

The Forum for Social and Economic Policy Research in Palestine

**Female-Headed Households:  
The Global Debate  
and the Palestinian Context**



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Islah Jad

**Social and Economic Policy Research in Palestine (PRIP)**

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The Forum of Social and Economic Policy Research in Palestine (FSEPRIP) is a program that encourages and supports significant social and economic research relevant to the needs and interests of Palestinian decision-makers and planners in governmental and civil society. The Forum provides the platform for discussion of its studies by all relevant parties. These studies are widely distributed to help in the formulation of an effective public opinion and the enhancement of the decision-making process.

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## Foreword

The publication of this study comes at a period when there is much debate at both local and international level on the subject of female-headed households and their context within efforts being made to alleviate poverty.

This study describes the scientific methodology used to identify these households for both research and policy purposes and it attempts to estimate the extent to which such households exist in the West Bank and Gaza Strip. Policies and alternatives in regard to specific programs to deal with this social phenomenon in Palestinian society are proposed by the author. The study describes the concept of female headed-households in existing international literature and explores the changing definitions applied to them over past years. This includes the different concepts applied on an international level and also within the Palestinian context, with the subsequent implications on formal statistics.

This study analyzes female-headed households in terms of their standards of living, family composition and in comparison with households headed by males. The Palestinian situation is also compared with neighbouring Arab countries like Egypt and Jordan to gauge the accuracy of figures relating to the prevalence of these households in the West Bank and Gaza Strip.

This study is particularly important because it lists recommendations and proposals to identify more specifically the concept of what comprises a female-headed household and therefore achieve more accurate figures on the extent of this phenomenon in Palestinian society. This would help policy makers in the formulation of specific and appropriate poverty alleviation policies.

PRIP would like to thank the author of this study and also the reviewers for their valuable comments. Thanks are also due to those who participated in the workshop to discuss the findings of the study.

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Yasser Shalabi  
Program Coordinator

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# 1. Introduction

The debate on poverty alleviation and the targeting of female-headed households (FHH) as the quickest way to reduce poverty is at present mainly driven in the Palestinian context by donors, the peace process and the closure of Israel to Palestinian workers with the subsequent sudden drop in income.

The global debate on FHH started much earlier in the progression of ideas regarding planning and poverty alleviation as a response to the nature of the development process. The belief in the trickle-down theory in the 1950s and 1960s was shaken by the failure of economic growth to lead to improvements in living standards for some sections of the population. By the early 1970s, spearheaded by ILO and closely followed by the World Bank, the need to tackle poverty directly was recognized through advocacy of the basic needs approach. While this shift was welcome in that it recognized explicitly that poverty is a growing problem in the region, it also allowed governments and multilateral agencies to divorce any analysis of the development process itself from the issue of poverty.

In the 1980s, the basic needs approach took a back seat to structural adjustment policies. These policies, espoused by the World Bank and the IMF, have been defended as a necessary, albeit bitter, medicine to correct structural constraints to economic growth.

The genesis of planning and anti-poverty programs must be seen in the context of the above. In these cases, poverty alleviation programs are linked to wider national plans to adjust the structure of the targeted economy, which is not the case in the Palestinian context. In the Palestinian case, poverty alleviation programs are seen as a quick, emergency measure to the economic deterioration caused by Israeli sanctions against the Palestinians.

Aside from the lack of a wider context, there is also a lack of clarity concerning the criteria for defining who is poor and how they can be identified as targets for poverty alleviation programs. This is not to ignore the recent efforts of the Ministry of Planning and International Cooperation to tackle issues of poverty on a national level. This led to the recent publication of a national report on poverty in Palestine. However, a national plan to deal with and eradicate poverty is still to be drawn up.

The global debate on poverty and female-headed households as the “poorest” of the poor could help to widen the scope of policy choices for Palestinian planners and decision-makers. It has been argued that targeting FHH could be the easiest way of eradicating poverty since data on the poor is only just beginning to be made available.

This paper will focus on international arguments concerning the definition and the determinants of FHH as the “poorest”, the methodology used to collect data on this category of women and debate concerning world-wide policy issues in targeting FHH. The conclusion will suggest some policy recommendations appropriate to the Palestinian context.

