

Palestinian National Authority



Ministry of Social Affairs

Social Protection Sector Strategy

First Draft

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Introduction and Methodology

The Ministry of Social Affairs (MSA) is undertaking the preparation of the National Social Protection Sector Strategy in Palestine, the first time it was asked to prepare such a strategy. Previously, the MSA has prepared its own plan for integrating it into the social sector plan and then into the midterm national development plans. The preparation of this strategy is considered the first government attempt aiming to comprehend this sector with all its components and the nature of existing partnerships in it.

There are multiple concepts for social protection and we have in this introduction previewed the right concept for the Palestinian territories, and its connection to the nature of the political, economic, and social conditions that Palestine goes through, and the nature of the programs related to social protection that are implemented in Palestine. There are many organizations that offer social protection services in Palestine such as the governmental, civic and international organizations. This analysis has attempted to take into consideration the nature of the social protection in place in Palestine through its main components.

The work methodology has relied on international publications (literature) especially those by international organizations concerned with social protection such as the World Bank and the various United Nations organizations, in addition to the regional and local successful experiences. The relevant local literature was also reviewed. The methodology has also relied on the statistics of the Palestinian Central Bureau of Statistics and the studies produced by the various study (research) centers and Palestinian researchers.

The methodology has also relied on the historical experience of the Ministry of Social Affairs and the work plans of its various departments, relying on Ministry documents. It also relied on the working papers of partners such as the Zakat (Islamic almsgiving committees) and the UNRWA (although limited) and documents by the international organizations. There was also a reliance on the bilateral dialogues between the Ministry staff and other organizations.

The production of the strategy has relied on the principle of partnership with the various partners in the social protection sector which include the government organizations, civic organizations, the private sector, and international organizations through the meetings of the national team and the advisory council of the Ministry of Social Affairs which is comprised of the various institutions, and through technical meetings with them.

Social Protection Concept

Civil protection is a social, economic and political need. It is important for combating poverty, marginalization, weakness and the perils that face people - as groups, individual and families – whether it is due to natural disasters or as a result of the nature of economic social relations that lead to poverty, exclusion and marginalization as a result of ill-distribution, the lack of social justice, equality, equal opportunity, equity and discrimination. Social protection is important economically through paying attention to the human capital, enabling it, and developing its skills so that it engages in the labor market. This would lead to providing work opportunities, income and economic growth. At the same time, social protection is important politically for social integration and narrowing the social disparities which play a role in the existing social and political stability and enhances the legitimacy of the state (government) before the voting citizens. Through its developmental philosophy, its integrated social and economic policies that are friendly to the poor and the marginalized and through integrating the values of social justice, equality, equal opportunity, and equity in its public policies, the state is considered the first responsible party. It is considered responsible for delivering social services, improving the quality and level of life, and for caring for, assisting, protecting, and empowering the poor and the marginalized in order to get them out of poverty and marginalization, and weakness in order to provide them with a decent life, integrate them into the society and enabling them to participate in the labor market.

Many world publications have addressed the concept of social protection and in essence they all meet in terms of the content, role, policies, and programs of social protection in all its forms (caring, preventive, protective, and enabling (encouragement towards escaping the cycle of poverty through various means) for the various families, individual, and groups that suffer from poverty, marginalization, exclusion and weakness. The Universal Declaration of Human Rights is considered the best concept suitable for the Occupied Palestinian Territories, as it relies mainly on the concept of rights not needs. This is what the Ministry of Social Affairs seeks to adopt:

Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control. (Universal Declaration of Human Rights, Article 25).

Social protection is provided through various, integrated and reciprocal-effect measures, the most important of which are:

- **Cash and In-kind Assistance**, services and social care programs provided to families and individuals that live in abject poverty.

- **Social Safety Programs**, which are in essence preventive and protective, and address the issues of unemployment, the elderly, disability, work injuries, workers compensations, death of the provider, illness, and provision of health services to people. They include the retirement laws of the civil servants and the former military (security) members and workers in the private sector. They rely for their funding on the workers, the government, and the private sector in regards to salaried employees. The government creates national social security funds in order to guarantee a decent life for workers and their families while working in public service or in the private sector and after they are retired. (Social security)

- **Enabling Programs** (Encouragement), which play a role in the development of the human capital, for entry to the labor market, and aim to improve income and escaping from the cycle of poverty for the short term and the long term. The programs include training programs, small businesses, soft loans and employment programs.

- **Legislations and laws** which start out from rights and concern all segments and human rights in general. They are an important tool and are binding to the state and the society in terms of implementation. They help in achieving effective social protection to the poor, the marginalized and society members in general.

These programs can be described as **overlapping** in regards to the individuals, segments and families. This means that assistance programs, care, empowerment and prevention could all be offered at the same time or some of them depending on the situation of the family, individual, or social segment when it comes to poverty, marginalization, weakness, need, rights, and capabilities.

Social Protection Objectives

- Guaranteeing a level of income to ensure decent living for the poor and the marginalized.
- Access to and obtaining services.
- Paying attention to preparing the human capital for obtaining work opportunities in the labor market
- Contributing to economic growth

Social Protection General Framework in Palestine

The basis from which the philosophy of social protection and its goals, policies, and programs towards poverty, marginalization, exclusion and weakness, being social

dangers that confront the poor and the weak social segments, start out include the Declaration of Independence, the Palestinian Basic Law, the programs of the consecutive government, especially the program of the 13th government of “Ending the Occupation and Establishing the State in Two years”, the midterm development plans especially the Development and Reform Plan 2008-2010, Millennium Development Goals, and the relevant international conventions and charters.

The **Declaration of Independence** has affirmed the values of social justice, equality and decent living for citizens.

The 25th Article of the Universal Declaration of Human Rights has affirmed that

“Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.”

The consecutive Palestinian governments has affirmed the importance of providing social protection for the marginalized and the poor among the Palestinian people in order to support Palestinian steadfastness on the Palestinian land and to achieve the national project. This was included in the Rapid Plan for Addressing the Emergency Situation in 2007 after the coup in Gaza. It was also included in the Development and Reform Plan 2008 – 2010. This is also clearly present in the program of the 13th government where the economic issues were linked with the social and political issues. In the framework of the economic policies, it was stressed that the priority of the policies and plans of the government is a concrete addressing of the problems of poverty and unemployment, which serves as an access point to the steadfastness of the Palestinian people and enabling all its segments and groups to contribute to the battle of national independence. The program has also linked the process of stimulating economic growth to the addressing of the problems of poverty and unemployment, which means to start out from the growth equation and distribution justice that accompany rights. The program has also pointed out to the use of available resources for social protection programs that encourage its beneficiaries to engage in income-generating programs, and to pay special attention to the deprived areas and special social sectors that are most affected by the Israeli occupation (Gaza, Jerusalem, Jordan Rift Valley, and the areas that lie behind the wall and to consider those as type “A” development areas).

As for the social policies included in the government program, these have pointed out to working to establish a Palestinian state for a safe and prosperous future for the citizens, in a manner that guarantees having equal freedoms, rights and duties. This is based on the philosophy of the social contract between the states and its citizens, and affirms the role of the state in preserving and protecting the citizens and providing them with the needed services and guaranteeing their access by them. The program also included an affirmation of the provision of necessary support and assistance to the citizens in the threatened and most-affected areas and the marginalized and less fortunate segments. This issue goes directly to the core of the concept of social protection and the role of state in achieving it. Reference was

made to the commitment of the state to working to achieve the suitable level of basic and necessary services to all the population centers on the basis of equality, and not to leave the citizens vulnerable to the transgression of the market mechanisms and the occupation. The government program has also pointed out to the provision of the social protection and development, to not feeding the social differences, to support safety nets for its citizens, and the development of the social security programs and empowerment programs in order to provide a suitable level of decent life to all citizens. The program has also stressed equality between men and women and working towards empowering women based on the basic right to equality and social justice.

In the framework of the government program at the social development level, the government has affirmed the policies relating to the preservation of the social fabric, enhancing social cohesion and the provision of social protection to confront the wide-spread poverty and marginalization, through working to expand the social safety net, with a goal of relieving the burden of occupation on the citizens in the short term and the provision of social protection to the marginalized and deprived society segments for the medium term. The program has also referred to enhancing the principle of equal opportunity as a basis for social justice.

The scrutiny of the content and principles of the social and economic government program leads to the conclusion that the government adopts the course of an integrated social policy course that links the economic with the social and political, with the mutual effect between them being noticeable. What is also apparent is the starting out from the principles of human rights and social justice, equality, and equal opportunities values as a basis for public policy of the state which leads to a sustainable social development and an effective social protection being an integral part of social development.

It is also noticeable that domain of social protection in Palestine and its mechanisms are vast and include all the types and forms of provided services: relief, care, protective and empowerment and through the various programs and to the various social segments and poor families and individuals. The services are offered and supervised by national institutions (government (ministries) and non-governmental (civic organizations)) and various international organizations (donors, international organizations operating in Palestine, and the United Nations organizations including UNRWA). The domain also includes the legislations and the laws related to citizen rights in general and [in particular] the rights of the marginalized and weak groups and those with special needs. It also includes the law that regulates the nature of relationship between the government and the civic organizations, in addition to the presence of various and varied mechanisms to achieve social protection by all parties. The Ministry of Social Affairs plays a main role in achieving social protection for the citizens being the largest provider of social protection-related services in the country alongside the ministries of the social sector (Health, Education, Labor, Housing, Prisoners and Ex-Prisoners Affairs, and the organization of families of martyrs and wounded), the civic work organizations and the international group. The Ministry is the most important in the field of the social protection as a government institution

tasked with leading and coordinating the system and various mechanisms of social protection in the country.

Vision

It is the final state that the sector aims to reach through the strategic rights-based social approach of the government which includes a group of strategies, policies, and programs and the services they produce. Through the vision the mission, goals, policies and the various means capable of achieving them are determined. Therefore, the vision of the social protection sector is:

A decent life for the Palestinian citizens on the path to sustainable development in the independent Palestinian state.

The Palestinian people is living in extremely complicated social, economic and political conditions in the shadow of half-century occupation which has worked to destroy ingredients of its life through a series of military measures, the confiscation of its natural resources of land and water, and the creation of a disfigured Palestinian economy subservient to the Israeli economy, which has led to the impoverishment of the Palestinian people and the arrival at high levels of poverty and unemployment. This has exposed the Palestinian people, refugees and residents, to all kinds of dangers, exposure, and weakness, which has led to a need by two-thirds of the Palestinian people to various forms of social protection to help it survive and continue to live a suitable and decent life, that being a human right and a citizenship right, which would assist it to hold out in the face of the last occupation and settlement colonialism in the world and to participate effectively in the realization of the national project. Therefore, social protection in the Palestinian particular case has not only legal dimensions, but also political dimensions related to internal stability, politically and socially, and steadfastness on the home ground to achieve freedom and independence.

Mission

The mission includes all the procedures, processes and interventions capable of achieving the final objective of the sector. Therefore, the mission of the social sector capable of realizing the vision is:

A competent, effective and partnership-based social protection system, capable of providing social protection in all its relief, care, preventive, protective and empowerment forms to the Palestinian person on the basis of human rights and citizenship in a fair and transparent manner.

The Palestinian National Authority seeks to provide a competent and effective protection system, capable of providing social protection and guarantees justice and transparency in the receipt by citizens of their basic rights. The system would have to be sustainable, integrated and holistic that guarantees the receipt of a package of services that contribute to the protection of the citizens and having them escape the

cycle of want, poverty, and marginalization that would serve as a lever for empowerment and the development of human capital.

An effective and competent social protection system is one whose institutions could provide service to the target groups in high competency, through a high level performance which includes the institutional situation of these institutions from the aspect of the skills and capacities of its human resources, its bylaws, regulations and the laws related to it through which it can provide effective services through its programs and which has an impact and a return that achieves the result desired of it. That contributes to the preservation of the national resources and reducing its waste and a successful and effective investment in the human capital.

The effectiveness and competency of the social protection system involves a performance level of the service providing organizations and the level of partnership and coordination among them, and the type of the service, its effectiveness and the degree of targeting precision and the degree to which the target group's demands are fulfilled, the level of coverage for their needs and rights and its fairness in distribution and transparency and impact in work.

The General Guiding Values of the Work of the Ministry of Social Affairs with the Society and Partners and within Its Internal Framework

The values include the enhancement of the following values in the Palestinian Society: equality, respect, integration, dignity, social justice, and self-reliance.

The values that govern the Ministry's work with the beneficiaries and the partners: cooperation, partnership, transparency, non-discrimination, professionalism, integrity, effectiveness and confidentiality.

The values that govern internal relations: respect, communication, equality and non-discrimination, participation, adherence to regulations, procedures and internal work guides, coordination, honesty, accountability, motivation, group work.

The Palestinian society is considered one of the communities that are most exposed and vulnerable to various types of risks. This is due to the constant Israeli aggression against it and against its capacities. The creation of Israel in 1948 has led to the loss by hundreds of thousands of Palestinians of their homes, and sources of livelihood and their taking refuge in the neighboring countries and in what was left of the Palestinian territories (West Bank and Gaza Strip) where they (refugees) form 50% of the population. The UNRWA plays the role of the provider of social protection to these refugees.

The Palestinian people were deprived of their right to self determination and the creation of their independent state on its lands which has aggravated its political, economic and social crisis. The Israeli aggression against the Palestinian and Arab lands in 1967 and the occupation of what was left of Palestine has added new burdens on the Palestinian society and its sole legitimate representative, the PLO, and has expanded the scope of and necessities for social protection for it. Israeli expansionism has taken a series of measures that has played a role in attaching the

Palestinian economy to the Israeli economy and disfiguring its structure and has made it into a branch of its own economy. It has also slowed down its development and prosperity which led to a decline in investment and the creation of job opportunities and weak economic growth. The labor market was disfigured by the absorption of a large number of Palestinian laborers into the Israeli economy at the expense of farming the land – tens of thousands of Palestinian farmers were turned into wage-earning workers in Israel. Israel also took control of the natural resources and riches of the Palestinian people; it confiscated lands, set up settlements and pillaged water, all for the purpose of providing the social and economic conditions (impoverishment and unemployment) for the voluntary transfer of the Palestinian in order to replace them with settlers.

Economic and social conditions in Palestine have gotten worse as a result of the Israeli measures which followed the Al-Aqsa Intifada. Israel turned the Palestinian territories into a group of cantons and hindered the movement of people and goods inside and outside the Palestinian territories through control over the crossings and borders. This has led to an increasing deterioration of the Palestinian economy and a rise in the percentages of poverty and unemployment to unprecedented levels accompanied with a series of daily violations practiced by the occupation authorities against the Palestinian people through invasions and wars (invasion of the cities in 2002, and the war against Gaza in 2008), arrests, house demolition, and uprooting of the trees. This has led to the destruction of the infrastructure and the accomplishments achieved by the Palestinian people throughout years of building, in addition to working to weaken the Palestinian Authority which was not at many phases to provide the needed services to the Palestinian people which led to an increase in the exposure in the Palestinian society and an increase in the demand for social protection in it. The purpose of all these Israeli measures was the destruction of the Palestinian national project of establishing the Palestinian state.

