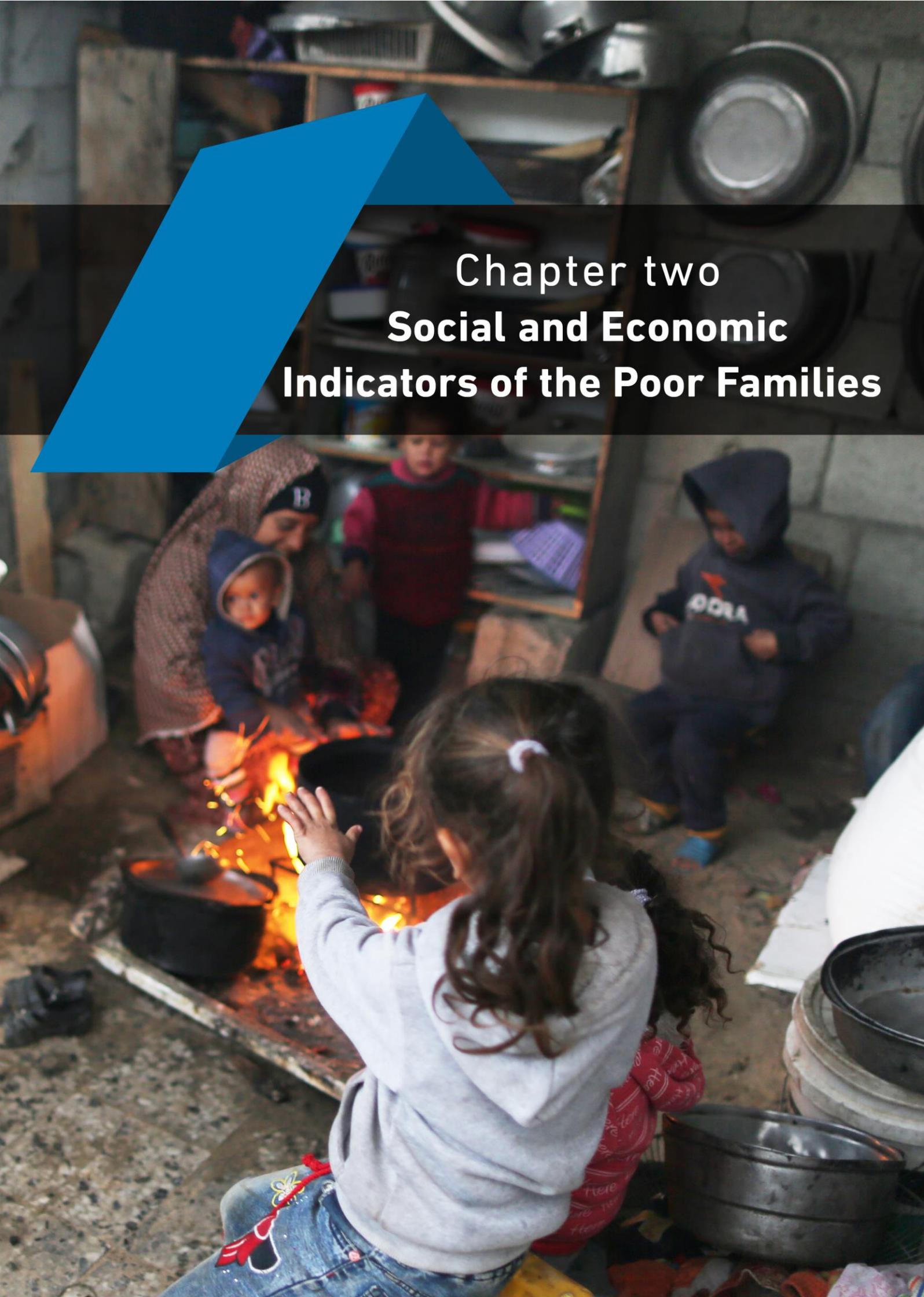


Figure 1: Geographical Distribution of Study Sample

The sample consisted of 24,756 individuals, 50% of whom were females, 15% were heads of households, 35% were children from 1 to 12 years old, 3% were older, and 5% were disabled.





Chapter two
Social and Economic
Indicators of the Poor Families

2 Chapter 2: Socio and Economic Indications of the Poor Families

2.1 Introduction

Most of related definitions to poverty recognize it as “a deficiency status or lack of the basic and essential needs to the human being, or inability to access or achieve minimum level of tangible living such as shelter, food, education and Intangible items such as the right to participation, human freedom and social justice. Patterns of poverty are various but can be categorised according to severity of poverty as follows:

- Abject Poverty: is a status of poverty that causes inability to access minimum needs of the basic requirements of food to survive.
- Absolute Poverty: is a status of poverty that enables access minimum food and non-food items.
- Relative Poverty: people who earn less than median income are considered relatively poor.

However poor people can be categorized into three categories:

- 1) The poorest of the poor: the destitute, the poor, who own nothing, their health condition is quite poor. They eat empty-rich food and live in very bad environment. They belong to very low income. The majority of them receive cash aid from the Ministry of Social Development and the charity of benefactors, Mostly, their connections are limited with institutions.
- 2) Prudential poor people (capable of positive coping mechanisms): They are the poor who own other resources more than the poorest, and they have different types of livelihood strategies. These poor people generally appear with higher number of children and family members relative to the poorest of the poor.
- 3) The poor families who can afford essential needs: they live above the poverty line without any sense of welfare. Generally, they have fewer children (4-5 children) and live in humble houses, own land for farming or business, and have more than one source of income.

In Gaza Strip, poor people remain stuck in poverty due to scarcity of economic, social and political capacity and resources, and there are many factors that keep the poverty situation dominating, that include:

- Imposed blockade on Gaza Strip
- The high rates of population growth accompanied by lack of economic planning to ensure absorption of this increase in the labour market.
- Low Income or even no-income sources due to low wages or the admission of individuals to inappropriate, low-paid jobs.
- Poor performance of government and social institutions in the interest of the poor and marginalized groups in society in addition to absence of any national plan to alleviate poverty.
- Economic shocks to society, such as poor agricultural seasons and economic stagnation, often result in temporary poverty.
- Individuals do not own various types of physical and human assets; physical assets include land, savings and access to financial loans whilst human assets include health and education, political, social and cultural participation, and promotion of political democracy and development.
- Weak productivity and inadequate capabilities for individuals to the labour market requirements such as low skill, training and poor education².

² Sharp and Ansel 1990 .P276

According to a study on poverty in the Palestinian territories for the Central Bureau of Statistics 2011, 14.1% of Palestinians suffer from extreme (Abject) poverty according to the monthly consumption patterns of the family (8.8% in the West Bank and 23.0% in the Gaza Strip). While considering focus on the level of income, it was found that 37.6% of Palestinians have a monthly income below the extreme (Abject) poverty line (24.6% in the West Bank and 59.2% in the Gaza Strip). The latest statistics indicate that the official poverty rate is 38.8% in the Gaza Strip in 2016.

In this study, which included an intended sample of 3,342 poor families, the socio-economic indicators of these households in terms of housing, breadwinner, education and health will be described.



2.2 Social indicators

2.2.1 Type of housing

Most of the surveyed households (89%), around 2,975 households, live either in separate houses or apartments. Few of them (only 7%) live in an independent room either inside or outside the family house. Those who live in a temporary shelter such as tent or caravan have recorded about 4% of the sample. Most of these families (about 81%) own humbled house while 8% of them live in rented houses, and 11% stay at the homes that belong to their relatives.

Around 37% of households live in metal-roofed dwellings or asbestos. Most of these households live in rural areas and refugee camps while 61% live in houses with concrete roofs.

Most of the housing area (57% of houses) is less than 100 square meters, and there are about 31% families live in houses ranging from 100 to 150 square meters. Few families (13% only) live in homes of more than 150 square meters and often with extended families.

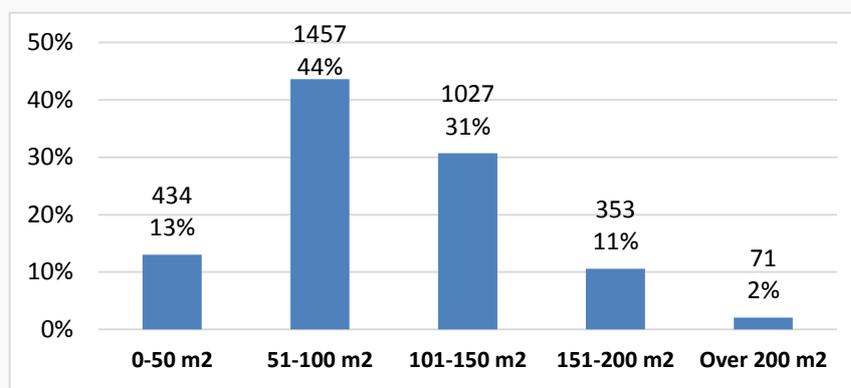


Figure 2: Areas of houses

Area of houses is proportional to the number of existing rooms for example 17% of the households live in one room, 35% live in two rooms, 33% live in three rooms, 12% live in four rooms, and the remaining 3% live in five rooms or more.