## **1.1 Definitions**

It is problematic to clarify a definition of FHH or of the poor. Poverty has been understood in both absolute and relative terms. Absolute poverty is usually defined as insufficient capacity to meet minimum needs. What these needs are and what criteria are used to determine who is above or below the poverty line vary widely across countries. Thus minimum calorific criteria, minimum income criteria, and minimum (composite) need criteria have all been used, making the task of international comparison extraordinarily difficult.

The concept of relative poverty acknowledges the implicit value that a society may place on economic equity. A poverty line that is linked to income distribution presupposes that poverty is not only a matter of absolute deprivation, but that people's feelings of being poor are somehow related to their sense of falling below the social average.

In another context, a person's material standard of living is generally assumed to determine his or her well-being. Consistent with this, poverty is conventionally defined as unacceptably low material standards of living, either relative to the standard of others in a society or on the basis of some absolute minimum. The standard of living is usually measured using current expenditure or income and a cut-off line is selected below which people are considered as poor. Many studies recognize the inadequacy of identifying poverty primarily by income or expenditure levels and the importance of recognizing its multifaceted nature.

The capabilities of individuals and households are deeply influenced by factors ranging from prospects of earning a living to deprivation and exclusion. These factors include people's basic needs, such as employment at reasonable wages and health and education facilities. They also include the socially generated sense of helplessness that often accompanies economic crises.

A recent study by Moser (1996) introduced the concept of vulnerability to capture the many aspects of changing socio-economic well-being and highlight the threat to the well-being of individuals, households, or communities in the face of a changing environment. Environmental changes threatening welfare can be ecological, economic, social, or political, and they can take the form of sudden shocks, long-term trends, or seasonal cycles.

This concept could be relevant to the Palestinian situation where people live under hazardous daily conditions and where they fall

in and out of poverty. In addition, it captures processes of change better than more static measures of poverty.

In conclusion, who is poor and what poverty is can vary according to the concept set a priori and according to the tools used for measuring poverty.

## **2. The headship problematic**

The concept of “headship” has come under fire by many feminist critics worldwide. The main issues of contention are as follows:

The concept of ‘headship’ was originally a legal definition in family law that assigned one member, usually the eldest male, considerable power over the members of his household (Folbre 1991). The legal terms usually conceal the assumption that housewives and mothers were “economically dependent”. However, these assumptions often complemented preexisting legal traditions of male headship and sometimes increased male authority over family members (Folbre 1991).

In the 1970s, partly in response to organized protests by women, many countries modified their legal definition of household headship and adopted family laws that were relatively gender-neutral. Reforms were particularly extensive in Western Europe, where social security and social insurance programs had been based on a “male breadwinner” model that did not provide adequate coverage for families maintained by women alone (Folbre 1991).

There is ambiguity inherent in the term “head of household” when the assignment of headship is left to the judgment of household members (as in the Palestinian census). Many surveys employing the term fail to define it, leaving it up to the field worker to interpret its meaning.

Another limitation is that the term “head of household” is not neutral. It is loaded with additional meanings that reflect a traditional emphasis on households as undifferentiated units with a patriarchal system of governance and no internal conflicts in the allocation of resources.

The term assumes that a hierarchical relationship exists between household members, with the head as a regular presence in the home and the most important member, enjoying authority in important household decisions and providing consistent and central economic support.

Persons defined as household heads may be absent for large portions of the year and may have a steady income but only contribute to the household erratically. As result of their absence, earning power, or other aspects of internal power relationships, they may have little day-to-day decision-making poover housconsumption (Rosenhouse 1994).

Given the absence of a standard definition, inconsistencies in the use of the term are common. For instance, in most surveys, a male 'head' and a female 'head' are not equivalent. A male-headed household often refers to a family with an "intact" couple where both adult male and female are present as a reflection of the traditional assumption that women's domestic labor is unimportant.

In contrast, a female-headed household implies an unpartnered woman, e.g., single, separated, divorced, or widowed.

A closely related problem deals with the concept of work. In the analysis of work and its rewards, sharp distinctions are made between domestic and non-domestic spheres. Yet, for many groups of women the boundaries of the two spheres are not so clearly defined. For women in the subsistence and non-monetarized sectors of society, the domestic and non-domestic spheres exist as a single system. For this reason, women's economic roles have been invisible. A detailed analysis of World Bank Living Standards Measurement Survey data from Peru (Rosenhouse 1994) shows that the person who worked the largest number of market hours was not necessarily the designated head of household, particularly when that person was a woman (Folbre 1991).