Significant Economic and Social Indicators

The size of the population of the Palestinian territories has reached 3.77 million, with a growth rate of 2.7%, according to the general census of 2007. This forms a development challenge especially at the level of providing services related to population growth and the increase in the number of people. The Palestinian society is considered young, where the number of people younger than 15 years makes up 43.4% of the total population (PCBS, 2009), which means there are high rates of support (5.9 individuals for every head of household). This increases the spread of poverty in the Palestinian territories, where it is more present in the larger families compared to the smaller ones.

The gross domestic product for 2008 was \$4,639,700 USD, which means it has become close to the level of 1999, the year that saw the best prosperity of the Palestinian economy, with a GDP of \$4,511,700 USD. However, while the average per capita income in 1999 was \$1,612.3 USD, it dropped to \$1,289.9 USD in 2008 (due to population increase), which means it has fallen by 19.99%. This raises the levels of poverty due to the weakening of the purchasing power of people.

As for the contribution by the economic activities to the gross domestic product, we find that agriculture's contribution was 10.4% in 1999, but that has dropped to 4.6% in 2008. This has dangerous economic and social implications as a large percentage of the population depends on agriculture for their resources and income. There is also the political dimension of the land issue in the national cause of the Palestinian people considering that the conflict basically revolves around it. We also find that the services sector's size has increased from 19.5% to 25.2% in 2008, making up a quarter of the GDP. Furthermore, while the contribution of the productive sectors in the GDP in 1999 was 38.9%, and that of the non-productive ones 61.1%, we notice that a significant change has occurred in 2008 where the contribution of the productive sector was 23.1% and that of the non-productive sectors jumped to 76.9%. This indicates the control of the non-productive sectors and services over the Palestinian economy and the significance of this on the labor market and the added value achieved by the Palestinian economy. The productive sectors include agriculture, hunting, mining, transformative industries, water, electricity, and construction, while the non-productive sectors include wholesale and retail, transportation, storage, communications, financial brokerage, and other services.

Concerning the budget, and as a result of the weakness and disfiguration of the Palestinian economy, it suffers from a growing chronic deficit, where the deficit has grown from \$469 million in 1995 to \$1,683 million in 2008. And while the grants and assistance amounted to \$497 million in 1995 they had climbed to \$1,953 million in 2008. This indicates the level of exposure of the Palestinian society and its dependence when it comes to daily life on foreign assistance and also the dependence of the Palestinian Authority in its operational and developmental expenditures on foreign support. This dependence has significance for the social protection of the Palestinian people, and its general economic and social development. The dependence was clearly manifested during the siege as a result of political division, and the existential crisis the Palestinian people went through especially at the level of the poor and marginalized households then.

As for the public debt, there has been a drop from \$1,602 million USD in 2005 to \$1,406 million USD. And while the amount is not great, but it is significant for the fragile Palestinian economy and the budget deficit as it makes up 32.7% of the GDP.

The unemployment levels were 11% in 1999 and rose up to 28% in 2008. As for the Gaza Strip, unemployment levels are at 43%.

(Source: **MAS's** Quarterly Social and **Economic Monitor**, Volume 17; MAS/Palestine Monetary Authority; data does not include Jerusalem, 1999 data is in fixed prices and 2008 data is estimates.)

As for poverty in Palestine, there has been an adoption of the absolute poverty line with two levels: 1) the absolute line that involves the values of the basic needs basket of the poor person that includes food, housing, clothing, health, education, and some other additional commodities that are necessary for life, 2) and the

absolute abject poverty line, which covers only the necessary basic needs of food, clothing, and housing. (The relative poverty line is used in developed countries is measured by income distribution inequality at the national level).

Poverty is also measured according to two criteria, the first according to income, and the second according to expenditure and consumption. What is used in Palestine is the consumption-based poverty line due to the difficulty of measuring the income-based poverty line. The consumption-based poverty line has also two levels, namely, the normal absolute line and the absolute poverty line.

The rate of poverty in relation to income in Palestine was at 57.2% (45.7% for the West Bank and 79.4% in Gaza) for 2008 according to PCBS.

The poverty line for 2006 was equal to 2300 NIS (\$594) for the standard family made up of six individuals (four children and two adults). As for the consumption-based absolute poverty line, it has climbed from 20.3% in 1998 to 34.5% in 2007. The absolute poverty line has climbed from 12.0% in 1998 to 23.8% in 2007, according to PCBS. This means that 765,310 people have fallen under the consumption-based poverty line (127,500 households) in 1998 and that has increased to 1,300,650 (216,000 households) in 2007. As for the consumption-based absolute poverty line, it has climbed from 452,400 people (75,000 households) in 1998 to 897,260 people (149,540 households). This means that poverty rates have doubled and that those who are in abject poverty make up 68.9% of the poor in Palestine.

From this we can comprehend the nature of the general economic, political, and social environment the Palestinian society lives in where the continuation of the occupations and its practices for over 40 years, along with the confiscation of the right of the Palestinian people to development, looting its wealth, destroying the sources of its livelihood and curbing the development of its economy, has led to the impoverishment and widespread unemployment in the ranks. Also, the attempts by Israel to destroy the transformation of the self-rule authority that lacks complete sovereignty to an independent sovereign state, an authority with limited resources that have made it dependent on external support for the continuation of its existence and for providing the services required of it to the Palestinian people especially to its poor and marginalized, has all cast a shadow on the social protection in Palestine, its nature and philosophy in the previous, current and future phases until the Palestinian people wins its rights to self determination and the establishment of a sovereign independent state.

Social Protection in Palestine

The Palestine Liberation Organization, the various factions and Palestinian civil society organizations in addition to UNRWA have played an essential role in social protection in Palestine before and after the establishment of the PNA in 1994. However, the Palestinian National Authority has assumed the primary and direct responsibility for the social protection sector represented by the Ministry of Social Affairs which is considered primarily and directly responsible for this sector in partnership and coordination with the various governmental, private and international organizations, including UNRWA.

Components of the Social Protection Sector in Palestine

- Organizations, which are made of two parts:
 - National organizations: these are governmental institutions (Ministry of Social Affairs (the leader of the social protection sector), and the relevant ministries and institutions), the civic institutions, including the Zakat committees, and the private sector.
 - Foreign organizations: these include the donor countries, United Nations organizations, including UNRWA and other international organizations.
- Target groups which receive assistance and services from the Ministry of Social Affairs and other parties.
- Programs and services provided to the poor and target segments.
- Legislations, laws and regulations related to social protection.

The analysis of the status of the social protection sector in Palestine, will start out from the nature of services and assistance offered by the various institutions to the poor households and the various social groups, rather than from each individual organization and the total programs and services they offer, because this approach allows a clear vision of the nature of the intersections and gaps in assistance and services provided to the same targeted poor families and marginalized groups. This would provide the possibility to detect the different roles of different organizations regarding the content of the provided social protection, and also demonstrates the nature of the mechanisms used in targeting and its measurement by the various

parties. It also constitutes a better practical gateway to determine the nature of the status of social protection in Palestine and the strengths, weaknesses, threats and opportunities surrounding it, as the various organizations provide virtually the same services to the same target groups.

Here, the programs and services will be categorized into: in-kind and cash assistance, social sectors, and empowerment programs.

In-kind and Cash Assistance Programs

This assistance is provided to the poor households mainly by the Ministry of Social Affairs, UNRWA, civic organizations including Zakat committees, and some international organizations especially the World Food Program.

The Ministry of Social Affairs plays the key role at the national level in supporting and assisting poor households with in-kind and cash assistance. It has done that through two major programs, namely:

- Difficult Cases Program: is the main program of cash assistance at the Ministry and perhaps at the national level in general, and it targets the following segments:

- Poor families with no source of income.
- Widowed, divorced, or abandoned women; or those with their husbands absent, with neither income nor supporter.
- Large families without an adequate income.
- An elderly whose is 60 or older, with no income or supporter.
- An orphaned minor with no supporter.
- Those with special needs whose families cannot meet their essential needs.
- Families of civilian prisoners whose families have neither income nor supporter.

It is clear that the target families are under the extreme poverty line, and that the goal is to alleviate poverty and not reduce it. The European Union is funding this program with a 1000 NIS per family every three months, which is NIS 333.33 per month. The number of beneficiary households in 2009 was 48,798 families in the first quarter, 49,645 families in the second quarter, 50,513 families in the third quarter, and 52,114 families in the fourth quarter (families is increasing). By that, 201,070,000 million shekels were paid in cash assistance to these families. It is interesting that the number of refugees among these families was about 15,291 families, which benefited from approximately 61,164,000 million shekels, or 30% of the amount provided to the difficult cases. This indicates a shortcoming of the UNRWA in fulfilling its role of providing social protection to poor refugee families.

The Ministry also provided an additional 25 million shekels to the difficult cases in Gaza, and by that the Ministry has spent 226,070,000 million shekels in 2009.

*** Social Safety Net Reform Program:** it has aimed at reforming and the developing the difficult cases program and to direct it in a more just, egalitarian and transparent direction. It targeted families with no income or with low income on the condition that they are one of the poorest households. It only covered 5000 families only and

lacked funding. It did not change or develop anything at the level of its predecessor, the difficult cases program.

* **Emergency assistance program**: this assistance is given in difficult political or natural conditions with an aim of supporting families in overcoming these circumstances, such as demolition or burning of a house and the issues of revenge and murder.

In early 2009, the Ministry developed a new strategy for cash transfers through which the cash assistance is integrated into one program with unified targeting requirements and criteria. As for the target groups in this program:

- Poor families that live below the extreme poverty line and have no source of income.
- Poor families headed by women (divorced, abandoned, widows, or their husbands are absent for whatever reason).
- Large families without an adequate income.
- Poor families which has an individual at least from one of the following segments: (An elderly who is 65 or older, permanently disabled person, chronically ill, orphan children without support).

As indicated in the new strategy, the new program of cash assistance will involve all the families that live under the extreme poverty line from the two former programs through the Ministry's resolution of targeting the poor who live under the extreme poverty line, based on the expenditure and consumption survey that is periodically carried out by the Palestinian Central Bureau of Statistics periodically and that the calculation of benefit is calculated based on the need of the individual or the family regarding the poverty line and the number of individuals and whether they are adults or children. Then that is compared with the consumption-based poverty line of the individual or family, whereby the difference between them represents a gap that needs to be bridged or narrowed. Determining the target group and method of calculating the benefit will make targeting more transparent and the benefit more just.

The Ministry is also providing health insurance assistance to about 65,000 beneficiaries, a total value of 2,600,000 shekels a year. The Ministry also provides school fees for students who are the children of cases registered with the Ministry, a total value of 1 million shekels.

Zakat Committees Program

The number of Zakat committees used to be 92, but that has dropped to 11 committees in the governorates of the West Bank, that are financed by domestic sources and through their own their projects by up to 10-15%. The rest of the funding comes from external Arab and Islamic sources, the most important of which are: the Charitable Actions Organization (UAE), Charitable Actions Organization (United Kingdom), the Charitable Society for Supporting the Palestinian People (Italy),

the World Assembly of Muslim Youth (Jeddah), Qatar Foundation, the UAE Red Crescent, the Action Committee to support families in Palestine (UAE), Kuwait Red Crescent Society, Rahman Charitable Foundation (Kuwait), Palestine Charitable Committee (Kuwait), Zayed bin Sultan of Charitable Foundation (UAE), the World Assembly of Muslim Youth (Riyadh), Charitable Activities Organization (UAE), the Islamic Advocacy Committee (Jordan), and INTERPAL (United Kingdom).

Taking a look at the nature of the institutions that fund the Palestinian Zakat committees demonstrates that these associations have a charitable and Islamic characteristic. The Zakat committees data for the period of 4/12/2007/ - 31/8/2009 points out that the assets of the Zakat committees (real estate and land) is \$52,491,747 USD, as they own health, education and productive projects, with expenditures for the same period totaling \$31,714,342 USD (This is only for Zakat committees in the West because of the Hamas takeover of the committees in Gaza after the political division and the lack of information about them since). The importance of the role of these committees in the process of social protection in Palestine and the need for networking and coordination with them by the Ministry of Social Affairs and others, especially for target groups, becomes obvious.

The General Zakat Administration was formed due to the Legislative Council's non-endorsement of the Palestinian Zakat Fund. The idea of the fund was based on the fund having its own financing with the formation of a higher council headed by the Minister of Waqf and Religious Affairs with members representing the Ministry of Social Affairs, the Palestine Monetary Authority, the Ministry of Finance, and representatives from civic organizations. The Fund would have enjoyed administrative and financial independence from the Ministry of Awqaf and Religious Affairs while the Ministry would take care of its operational costs.

The Zakat committees have two major which are the sponsorship of orphans and the poor families in addition to health, education, preaching activities and student aid.

In the report of the Zakat committees on their activities and achievements for the period between 4/12/2007 - 31/8/2009, which is about 21 months, it becomes clear that 14,850 orphans were sponsored for a total cost of 11,279,324 USD. The Zakat committees also provide monthly sponsorships for orphans till they turn 18. If the orphan chooses to continue his/her study, the sponsorship continues until the end of his/her education. They also provide health care for the orphans.

As for the poor families that receive periodic assistance, the report points out that 8,040 families have benefited, for a total amount of \$2,261,849 USD paid during that period. It has provided emergency assistance to poor families, for an amount of \$79,726 USD. The families that are living in difficult economic conditions and where the breadwinner is unable to provide income for the family, and families with many children and limited income are chosen. However, the targeting process is politicized and not objective.

The Zakat committees also provided tools, medications, treatments, health insurance and medical discounts to poor families and orphans and people with special needs for an amount of \$1,454,916 USD. They also provided food packages and other things for a value of \$3,450,148 USD, as well as seasonal projects (Fitr charity for the fasting person, bread loaf charity, school bags valued at \$1,306,312 USD. This means that the Zakat fund has provided cash assistance to orphans and poor families valued at nearly \$19,831,265 USD.

The distribution of aid by the Zakat committees depends on a social research form, and the local community plays a role in the selection of the target group in addition to the social researcher.

It can be concluded that the expenses of the Zakat committees can be classified as follows: 32% (orphans), 7.3% (poor families), emergency aid (0.25%), 33.7% (employees), 2% (administrative expenses), and the remaining 24.8% are used towards operational expenses at hospitals, schools, factories, etc. (Zakat committees reports)

United Nations Relief and Work Agency (UNRWA) Programs

The UNRWA is considered one of the most important international institution that provide social protection services in the Palestinian territories, and ranks second after the Ministry of Social Affairs. It has stated in its Strategic Plan 2010-2015 that among its strategic objectives are the provision of primary health care, the provision of free basic education, reducing extreme poverty rate, and mitigating the impacts resulting from emergencies. In order to achieve all that, it provides relief and direct support in various forms, both cash and in kind, and the repair of housing through the social safety net.

The UNRWA targets refugees in general, but it focuses on the following marginalized groups:

- The poor living under the extreme poverty line (extreme hardship cases) and with severe conditions: absence of family breadwinner, head of the family is an orphan, an elderly head of the household, head of the family is imprisoned, head of the household is handicapped, the elderly, chronic illness, children with special needs, families headed by women, and refugees who have lost their homes.
- The poor living between the normal and extreme poverty lines.

The Social Safety Net Program provides cash and food assistance to these families periodically, where assistance is provided to 4.1% of the refugees in the West Bank and 8.4% of the refugees in Gaza.