It is worth mentioning that selected sample of this study corresponds to the reports of the Palestinian Central Bureau of Statistics in terms of average room congestion, where it refers to distribution of 3 persons for each room while this sample found that average distribution is 3.4 persons for each room.

2.2.2 Conditions of Housing

The majority of poor families in the Gaza Strip live in bad homes in terms of the roof condition, walls, bad ventilation and poor sanitary facilities such as kitchen and bathroom. Generally, 716 households, (about 21% of the households), live in very deteriorated and poor housing. Those families have prioritized improving housing conditions as a top priority to their demands. Moreover, there are 886 families (27% of the households) who dwell in unhealthy conditions. One-third of households (33%) live in medium-sized housing and only 20% of them live in good homes.

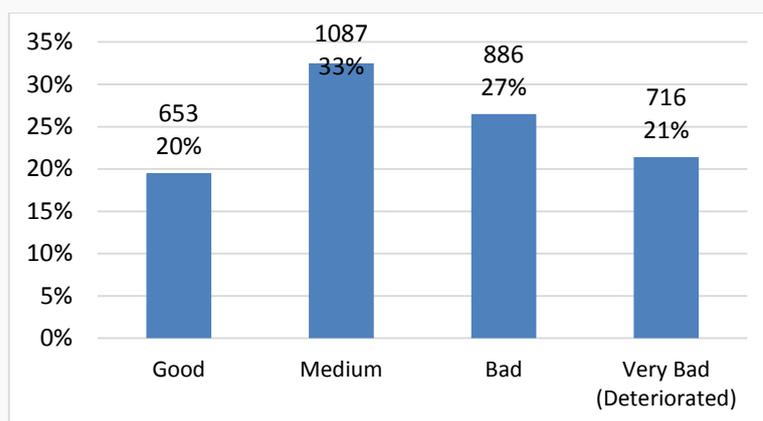


Figure 3: Classification of Households by Housing Condition

Since the condition of the ceilings is one of the most important criteria that have been considered to assess the housing situation, we found that 728 households (22% of households) live in houses with depreciated roofs; those roofs do not protect from scorching sun the summers or even from the heavy rain in the winter. Inhabitants seal it with additional plastic film of nylon to protect themselves. Similarly, around 725 households (22% of the households) live under roofs that may turn out after a few years to very bad.

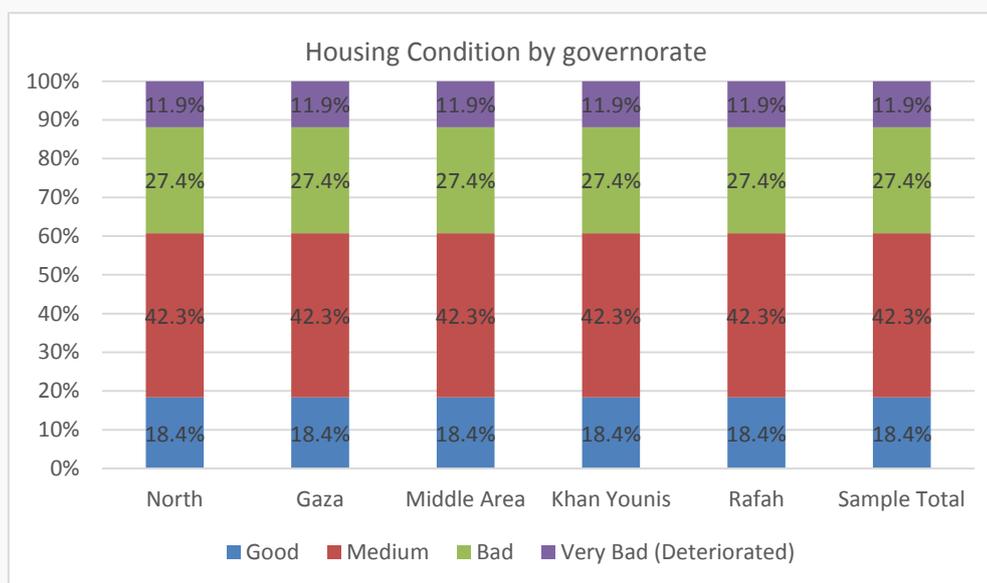


Figure 4: Housing Condition by governorate

We find that most of the families live in either bad or moderate homes are desperately in need of urgent house rehabilitation interventions and improving housing conditions.

The following table shows that the average housing with moderate conditions was 33%, while housing with bad and extreme bad conditions were 48%, and housing with good conditions was 19.5% only.



Everyone in the society suffer from poor housing conditions, for example, some household-headed women, divorced women, separated or even married women live in various housing conditions including good and poor conditions according to the economic status and income; the social status is not the determinant of the housing conditions.

Most of these houses suffer from a lack of safety in electrical wiring:

- 557 houses (almost 17% of the sample) are not equipped with safe electric fittings; they have very dangerous electrical installations that can cause disasters for family members, especially children,
- 797 households (24% of the sample) live in houses with poor electrical connections that may pose a danger to their residents,
- There are 56 households (only 2% of the sample) with no electrical connections and a primitive life in terms of power sources.
- Lighting and ventilation are also important factors that have been taken into account:
- 506 households (15% of the sample) live in very poor ventilation and lighting. These conditions have been a cause for several health risks to the inhabitants of these homes, especially children and the elderly.
- In addition, 741 households (22% of the sample) live in poorly ventilated houses. These households suffer from severe indoor heat in the summer and extreme cold in the winter.

2.2.3 Water, Sanitation and hygiene practices

89% of the households rely on the public water network for household purposes, while 3% of the households are **not** connected to the public water network due to inability to afford paying the bills thus, they solicit water from neighbours or relatives. On the other hand, 8% of households receive water from a nearby agricultural well in rural areas or a privately-owned water well by their family or neighbours in urban areas.

Due to the poor quality of provided water through public water networks, 70% of these households are forced to purchase potable water from water trucks. A family of five may need to purchase about 600 liters per month at a cost of more than ten dollars per month, while 12% of those households are forced to purchase potable water from shops or points for selling potable water at the rate of twenty liters on a daily basis at a cost of up to half a dollar per day. 8% of households use water from the public water network, which is often unfit for human consumption and highly salted, for drinking purpose due to inability to afford potable water because they are unable to purchase treated drinking water.

In consistency with most residents in Gaza Strip, 64% of households receive water from the municipality in frequency of two to three days a week. These households usually live in refugee camps and densely populated areas. Some households suffer from severe water scarcity and frequency of water supply may reach only one day a week. Access to water for those households reflect the family's interest in the personal hygiene and public health of family members.

According to the Palestinian Central Bureau of Statistics in the press release on World Water Day, 97% of drinking water in the Gaza Strip does not meet WHO standards, and is below the minimum recommended by the World Health Organization (100 l / c / d)³.

³ Palestinian Central Bureau of Statistics,

http://www.pcbs.gov.ps/portals/_pcbs/PressRelease/Press_En_WWD2016E.pdf

2.2.4 Equipment and apparatus at households

Most households do not have some **essential** equipment and apparatuses in Gaza Strip. For example, 99% of households do not have a water filter or water cooler. In addition, 75-80% of households do not have electric or solar water heaters or pumps to pump water to the upper tanks. These pumps are used all the time especially in the summer, as the water pressure in the public network is weak and surrounding population is forced to use these pumps.

Table 1: Number of households who own water equipment

Equipment and apparatus at households	YES		NO	
	Number of HHs	%	Number of HHs	%
Availability of water filter	45	1.3	3,297	98.7
Availability of water pump	832	24.9	2,510	75.1
Availability of solar heater for water	734	22	2,608	78.0
Availability of electric heater	644	19.3	2,698	80.7
Availability of water cooler	14	0.4	3,328	99.6

In spite of the poverty of households' conditions in the Gaza Strip, yet 28% of households are concerned with hygiene and housing arrangement. In contrast, about 26% of households do not care about cleanliness and suffer from poor housing arrangements and other facilities while 46% of households are moderately concerned about cleanliness and accommodation.