The gender of the “reference person” is often used as an indicator of economic responsibility but this interpretation can understate the extent to which women contribute to household income (Folbre 1991). Households with unemployed or disabled resident males are often designated male-headed households despite their dependency on female earnings. As such, the definition hides a clear culture dimension related to the role of women as breadwinners, household managers and service providers to other members of the family.

Another stereotype affecting the concept of FHH is that the nuclear family is taken as the basic social unit that constitutes the household. When development resources and benefits are channeled through men as heads of households, all family members benefit equally. Male heads of households and community leaders are able to speak for women. The existence of female-headed households, women-maintained households, single parent households and various forms of extended households are overlooked.

## **2.1 Female Headship Problematic**

There is a problem in defining and measuring FHH. The indiscriminate use of the term “ female-headed household” as a key indicator of the poverty of households introduces some conceptual problems.

First, the use of the term assumes that households headed by women constitute a homogeneous group, obscuring the true variability that exists within it. Not all FHH are equally disadvantaged and some may not be disadvantaged at all.

The success with which FHH adjust to their socio-economic context varies substantially with their socio-economic endowments (Peters 1983), family composition, employment, and access to basic services such as health and education.

Cultural traditions, as well as the availability of housing, affect the extent to which residential and economic relationships overlap.

On the other hand, some FHH that receive substantial remittances from male migrant workers appear to be more economically independent than they actually are.

Reliable identification of FHH is further compounded by the fact that female headship may be a transitory phenomenon in the life cycle of a family.

The term female headship is not useful for policy purposes. This view holds that research and policy should instead focus on individuals and their conditions within households.

#### Keep the Definition of Female-Headed Household?

It is argued that the concept of female headship can still be a useful research and policy tool in developing countries for many reasons.

First, the existing evidence reveals that, when using economic maintenance or responsibility as the definitional criterion, the categorization of households by the sex and number of members in charge of economic maintenance discriminates households with characteristics and behaviors that have important policy implications. This is true irrespective of how economic responsibility is measured. Households that depend on a woman, either because she is the economically active member or works the most number of hours, tend to be less well-off than households that depend on a male wage earner. These houses have significantly lower consumption levels than male-headed households (Buvinic 1990).

Second, the concept of FHH is useful to identify a growing number of 'manless' households or households with no permanent or temporary male resident contributing to household income. 'Manless' households include those headed by widows, a growing phenomenon in urban areas in the Latin America region, as well as those headed by younger, unpartnered mothers who give birth out of wedlock or are abandoned by men soon after giving birth.

Third, the term female-headed household is important because it singles out a category of household that does not usually have access to the benefits generated by policy and project interventions. Some sectors use the household as the unit of analysis and intervention but, following the patriarchal concept of household structure, target only the resident men. Two such sectors, of critical importance in poorer developing countries, are housing and agriculture (Buvinic 1990).

There is another argument that defends the use of female headship as a helpful tool to distinguish between female-headed households as residential units and female-maintained families as kinship units. This is because a female-headed family may reside as a subfamily in a larger, often male-headed household. Also, the term female-headed household and the condition of female-maintained families within male-headed households are practical, albeit imperfect, proxies for the whole range of family structures and households in which women are the primary providers for their families (Bunivic and Rao 1996).

These definitional anomalies render fairly meaningless cross-country comparisons of aggregate percentage of households headed by females. The percentage of households headed by females, excluding those legally or consensually married (not separated), represents a measure of households which lack a formal claim on male income, an approximate lower boundary for the percentage of families primarily maintained by women

alone. Cross-sectional comparisons of the percentage of households with female heads who are single, separated, divorced, or widowed are also useful, although of course their implications are also shaped by cultural, economic, and demographic factors such as the proportion of consensual unions (Folbre 1991).

## **2.2 Need for New Definitions for National Census**

In most countries of the world today, both family law and statistical convention reinforce male authority as heads of households.