As part of UNRWA reform of the social protection net framework, it relies in the provision of cash assistance on the principle of bridging the gap between the level of consumption and expenditure of the family and the line of extreme poverty (hunger). This contradicts with the Ministry of Social Affairs regarding the benefit value provided to the poor, and it creates a gap between the assistance provided by UNRWA and that by the Ministry of Social Affairs. (The total cash values provided per

year is not clear). That is clear, however, for the Ministry of Social Affairs and the Zakat fund.

As for the second program of cash assistance, the emergency assistance program, it has to do with emergencies caused by natural disasters or the practices of the Israeli occupation or trauma related to a sharp deterioration of economic conditions. Through this program, cash and food assistance, and housing improvement is provided. The emergency assistance program covers about 900,000 people in Gaza. (For the West Bank, the figures are not clear).

The Ministry of Agriculture has a program for cash assistance and it targets farmers affected by the Wall and the majority of those are poor. It is financed by the Council of Ministers for a value of \$10,000,000 USD. The beneficiaries are chosen by the directorates of the Ministry of Agriculture. This is treated as support, not compensation (Palestinian particularity)

Families of Martyrs and Wounded Support Foundation: It was founded in 1969 by the PLO. Its main objective is to realize social care for the families of martyrs and wounded soldiers and civilians at home and abroad, through the provision of health, educational and rehabilitative services and monthly allocations (in accordance with the existing financial system of the organization). This is provided for all beneficiaries without discrimination based on their political and ideological affiliation through financial sponsorship programs (cash assistance, salaries), health sponsorship (government health insurance) and educational sponsorship (ensuring free education including university education).

According to the financial code at the Foundation, the family of the married martyr (non-military) receives 1300 shekels and a bonus of 100 shekels for the wife while the children receive 25 shekels. The family of the married female martyr receives 1000 NIS, without any bonuses. The family of single civilian martyr receives 400 shekels without bonuses. The family of the civilian female martyr receives 400 NIS without any bonuses. As for the wounded, they are provided allocations linked to the type and nature of the disability. These start at 600 NIS for a 40% disability and end up at 1000 NIS for a 100% disability. The married wounded also receive a wife bonus of 250 NIS and 25 NIS for each child. As for the allocations of the non-married military martyrs, the allocation is related to the rank of the martyr and starts at 1000 NIS for a soldier and goes up to 3990 NIS for major general. The family of the single martyr (male or female) does not receive any bonuses. As for the allowances of the families of the married martyrs and the wounded, depending on the military rank, they start at 1300 NIS for the soldier and reach 3990 NIS 3990 for the major general. Added to that is a 100 NIS for the wife and 25 NIS per child.

The Foundation works to increase the allocations to the families of the martyrs and wounded by an average of 30% in the next three years (2010-2012) so as to reach the poverty line determined by the Palestinian Central Bureau of Statistics for the year 2006. The line was estimated at 1837 shekels (extreme poverty line). The

Foundation also works to raise the allocations in the same ratio for the same years for the families of martyrs and wounded abroad in proportion to the poverty line in a particular country.

The number of martyrs inside Palestine has reached 14,312 while the wounded, who have not recovered, has reached 12,648, while the number of the martyrs and wounded who are registered (accredited) with the Foundation outside is 13,351. This means that the number of martyrs and wounded who receive support from the Foundation either for them or their families is at 40,311. There are also affected people and humanitarian cases that are listed under the title "social cases" and number 436. The number of the martyrs of the recent aggression against Gaza has reached 1,545 and the wounded were 4,000. When we consider their families (father, mother, wife, and children), we find ourselves in front of large numbers that receive various forms of social protection. (This is considered a Palestinian particularity of the social protection sector).

The size of the allocations for the families of the martyrs and wounded in Palestine and abroad in 2009 has reached 288,192,620 NIS, of which 112,079,906 NIS went to Gaza, 78,963,725 went to the West Bank, and 97,148,976 NIS went abroad. It is noticeable that the work of the Foundation was not affected by the Palestinian division. The Foundation also pays out 5,000,000 NIS to the Ministry of Health for health insurance services to the families of the martyrs and wounded. This means that the total annual expenditure of the Foundation is 293,192,620 NIS.

The obstacles affecting the Foundation's work include the lack of a professional staff capable of covering the required workload, lack of logistical services, lack of rehabilitative and advisory programs, and lack of health insurance and educational scholarships for the families of the martyrs abroad.

It seems that this segment deserves more attention especially that the monthly allocations are not enough for meeting their needs in addition to the lack of rehabilitation and training centers to help them integrate socially. (Source: Report of the Families of Martyrs and Wounded Support Foundation of 2010)

The Ministry of Prisoners and Ex-Prisoners provides various services to the prisoners inside prisons and to ex-prisoners outside. These include monthly salaries for the prisoners and a one-time release grant and payments towards fines, canteen (cafeteria) allowance, and university education for the prisoner, his wife and children, and health insurance. A one-time monthly salary is paid to the ex-prisoner who has spent 5 years and more whereby 900 NIS are paid as a basic salary in addition to 100 NIS bonuses for every year in prison with a limit of 2000 NIS; this applies to males. As for females, the advance system is applied on whoever spends three or more years in prison. The advance system is applied to those males who can prove medically a disability rate of 50% and have spent three years at least in prison. If

they have spent less time, they receive a salary for 3 -6 months. For the ex-prisoners the years in prison are treated years of service in a government job. The numbers of the prisoners in prison is increasing daily (Palestinian particularity). Ex-prisoners also receive a one-time release grant. Fine allocations are financial sums disbursed to the family of the prisoner as a result of a financial fine levied as part of the sentence against the prisoner, with a maximum value of 4000 NIS. The canteen allowance is a monthly allowance transferred monthly to the prisoner's account, which ranges between 250 – 300 NIS. The Ministry also covers the educational costs of study at the Hebrew University for the prisoner in prison.

As for the ex-prisoners, the E-Prisoner Rehabilitation Program used to provide assistance to cover a percentage of the costs of educational credits that the students complete successfully at one of the local universities. Recently, a new policy was adopted that requires directing this service towards one of the specializations that enjoy a better opportunity for obtaining employment in comparison to others after graduation. The coverage percentage provided to the beneficiary has been linked to the specialization being studied. The percentage increases with the increase of the specialization's employability and reaches up to 75% in some specializations such as those related to engineering, communications, and IT. The Program also offers a vocational training service, considered a key one offered by the Ministry. There are large numbers of ex-prisoners who head towards this service because it is not required for them to have prerequisites as is the case with the education service. Furthermore, the possibility of obtaining a job by the graduates of vocational courses is bigger compared with the many academic disciplines. This service covers all types of vocational training available in the labor market, and is not limited to traditional occupations and courses. The program holds group or individual sessions for the ex-prisoners in the vocational training disciplines they chose.

The program also provides loans for ex-prisoners. This service aims to integrate the ex-prisoners into economic activities through enabling the beneficiary to create a private business or obtain self-employment. These loans are two types: business loans, and self-employment loans. A supporting service for this program is the psychosocial counseling service.

The program also provides health insurance for the ex-prisoner, from which his/her family (spouse, children, and parents) benefit, and the Ministry pays the required sums to the Ministry of Health. The Ministry also provides legal defense of prisoners and protects their rights and pleads on their behalf as well as represent them before Israeli courts. It follows up on all their cases and visits in Israeli prisons.

The expenses of the Ministry of Prisoners and Ex-Prisoners for 2009 have reached 172,000,000 NIS and 5.786.384 NIS, according to Ministry report.

Charitable organizations have an important role in the services provided to the Palestinian society. They are supervised by the Ministry of Social Affairs.

The number of associations that are subject to the supervision of the Ministry is 1012, of which 705 are in the West Bank and 307 are in Gaza (before the coup). Of

these, 160 are inactive and require corrective measures. The number of people who serve on their general assembly is 64,149, of which 36,637 are males and 27,512 are females. Their distribution in the West Bank is as follows: 553 in cities, 310 in countryside, 38 in camps and 4 in the nomadic areas. (It is clear that the concentration is in the cities).

These associations carry out multiple activities: awareness creation and guidance, medical rehabilitation, vocational training, academic training, training, cash and in-kind assistance, and social solidarity.

They provide services to many of the vulnerable social groups: disabled, elderly, children, women, and community development, and have programs and income-generating projects.

They have a variety of funding sources, which are as follows: self-financing, 20-25%, local, 20-35%, government, 10.5%, Arab, 25%, Islamic, international, 20-25%. We can see that the self-financing and local financing levels are low and a greater dependency on outside financing (According to Ministry reports).

Of these organizations, 111 provide cash assistance and in-kind assistance to the poor (no information about the size of families, support and methodology).

Food Assistance

Food security is essential for all people and is achieved when they are able at all times to have, physically, socially and economically, access to sufficient, nutritionally-adequate, safe and nutritionally-satisfactory food to be able to have an active and healthy life, The lack of food security occurs when any of the above is at risk.

A large part of the Palestinian people are losing their food security and the main reasons for that are weak incomes as a result of poverty and unemployment, the declining role of agriculture and its limited production as a result of the settlements, the Wall and the confiscation of land and water, climate changes resulting from global warming, in addition to higher prices for food and fuel worldwide.

Twenty-five percent of West Bank families suffer from food insecurity, while 49% of households buy food on credit and have not paid water and electricity bills for several months. In Gaza, 75% of households lack food security due to the spread of extreme poverty and weak purchasing power. (Report by World Food Program and the United Nations Food and Agriculture Organization, August 2009).

PCBS define the worst families in terms of the level of living as the families whose expenditure on food exceeds 44% of its overall expenses. In the West Bank, household expenditure on food equals 49% of income, while in Gaza it is 56%. The reason for that is the low income that results from poverty and unemployment. WFP is providing food assistance to needy families through the Ministry of Social Affairs, UNRWA and NGOs, especially for special hardship cases.

The Ministry of Social Affairs has provided food aid to about 50,000 poor families (non-refugees). The value of the distribution is \$100 and takes place every two months. The total cost was \$45 million USD in 2009 in addition to logistical assistance worth \$620,000 USD.

The Ministry of Agriculture implementation two programs: food for work and food-for-training, in order to provide food to needy groups that lack a source of income. The two programs began in 2005 and ended in 2008 for lack of sustained funding from the World Food Program and the inability to continue funding these programs from the PNA budget. In the training for food program, the beneficiary receives 20 hours of training for food per month and for once only. Training is provided in areas such as cooperative work, beekeeping, and animal husbandry. In the period during 2007-2008, 2284 family have benefited from this program. These programs are geared towards a special segment of the poor. Although these programs have relief and developmental nature, they are in essence aimed at relief for the purpose of providing food.

The World Food Program supports nutrition for children in schools, along with the Ministry of Education. The number of beneficiary children was 55,000 in 2008.

As for the Zakat committees, they have provided food packages to needy families worth \$250,000 USD, in addition to its seasonal work of providing meet during Eid Al-Adha, Ramadan dinners (bread and olive oil).

UNRWA works within the framework of social safety net program to provide food aid periodically. The emergency assistance program provides food assistance to families facing difficult circumstances and whose income lies below the poverty line. It is expected to provide food assistance to 125000 families in Gaza, and 58,000 families in the West Bank.

Conclusions

- 1- It is clear that social assistance, in its cash and in-kind forms, makes up a large part of the various forms and type of social protection in Palestine.
- 2- This assistance targets the poorest segments, which live under the extreme poverty line.
- 3- This assistance is divided into permanent and emergency, but the permanent ones are the greater of the two.
- 4- The Ministry of Social Affairs plays a key role in providing these services. UNRWA comes next after the Ministry, followed by the Zakat fund. What is interesting is that Ministry of Social Affairs has provided cash support to about 15,291 refugee families, which amounts to 30% of the total number of families benefiting from the cash assistance program which it implements. This highlights the smaller size of the assistance given out by the UNRWA compared to that by the Ministry. If

there were a unified payment system that UNRWA abides by, the Ministry would have provided this assistance to additional families.

- 5- The characteristic of the assistance is relief and not developmental, but it is necessary to alleviate the poverty of beneficiary families and it plays a role in providing for their main needs, especially considering the difficulty of achieving sustainable development under occupation.
- 6- There are multiple parties that provide this assistance given the weak coordination among them which leads to a waste of resources because many of the families are receiving assistance from more than one side, thereby reducing the number of beneficiaries from the different sides, in addition to multiple targeting methodologies and mechanisms of provide assistance.
- 7- The funding of the cash assistance and in-kind programs for the most part is dependent on foreign aid and not on local sources.
- 8- There are special groups in Palestinian society that receive cash assistance as a result of the nature of the conditions of the Palestinian people and its resistance to the occupation and the continuation of conflict, such as families of martyrs and the wounded, the prisoners, and emergency cases as a result of the practices of the occupation. This exhausts the PNA and impedes the development of sustainable assistance programs.
- 9- An increase in the number of emergency cases that need cash and food assistance as a result of Israeli aggression against the Palestinian people and its resources, which confuse the aid budgets allocated for the poor.
- 10- In principle, the targeting criteria are not unified at the various parties which provide cash and in-kind assistance, but there is a tendency by the majority of aid providers to follow the footsteps of the Ministry of Social Affairs and provides benefits on the basis of bridging the gap between the level of household spending and the extreme poverty line by 60%.
- 11- The level of coverage of the target groups is not sufficient, as it does not cover all families living in extreme poverty.
- 12- This assistance is supposed to be provided to all families that fall under the national poverty line, but they do not perform this role in terms of coverage, which leaves tens of thousands of families exposed and without any help. This creates social contradictions and threatens social unity and social cohesion, which requires treatment through expanding coverage to include all the poor in the Palestinian society based on their needs and by virtue of their citizenship rights. Therefore, this requires the raising of additional funds to cover as many poor people as possible, even if in a gradual manner.
- 13- There are forms of social care that are provided through cash assistance especially health insurance and exemptions of poor students from school tuition fees. These constitute additional income for the poor and play a role in reducing

human poverty in the country, especially that education and health are key elements of human development.

Social Care for the Marginalized and Weak Social Groups

The Ministry of Social Affairs, UNRWA and NGOs provide various forms of social care for vulnerable, fragile, and marginalized groups, in Palestinian society, offering protection, assistance, rehabilitation and accommodation for some.

Disabled Persons:

A disabled person is defined according to the Law of the Disabled No. 4 for 1996, as someone who is afflicted with a total or partial disability, either congenital or not, that is resident in one of his/her senses or in his/her psychological, physical or mental ability to the extent that limits the possibility of meeting the requirements of a normal life in conditions of those like him who are without disabilities. Therefore, caring for them and provide them with services aims at protecting them and integrating them into the society.

Figures released by the Palestinian Central Bureau of Statistics indicate that, according to the census data of 2007, the rate of disability in Palestine amounts to 5.5%, or 200,181 people with a disability. That percentage was in 1996 according to the census, 2.1%, or 54,000 people. Here we find that this ratio has doubled in ten years, while the absolute number has increased by 370.70%, becoming one of the highest in the world due to injuries caused by the practices of the Israeli occupation. According to the type of disability, the percentages are as follows: 2.9% in sight, 1.4% in hearing, 2.1% in movement, 0.7% in comprehension and cognition, 0.7% in comprehension and communication.

The causes of the various forms of disabilities are many and the ratios of the disabilities based on the type are, according to the 2006 statistics: 30% of disabilities result from genetic factors, the Israeli occupation has injured during the Intifada 33,000 citizen have caused a lot of various disabilities, disabilities resulting from work injuries in the absence of labor law enforcement, and occupational diseases of all kinds, have caused 29.5% of injuries.