In regard for the personal hygiene, more than 500 families (15% of the households) suffer from poor personal hygiene among their members, especially children. While 1,628 families (49% of the sample) are moderately concerned with hygiene practices to their members. This concern is reflected at the health status of family members. The less the attention is paid to personal hygiene, the higher the rate of infectious diseases among family members. In this study, a relationship is found between the personal hygiene and illness where 62% of households suffer from diseases due to improper practices of personal hygiene.

2.2.5 Status of the water network and the sewage network

Poor households suffer from a deterioration in the water network. 503 households (15% of the households) suffer from a very poor plumbing works inside the house where they own inadequate and small water tanks as well as improper water taps with many defects. In addition to the other 810 households (24% of the households) suffer from less severe poor condition of the water network, while about 124 families (4% of the sample) do not have a water network at all and rely on plastic pots in transferring water for different purposes.

Almost the same number of households suffer from poor sanitation, with 15% of households having a **very poor** sanitation network that can often flood into the house, especially in the winter season. In addition, 21% of the households who have a **poor** sanitation network while 8% of the households **do not have** a sewage network and depend on cesspits due to the absence of a sewage network in the area. These households are more **vulnerable** to disease and deterioration in their health status.

2.2.6 State of sanitary facilities

The following charts illustrate the state of sanitary facilities such as bathrooms, toilets and kitchens, which reflects the poverty conditions of these households. About 24% of the households have very poor sanitary facilities that does not fit for human use without the minimum standards of public health, hygiene, privacy and human dignity. Apparently, bathrooms and kitchens are found to be suffering from poor and deteriorating floors, roofs, walls, water network and sewage network.

2.2.7 Health status of family members

Results of the study showed that about 1,586 (48% of the households) have a chronic illness, and 277 households (8% of the sample) from both genders are persons with disability which leads the rest of family members to poverty. Moreover, about 42% of households have one person with chronic illness. 18% of households have two people with chronic disease, and 5% have three or more people with chronic illness.

2.2.8 Presence of persons with a disability among family members

Results of the study found that 32.1% of the households have different disabilities including physical, visual or hearing disabilities, with a total of 1,257 persons with disabilities. These households were distributed as follows:

- 22% of the households have one person with a disability.
- 8.4% of the households have two persons with a disability.
- 1.7% of the households have three or more persons with disabilities.

2.2.9 Level of education among family members

The average educational level of family members is good, as most members of the family have attended basic education where 47% of the families have well educated members, while 26% of families have a poor education level to their members, especially those under the age of 18. The majority of the households are interested in educating their children in the basic levels (elementary and preparatory).

Table 2: No. of households according to the educational level of their members and governorate

No. of HH	North	Gaza	Middle of Gaza Strip	Khan Younis	Rafah	Total
Nursery grade	250	207	182	347	117	1,103
Primary grade	543	338	475	541	252	2,149
Preparatory grade	333	235	331	330	168	1,397
Secondary grade	246	197	278	260	138	1,119
Vocational Diploma	9	3	12	12	4	40
Medium diploma	45	45	47	52	21	210
Bachelor degree	135	129	132	141	60	597
Graduates	195	164	173	228	79	839

The study also showed that there are about 600 students are still studying in the university and 840 university graduates and professionals.

Poor families suffer from low educational attainment to their members. There are 553 families with one or more students in primary school who suffer from poor educational performance, and that 360 families with one or more students in the preparatory stage suffer from low educational performance.

The relationship between levels of education and location of residency shows that families who live in Khan Younis governorate have the largest number of children in nursery and kindergarten.

Table 3: Number of households' members with education performance

Educational grade/ performance	No. of HH	North	Gaza	Middle of Gaza Strip	Khan Younis	Rafah	Total
primary level with <u>weak</u> performance		115	108	108	145	77	553
primary level with <u>average</u> performance		216	152	251	250	73	942
preparatory level with <u>weak</u> performance		75	81	86	70	48	360
preparatory level with <u>average</u> performance		153	94	163	185	52	647
Secondary level with <u>weak</u> performance		34	38	37	33	19	161
Secondary level with <u>average</u> performance		123	91	117	133	37	501



2.3 Economic Indicators

According to the Central Bureau of Statistics, the poverty line for the reference family (five people, two adults and three children) in the Palestinian Territory in 2011 was about 2,293 new Israeli shekels (about 637 US dollars), while the extreme (Abject) poverty line for the same reference family reached 1,832 new Israeli shekels (about 509 US dollars).

2.3.1 *The sole breadwinner of the family*

The results show that 81% of the households are headed by the father while the mother supports 13% and that 4% of the households are headed by a family member, and 1% is headed by others.

Households headed by a woman summed 15% of the total number of families, most of whom are widows; they represent 6% of the sample, while the main breadwinner for 4% of households is a married woman. Divorced women represented 2% of the sample and another 2% of the sole breadwinner belong to abandoned women.

Distribution of women who are sole breadwinner is made with respect to the geography. Most of them live in the governorates of Khan Younis and the middle of Gaza Strip, where 3%, 2%, 4%, 4% and 2% of the households are headed by women in North, Gaza, Central, Khan Younis and Rafah respectively.

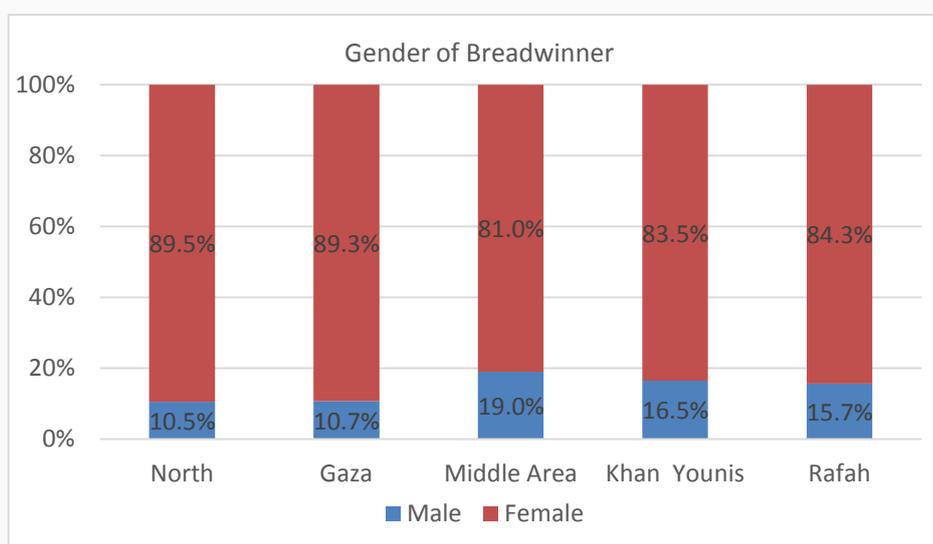


Figure 5: Gender of Breadwinner

2.3.2 *Unemployment rate among household members*

69% of the heads of households are unemployed, with average monthly income of less than NIS 500, and 33% of the households have a monthly income of 500-1,000 new Israeli shekels while only 4% of the households have a monthly income over 1,000 new Israeli shekels.

2.3.3 *Household income sources*

46% of the households receive cash assistance from local institutions; mainly from the Ministry of Social Development under the poverty alleviation program through cash transfers, which provides aid to 74,000 households in the Gaza Strip at a rate of 1100 shekels every three months. Most of the small households receive about NIS 800 every three Months, while large families receive 1,800 NIS every three months.

As well as 61% of the households receive in-kind assistance; distribution of food aid packages every three months from UNRWA and some families receive purchase vouchers from international institutions are recognized most important to these households.

Table 4: Number of households who receive cash or in-kind assistance

	Cash assistance	In-kind assistance	Orphan sponsorship
No. of HH	1533	2051	54
% of no. against total	%46	%61	%2

95% of families resort to borrow from their parents and relatives to meet their daily needs or run maintenance at home, or marrying a member of the family or even education. Most of these households resort to debt in order to meet their food and drink needs.

Table 5: Number of households who resort to repay debts in for purchasing basic needs

	Food and living	House rehabilitation	Furniture purchase	Expanding property	Marriage	Education
No. of HH	3072	428	66	15	170	357
%	%92	%13	%2	%0.1	%5	%11

2.3.4 Property of household

More than 80% of households have mobile phones, refrigerators, gas stove, televisions, washing machines and mattresses even though the properties' condition vary from poor to moderate. Ratio of those who do not own appliances vary from 8% -20%.

In contrast, more than 90% of households do not have a heater, UPS system, landline, internet, laptop, computer, motorcycle, microwave, electric oven or vacuum cleaner.