The statistic point out that 76.6% of people with a disability who are aged 10 years or more are outside the labor force because of their inability to work, which increases the burdens of social protection for them, whether by family or by the society and PNA, especially that the needs of people with disabilities greater than those of their healthy counterparts. Only 55.1% of them had enrolled in an education program, which is a low percentage and is due to the absence of educational institutions for persons with disabilities and the lack of integration programs with a disability in the existing educational institutions.

The Ministry of Social Affairs as an official party plays an important role in providing various forms of services to people with disabilities and was able to implement many articles of the law. The most important of these services are:

- It has helped 5693 families with a disabled member in the West Bank, giving them cash, in-kind and medical services.

- The Ministry also supervises a number of residential, educational and rehabilitation centers for persons with disabilities, such as:

Al- Dar Al-Baida Center offers its services to the mentally challenged, housing 22 children.

Sheikh Khalifa Center provides vocational training for 56 trainees.

The Alai School for the Blind provides academic and vocational training to 30 blind persons.

Al-Shabiba Rehabilitation Center, which aims to integrate children with disabilities and also provides vocational training.

The Sheikha Fatima Center will be inaugurated in February 2010 and will provide vocational training to 60 trainees.

In pursuance of Article 6 of the Law, a customs exemption regarding special cars for personal use has been implemented, totaling till early December 2009 788 exemptions.

In pursuance of Article 10, the Ministry has been urging the application of the special regulation of employing 5% of persons with disabilities in the ministries. The percentage at the Ministry has exceeded 6% of the employees.

The Ministry has also through the rehabilitation program for disabled persons provided interest-free loans with a grace period of six months. This project is funded by the UAE Red Crescent with \$ 1,006,200 USD and has involved the implementation of 48 projects.

Currently, 137 persons with disabilities receive vocational training and care. The Ministry has provided movement guidance to about 300 people a year. The Ministry also oversees five day centers for people with disabilities. The Ministry allocates a monthly budget to support cases that deserve aid tools. The Council of Ministers has allocated an amount of \$238,000 to implement the first phase of the disabled people card in order to facilitate the receipt of their rights from all government institutions.

The Ministry, in coordination with charity organizations, has purchased services from the Ihsan Charity Association for the benefit of people with a disability, and includes surveying disability and capacity building. Also, an amount of 1,500,000 NIS was allocated for the purchase of services from the associations. The Ministry has also provided an amount of 1,500,000 NIS to support charities. The Ministry is seeking to sign more agreements to purchase services from various associations in order to provide service and support the associations.

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UNRWA provides services for people with disabilities, usually to refugees and to non-refugees sometimes. It provides services to them and their families in coordination with the local committees in the camps and works directly with them through social workers. The committees provide services according to each case (special education, home-visits, rehabilitation). The UNRWA also covers the disabilities in families registered as special hardship cases, while the work philosophy is based on integrating the disabled into the local community through the provision of care and rehabilitation to them, contributing to the financing of aid tools. There are special centers for people with disabilities used by UNRWA in providing services to them. There is also a program for persons with disabilities aimed at rehabilitating the disabled and enhancing their integration into the community through a range of community rehabilitation centers. These centers provide work rehabilitation services such as the pronunciation service and services for motor disabilities, visual impairment, and mental disabilities. The program also provides aids for the disabled in order to facilitate their movement and improve the possibility of meeting their needs.

A single study carried out in the Palestinian territories was conducted by the Ministry of Social Affairs in 2000 to analyze the services provided to people with a disability. The study pointed out that there are 134 institutions in the West Bank and Gaza Strip that deal with all categories of disability, and are similar in terms of the services provided. The services include: medical services, educational services, training services, legal services, rehabilitative services, and cultural services. A Ministry study on the number of civic organization that provide services for people with disability, there is reference to the presence of 65 societies in the West Bank as well organizations in Gaza that the Ministry was not able to account for. There is a lack of serious studies on these originations, the number of those with disabilities that are served by the, and the nature of services provided to those with disabilities.

The number of organizations that provide services to those with disabilities are insufficient, and they tend to concentrate in the cities. There is also an absence of a statistical survey that updates the available figures, and an absence of a guide that outlines the provided services.

The adoption of the Palestinian Authority of the Law of the Disabled in 1999 was binding to all ministries and official Palestinian institutions, but some do not implement what pertains to it in terms of the implementation of the law. These institutions are: the Legislative Council which has an oversight role on the application of the Law of the Disabled; the Public Works Department, which has a role in the implementation of works related to persons with disabilities such as roads, sidewalks and parking of vehicles; the Ministry of Education, which has a role in the process of integrating people with disabilities in schools and the establishment of schools for people with disabilities; the Ministry of Health, which has a role in providing treatment and rehabilitation; the Ministry of Labor, which has a role in regards to accidents at work and the employment process; the Ministry of Information, which has a role in the development of programs for raising awareness in society. There are also roles for the ministries of Youth and Sports, Culture, Transportation, Communications and Information Technology, and Finance.

All the concerned parties seek to advance the status of persons with disabilities in the future through the implementation of the Law of the Disabled, providing them with the services necessary for their treatment, education and rehabilitation, so that they become productive. The parties also seek to increase and institutionalize coordination between the various institutions. However, the Law of Health Suitability is contrary to the spirit of the Law of the Disabled; very quickly a person with a disability is quickly rejected from consideration for a public service position because of unsuitable health condition. The Ministry of Social Affairs is currently undertaking efforts to enforce the Law of the Disabled in the ministries and governmental institutions out of realization of the public and community responsibility towards this segment.

The Elderly

An elderly person in the Palestinian society is determined according to the retirement age of 60 years. The proportion of elderly people in Palestine, according to the Palestinian Central Bureau of Statistics data for 2007, is 4.4% of the population, or 166 thousand elderly men and women. The proportion of the elderly, has increased recently due to the rise of survival rates by 5-6 years and the drop in fertility rates. The proportion, however, is low compared to developed countries where that proportion exceeds 15%. Statistical figures for 2006 has pointed out that the proportion of households headed by an elderly has amounted to 14.7% of the total Palestinian households, or about 29,531 families. A proportion of 14.7% of them participate in the labor force, which means 24,402 people, while 65.5% of them are living with chronic diseases, and half of them are poor, which equals 83,000 people.

The Ministry of Social Affairs provides medical services and in-kind and cash assistance to about 5,792 elderly men and women in the northern governorates, and to about 7,000 elderly and elderly in the southern governorates. There is a weakness in the rehabilitative side although the Ministry has provided health insurance for these cases. Considering the number of elderly who do receive cash

and in-kind assistance, we can deduce that 70,000 elderly do not receive any kind of cash assistance and care.

According to the records of the Ministry of Social Affairs, there are 23 institutions that care for elderly persons, 21 of those are in the West Bank and two are in Gaza. All of these institutions are civic ones and provide social and health services for the elderly but lack development programs with the exception of one organization affiliated with the Ministry of Social Affairs. This institution has 20 residents and is expected to accommodate 60 tenants after its completion. There are five residential institutions for the elderly run by religious institutions that are part of foreign missions. The number of residential institutions is 16 and they are home to 314 elderly men and women. The relationship of the Ministry of Social Affairs to them is a supervisory one in order to ensure the quality of services provided to them. As for day (non-residential) institutions, they number 7 and they benefit 722 elderly men and women. There are 19 co-ed institutions, 3 female institutions, and one for males only.

UNRWA provides services for the elderly through the severe hardship cases program, offering them cash and in kind assistance. The elderly person is also provided with psychological and health counseling and they are guided on how to deal with family problems. UNRWA also assists the elderly in obtaining services from other institutions, such as obtaining hot meals. (Current statistics are not available)

These institutions offer a range of social and health services, but lack of development programs.

Services are provided either free of charge as is the case in the governmental Ajdad House for Elderly Care in Jericho, or at nominal prices through the charity organizations' institutions, or at high prices in the rest of them.

The Ministry of Social Affairs plays an important role in taking care of the elderly care sector through the supervision of the civic organizations that serve them, in addition to the formation of the National High Committee for the Care for the Elderly in Palestine. Among the tasks of this Committee is supporting and strengthening the role of the families, encouraging them to embrace the elderly, to enhance national awareness of the status of the elderly and their role in society, to encourage the continuation of the contribution by elderly to the country and their role in the family, community, and to work to coordinate the efforts of government and non-governmental organizations working in the service of the elderly and the upgrading of the services offered to them. The Ministry provides cash and in-kind assistance and health insurance as well as in-kind seasonal assistance and assistance related to medical rehabilitation. Such assistance was provided to medical rehabilitation, where such aid was extended to 103 cases in 2006. The Ministry also renovated 18 houses of elderly people in cooperation with the Palestinian Housing Council on the elderly. It also established the Ajdad House for Elderly Care in Jericho.

Services for the elderly are not commensurate with their size and do not cover all the poor and marginalized among the elderly, in addition to the problem of strengthening their protection within the confines of the extended family as a result of the retreat in social cohesion in comparison to before. The government and the Ministry of Social Affairs will seek to develop the services provided to this sector in the coming period, especially that there is a shortage in the services provided to this sector. Half of the elderly live under the poverty line, whether at the level of hot meals, food basket assistance, medical devices, periodical medical supervision or concern about the diseases which afflict the elderly. More than 65% of the elderly suffer from chronic diseases such as diabetes, osteoporosis, heart disease, and others. The institutions that provide services suffer from a lack of financial resources, trained staff and a lack of specialist volunteers.

It is clear that there is an absence of an effective national program for elderly care and the absence of laws, legislation and regulations addressing their situation, as well as the absence of policies that provide them with the required service and lead to a broader coverage for them. Furthermore, there is no database of the elderly and their details in the Palestinian society, which would facilitate the identification of their needs, rights and the services that should be provided to them.

Orphans

The orphans are a marginalized group in need of sponsorship and care, and consist of the children who have lost their fathers, meaning their family breadwinner, especially the poor. Various national official and civic institutions and UNRWA have been concerned with this segment, and with providing them with services for quite some time. The Ministry of Social Affairs has signed an agreement with the UAE Red Crescent Society to sponsor orphans and their families, according to which the Society provides the Ministry funds and agreed upon mechanisms. This has led to the development of a special program for orphans in the Ministry aimed at paying attention to the issues of the orphans, in terms of education, health care and attention to prepare the orphans professionally and educationally so that that they do not become a burden on society, to contribute to economic and social development and to integrate into the society. The Ministry disburses to each orphan \$50 per month, and has disbursed \$2 million to 2093 orphans in 2009.

The Zakat committees, through its orphan sponsorship programs, provide in-kind, financial, health and education services and to poor orphans who have lost their providers. Through the framework of the orphan sponsorship program, sponsorships worth \$11,279,850 USD were provided. This program is one of the main Zakat fund programs and its expenses in the period of 4/12/2007-31/8/2009 have constituted more than one third of the total assistance in the same period (35%).

UNRWA is also interested in the refugee orphans and through its severe hardship cases program; it provides cash and in-kind assistance orphan head of household (under 18 years old). But the number of orphans who are provided with assistance

and value is unclear.

Charity organizations take care of orphans who have special conditions in care institutions and provide them with daily, health and education services. There were 24 residential institutions for orphans in the West Bank and Gaza in 2006, which included two homes in Gaza, providing service for 2800 orphans.

The report by the Ministry of Social Affairs affirms the lack of a unified, comprehensive orphan database. It also affirms the lack of coordination among the Ministry, the Zakat committees and charities that work to ensure that the orphans are sponsored and cared for. This leads to duplication in the provision of services and deprivation of some orphans from those sponsorships.

This vulnerable social group and especially its poor members are in need of protection, care and health, rehabilitation and education attention. It also needs special legislation to protect it and to develop the relationship among the partners and especially between the Ministry and the charities that provide services to them. Also the Ministry itself needs to pay attention to this segment and to provide services to them.

Children

Children are an important social category on which the country's future depends, such that United Nations have paid special attention to this social group and have developed the Convention on Rights of the Child. The Convention was approved by Palestine and is considered binding to the signatory nations.

The population of Palestine in 2007 reached 3.77 million people, with children under the age of 18 accounting for 52.2% of the population, which is equal to 1,967,940 children. There is a noticeable decline in the birth rate in the past decade which amounted to 42.7 births per 1000 population in 1997, while the rate dropped to 36 in 2007. This indicates a trend towards a drop in the proportion of children in Palestinian society owing to a decline in fertility rates. The proportion of families with children in the Palestinian society amounts to 82.8%, while families without children amount to 17.2%.

The Palestinian children strategy that was recently prepared within the framework of the Palestinian children vision talks about the need to provide a safe environment for Palestinian children that addresses the physical, mental, psychological and social aspects.

The mission speaks of the need to provide a safe environment that fosters the capabilities of children through legislation, policies and programs within their right to survival, development, protection and participation and to ensure the rights of every child to having a better life through the provision of child-friendly environment and reduction of all forms of violence and discrimination against children.

The Council of Ministers Resolution No. 96 for 2007 in Article (1) stipulated the **exemption of children from poor families whose names are approved and registered with the Ministry of Social Affairs from school fees**, in accordance with mechanisms employed by the Ministry of Education and Higher Education.

The Palestinian Child Law has stipulated the protection of the rights of the child to survive and thrive and to enjoy a free, secure and developed life, and the child's enjoyment of all rights contained in the law without discrimination, and the state's guaranteeing the protection of these rights and to create the appropriate conditions that guarantees the children's right to obtain the highest possible level of health and social services and the right to education and participation in various aspects of community life. The Law has also guaranteed for children the priority in enjoying protection, care and relief in all circumstances, and the state taking all appropriate measures to prosecute and hold accountable all those who commit a war crime against children or crimes against humanity.

The Law also addressed the educational rights of children. It guaranteed their right to free education in state schools up until the completion of the basic phase at a minimum. It also addressed the need for the state to take all appropriate measures to prevent early drop out of children from schools.

Chapter 9 addressed protection mechanism as Article 50 stipulated the creation of a special childhood protection department that includes a number of child protection advisors at the Ministry of Social Affairs.

The Child Law, which addresses basic child rights, also addressed the dangers of employing children before they turn 15 years old (Article 14).

The Law also addressed the social rights of the child in terms of its right to being spent upon for food, clothing, housing, health and education through the caretaker (Article 29). Article 31 guarantees for orphans or children with unknown parentage, children of social welfare institutions, children of divorced or abandoned women who have no provider, children of the imprisoned and the missing, children of those unable to work due to illness or disability, children from families whose homes were destroyed or burned, disabled children, or patients with chronic diseases, and children who are constitute triplets and more access to social assistance. Also, children deprived of their natural family environment, whether permanently or temporary, have the right to alternative care through private families or public or private social welfare institutions. (Article No. 32).

The right to life is considered the basis for the exercise of other rights, but the Israeli government is violating human rights of Palestinians in general and children in particular. The children of Palestine suffer violence and humiliation by the Israeli occupation. Since 2000, approximately 200 Palestinian children were killed by Israeli forces, and the War on the Gaza Strip at the end of December 2008 / January 2009 has resulted in the killing of 417 Palestinian children out of a total of 1334 Palestinian martyrs, which makes up 31.25% of the total number of martyrs. The total number of martyrs killed since the beginning of Al-Aqsa Intifada till 31/12/2008

was 5,901, of which 959 were children under 18 years old, representing 16.3% of the total number of martyrs. Scores of children have suffered injuries and permanent disabilities. Furthermore, 200,000 people, including 112,000 children, were displaced.

The data of the Ministry of Prisoners and Ex-Prisoners shows that by 2008 Israel had arrested more than 600 children since the beginning of Al-Aqsa Intifada, and still holds 330 boys and girls in Israeli prisons till now. Ministry reports show that 99% of children prisoners have been subjected to torture and abuse, and they include 70 sick children who do not receive adequate health care. The Ministry is following up on the issues of prisoners and ex-prisoners, especially children, financially and legally. The effects of the conflict are not confined to the martyrs and injured, but there are profound and direct psychological effects to children as a result of the incursions, shootings and bombings, such as inability to sleep, bedwetting, stuttering speech and mental disorders, anxiety and fear. Israel violates the International Humanitarian Law, the Geneva Convention and the Convention on the Rights of the Child and exposes children to various types of risks. This requires that the international community and human rights organizations cease these abuses, and demands of the concerned governmental and civic organizations to provide all the protection requirements for these children and their families.

Children are affected by the nature of the socio-economic conditions prevailing in the Palestinian territories, where there is a broad category of poor children as a result of poverty of their families. The income-based poverty rate has reached 57.3% in the Palestinian territories in 2007, of which 59.3% were families with children, compared with 47.2% of households that do not have kids. The greater the number of children in the family, the more likely it will fall into the cycle of poverty compared to other families. Therefore, with the spread of poverty in Palestine, the primary victim is the children. If the poverty line is calculated on the basis of a family of six members, of which two are adults, then two-thirds of the poor in Palestine are children. This requires special attention by decision makers and policy makers towards the poor children in Palestine and providing all that is required for their protection, growth and educational, health and social development. Given that poverty is considered a decisive factor in exposing children to violations of their rights, disabled children, children in conflict with the law, school drop-outs, children in the labor market, orphans and displaced children are mostly poor. Helping poor families meet their needs and the needs of their children will make children less vulnerable to abuse and neglect.

The employment of children exposes them to multiple risks that impede growth and leads to their exploitation and affects their physical abilities. Children in the 10 - 17 years age group in 2008 accounted for 20% of the total population. The results of the Labor Force Survey shows that the percentage of working children, whether paid or unpaid, amounted to 3.7%, with 5.3% of those in the West Bank and 1.2% in Gaza. The percentage of male children in the labor market was 6.4% while female children made up 1.0%. This requires the activation of the Labor Code by monitoring and preventing child labor. Child labor affects their emotional, moral, physical and cognitive development. Also, it was found that 25.6% of working children are not

enrolled in school. The results of Labor Force Survey for 2008 shows that about two-thirds (67.7%) of working children are working with for families without pay, compared to 25.6% who work as wage-earning workers for others, while 6.7% work for themselves. The average daily wage for working children was 50.8 shekels per day and their average weekly work hours were 43.

This requires the ministries of Social Affairs, Labor and Education to work together to ensure that the government is taking measures to inform employers, families, police and schools of issues of child labor and how to take needed measures to ensure the non-exploitation of children at the workplace and to hold employers accountable for violations, particularly with regard to the employment of children under the age of 15 years. The follow-up on the issues of employment of children among the ministries is important and must be institutionalized and receive attention. Programs should also be provided for the rehabilitation of these children and reintegrating them into school and society.

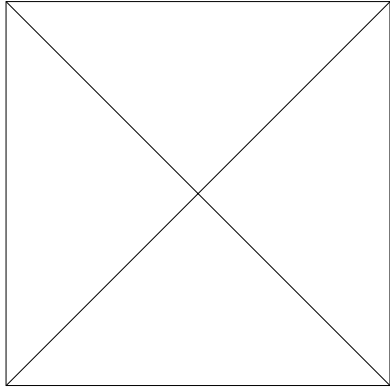
Attention must be given to families headed by women, which often rely on older children as breadwinners. Attention should also be given to the areas surrounding the Wall, Jerusalem and the C areas where, according to the survey information, the number of children entering Israel for work is increasing.

There is a group of children who need protection and they are those who are in conflict with the law, and they come mostly from poor families. The reports of the Ministry of Social Affairs point out that between 500 to 2200 cases of children in conflict with the law are being handled and that these children do not work but go to school. The vast majority of these children are accused of theft and destruction of the property of others, while 3% of them are accused of murder and sexual assault.

The information relating to child protection issues are not comprehensive, especially those related to vulnerable groups of children who are exposed to violence, abuse and exploitation. Therefore, the development of a system through which the reliable data is collected related to child protection is of paramount importance.

The Ministry of Social Affairs and civic organizations handle a set of target groups which can be classified as children in difficult circumstances. These groups include: orphans, children of unknown parentage, sick children, disabled children, instances of begging, child labor, victims of physical and sexual abuse and neglect, school dropouts, homelessness, foster families, children affected by emergency conditions, and children who suffer from family problems. With regard to the protection of children, there are no precise figures; however, the Ministry of Social Affairs handles 3,500 cases per year of children who suffer abuse, exploitation, deprivation and violence. The Ministry oversees the Center for Child Protection that handles 60 cases each year, in which shelter, social, psychological, educational and recreational and health services are provided, in addition to other activities designed to remove the threat suffered by children and to reintegrate them into their families. Work is being done to develop a system of child protection networks between the government and the civic sector to organize services and efforts in the area of

protecting and caring for children who suffer violence and abuse. The Palestinian Child Law and the international Convention on the Rights of the Child comprise the legal reference framework for the network. The network currently operates in five governorates and work is taking place to expand it to the rest of the governorates. There is also the Higher Council of Maternity and Childhood which requires institutionalization. The network also cooperates with the Family Protection department at police departments.



There are 27 institutions that care for children in the Palestinian territories, according to the records of the Ministry of Social Affairs. There are 23 institutions in the West and 4 in Gaza. Children are given shelter in these institutions for the following reasons: being orphans: 243 children at end of 2008, family disintegration: 406 children, Vocational Rehabilitation: 359 children, abuse: 10 children (West Bank numbers only with no information from Gaza).

The Ministry of Social Affairs handles 1500 annual juveniles (delinquents) annually. It also runs two institutions for juveniles, one for males and one for females, where it provides them with residential services, vocational rehabilitation, counseling and academic education. The number of juvenile males was 291 and the number of females was 19. There is no center dedicated for female juveniles in Gaza. Rehabilitation is weak at juvenile centers.

There are gaps in the approved Juvenile Law, which requires the introduction of amendments in order to arrive at a modern law (taking into account the best interests of the child, restrictions on the rights of the prosecution, the mechanism of arrest and imprisonment, etc.)

There is a shortage of staff and proper health conditions in shelter homes, while equipment are old, etc.

The Ministry provides protection and care services for children of unknown parentage and works on creating a safe and secure environment for the children, although this phenomenon is uncommon in our country and is very limited. The Ministry, in coordination with the police and civil institutions, provides foster families for these children and there is good success in this regard.

The Ministry of Social Affairs supervises the nurseries, of which there are 32 nurseries run by civic organizations. There are many nurseries that are working without a permit, and lack qualified nannies, as well as sound work methodologies. Nurseries are an important means for encouraging women to work, especially when modern nurseries play a role in the upbringing of children. This requires special

paying attention to the nurseries.

Furthermore, it is worth noting that all children under the age of three enjoy free health insurance. But what about health insurance after that, especially given that that two-thirds of poor households have no access to aid and lack health insurance. This leaves a large number of children of the poor without health insurance, which requires health coverage for these families and their children at least.

All school children enjoy free education whether at government schools or at the schools of the UN Relief and Works Agency (UNRWA).

The achievements of education and health are good in comparison with the Millennium Development Goals in Palestine whether in regards to primary school enrollment rate or the absence of gender gap in enrollment rates for males and females.

There is a special children and youth program supervised by UNRWA that aims to ensure their growth is normal and healthy and ensure their participation in activities that suit the stages of their development in a positive way and in line with their rights. This program offers a range of services for children aged 6 -14 years and youth aged 15-24 years, and works to develop of the spirit of volunteerism, the development of a spirit of belonging, love for work, community participation and leadership skills.

Women

Palestinian women face societal persecution in addition to persecution by the occupation. A wide-ranging debate is taking place over the law of personal status and women's rights, as well as the Beijing Declaration and work on equity for women and non-discriminating against them. The President of the PNA has signed the CEDAW convention which relates to women.

The number of males in the Palestinian society is 1,911,955, at a percentage of 50.8% of the population, while the number of females amounted to 1,855,583 at a percentage of 49.3% (Census 2007). The proportion of working women is 3.15%. There are currently five women ministers who make up 23.80% of the Council of Ministers, while the women make up 11.2% of the judges, 12.9%, of the Legislative Council, and 17% of the members of local councils.

Labor Law has addressed the issues of maternity and the rights of pregnant women and at birth. So does the Civil Service Law, which has granted women at birth a 10-week paid leave with the right to leave work an hour early for the first year of from birth and the right to take a leave without pay for one year.

The Ministry of Social Affairs carries out protection and empowerment programs for women victims of violence. Its programs educate women about the stages of pregnancy, childbirth, early childhood. They also provide psychological, legal, social counseling and awareness programs to educate women about civil and economic rights and implements activities to reduce early marriage. The Ministry also oversees the Mehwar Center, which provides protection for women who suffer

violence, abuse and neglect. The Ministry is currently working with the Women's Center for Legal Guidance to establish a program to reduce domestic violence in the society.

There is a women program at UNRWA that aims to strengthen their role and participation in family and society. The program provides a range of services aimed at increasing women's knowledge and ability through the provision of expertise, training, counseling and education. These services are provided through a network of women's centers, which help in promoting the economic and social roles of women and promote their self-reliance.

Charitable organizations play an important role in the protection of women and enhancing their role in society. There are institutions that address the legal aspects relating to women. According to the Ministry of Social Affairs, there are 140 civic organizations concerned with women's issues in the West Bank while no such information is available about Gaza.

The Ministry cooperates and coordinates this work with government institutions and concerned civic organizations. An advisory council for women protection policies made up of governmental and civic organizations has been formed. The Ministry is a member of the National Higher Committee for Combating Violence against Women, which is responsible for working towards formulating a national strategy to combat violence against women.

The Ministry of Social Affairs needs to be concerned with women issues, especially concerning battered women, and to provide qualified staff and resources, especially that financing women centers, whether they are supervised by the Ministry or run by civil organizations, is external, with funders attempting to interfere with the work programs of these centers.

Based on the above-mentioned, it is clear that there are several programs but they are scattered and are being implemented by a variety of institutions which have no serious coordination among themselves whether at the level of policy-making, setting priorities, or in terms of measuring the impact of these services beneficiaries. There is also an absence of a database on these groups, which weakens the planning process. It is also clear that the main concern of the various institutions is providing services and nothing else, while neglecting planning, policies and service standards of provided services, and monitoring and evaluation, which weakens the impact of these programs.

Empowerment Programs:

The various actors at the level of social security implements empowerment-incentive programs for poor families and various vulnerable social groups. These programs aim to be concerned with human capital and its integration in the labor market, through rehabilitation, training, education and the provision of grants and soft loans to encourage small businesses towards self-sustainability by shifting from relief to development programs .

The most prominent empowerment project at the Ministry of Social Affairs is the project for deprived families, "Deep."

Economic empowerment program for deprived families (DEEP) is a project funded by the Islamic Development Bank (\$ 30,000,000) and implemented by UNDP in partnership with the Palestinian National Authority. The program operates through local civil institutions and small lending institutions to provide a comprehensive package of financial and non-financial services, to meet the needs of the poor and families living under the poverty line in Palestine.

The overall objective of the program is: "to eradicate poverty in the occupied Palestinian territories through economic empowerment and enhancement of access to financial services." The goal the program seeks to achieve:

To empower Palestinian families that suffer from chronic poverty and serious difficulties and help them to get out of economic dependence to become income generators.

The Palestinian National Authority is the principal owner of the program, and plays its role through the Program's Board of Trustees, which is the highest authority of the program and is chaired by the Ministry of Social Affairs, with membership of the Ministers of Labor, Planning and Administrative Development, as well as

representatives of the Islamic Development Bank and the United Nations Development Program, in terms of technical monitoring. The technical assurance committee was formed, representing all partners, who hold the responsibility of follow-up, implementation and ensuring its conformed with the Authority's policies and objectives.

The partnership scheme is based on a positive approach to dealing with development projects to guarantee that all parties play their roles effectively and efficiently..

Outputs of Phase I:

1. Economic Empowerment Component

Until the end of November 2009, the program was able to implement interventions for economic empowerment for 2457 families. It is expected that the total number of families benefiting from this program will reach up to more than 4100 families by the end of May 2010. All of these families will be able to start a small business for the purpose of income generation in order to improve their economic status and eliminate reliability.

2. Islamic Small lending Component

The program supports interventions related to the provision of a small Islamic financing for poor families. The program works on the implementation of these interventions through existing micro-finance institutions in Palestine. The program loaned these institutions an amount of U.S. \$ 5,804,000 million, which enabled them to grant funds for 1603 poor families, based on certain elements within the criteria. The provision of this Islamic loan was based on conditions that the beneficiary should use the small loan for the establishment or development of special economic projects that contribute to the generation of an income.

Phase II: Next Program's Plan

Based on the experience accumulated from the 1st phase of the program, below are the preparations for the second phase:

Phase II aims to economically empower Palestinian families so as to end dependence on cash transfers in order to break the cycle of poverty.

The duration of Phase II is four years, in which 9000-12.000 families listed in the Ministry of Social Affairs, will be the target group and will be offered grants. Although these families are under the poverty line, many of them have resources that enable them to engage in economic activities in order to exit the poverty circle.

The size of the target group will be biggest of any other target group in any other project that has been implemented for the purpose of eradication of poverty in the occupied Palestinian territories, since the beneficiaries are expected to amount to 20,000 families.

Phase II involves capacity building of institutions that will participate in the implementation of the program to adapt their capabilities to the objectives of the program, led by the Ministry of Social Affairs, in addition to providing counseling services for targeted families to help them overcome problems that hinder their benefiting from the program

This will transform the project into a national revolving fund (endowment) for the use of loans and funding for new families

The success of this development model will encourage increasing the number of targeted families and the search for additional resources to promote the development trend, as opposed to one of relief, in the Palestinian system of social security.

The Ministry is also providing loans for the disabled to help them achieve self-reliance through the creation of income-generating small enterprises. The number of loans granted to this category are 48 loans.

The Ministry of Labor established a Social Welfare Fund in order to address the problem of unemployment through the provision of soft loans for the unemployed and to support small projects in the Palestinian private sector, yet that fund was put on hold, due to lack of necessary funding. However, there is serious action underway by the Ministry of Labor to re-activate it to deal with unemployment.

On the other hand, UNRWA's special program on micro-lending, supported by the community, aims to strengthen the capacity of refugee communities by providing sustainable financial support to less fortunate families in the camps and through micro-credit for these families and implementation of income generating projects.