Table 6: Properties of households

Properties	available		Not available	
	No. of HH	Percentage	No. of HH	Percentage
Mobile	3,071	92%	271	8%
fridge	2,904	87%	438	13%
Gas stove	2,878	86%	464	14%
TV	2,762	83%	580	17%
Washing Machine	2,669	80%	673	20%
Mattresses	2,607	78%	735	22%
Tanks	2,513	75%	829	25%
Dish /cable	1,931	58%	1,411	42%
fan	1,408	42%	1,934	58%
Heater	228	7%	3,114	93%
UPS Battery	178	5%	3,164	95%
Landline	142	4%	3,200	96%
Internet	96	3%	3,246	97%
Laptop	73	2%	3,269	98%
PC	81	2%	3,261	98%
Motorcycle	60	2%	3,282	98%
Microwave	37	1%	3,305	99%
Electric oven	39	1%	3,303	99%
Vacuum Cleaner	4	0%	3,338	100%

In addition, more than 96% of these households do not have any assets or agricultural holdings or sources that supports to bear the burden of living such as: residential land, agricultural land, birds, horses or donkeys, tractors, selling used items, sheep, Agricultural greenhouse, Beehives, Agricultural tractor.

Table 7: Households agricultural properties and income sources

Properties	Available		Not Available	
	No. of HH	%	No. of HH	%
Living land	144	4.0%	3,198	96.0%
Agriculture land	128	3.8%	3,214	96.2%
Birds	28	1.0%	3,314	99.0%
Horses and donkeys	42	1.0%	3,300	99.0%
Three-wheeler	13	0.4%	3,329	99.6%
Second hand items	10	0.3%	3,332	99.7%
Goats and sheep	7	0.2%	3,335	99.8%
Sewing machines	8	0.2%	3,334	99.8%
Agricultural greenhouse	6	0.2%	3,336	99.8%
beehives	3	0.0%	3,339	100.0%
Agricultural tractor	1	0.0%	3,341	100.0%

2.3.5 Damage to homes or sources of households' income caused by war

Many families have been affected by repeated wars, whether by demolishing houses, installations or agricultural land

Table 8: No. of HH who subjected to damages in the last war

	Complete damage	Serious partial damage	Slight partial damage	Received reimbursement
Housing	%5	%9	%39	%28
Agriculture land	%1	%1	%1	%0
Agro- business	%2	%0	%1	%0
Other income source	%1	%0	%1	%0

2.3.6 Skills and experience of households' members

There are about 1,647 people with skills acquired either by inheritance from parents or grandparents or by practice or graduates of technical institutes. The following professions have been solicited by many families: maintenance of electronics, food processing, carpentry, sport, electricity, agriculture, arts (Painting and drawing billboards), hair stylist, construction, handicraft.

Table 9: No. of HH who have technical skills

Skills of interviewee	No.	%	Skills of interviewee	No.	%
Manual works	354	21.5	Business	38	2.3
Building	175	10.7	Agro-business	37	2.3
Hair dressing	99	6	mechanic	37	2.3
Arts	98	6	Plumping	34	2.1
Agriculture	87	5.3	Others	32	1.9
Electric fitting	84	5.1	Electric appliances repair	30	1.8
sports	72	4.4	PC	20	1.2
carpentry	70	4.3	Media	18	1.1
Food packaging	60	3.7	Aluminium works	13	0.8
Electronics	53	3.2	Management	11	0.7
Education	50	3.1	Fishing	10	0.6
Driving	50	3.1	Nursing	8	0.5
Painting	48	2.9	Bakery	4	0.2
Jack Smithing	46	2.8	Ironing/press	3	0.2

The distribution of skills by governorates shows that the governorates of the middle of Gaza Strip and Khan Younis have the largest number of skilled individuals, whereas Rafah governorate has the lowest number.



Table 10: No. of HH with skills per governorate

Skills of the members of households according to category and governorate								
	Education	Trade	Vocations	Sports	Agriculture	Arts	Others	Total
North	13	9	243	12	30	55	2	364
Gaza	15	4	182	37	17	47	5	307
Middle Area	21	21	274	14	50	67	11	458
Khan Younis	21	25	292	9	23	52	8	430
Rafah	2	1	62	1	6	14	2	88
Total	72	60	1,053	73	126	235	28	1,647

2.4 Classification of poor people according to income levels, health, education and housing conditions

Households were assessed in terms of income levels, health, education and housing, and were classified case by case.

Table 11: classification of households according to poverty status

Case classification	Good	Medium	Bad	Very Bad
Housing	%20	%33	%27	%21
Education	%47	%14	%26	%13
Health	%25	%39	%23	%14
Income	%20	%16	%30	%34

After relating these indicators together, analyses demonstrated that most of the households fall into the medium poverty category (relative poverty).

The various cases of poverty were distributed governorate-wise to find that Khan Younis and Rafah had the largest number of low-income families and poor housing and had at least one person with disabilities.

The households were divided into four categories, related to the governorates, to identify the governorates that included the poorest families. The categories classified as below:

- Households with income of less than NIS 500 per month, poor housing are and have at least one person with a disability indicated that Khan Younis governorate has the largest share of this category (87) households, while in Rafah governorate (65) households but in Gaza governorate the number was limited to 38 households.
- Households with income of less than NIS 500 a month, poor housing and at least one skilled person indicated that governorate of Khan Younis was the highest in this category (95) households while governorate of Gaza recorded lowest number of (51) households.
- Households with income of less than NIS 500 per month, average to low level of educational performance among their members and they have at least one skilled person showed equal number of 912) households in the North and Central governorates while Rafah governorate has recorded the least number (2) of households.
- Households with income of less than NIS 500 per month, have a skilled person and at least one person with chronic illness indicated highest score at (61 households) Rafah governorate, and the lowest score (48 households) in the north governorate.

The relationships between the four major aspects including housing, education, health and monthly income, has been linked separately confirming the strong correlation between low income and poor living conditions in terms of housing, education and health. Apparently, it has proven that the better income, the better these conditions are.

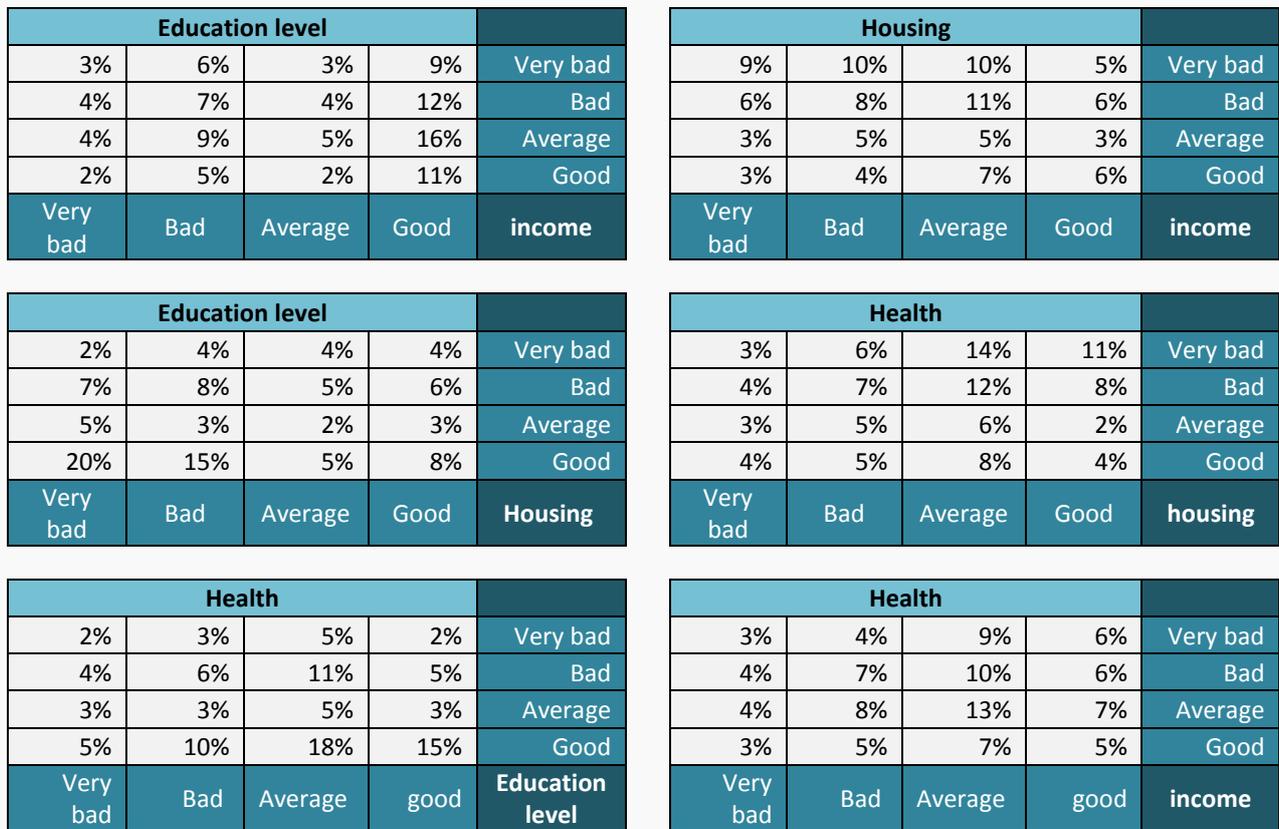


Figure 6: Bilateral analysis of axes (average income, level of education, health, housing)



It is worth noting that the rate of deterioration of the general conditions at the household includes housing, income, education and health, where households were divided into five groups on the poverty scale (0% - 100%).

- 1) **The first Group (absolute poverty)** households that have fallen between 0% and 25% are grouped to the absolute poverty group. They are remarked with having relatively good housing, income, health and education conditions but still below the poverty line.
- 2) **The second group (relative poverty)**, which includes households that have fallen between 26% and 40%, it is a relatively poor group, i.e., the poor, who are characterized by housing, income, and moderate health and education conditions, but are still below the poverty line.
- 3) **The third group (extreme poverty)**, households that fall between 41% to 60% scale, are in a group that suffer from extreme poverty, characterized by average housing, income and health conditions and education medium.
- 4) **The fourth group (abject poverty)**, households, which fall between scale of 61% to 80%, suffer from extreme poverty, i.e., the poor, characterized by housing, income and very poor health and educational conditions.
- 5) **The fifth group (very severe poverty)**, which includes households that fell between 81% and 100% to group the very poor people, who destitute and have no assets, characterized by depreciated housing, income, and very poor health and educational conditions.

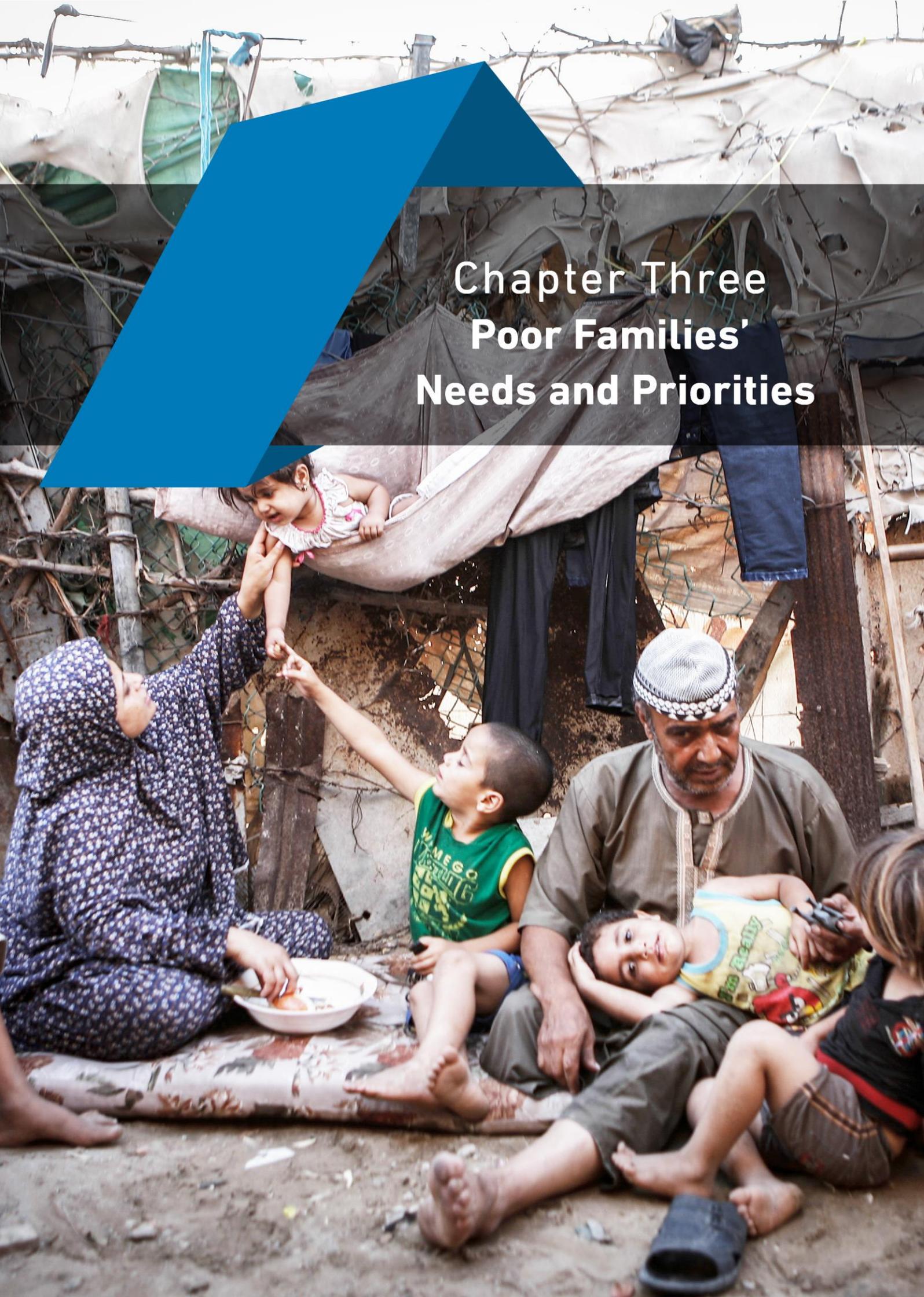
The sample was distributed in the study according to the previous groups to five levels distributed to the governorates as in the following table:

Table 12: Categories of poverty status among households per governorate

Poverty Status	North	Middle Area	Khan Younis	Rafah	Gaza	Total	Percentage
First Group -Good – 25%	4	6	7	1	17	35	1.0%
Second Group – Acceptable – (26%-40%)	60	35	43	9	57	204	6.1%
Third Group – Average – (41%-60%)	372	304	323	110	234	1343	40.2%
Third Group – Bad – (61%-80%)	335	324	423	225	204	1511	45.2%
Third Group –Very Bad – (81%-100%)	26	64	60	62	37	249	7.5%
Total	797	733	856	407	549	3342	100.0%

The cases were divided into five groups according to geographical distribution between the governorates whereas the third and fourth groups with the moderate and bad cases constitute 85% of the total number of households. On the other hand, most of the poor cases are mainly from the governorates of middle of Gaza Strip, Khan Younis and Rafah.

Where distribution of the poverty status of households by governorates indicated that Khan Younis showed the largest number of households with bad and extremely bad economic and social conditions summing total of 483 households, followed by the governorate of middle of Gaza Strip with a total of 388 households, then the north governorate with 361 households, followed by Rafah governorate with a total of 287 households and Gaza Governorate with a total of 241 households.



Chapter Three Poor Families' Needs and Priorities

3 Chapter 3: Needs and Priorities of Poor Families

3.1 Priorities of Poor Families

The needs and priorities of poor families varied to include improving housing conditions, establishing small enterprises and developing skills of family members, as follows:

3.1.1 First priority for poor families

Improvement of housing conditions in and general was the highest priority among the sample with (47.7%), while the improvement of water sanitation was the lowest.