Microfinance sector plays a vital role in providing sustainable financial services for low income families, the economically active and marginalized groups in both rural areas and camps, as well as in the agricultural, industrial and commercial sectors, in addition to women project. These institutions have offered 256,000 small loans, from which 185,000 borrowers have benefited from a total amount of \$ 357 million. Presently, there are 30,000 available loans for an amount of \$ 55 million of which 48% are for women. These institutions are: ACAD, ANERA, ASALA (NGO), CHF international program, FATEN (Non-Profit Organization)), (PARC (rural cooperative), PDF (NGO), UNRWA, YMCA international program, in addition to the Bank of Palestine and the Welfare Bank.

These loans play a vital role in helping poor and marginalized groups to become self-reliant and break the cycle of receiving cash and assistance. The Ministry of Social Affairs has to coordinate with these institutions (part of the project is implemented to enable poor households, supervised by the Ministry of Social Affairs) in order to identify the target group and the possibility of institutional and financial support more effectively, in addition to providing a legally encouraging environment for the

work of these institutions, while there is a need to conduct actuarial studies to determine the interest rates, so as not to drown the poor families in debt.

As for the rehabilitation vocational training and vocational education, there are several programs with different partners and for different groups, These programs play an important role at the level of investment in human capital as a key component of social security programs, and through the provision of the necessary skills, which provides big opportunities to engage in the labor market , contributing to economic growth and employment and providing income, which contributes to poverty reduction and mitigation.

The Ministry of Social Affairs is to play an important role at this level through the centers run by it, especially on the level of the disabled, children and women. The Ministry has 14 vocational training centers employing about 130 people and providing training on about 10 occupations or crafts. These social rehabilitation programs targets the age group of 12 - 16 years, and graduates about 800 persons annually, after receiving two years of training.

The Ministry of Labor has 12 vocational training centers staffed by about 240 employees and provides training in 17 professions or occupations. These programs target people over 16 years of age. The duration of some programs is 6 months while other last about 10 months. The Ministry graduates about 3000 trainees annually.

The Ministry of Detainees provides vocational training services in nearly 12 specializations and pays each trainee about \$ 100 for his participation in the training.

At the Ministry of Education, the program for vocational secondary education comprises three fields: commercial, industrial, and agricultural. The Ministry has 12 industrial schools, and two agricultural schools in the West Bank and Gaza Strip, in which about 2000 students are enrolled annually.

UNRWA implements a community-based organizations program, which aims to strengthen the capacities of refugees in formulating and implementing sustainable social services to the marginalized and the poor through community-based organizations concerned with various categories such as women and the disabled, children and youth, as well as the elderly, and provides a range of services such as loans and rehabilitation.

There are 78 Palestinian charity associations concerned with vocational and academic rehabilitation, including 34 for vocational training and 44 for academic training.

The Zakat committees take care of orphans until they complete their university education. This is an important investment in human capital and opens new horizons for them to engage in the labor market.

All of these programs play an important role in human development in Palestine and promote the potential of individuals, especially the poor and marginalized people, for entering the labor market. Since most of the training programs are conducted by various government institutions, it requires the highest degree of coordination among them, in

order to link the process of training with the national strategy for vocational training and labor market needs, in which various concerned parties anticipate in policy formulation and implementation.

Employment Programs: the Ministry of Labor attempted to address the increasing unemployment ratio by employing the out-of-work portion of the populace through some provisional employment programs, and has implemented a temporary employment program for 3-6 months, targeting a number of registered unemployed persons in the districts through employment councils operating in the governorates, with the participation of government and private sector representatives, from which tens of thousands of workers have benefited. This program was suspended in 2005 and was replaced by the UNRWA's and NGO's emergency employment programs. This program no longer exists, in addition to another program, which is conducted in partnership with the private sector and non-governmental institutions dealing with temporary employment for the rehabilitation of a number of the unemployed, especially the new ones in the labor market, mainly new university, junior college and vocational school graduates. The plan targeted 10,000 graduates in the private sector and the salaries are paid by the employer and the program. The programs succeeded in employing 250 graduates.

The Ministry of Agriculture has some empowerment and development programs, targeting a special poor group such as agricultural land reclamation, land clearing, building supportive walls, digging wells for rainwater. The work has been ongoing since 1997 and currently gives priority to families affected by the wall, funded by the Islamic Development Bank Arab Fund for Economic and Social Development, the International Fund for Agricultural Development and the Italian Cooperation and implemented in partnership between the Ministry of Agriculture and civil institutions, and there is ongoing coordination between the directorates of the Ministry of Agriculture and civil institutions to identify the beneficiaries. 6020 families have benefited from this program during 2000-2008; there is another program "food for work and training for food", from which 2284 families have benefited from during 2007-2008.

UNRWA's work plans involve increasing job opportunities for poor refugees;

The CHF implements an emergency employment program, funded by USAID with a budget of \$20 million, targeting the unemployed and those suffering from malnutrition.

Zakat Fund works on a productive rehabilitation project, which rehabilitates those entitled to zakat to become productive to get them out of the assistance provided to them. This project has 32 productive, educational and health projects that employ around 645 employees (West Bank).

However, the temporary employment programs and programs of training and employment for food and other projects are predominantly developmental relief, mainly characterized as relief, due to the lack of sustainability and continuity. These are restricted to limited time periods and numbers of poor families and the unemployed.

They do not substantially contribute to the reduction of unemployment and poverty, in addition to their high management costs. As a result of these factors and subsequent lack of funding, these programs have ceased operations.

As illustrated above, the essential empowerment programs are manifested in the work of various parties, which is related to soft loans and micro-enterprises, rehabilitation and vocational training, which need to be strengthened and expanded, so as to play a positive role in the formation of human capital, as well as poverty alleviation and reduction; projects from relief to development and the enhancement of the labor market and self-reliance.

Medical Care

Regarding spending on health in the Ministry of Health, the total expenditure figures during 2008 amounted to NIS 1,205,000 million, of which 8% are salaries and wages.

The number of families that have health insurance is 88.043, of which 1.4% are insured optionally, 50.6% are insured compulsorily, 12.2% are for those working in Israel, 18.4% are group insurance, including free health insurance for the unemployed after the uprising, while 12.4% are insured by the Ministry of Social Affairs (65,000 have health insurance, as registered in the Ministry of Social Affairs), There is 5% who have free health insurance. The total revenues of health insurance was NIS 67,472,000 per year. No data was available on health insurance in the Gaza Strip. It should be mentioned also, data is not available on health insurance for special cases of prisoners, as statistics show that there is a large number of citizens who do not have health insurance.

(Note about the health insurance revenues, it is clear that there is a contradiction, according to what stated in the same report):

Palestinian National Authority - Ministry of Health - Annual Report 2008. Palestinian Health Information Center, April 2009

National Health Insurance Law

The proposal on the National Health Insurance Law indicates that there is a massive effort to establish a national health insurance institution, with the following objectives:

- 1 - To provide high quality health services for citizens.
- 2 - Equality and justice when dealing with the citizens in meeting their health needs.
- 3 – To expand health insurance to cover all citizens, including the unemployed and the poor.

The law will provide the following package of health services:

1. Medical examination and treatment in clinics by general practitioners and specialists
2. Laboratory tests and X-rays
3. Surgery, excluding cosmetic operations
4. The expenses of treatment, medicine and hospitalizations of regular and emergency cases
5. Medicines according to the approved list of medicines.
6. Regular dental treatment.
7. Annual preventive examination.

The draft law allowed other services not listed above, wherein payment of additional fees has not been identified in the law. The law also permits beneficiaries to take advantage of non-governmental health services, provided that the national health entities contract the private health provider.

The law has identified the funding mechanism for this project to guarantee its sustainability, whereby 3% of the beneficiary's is deducted, while he/she pays 5% of the total treatment expenses and 10% of the total medicines costs, in accordance with the price list of the Pharmacists' Union.

The law dictates that the Ministry of Health is to provide the following free services:

1. Basic vaccines
2. Health care for children under the age of six
3. Maternal care
4. Treatment of cancer
5. Treatment of infectious diseases
6. Psychiatric Treatment
7. Treatment of addiction to alcohol or drugs
8. Dialysis
9. Elderly citizens over age sixty who are single and do not have income subject to tax

The law obliges employers to register all employees in the health insurance system, in which the employer's contribution or through the deduction of 3% of the employees' salaries.

The law requires the Ministry of Social Affairs to pay the contributions of families registered in its records, as well as the Ministry of Labor, which in turn is committed

to pay the contributions of the registered unemployed citizens in its records. To ensure application of the law, a range of sanctions and fines for those who violate the law have been put in place.

Generally speaking, this draft law was submitted by the Ministry of Health and is still controversial within the Ministry of Health and outside, between the supporters and opponents of this law. There are calls for approval without any reservations, and there are calls for adoption through the gradual application of the legislation, in the form of several steps and stages. Despite the importance of the law, there is an urgent need to take into consideration the following issues:

- Residents of the city of Jerusalem and its suburbs, whom are subject to Israeli health insurance and how to deal with them
- Individuals and families who have other health insurance, be it private insurance, or UNRWA's insurance , which is not mentioned in the draft law
- Dismissal or overlooking of chronic diseases that burden the Palestinian citizen, such as diabetes, kidney failure, liver cirrhosis and other chronic illnesses
- Dismissal of some preventive tests for genetic and hereditary diseases such as Thalassemia
- The drug list has not been formulated, which is often limited to a range of medicines that do not exceed a few dozens of pharmaceutical products of low quality and prices, with no reference to the contribution of the insurance coverage of the drug costs from outside this list, which are often of high costs, since they are imported, in addition to the fact that the vast majority of the public are unable to purchase these drugs.
- The law did not mention to what extent is the contribution of the insurance Institution that cover the expenses of the patient's transfer abroad and how to deal with it, knowing that the available health service providers in the Palestinian territories are unable to provide a large number of advanced health services.
- The need for a clear and explicit stipulation on exemption for the poor and the unemployed, from health insurance premiums, provided that the Palestinian Authority covers their participation fees in case they are not registered in the Ministries of Social Affairs and Labor.
- There is a need to activate maternal care services to pregnant women (before, during and after pregnancy [postpartum period]), which is considered wider than the care of pregnant women, particularly with regard to reproduction and fertilization treatments, as well as the implications of women after childbirth such as cases of post-partum depression that affects a significant proportion of women.
- National Palestinian terminology should be adopted vis-à-vis the definition of the Palestinian target groups, e.g. the elderly as a group that is defined nationally that

starts with the retirement age, as well as the definition of disability and poverty, and others.

- There is the need to reconsider the contribution of the beneficiary, in terms of the cost of treatment and medicines, based on extensive studies to examine the extent to which the Palestinian citizen is able to cover, (especially considering the fact that more than 34% of Palestinian society are suffering from absolute poverty) and distribute these contributions in accordance with mechanisms that ensure proportionality in contributions, according to the different categories of income and their association with the national Palestinian poverty line.
- Lack of readiness of the infrastructure of the Palestinian health system, whether on the private sector or governmental level to proceed with implementation of this law upon ratification..
- The law failed to address many marginalized groups such as: the disabled, orphans, AIDS victims and families of martyrs and wounded.

Despite all that has been previously mentioned, the law comprises numerous positive issues related to the poor, the unemployed, the ones employed by private companies, the elderly and others who are mentioned within the provisions of this law, which requires enrichment through national dialogue to be adopted.

Social Insurance:

Social insurance is part of the social security programs, and social security programs are part of social protection in its broad sense. In some literature, there is a match between social security and social protection on one hand, and social security on the other hand, in some countries. In the case of Palestine, we are talking about social protection sector in the broad sense, and this requires to overview Social Insurance in Palestine, as a component of social protection in its broader meaning.

Social insurance programs cover workers in the public and private sectors alike, especially those who contracted regularly, along with other categories such as temporary workers, agricultural workers, domestic workers and migrants.

According to a World Bank study, one third of workers in the Arab region are covered by pensions, and those working in the public sector enjoy a relatively good level of protection, while for workers in the private sector in some countries (such as Palestine), coverage is limited or non-existent, as is for workers in the informal sector, and women's low participation in the labor market (15%) in Palestine, while women are covered up to 10% in most countries.

Retirement plans are covered by contributions of workers and employers both in the public or private sectors, but there are a large proportion of workers and their families who do not enjoy such coverage, where they have to rely on their savings (if any) and on the support the family and the local community. This leads to the exposure of these groups to join the list of social cases that need assistance, due to the loss of work or exposure to shocks.

Pension Systems:

The Public Retirement Law No. 7 of 2005, is a comprehensive and unified Law for all employees in the public sector, private and civil sectors, as well as the security personnel. This expands social security by providing a stable financial resource for the retired employee and his/her family.

This law includes categories that were not covered by any pension system earlier, such as employees of the private and civil sectors, only a small fraction of them are some who have enrolled in pension systems offered by unions and private bodies. The law has drawn certain exceptions for special groups, particularly in early retirement, because of the risks they face in their work. Within the law lies the right to attain long-term treatment for health disabilities., So they are entitled to retirement, regardless of years of service retirement, by deducting 2% of the average salary for the last 3 years in service plus half of the years remaining to reach the mandatory retirement age of 60 years, whereas the total number of years calculated do not exceed 35, in addition to the employee's right to obtain a certain amount of insurance. The law has guaranteed basic retirement (minimum of \$ 100 for each of those who have reached over sixty) excluding the public sector workers and those who have no income. The Law adopted special arrangements full-time workers at the Palestine Liberation Organization, in terms of counting the full-time years of enrollment and authorized staff to other public retirement systems, but the law excluded the following categories:

- 1 - Public sector employees over the age of 45 years starting from the date of implementation of the law
- 2 – The appointment or transfer to work in an institution or body whose employees are not subject to this law.
- 3 - President of the Palestinian National Authority, Prime Minister , cabinet members, President and members of the Legislative Council. The law defined the categories entitled to a pension as follows:

1. Those who are aged 60 years, with 15 years of service to meet the retirement requirements.
2. Those who are aged 55 years, with 20 years of service to meet the retirement

requirements.

3. Those who are aged 50 years, with 25 years of service to meet the retirement requirements.
4. Those who are aged 50 years, with 20 years of service to meet the retirement requirements, who worked either in the security forces, laboratories, radiology centers, gas drilling, oil and mines.
5. Those that can prove that they have health disabilities below the age of 60 are not eligible for the elderly pension or early retirement.
6. Heirs of the deceased can get the same amount of retirement pension if the participant was retired before his death (for retirees on the 2% and half of the salary on the 10% system). In the case of death while working, the case is dealt with according to the principles adopted for calculating the deficit of health.
7. Those who have retired upon the Cabinet's decision, provided that he has completed 15 years of service as a retirement requirement.
8. Employee whose service is terminated because he/she has reached the age of 60 and did not complete 15 years of service, the Public Treasury has to give them basic pension, in accordance with the Cabinet's approval.

Article 15 of the Public Retirement Law stipulates that the retiree is permitted to participate in non-governmental pension systems, which clearly indicates the possibility of formulating other pension systems through the issuance of regulations by the cabinet. Accordingly, a draft explanatory memorandum to establish a private pension system (non-governmental) was presented to the Cabinet as the final draft, yet no final decision has been made, so far. This is expected to benefit all employees in the private sector institutions - namely civil society, trade unions and workers subject to the Labor law, as stated in Article 4.- which requires conducting community discussion between employers and workers and trade unions, to be approved in order to redress the workers and their inclusion in national pension systems, thus achieving social security for them and their families.