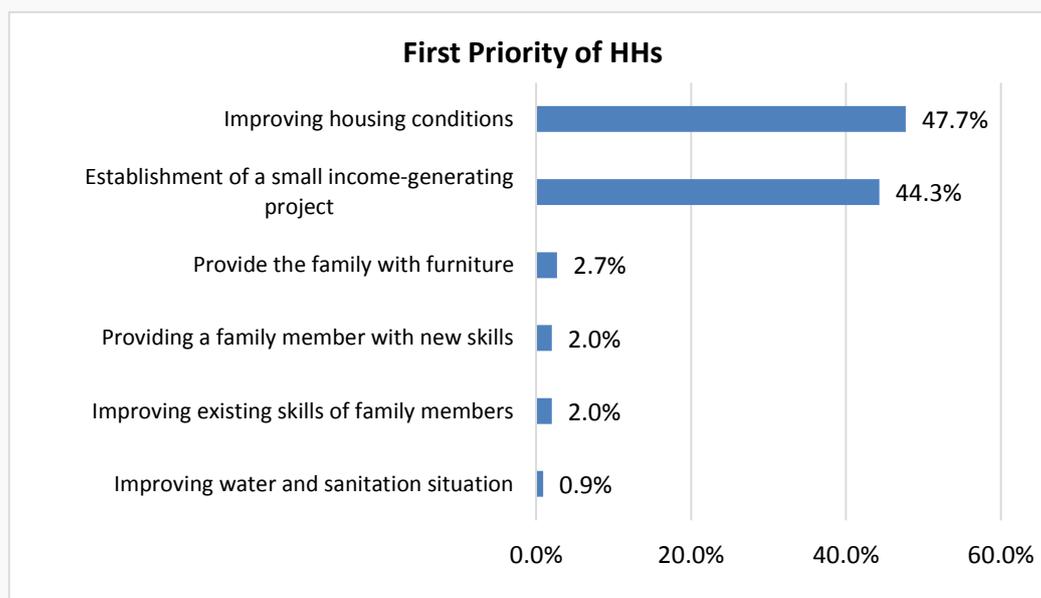


Figure 7: First priority for poor families

3.1.2 Improving housing conditions

48% of the households indicated that improving housing conditions is their first priority, while it was the second priority for 29% of the families and for only 6% it was the third priority. This corresponds to the situation of poor conditioned homes.

3.1.3 Establishment of a small income-generating project

44% of the households indicated that establishing a small income-generating business was their first priority, while for 16% it was a second priority and for 9% of them it was the third priority.

3.1.4 Provide the family with furniture

Provision of furniture attracted the attention of many families. 70% of these households considered receiving home furniture as a priority (Priority 1: 3%, Priority 2: 31%, Priority 3: 36%)

3.1.5 Providing a family member with new skills

Only 13% of households chose to provide a family member with new skills as a priority, which is a very low percentage (Priority 1: 2%, Priority 2: 4%, Priority 3: 7%). It seems that families in extreme poverty do not consider providing a family member with new skills as a sustainable livelihoods approach.

3.1.6 Improving existing skills of family members

Only 8% of the families indicated that developing existing skills of family members was a priority for them (Priority 1: 2%, Priority 2: 4%, Priority 3: 2%). This also indicates that the majority of poor families are not thinking about developing their skills.

3.1.7 Improving water and sanitation situation

Although about one-third of poor households suffer from poor water and sanitation, only (13%) wished to improve water and sanitation as a priority.



3.2 Health needs

There are special needs for these families, including health needs. A total of 4,280 people showed that their need of one or more of these special needs. Special medicines for chronic diseases, medical glasses and surgical intervention were also found to be the most demanding health needs.

Table 13: Health needs of families and numbers of people in need

Health needs	Number of families	Percentage of families in need	Number of persons in need
Special medicines	1164	%34.80	1476
medical glasses	817	%24.40	1210
surgical intervention	350	%10.50	369
Physiotherapy	196	%5.90	212
Hearing assistive devices	176	%5.30	211
Medical mattresses	173	%5.20	188
Diapers for the disabled or the elderly	130	%3.90	164
Special milk	98	%2.90	126
Medical shoe	93	%2.80	109
Utilities - Walker	88	%2.60	96
Wheel chair	52	%1.60	58
Special needs	26	%0.80	27
Crutches	16	%0.50	16
Prostheses	17	%0.50	18

3.3 Educational Needs

The largest needs among the educational needs were for a school bag, school uniforms, tuition and extra lessons fees. 56% of the families needed a school bag with 4,973 bags, and 4,551 students needed uniforms

Table 14: Educational Needs of Families and Numbers of Persons in Need

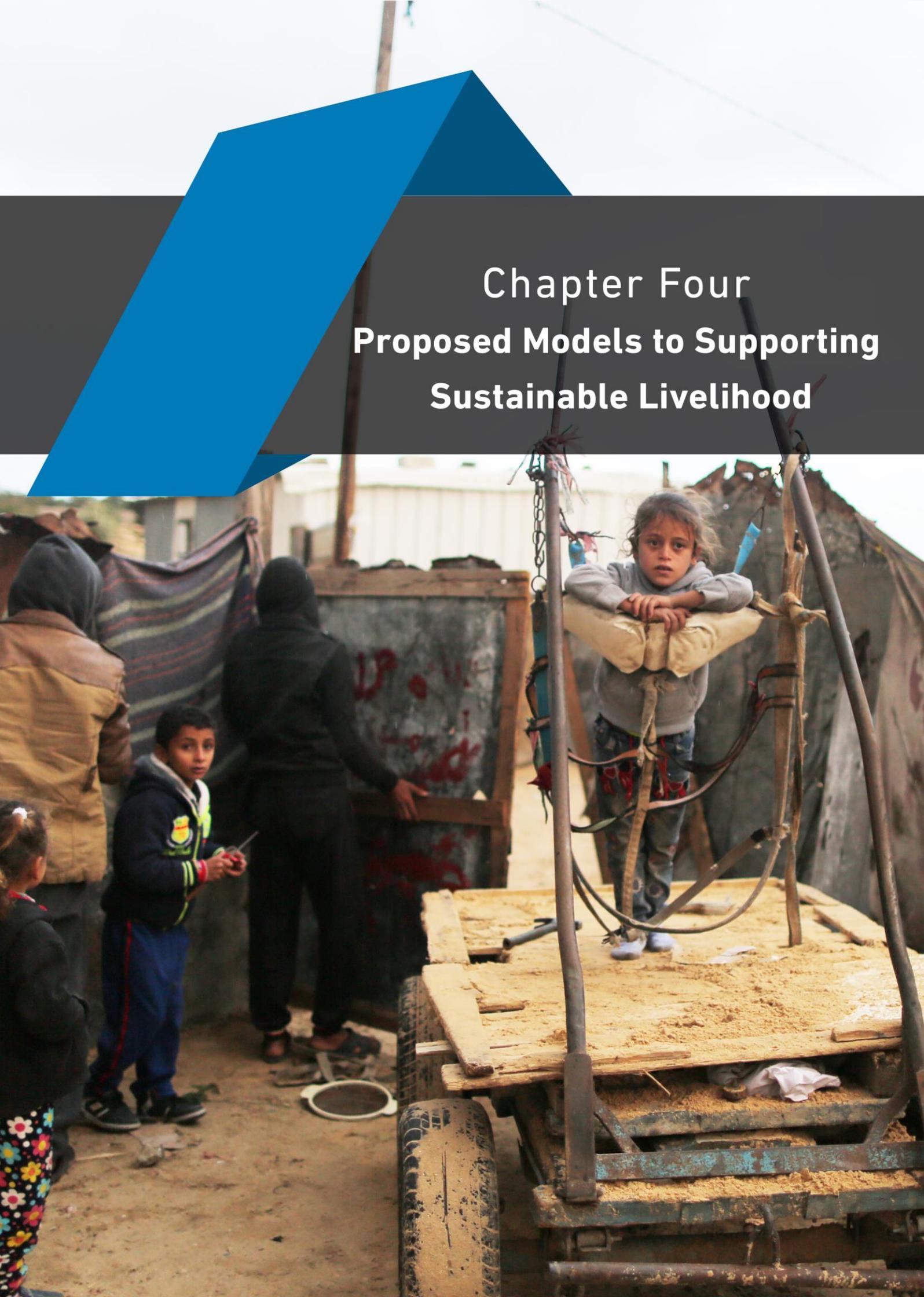
Educational Needs	Number of families	Ratio of families in need	Number of persons in need
School bag	1881	%56.30	4,973
School uniform	1719	%51.40	4,551
Remedial classes	1483	%44.40	3,755
Expenses (books, transport, stationery)	1191	%35.60	2,929
Semester fees	618	%18.50	980
Certificate fees	208	%6.20	291

3.4 Skills development needs

Some 1,447 people expressed their desire to learn new skills. North, Middle, and Khan Younis are the highest in terms of families who wish to gain new skills while Rafah governorate recorded the lowest place.

Table 15: Family members desires according to age and governorate

	Education	trade	Crafts and professions	Agriculture	Arts	sports	Others	Total
North	17	8	258	3	57	3	0	346
Middle	11	15	272	4	67	12	2	383
Khan Younis	11	11	280	1	68	15	4	390
Rafah	6	3	58	1	13	3	2	86
Gaza	9	5	183	2	36	7	0	242
Total	54	42	1,051	11	241	40	8	1,447

A young girl with long, light-colored hair is sitting on a wooden cart. She is wearing a grey hoodie and blue jeans. The cart is made of wood and has a metal frame. In the background, there are several people, including a man in a black hoodie and a woman in a brown jacket. The setting appears to be a makeshift settlement or a slum, with a dirt ground and a wall made of corrugated metal and wood. A blue geometric shape is overlaid on the top left of the image.

Chapter Four Proposed Models to Supporting Sustainable Livelihood



4 Chapter 4: Proposed Models for Supporting Sustainable Livelihoods

4.1 Introduction

Islamic Relief Palestine tends to support vulnerable households through the provision of comprehensive assistance in order to enhance their wellbeing status and improve their living conditions, focusing on livelihoods outcomes.

Enhanced livelihoods come as a long term impact of the economic empowerment interventions targeting vulnerable families. Also, those interventions improve food security status, living conditions and reduce exposure to protection risks. IRPAL interventions focus on investment of the available resources in particular, when families direct their expenditure to achieve livelihoods outcomes. The impact is measured through assessing indicators related to food security, health and education in a specific period after receiving assistance in addition to assessing either house rehabilitation and maintenance or purchasing assets and furnishing items. However, the most crucial improvements are those related to the household resilience and overcoming the chronic poverty they live in. As well as improving their ability to invest in available resources and reuse them in a sustainable manner.

Linking between the achieved impact of the interventions with livelihoods exceeds the stereotype understanding of the family economic status. This linking could measure the impact through monitoring changes on family living conditions. Moreover, livelihoods could ensure the impact of interventions on family resilience against vulnerability factors which could affect the family and return it back into poverty.

On the medium level objective, IRPAL aims at improving sustainable livelihoods strategies (those strategies are the activities in which families consider as the main source of income, the available resources and the accessible resources). Therefore, the agriculture, trade and industrial projects (groceries, livestock breeding and crafts) and other activities such as: construction works and related services that families depend on as the main source of income are considered sustainable livelihoods which lead to improving living condition for targeted families for long durations in addition to referring them from total dependency on aids to financial independency. On the other hand, vulnerable households practice negative coping strategies in order to cope with the shocks and disasters and meet basic needs; those strategies such as: depend on debts, selling assets, send children to work and reducing quality and quantity of meals. The mentioned strategies could affect their basic resources and increase their exposure to vulnerability factors. Furthermore, the future IRPAL development interventions will seek to limit resorting to negative copings and their devastating long term impact. Another pillar is sustainability as those livelihoods should ensure sustainability in order to achieve the objectives in long term.

In this chapter, we will try to present practical suggestions to support poor families in the design and establishment of income generation activities, based on analysis of the capacity of households, their available resources and participatory work with them. A number of partner community based organizations (CBOs) have held this activity through conducting verification home visits against the set criteria, identifying the resources and capacities on which the interventions can be designed, then, follow up the implementation and support beneficiaries in income management.

4.2 IRPAL Methodology in Supporting Sustainable Livelihoods

This methodology ensures the ability to analyse the capabilities and resources of families through the "Resources Pentagon", which contains five main resources: Human resources which means "capable individuals; their level of education, skills and attitudes, social resources "relationships of individuals and families with other individuals and institutions as these relationships could develop strategies that improve their living conditions", natural resources "land, water resources and other natural resources", physical resources "buildings, machinery and equipment" and lastly the financial resources.

This methodology also takes into account the determinants that limit families abilities, hence contribute to the depletion of their resources, increase exposure to vulnerability, and threatens of processes and policies that affect their living.

Regarding exposure to vulnerability, it includes all factors that may affect the resources, livelihoods and choices of the poor families, which are not controlled by the people themselves such as traumas and conflicts. The context of vulnerability adds to the development approach the factors that can increase poverty of the poor, or drag the non-poor into poverty. Consequently, the vulnerability context includes all shocks that individuals and families can experience such as health shocks or the consequences of military operations such as casualties and destruction which could undermine the resource available, as well as the seasonal activities (especially for livelihoods that depend on certain seasons such as agriculture).

On the other hand, IR Palestine develops processes and procedures that can contribute to improving household resources and poverty reduction and its impacts.

4.3 Applying Sustainable Livelihoods Approach to Poverty Interventions

The Sustainable Livelihoods Approach helps Islamic Relief Palestine identify interventions to support poor households. This new trend suggests a model to work with the poor without considering them victims or as a development burden but capable partners participating in the project implementation and management. IRPAL will focus on three types of interventions, some are carried out directly with the beneficiaries, others need to be implemented through local civil society organizations and community based organizations in order to create a context of poverty alleviation. These types of interventions are:

- 1) Building the resources of the poor families and designing positive livelihood strategies: The organizations develop these resources by investing in poor families' abilities, enabling them to overcome poverty. This works in parallel with enhancing family resources as well as developing positive livelihood strategies (such as improving income, food security and health status).
- 2) Reducing vulnerability: IRPAL seeks to reduce the impact of vulnerability factors that affect families' resources which could help them to overcome poverty. In this regard, IRPAL works to eliminate protection risks resulted from these factors by supporting families to recover from the shocks.
- 3) Creating processes and procedures for sustainable livelihoods: In this context, IRPAL can intervene in the formulation of policies tailored to the needs of poor households by carrying out lobbying campaigns for such policies with governmental and non-governmental institutions. As well as increase awareness and knowledge about existing policies and partner CBOs that could participate in supporting the poor communities.

There are six basic pillars to help graduate people from deep poverty to sustainable livelihoods. Those elements are: food security, income diversification and stability, increased assets, improved access to health care and education services, improved housing conditions, and increased self-esteem and future planning. These pillars do not only seek to assess the family's status in a given period of time, but their flexibility to adapt to shocks and to address potential risks.

The households study sample can be classified into 5 main groups as follow:

Group	Socioeconomic situation	number	Percentage of progress towards Graduation	Proposed Interventions
Group 1	Families with average monthly income of 1500 NIS- around poverty line –have proper house conditions - individuals have specific skills which could be invested as they are motivated to improve their skills and learn new ones.	35	80% could graduate out of poverty annually.	Trainings and Small enterprises in parallel with follow up and coaching.
Group 2	Families with average monthly income from 1000 to 1500 NIS- around poverty line –have proper house conditions - individuals have specific skills which could be invested.	205	60% could graduate to the to the first group	Economic empowerment projects, training, capacity building and supporting them to find opportunities through networking with CBOs and private sector.
Group 3	Families with average monthly income from 500 to 1000 NIS- have moderate house conditions - individuals have specific skills which could be invested.	1342	40% could graduate to the second group	CFW projects, projects of income diversification and stability, supporting assets, training and guidance on how to use savings, increase self-confidence and future planning.
Group 4	Families with low monthly income less than 500 NIS- have poor house conditions - some individuals have potentials to learn new skills.	1511	20% could graduate to the third group	Social safety network projects- trainings on preparing control plan on cash expenses and savings- integrate some individuals within the vocational training for career development to enhance coping to shocks and address potential risks
Group 5	Families with no income - have deteriorated house conditions - individuals have no skills and not motivated to learn any-Depend on assistance especially MOSA cash aid	249	10% could graduate to the forth group	Support families to meet basic needs - cash assistance or other assistance such as food, education, health care and home renovation in parallel with self-confidence training and psychological support.



4.4 Proposed Graduation Program

Many Palestinian families live in extreme poverty due to lack of financial awareness called "financial illiteracy". Families with no income cannot get out of poverty, and so do low-income families, unless their lifestyles are changed. With some persistence, new and innovative sources of income can be opened for them as every single individual has his potential to have a decent life.

Many families have successfully managed to achieve a decent life after being under extreme poverty by being open to new opportunity and seeking new sources of income. The options for earning are unlimited.

Therefore, IRPAL draws on linking relief to development by encouraging poor families to produce and invest their abilities to get out of the cycle of need and meet basic needs. The head of household is supported psychologically and professionally by training and improving their skills based on their abilities and motivation in order to cover needs for his/her family.

Several models can be used as basic pillars of a poverty graduation program as described below:

4.4.1 First model: Integration within IRPAL departments and projects:

Islamic Relief is currently implementing several projects that contribute to the poverty alleviation model through the integration of humanitarian program, community development program and child welfare & education program.

➤ Overall Objective:

Integration of IRPAL interventions to alleviate poverty and support sustainable livelihoods.

➤ Proposed steps:

- IRPAL targets these families through its different programs to graduate a certain number of families each year.
- Develop integration plan for the targeted families. For example, the intervention of the humanitarian projects program may improve the housing conditions or provide temporary employment opportunities for one of its members while the child welfare and education program may target children of these families or improve their health status and access to water as well as involving them in economic empowerment and livelihood support.
- Development of a time-frame for the poverty graduation program.
- Exchange experiences with poverty alleviation programs in countries with similar contexts.