It is quite clear that this system allows for a large number of staff who have reached the age of 60 years, and those whose services have been terminated because of lack of fitness, and those who have completed 55 years of age and have been enrolled in this pension system for 30 years or more –all those categories can enjoy old age and disability social security, leading to the re-submission of this system to the Cabinet for approval. In fact, this system will reduce pressure on social work institutions by reducing the number of needy people in the Palestinian territories, and will contribute to the beneficiaries' access to a health care system through health insurance.

However, there are several gaps in the pension law of 2005, and in the mechanisms for the provision of retirement benefits for public sector employees, most importantly:

- ✓ A new law should be issued along with the continuation of work on the

- previous laws
- ✓ Did not specify how to deal with pensioners who did not reach the age of 45
 - ✓ No money has been transferred to the pension and insurance fund, which is considered part of the public treasury (a total volume of debt owed by the Palestinian Authority for the insurance and pensions amounts to NIS 1,764,601 as of 30/4/2007)
 - ✓ The risk of unsustainable pension entitlements as a result of the overall financial status of the Authority
 - ✓ Lack of investment funds and absence of investment policy as a result of the aforementioned (funds transferred from the Israeli to the Gaza staff by the Authority was invested by the Palestinian Investment Fund and not from the Insurance and Pensions Fund (\$ 200 million).

With respect to municipalities, the municipalities of Gaza are subject to the same government system, which is enforced in the Gaza Strip and the West Bank. There has been a decision made by the Ministry of Local Government and the Cabinet concerned with employee classification and the applicable pension law.

Palestinian Civil Organizations operate as provident funds for its employees, in terms of deducting a percentage of their salaries.

Some of the professional unions provide pension funds of its members, such as the Doctors' Association, the Bar Association and the Engineers Association (in Gaza, the Bar Association only). These associations differ in the methods and amounts of deductions.

The Palestinian universities adopted a policy of saving funds for their staff, whereby they deduct 5% of the employee's salary and add 10% from the university. Recently, Palestinian universities went through a series of strikes, demanding a pension scheme.

The international institutions like UNRWA and other United Nations organizations provide pension funds for their employees, where they deduct 7.5% of salary and add 15% of the salary. Their employees retire upon the completion of 30 years of service, and then are given what has been saved for them, in addition to a month's salary for each year of service.

The private sector suffers from lack of pension funds for its employees, while some large companies (employing 20 or more workers/employees) have secured provident funds for their employees by deducting a certain percentage of the salary and adding a certain percentage and this varies from one company to another. As is known, the Palestinian economy is characterized by small-scale enterprises and employment, which means that the vast majority of workers in the private sector do not enjoy social security.

Workers:

In terms of maintaining workers' rights, the Cabinet decided in its resolution No. (47) for the year (2004) adopted a Notification List (Reporting) of employment injury, occupational diseases and serious accidents and providing statistics models. These are considered vital issues that significantly protect workers' rights, in case of commitment by employers. This issue, substantially contributes to the payment of workers compensation and treatment of various occupational diseases, resulting from the nature of work.

The President has ratified the Social Insurance Act No. (3) for the year 2003, which regulates the work injury insurance, old-age insurance, disability insurance and natural death insurance, Later, the President ratified resolution No. (6) for the year 2007 to abolish the Social Insurance Act. It is worth mentioning here that the law of social insurance has included important issues such as work injury insurance, thereby urging the employer to enroll all his employees in the work injury insurance within the Social Insurance Institute. So, the Institute will provide medical care for the victims, along with help covering financial obligations in the cases of temporary and permanent disability, death and funeral expenses. The Institute also pays compensation equivalent to 80% of the victim's wage at the time of work-related injury has occurred and pays the 80% of the wage to the beneficiaries in case of death. In case of work injury that lead to permanent partial disability up to 35%, then the subject will be paid a monthly pension corresponding to his disability until his death, and in case of death, the pension will be distributed among the beneficiaries. The Social Insurance Act protects certain rights of the interns and volunteers.

Concerning overtime, the Cabinet has decided in its resolution No. 166 in Article 122 that the number of weekly working hours are 45 hours, distributed evenly among the weekly 5 working days as stated in Article 12, stating that overtime should not exceed 12 hours per week, so as to maintain a certain degree of physical off-time for the sake of personal maintenance. These hours should not exceed the total of 12 hours daily and should be recorded in the subject's payroll in order to protect workers' rights in case of termination for whatever reason.

The Minister of Labor issued decree No. 13 of 2004, in which he reduced the number of daily working hours by one hour, especially in dangerous or health-hazardous work, as well as night work. He also stipulated that the annual leave was to become three weeks, instead of two weeks.

While the decree No. 96 of 2007 in Article (1) exempts children of unemployed workers listed at the Ministry of Labor from school fees in accordance with the mechanisms applied at the Ministry of Education and Higher Education, respectively.

The law states that a child with special needs has the right to education and training in the schools and centers prepared for the students of special needs, and the State

is committed to provide education and training to these classes, schools or centers. (Article 41).

According to a study undergone on unfair dismissal, between text and application, this issue lacks clarity in the Labor Law No. 7 of 2000, which is limited to this type of dismissal without any justification. There were 86 cases of unfair dismissal during 2007.

It is noted that the reasons for these unfair dismissal cases, not to mention the general weakness of the Palestinian Labor law, where it did not provide the minimum job security for the worker and his lack of job security, the law did not give a clear definition of arbitrary dismissal, nor did provide duration of labor lawsuits that may drag on for years, due to lack of Palestinian courts' efficiency. There is lack of clarity in the amount of compensation and the absence of a minimum limit of compensation for up to 24 months only.

The establishment of the Retirement System for the private sector and reconsidering the abolition of the Social Insurance Act, in addition to the development and activation of the labor law and government decisions can bring social security for workers.

Since these insurances are unsustainable and do not include all regular and non-regular workers in the informal sector, their needs must be addressed through the establishment of a Social Security Fund, even if it is gradual.

SWOT ANALYSIS
Internal Environment

Weak Points	Strong Points
<ul style="list-style-type: none"> * The weakness and fragility of the national economy * Two-thirds of population live under the poverty line * Widespread unemployment * Permanent budget deficit * Public debt * Political split * The persistence of economic and social shocks and increased risks as a result of occupation practices, thereby expanding the demand for social security * Authority's inability to implement policies and plans in a holistic national manner, due to the absence of sovereignty * Dependence on social security expenditure and PA Government's budget on external funding * Prevalence of relief nature in programs and services provided by various parties, instead of a developmental approach * Fragmentation and multiplicity of institutions related to social security and lack of trust and coordination among them * Failure of the existing system to respond to the people's rights and needs * Weakness of the monitoring, follow-up 	<ul style="list-style-type: none"> * National and civil political will is capable of protecting and caring for the poor and the marginalized in Palestinian society * Government's program - to end the occupation and establish a state giving priority to social security * PNA has adopted the Declaration of Independence and the Basic law for international conventions and humanitarian values of justice, equality, equal opportunities, human rights and self-determination , as well as a realistic political agenda, accepted locally, regionally, and internationally * The Government has adopted a development policy through the concept and philosophy of integrated social policy and considering social security a national priority * Providing social security, from the perspective of rights, as opposed needs * Recognizing the political dimension of social security and its role in the empowerment of the steadfastness of citizens, especially those affected by the policies of occupation, as well as the

<p>and evaluation system that measure the qualitative indicators</p> <ul style="list-style-type: none"> * Institutional weaknesses of some government institutions and civil organizations that provide social security services * Lack of transparency and justice in the services provided * Weak contribution from the private sector in social security * Lack of a national comprehensive database for poor families and various social groups * Poor research and policy-making and planning in government and non-governmental institutions * Continuation of application of some of the old legislation, and failure to adopt the Law of the Ministry of Social Affairs, and absence of effective application pertinent to the adopted laws 	<p>poor and vulnerable</p> <ul style="list-style-type: none"> * Recognizing and working on moving the social protection measures from relief to development. * The existence of a government institution (Ministry of Social Affairs) as leader, coordinator and supervisor of the social security sector. * The existence of a strong and active civil society * Palestinian democracy * Effective family and community solidarity. * Sense of moral and political obligations to the service providers.
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External Environment

THREATS	OPPORTUNITIES
<ul style="list-style-type: none"> * Continuity of the occupation and its practices * Continuation of the various forms of conflict between the Palestinian people and occupation * The peace process remains stalled * Heavy reliance of the Palestinian Authority and social security sector, (as well as development projects) on external financing * Politicization of international funding for the Palestinian Authority and society * Global financial crisis and the potential decline of international funding 	<ul style="list-style-type: none"> * International consensus on the establishment of a Palestinian state * International commitment to assist the Palestinian people and the Palestinian National Authority (investment in peace). * Support of global civil society for Palestinian rights and people. * Trade agreements with many countries in the world * Labor agreements between the Palestinian Authority and some Arab countries * The Role of the Palestinian Diaspora in development. * International human rights organizations dealing with violations of the occupation against the Palestinian people's rights

Strategic objectives, policies and policy interventions

Strategic objectives are desired results and measurable, which will be achieved in the sector on the medium and long term levels.

These objectives will be linked to address gaps experienced by the sector at present, and work to promote national priorities, and to prepare for statehood. .

1st Strategic Objective:

Comprehensive coverage of those eligible for cash and in-kind assistance

Through analysis of this component, it is clear that the overall assistance provided to poor families and from all partners (the Ministry, charities, UNRWA) do not cover all Palestinian families that live beneath the poverty line, but channel their assistance to the poorest (extreme poverty) and does not fully cover them, which makes for tens of thousands of poor families without any assistance, which in turn affects their resilience, therefore contradicting the government's program, generating further social contradictions, and threatening the unity of community, which requires an expansion of coverage to all the poor in the Palestinian community as a need and right of citizenship.

Policies:

- * Comprehensiveness in the provision of assistance
- * Step by step coverage
- * Partnership between all service providers to assume responsibility under the leadership of the Ministry of Social Affairs

Policy interventions:

- * Allocating a larger amount in the budget for the social security sector as one of the national priorities of the 13th government's program
- * Extending UNRWA services to cover the needs of the poor refugee families

It is noted that the Ministry of Social Affairs, is covering more than 15000 families in the camps, due to UNRWA's inadequate services

- * Increasing international support to assist poor families through the activation and development of recruitment and mobilization of funds from new funding sources.
- * Developing the role of the private sector in social security through a special tax.
- * Optimal auditing of the eligible families and canceling the non-eligible (there are a large number of non-eligible beneficiaries and a large number of eligible families that don't receive any assistance).
- * Coordination between service providers to avoid duplication.
- * Replacing the food basket with coupons for eligible families other than those who receive cash aid.

2nd Strategic Objective:

Increase of services provided to beneficiaries living at the national poverty line.

Noting that the aid provided by different parties do not correspond to the levels of need, and there is a difference in the accruing benefit level from the various families by the provider, and there is also a difference in the definition of poverty line by various institutions. The Minister of Social Affairs adopted the definition of the extreme poverty line, in accordance with the statistics of the Palestinian Central Bureau of Statistics, and will pay 60% of the poverty gap (between the income and extreme income poverty line). UNRWA considers hunger as the extreme poverty line, and provides assistance accordingly , leading to the loss of equity in distribution.

Policies:

Graduality

Justice

Harmony between the various parties.

Policy interventions:

- * Standardization of methodologies and targeting criteria between the various parties.
- * Adoption of unified narrative regarding the poverty line and extreme poverty, according to statistics of the Palestinian Central Bureau of Statistics, in accordance with consumption levels/needs of a family.
- * Developing the level of services for families within the absolute poverty line in the first phase and up to the level of the national poverty line later.

3rd Strategic Objective:

The transition from relief to development:

Policies:

- * The adoption and integration of rights into the various programs
- * Encouraging self-reliance of individuals and families through capacity building so as to exit the cycle of poverty
- * Supporting income-generating small businesses
- * Supporting microfinance and soft loans for targeted families and individuals to enable their access to financial resources.
- * Working with the private sector to encourage economic investments with social responsibility towards the targeted groups.
- * Harmonizing rehabilitation and training with the labor market.
- * Improving health and education in various programs.

Policy interventions:

- * Allocating bigger budgets for empowerment programs and projects to assist poor families and individuals to engage in the labor market and break the cycle of poverty
- * Reviewing the existing programs related to promoting the development dimensions, and analyzing the available opportunities in the new programs that enhance the development dimension
- * Developing the detailed plans for each progressive step in order to clarify the strategy of transition from relief to development
- * Studying the possibility of developing (Endowment) a revolving fund, to enable deprived families that are supervised by the Ministry of Social Affairs to establish a bank for the poor in Palestine.
- * Developing coordination relations between governmental, civil, and the private sector institutions, with regard to rehabilitation, education and vocational training.

4th Strategic Objective:

Care and empowerment of vulnerable and marginalized groups:

- * Elderly:

Objective 1:

To provide comprehensive and qualitative services for the elderly:

Policies:

- * Creating a legal and legislative environment to ensure the provision of services to the elderly
- * Provision of social care for the elderly in their homes
- * Providing health care services for the elderly and formation of care groups (medicine, physiotherapy, nursing, nutrition, psychological and social care, as well as sports and recreational activities).
- * Enhancing and developing the level of residential care services for the elderly

Policy interventions:

- * Adopting a Law for the elderly that acknowledges all their rights
- * Expanding the circle of elderly beneficiaries of social services to include everyone, especially the poor
- * Ensuring income and securing a decent living for the elderly
- * Training and qualification of cadres in the field of elderly care
- * Support and rehabilitating cadres working for the care of the elderly

Objective 2:

To help the family and society to assume the role in line with social values and human rights towards the elderly.

Policies:

- * Promoting the role of family and children to enable/encourage them to take care of their relatives
- * Creating a supportive community for the elderly

*** Policy interventions:**

- * Rehabilitating the inadequate housing for the elderly
- * Training the family in elderly care
- * Providing financial support for those (pertinent) with limited income
- * Spreading awareness among the public regarding the issues of the elderly
- * To promote voluntary work for elderly care.

Persons with Disabilities:

Objective:

Providing care and support to persons with disabilities.

Policies:

- * Ensuring the implementation of the Law of the Rights of Disabled Persons, according to law No. 4 of 1999 and the International Convention for Persons with Disabilities of 2006
- * Responding to the special needs of people with disabilities
- * Broaden community's participation in the service of persons with disabilities
- * Providing social security and empowering persons with disabilities to further integrate into the society

Policy interventions

- * Formulating a national strategy to work with disabled persons
- * A comprehensive review of the Law and regulations of the disabled in order to legally facilitate its application
- * Issuing an ID card for disabled citizens
- * The commitment of governmental institutions to the implementation of the law of the disabled
- * Motivating the Supreme Council to follow up on the implementation of the law
- * Developing existing centers to comply with the needs of persons with disabilities.
- * Opening of new centers for the protection and rehabilitation of the disabled, while taking into account geographical distribution to cover all persons with disabilities.
- * Setting up a fund for the tools used by persons with disabilities
- * Rehabilitation, educating and employing persons with disabilities to be reintegrated into society
- * Supporting voluntary work in the local community in service of persons with disabilities
- * Providing a high level of training to refresh the staff working in the disability field thereby enabling them to provide services more efficiently and effectively
- * Spreading awareness among the public regarding the rights of persons with disabilities
- * Supporting charities that provide services to persons with disabilities and strengthening coordination with them

Children:

Objective 1:

Securing the rights of children:

Policies:

- * Applying child law and monitoring violations against children in order to properly address them

Policy Interventions:

- * Establishing a national monitoring system for committed violations against children's rights
- * Coordinating between the various concerned bodies to address these violations

Objective 2:

The protection and care of children:

Policies:

- * Protecting children against violence, abuse, neglect, exploitation or trafficking and preventing them from exposure to harassment or physical or sexual abuse
- * Eliminating child homelessness, or the phenomena of begging or dropping out of school or work
- * Protecting children from armed conflict

Policy interventions:

- * Creating new centers for the protection of children, orphans - among others - , that cover national needs
- * Disseminating child protection networks in the Palestinian governorates in coordination and cooperation with the pertinent institutions
- * Restructuring of the Supreme Council for Motherhood and Childhood
- * Developing rehabilitation and care centers for the young, boys and girls, and implementing training programs and vocational rehabilitation to steer them away from juvenile delinquency
- * Finding alternative and foster families to embrace a child or more children deprived of family care
- * Educating, counseling and training juveniles and drug addicts, contributing to their reintegration into society
- * Caring for needy orphans by securing income, as well as health and educational services to them
- * Upgrading the skills of staff working in institutions of care and protection of children
- * Coordinating with the Ministry of Labor and the Ministry of Education with respect to children who dropped out of school and child labor in order to protect such individuals and reintroduce them into education, thereby facilitating reintegration into society
- * Strengthening the coordination between all service providers on children's issues

Family:**Objective 1:**

- * To maintain the unity and cohesiveness of the family unit

Policies:

- * Deepening the bonds of solidarity between families and individuals
- * Promoting values and humanitarian ideals
- * Providing the means and possibilities for converting needy families into productive ones
- * Providing protection for women who are subjected to violence and abuse

Policy interventions:

- * Rehabilitating and assisting families living in difficult circumstances or those that have individuals that need special care
- * Create family counseling centers that assist in solving family and social problems
- * Training of personnel in the field of family counseling
- * Providing psychological and legal counseling services for women who have suffered abuse
- * Organizing awareness campaigns in coordination with the concerned parties with

regard to combating violence against women

- * Effective coordination with centers and institutions working on family issues

5th Strategic Objective:

To promote partnership between the various parties in the design, implementation and monitoring of policies and empowerment programs of social security .

Policies

- * To enhance the partnership between the public and private sector and civil institutions regarding the design, implementation and monitoring of policies and programs of social security
- * Promoting partnership with international institutions
- * Strengthening the role of the Ministry of Social Affairs in the coordination and supervision of charities
- * Activating various concerned bodies to play their roles more effectively (Council of Motherhood and Childhood, Council of the Disabled & Elderly (respectively) and the Advisory Council for Social Affairs, etc...)

Policy interventions:

- * Assessing the work of existing bodies and conducting reforms necessary for effective action
- * The formation of a high level national body involving various parties (the Supreme Council for Social Protection, led by the Ministry of Social Affairs) to coordinate all policies, programs, priorities and roles of the various parties
- * Institutionalizing the relationship between the partners
- * Creating incentives for joint work and cooperation
- * Spreading awareness of the importance and need for mutual cooperation and coordination
- * Consolidation of databases

6th Strategic Objective:

To provide a legal environment for achieving justice and ensuring access to the social security program, safeguarding the dignity of Palestinians.

Policies:

- * Legal harmonization among all partners
- * To achieve legal harmony between the two parts of Palestine
- * To improve legislative performance
- * Development of existing legislation

Policy interventions:

- * Review of existing laws
- * Enactment of new laws

Among the most important of proposed laws that need either approval or amendment:

- * Draft Law of the Ministry of Social Affairs
- * Draft law of social security.
- * Draft law of Public Health and its regulations
- * Draft Law of Health Insurance and its regulations
- * Draft Economic Empowerment Fund Act
- * Draft Zakat Law
- * A revised draft Palestinian Child Law and its regulations
- * ID Card system for the disabled
- * Executive Regulations of the Law of Narcotic Drugs and Psychotropic Substances
- * Draft juvenile law
- * Regulations of the Law of prisoners and ex-detainees
- * Social Tax Act
- * Amended Law of charitable associations

7th Strategic Objective:

Effective and efficient social security institutions

Policies

- * Institutional capacity-building of the Ministry of Social Affairs as a leader and coordinator of this sector to successfully perform its tasks
- * Institutional capacity building of the charitable organizations as national partners in the provision of social security services

Policy interventions:

- * Review and development of existing frameworks to respond to the mission and functions of the Ministry
- * Reviewing the by-laws that govern the work of the Ministry and institutions
- * Assessing the training needs of the Ministry and civil organizations
- * Training staff on job skills to meet the nature of the services and tasks to improve the outputs of services provided
- * Introducing work incentives to encourage excellence, creativity and productivity
- * Job satisfaction
- * Developing the human resources management to play its role effectively
- * Developing knowledge, planning and policies at the Ministry
- * Establishing a computerized database and network for the targeted families and various social groups, which facilitates monitoring, evaluation, planning and policy making
- * Developing the infrastructure of the Ministry and directorates, as well as partner institutions, to play an active role in service delivery
- * Developing the capacities of the Ministry and partners in the design and evaluation of various programs and in setting up priorities and fund-raising

8th Strategic Objective:

Integrated social security system:

Policies:

- * Expanding the base of participants in the pension systems
- * Expanding the number of participants in health insurance
- * Expanding the insurance against work injuries

Policy Interventions

- * Adoption of the private sector pension system
- * Adoption of the Social Security Law

Monitoring, evaluation and indicators:

The monitoring and evaluation processes play vital roles in exploring the results of services provided, and whether or not the plans and policies have been successfully implemented, using the benchmarks on the progress made in the process of implementation of programs and projects, and are important tools for reviewing the plans, programs and policies.

It is clear that the processes of monitoring and evaluation in the framework of the Palestinian social security sector are weak, requiring upgrading, and that most of the indicators by which the evaluation takes place are quantitative indicators, with a lack of development in the qualitative aspect, in terms of effectiveness of outcomes of services provided.

Monitoring and Evaluation Indicators

Sector	Indicator	Frequency
Protection, Care and Rehabilitation of Children	The number of child victims of physical abuse whose problems have been solved	Annual
	Percentage of child victims of physical abuse who have been accommodated	Annual
	The number of child victims of physical abuse who have been referred	Annual
	The number of child victims of psychological abuse whose problems have been addressed and solved	Annual
	Percentage of child victims of psychological abuse who have been accommodated	Annual
	Percentage of child victims of psychological abuse who have been referred	Annual A
	The number of child victims of sexual abuse whose problems have been solved	Annual
	Percentage of child victims of sexual abuse who have been accommodated	Annual
	The number of child victims of sexual abuse who have been referred	Annual
	The number of child victims of neglect, whose problems have been solved	Annual I
	The number of child victims of neglect, who have been accommodated	Annual
	The number of child victims of neglect, who have been referred	Annual
	The number of orphans who have applied for fostering	Annual
	Percentage of fostered children	Annual
	Number of orphans' families who have applied for fostering	Annual
	Percentage fostered orphans' families	Annual
	Number of cases of begging children, which were dealt with	Annual
	The number of children with legal issues, who dropped out of school	Annual

	Percentage of children with social issues, who dropped out of school and joined the youth rehabilitation centers	Annual
	Percentage of children of families benefiting from the Ministry's services , who dropped out of school and graduated from the youth rehabilitation centers	Annual
	Number of working children who have been dealt with	Annual
	Number of homeless children who have been dealt with and seen through their issues	Annual
	Percentage of displaced children who have been accommodated	Annual
	Number of children promoters / sellers of drugs who have been dealt with	Annual
	Number of child drug addicts	Annual
	Percentage of children who have been treated for drug addiction	Annual
	Number of juveniles who have committed offenses	Annual
	Percentage of juveniles arrested for committing offenses	Annual
	Percentage of children sentenced for committing offenses	Annual
	Percentage of juveniles who have completed their sentence	Annual
	Number of nurseries	Annual
	Percentage of licensed nurseries	Annual
	Percentage of home nurseries	Annual
	Number of children in nurseries	Annual
	Ratio of care-takers to number of children at nurseries	Annual
	Number of illegitimate children in institutions	Annual
	Number of applicants to take care of children	Annual
	Percentage of households that got the approval	Annual
Those with special needs (Disabled), care, rehabilitation and empowerment	Number of disabled persons who applied for loans to establish their own businesses	Quarterly
	Percentage of disabled persons, whose projects have been approved	Quarterly
	Number of disabled persons who have applied for exemption from customs duties for the purchase of their own car	Quarterly
	Percentage of disabled persons who have received exemptions from customs duties to	Quarterly

	purchase their own car	
	Number of public sector employees	Annual
	Percentage of disabled persons, who have been recruited in the public sector	Annual
	Percentage of disabled persons, who have been recruited in the private sector	Annual
	Number of disabled persons, whose families applied for their accommodation	Annual
	Number of disabled persons who were accommodated	Annual
	Number of disabled persons who purchased accommodation services	Annual
	Percentage of disabled persons who receive vocational training	Annual
	Number of institutions eligible for the use of disabled persons	Annual
	Number of disabled persons who have received a card for disabled services	Annual
	Number of disabled persons who have received utilities	Annual
	Number of disabled persons who have received medical rehabilitation	Annual
	Number of disabled persons who have been integrated in public schools	Annual
	Number of disabled persons whose homes have been rehabilitated	Annual
	Number of disabled persons whose families receive cash assistance	Each Payment Period
The Elderly	Number of elderly applicants for accommodation	Annual
	Percentage of elderly persons who have been accommodated	Annual
	Number of elderly citizens who receive cash assistance	Each payment period
	Number of elderly persons who head families and receive cash assistance	Each payment period
	Number of elderly persons who have health insurance	Annual
	Number of elderly persons who have received residential rehabilitation service	Annual
	Number of elderly persons who have received support tools	Annual

	Number of elderly persons, who got their own services	Annual
	Number of elderly persons who are enrolled in literacy courses	Annual
	Number of elderly persons who receive medication for chronic diseases	Annual
Poor and Marginalized Families	Number of poor families that receive cash assistance	Each payment period
	Average of cash assistance in shekels	Each payment period
	Average household size	Each payment period
	Percentage of households that have the refugee identity card and receive cash assistance	Each payment period
	Percentage of households that have been deprived of cash assistance	Each payment period
	Percentage of households that have received rehabilitation services for the residences	????
	Number of families receiving assistance in kind	Each distribution cycle
	Average value of in kind assistance in shekels	Each distribution cycle
	Number of poor families that have health insurance	????
	Number of poor households that applied for grants to implement income-generating small projects	Quarterly
	Average amount of grants in dollars	Quarterly
	Number of poor households that applied for loans for the implementation of income-generating small projects	Quarterly
	Percentage of poor households that have received loans for the implementation of income-generating small projects	Quarterly
	Average amount of loan in dollars	Quarterly
	Percentage of families committed to repay the loan	Annual
	Percentage of households that finished loan payment	Annual

	The total amount of loan	Annual
	Total amount that has been returned	Annual
	Number of households that received emergency assistance	Each payment period
	Average of emergency assistance in shekels	Each payment period
	Number of students from poor families that have received tuition exemptions	Annual
	Percentage of households that break free from the poverty cycle	Annual
Women	Number of women who have been subjected to violence whose issued have been accommodated	Annual
	Percentage of women who have been housed	Annual
	Percentage of women who left their shelters	Annual
	Number of women who received vocational training	Annual
	Number of households headed by women that receive aid in cash	Each payment period
	Percentage of households, headed by women, that received grants to establish income-generating small businesses	Annual
	Percentage of households, headed by women, that obtained loans to establish income-generating small businesses	Annual
Charitable Organizations	Number of charitable organizations that have applied for registration	Annual
	Number of charitable organizations that are registered at the Ministry of Social Affairs	Annual
	Percentage of institutions that need to modify their status	Annual
	Percentage of institutions whose registration has been rejected	Annual
	Percentage of institutions that have been closed	Annual
	Number of members of the General Assembly	Annual
	Number of households that have received services from charitable associations	Annual
	Number of individuals that have received services from charitable associations	Annual
	Volume of revenues of the charitable	Annual

	organizations in US dollars	
	Volume of expenditures of the charitable organizations in US dollars	Annual
	Percentage of associations that have received financial assistance from the Palestinian Authority(PA)	Annual
	Average financial assistance received by charitable organizations from the PA in dollars	Annual
	Percentage of associations that received facilitations (customs exemptions)	Annual
	Approximate amount of the facilitations granted to Charitable organizations	Annual
Drugs	Number of cases of drug addiction	Annual
	Number of cases of drug trafficking	Annual
	Number of cases that were treated	Annual

Appendix I

Table showing the overlapping of work between Ministries concerned in the Social Sector

Item	Activities	Ministry							
		Social Affairs	Health	Education	Labor	Public Works	Sports	Detainees	Finance
Juvenile delinquents in rehabilitation centers	Literacy teachers,	X		X					
	Teachers,	X							
	Academics,			X					
	Trainers,		X						
	Professionals		X						
	Educational curricula								
	Health Insurance								
Monthly, medical supervision									
Drop outs of schools in social centers.	Teachers,	X							
	Academics,	X							
	Trainers,			X					
	Professionals,		X						
	Educational curricula,		X						
	Health Insurance,								
Monthly, medical supervision									
Disabled persons	Teachers.	X							
	Academics.	X							
	Sign language,	X							
	Trainers,			X					
	Professionals,			X					
	Educational curricula,	X		X					
	Capabilities assessment,								
	Integration into public schools,		X						
Health Insurance,									
Monthly medical supervision,	X	X	X						

	Educational resource rooms,	X	X			X			X
	Supportive tools for residential rehabilitation,	X	X						
	Disability diagnosis,								
	Tax exemption,								
	Higher Disability Council.								
Developing early childhood sector	Games,	X							
	Programs/ activities,	X							
	Curricula,			X					
	Teaching aids,	X		X					
	Training & development,		X	X					
	Staff,								
	Monthly medical supervision								
Vocational training	Developing & implementing the national strategy for vocational training,	X		X	X				
	Training of trainers,								
	Professionals,	X		X					
	Developing vocational training for youth, women and disabled persons								
Poor	Exemption from school and university fees,		X	X					
	Health insurance								
Children	Child labor,	X			X				
	fostering of orphans,	X		Ministry of Al-Awqaf					
Youth	Summer camps, for target groups of the Ministry,	X					X		
	Developing sports in centers for youth, juveniles and disabled,		X						
	Medical supervision								
Drugs	Awareness & counseling,	X	X						
	Treatment,	X							

	Training, Rehabilitation and integration	X	X						
Prisoners	Health insurance,		X						
	Psycho-social counseling	X							
Poor families	Health insurance,		x						
	Exemption from school & university fees,			x					
Elderly persons	Literacy courses,			x					
	Health insurance,		x						
	Residential rehabilitation	x				x			
	Occupational & physiotherapy,		x						
	Medical supportive tools.								
Victims of abuse	Health insurance,		x						
	Medical treatment		x						
	Awareness,	x							
	Counseling,	x	x						
	Psychiatric treatment								
Chronic patients	Health insurance,		x						
	Occupational & physiotherapy,		x						
	Residential rehabilitation					x			
Charitable organization	Registration	Ministry of Interior							