4.4.2 Second Model: Working through Partners

The partnership presented through this model is a new trend in the development work in the Palestinian Territory. The situation requires investment in local capacities of partner organizations through grants and financing components. So that partner organizations benefit from a comprehensive capacity building program including: assessment and analysis of poor families, sustainable livelihoods implementation to fight poverty as well as business development, feasibility study and micro-enterprise management.

IRPAL has developed various capacity building methodologies for partner institutions, the most important were developing approaches and implementation mechanisms. Recently, the focus has been shifted to beneficiary selection mechanisms through sophisticated methods based on identified criteria. Moreover, partner institutions are engaged in the activities design as well as identifying risks and obstacles that are likely to be met.

During 2016 IRPAL has developed a model of partnership with local CBOs and international Organization involved in poverty alleviation. The project targeted 20 local CBOs throughout the Gaza Strip governorates and engaged them into an extensive training and capacity building. The mentioned 20 CBOs have participated in the nomination of families assessed in this study.

➤ Overall Objective:

Strengthen partnership with community based organizations working to alleviate poverty and support sustainable livelihoods.

➤ Proposed Steps:

- Signing partnership agreements with local CBOs.
- Identify proposed interventions for each CBO matching its work and programs.
- Exchange information through sharing a unified database.
- Share families' database with institutions working in poverty alleviation.
- Provide detailed assessment reports regarding improvements in households living conditions.

4.4.3 Third Model: Working in partnership with local community and private sector

➤ Overall Objective:

Strengthen partnership with community and private sector through projects aim at poverty alleviation and sustainable livelihoods

➤ Proposed steps:

- Signing partnership agreements with private sector institutions and companies that have community programs such as: Palestinian Telecommunications Company, banks, construction companies and others.
- Identify specific interventions that can be promoted in partnership with the private sector, in particular, improving the humanitarian aspects of poor households such as house rehabilitation and training for family members.
- Partnership with the private sector including planning, fundraising and implementation.

The contribution of the private sector can go beyond cash assistance through involving them in:

- Providing temporary employment opportunities for youth and graduates.
- Encourage the private sector to adopt new established youth groups.

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- Encourage the private sector to support vocational training centres for poor families.

Poor families' motivation and desire to graduate from poverty is the main pillar of the program, as well as external assistance received from individuals and institutions. Supporting such families through implementing local partners is one of the most critical and challenging aspects of the model.

Therefore, the graduation from poverty requires identification of the proper program structure and set conditions for partnership. Partnership needs to be enhanced and promoted in the light of a common vision, consistent and harmonious practices and mutual trust among its parties. It requires professional management, empowering motivated staff under complicated contexts as well as financial resources.

4.4.4 Fourth Model: Linking IRPAL Interventions with Development

The majority of donor organizations consider "Linking Relief Rehabilitation and Development" as one of the most crucial frameworks to support sustainable livelihoods for vulnerable families.

Accordingly, the development interventions, the transition from relief to development and linking developmental with relief objectives all should be implemented within a new philosophy and mechanisms, taking into account all general and special circumstances, in parallel with surveys and assessments of the context to ensure feasible, fruitful actions that fulfilling the set objectives. In addition, IRPAL will support sustainable livelihoods by linking relief activities to development as follows:

- Improve the health status of poor households through partnerships with health institutions, medical centres and clinics (public and private).
- Enhance the savings and lending funds. Microfinance programs are one of the traditional interventions to face poverty. Improving poor families access to cash expands their positive livelihood strategies. IRPAL relies on its funding programs (Islamic financing formats) which differ significantly from other microfinance programs. The forms of Islamic financing depend on a real partnership between the funding institution and the beneficiary. This partnership ensures that the services match the families' needs. Consequently, interventions contribute to improving families living conditions through a range of Islamic financing formulas that can be provided to beneficiaries. The targeted families will benefit from the funding provided by the program while start to repay after a one-year period.
- Establish a legal unit to defend the rights of the poor in cooperation with relevant actors and authorities.
- Promote cooperation among the poor themselves in development and productive projects.
- Establish small businesses for graduates and skilled and engaging them into different job creation projects.
- Improve the living conditions of the family, inter alia, lighting the houses with alternative sources of energy.

This model directs the charitable and relief work of Islamic Relief towards development and community building. Alarmingly the continuous assistance leads to dependency. Therefore, assistance must be in a positive direction that qualifies the families for self-reliance in the future. The assistance should consider the comprehensive approach, so that the development plan is based on their capacities and potential skills available within family environment, not limited to providing a monthly or annual amount of cash according to the project plan. The identified actions should draw on improving the existing local production elements through trainings as well as the provision and ownership of productive tools in order to turn family from a dependent vulnerable family into a productive independent one.

The idea of productive independent families is one of the developmental programs that IRPAL can adopt to support poor families through identifying the skills possessed by family members.

At the first quarter of 2017, a central database was developed by IRPAL Office. Through the data, potentials and skills of families were assessed and illustrated where the lives of poor families can be changed and turn them from consumers to productive families. These skills are: drawing, sewing, embroidery, henna engraving, homemade bags, gift wrapping, food processing and pastries, and various occupations such as those related to construction and crafts that any family member may have.

4.4.5 Fifth Model: Capacity Building

Every human being have his unique talents and abilities. If this talent is supported it will be productive otherwise, it could turn to an obstacle rather than a motivator. The gifted group of children and youth whose circumstances have limited their talents and therefore their care and development, so that the involvement of those children and youth in activities will allow to discover these talents and find sponsors to adopt and develop them which shape a better future for them and their community.

This model can include many interventions such as:

- Investment in capacity and talent of poor families is an investment in sustainable livelihoods.
- Contribute to the development of the capacities of the beneficiary families through activities that aim at improving the educational, skill, cultural and social levels.
- Contribute to the strengthening of social relations between the families of poor communities through activities aim at connecting families with each other and integrating them in the surrounding communities, and even raise the competitive level among them. In addition to promoting children participation in various activities that help others or provide services to them.
- Support a member of the family to practice a specific skill by engaging him in training courses, as well as trying to provide him with an appropriate job opportunity after the training. These families, despite their poverty, have a human wealth that should not be overlooked however, to be a productive energy that contributes to raising productivity and provide sustainable livelihoods without seeking for aid and subsidies.
- The establishment or development of vocational training centres in cooperation with local and international institutions working in this field. The duration of the training will be three to six months in specific skills according to assessment study of the local market needs.

4.4.6 Sixth Model: Promoting freelancing and work outside Palestine

- Encourage remote work and E-work.
- Creating jobs e-platforms in both Arabic and English for young graduates to work online in a variety of fields and disciplines. The platform can include about twenty fields of work including design, translation, Arabic language, engineering, commerce and accounting, Data programming, graphic design, databases, social media, photography, smart phone applications, and others.
- Scholarship abroad and encourage work outside Palestine for specific periods of training or jobs
- IRPAL through its offices around the world can help a number of skilled labourers to join technical institutes to be trained and obtain employment contracts for specific periods in Arab and international companies, through a relevant institution or company.

Recommendations



5 Recommendations

The study came out with a number of recommendations related to the reality of poor families as follows:

- Working to improve the efficiency of projects and interventions, according to a studied plan for each individual family, such as social safety net, building skills, providing technical training, improving housing, improving education quality, and providing health services. The services are provided to the poor families through targeting the most marginalised areas and most vulnerable families who are denied access to basic services based on results and statistics derived from the conducted study.
- Developing human capacities of members of the poor families in order to reinforce their opportunities to graduate from poverty through following the proposed forms to graduate from poverty cycle, integrating humanitarian and development interventions, encouraging self-employment initiatives through expansion in small projects sector, increasing chances to get fund such as Islamic micro-credit and providing technical support to manage these projects.
- Encouraging the representation of the poor and voice out their needs through forming representative committees that link together poor people, decision makers and service providers such as CBOs and international non-governmental and governmental organisations. Additionally, assisting in planning projects, activities and services provided to the poor, and following-up its implementation.
- Reinforcing coordination with partners and bodies working to end poverty, disseminating information and knowledge about the best practices in humanitarian and development interventions to end poverty. Therefore, the impact and sustainability of such interventions will be maximized. In addition, developing mechanisms of information sharing among partners to follow-up nominated candidates, updating their data and adopting referring cases among partners since each partner is specialised in a certain group and a certain field. (establishing a unified database)
- Developing the capacities of IRPAL team continuously, in addition to building the capacities of local partners regarding learning about global concepts and practices to end poverty, and designing integrated development in sustainable livelihoods.





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