Relatively little attention has been devoted to the implications of revision, or to the measurement of gendered aspects of household structure. As a result, conventional and revised census terminology provide limited insight into the gender composition of households. Apart from its political connotations, conventional terminology is asymmetrical, as shown previously, defining a household as ‘female-headed’ only if no adult male is resident. The term ‘male-headed’ applies whether or not an adult female is resident.

### *2.2.1 Some New Definitions*

These criticisms of the concept of ‘head of household’ have led to attempts to use a new definition. Since all household members had traditionally been described in terms of their relationship to the household head (‘wife’ of, ‘son’ of, etc.), a new way of describing the reference person was required.

The American Census Bureau adopted a new word and definition of ‘householder’ as the person in whose name the living space was owned or rented, where married couples could list either spouse. Continuity with the previous concepts was maintained by tabulating the number of households with ‘female householders, no spouse present’ (roughly equivalent to the old

definition of headship) and new information was added by tabulating the number of households with ‘male householders, no spouse present’. (The earlier terminology did not distinguish between male heads with and without co-resident spouses.) This ‘new’ definition came under criticism on the grounds that the concept of householder is sometimes defined in terms that provide less information than the conventional measures of ‘headship’. The definition of female-headed household depends heavily on assumptions regarding the distribution of income in male-headed households. A mother supporting herself and her children may live within a household that includes adult male kin and may be designated a member of a male-headed household despite her economic ‘headship’. The binary distinction between female or male households obscures the complexity of economic survival strategies that send both men and women into the labor market (Folbre 1991).

The United Nations (UN) moved relatively quickly to recommend a similar nomenclature for other countries “where spouses are considered equal in household authority and responsibility”. However, virtually all developing countries, including the Palestinian national census, continue to use the ‘household head’ nomenclature, defined as the person ‘recognized as such’ by the members of the household. It is important that an organization like the UN introduce new definitions since it has the power and resources to help to modify national census instruments in many countries, especially new states. It is noticeable that the new Palestinian Bureau of Statistics follows closely the definitions used by the UN and ILO. This fact might help in introducing a new definition to measure household economic responsibilities such as ‘spouse responsibilities’.

Since many countries use different and therefore often non-comparable definitions of both the terms ‘household’ and ‘head of household’ in their census instruments, country comparisons are sometimes rendered invalid.

National surveys need to devise and test the reliability of different questions to measure household economic responsibility by sex for use in censuses and household surveys. They also need to bridge the gap of the lack of consistent time series data on families maintained by women to monitor the impact of economic growth on this kind of household.

### **3. The Determinants and Types of Female Headship**

There is a general assumption that female headship is increasing world wide, with an increase in the vulnerability of these households to poverty. This argument is based on the kind of changes (on economic, social, and cultural levels) taking place, particularly in the Third World. While some see this as the result of economic factors, others stress the impact of colonization, demographic, social or cultural factors.

The main discussion that follows will discuss why FHH are a growing problem.

#### **3.1 Types and Determinants of female headship:**

FHH are not determined by one set of static factors, nor are they one type of static structure. The causes and forms of female headship might vary from one country to the other.

Non-married female householders are particularly prevalent in the USA, Canada, and northwest Europe, where they account for over 20% of all households. Many countries of the Caribbean, Latin America, and Sub-Saharan Africa, however, are within a similar range, at or above 14% (Folbre 1991).

These patterns are clearly dictated by demographic factors such as relative levels of male/female mortality and population age structures. They cannot be explained simply by reference to demographic antecedent and they also reflect distinctive historical and cultural legacies, many of which are related to the process of colonization (Folbre 1991).

Many of the sources of the high levels of female headship in certain areas of the developing world lie embedded in their

historical experience, particularly forms of control over labor such as slavery, debt peonage, and the establishment of 'native reserves', systems that contributed to unbalanced sex ratios and modified precapitalist systems of patriarchal governance. The impact of conflict on households leads to a sex ration imbalance caused by war deaths and civil unrest. This results in a surplus of females in native or refugee populations (Bunivic and Rao 1996).

In Africa, colonists began to confine African women to native reserves where the maintenance of traditional patriarchal relations was encouraged. Also, these policies increased the incidence of female headship in rural areas by reinforcing sex-selective out-migration.

High levels of female headship which are characteristic of the Caribbean, Latin America, and Sub-Saharan Africa partly reflect the impact of colonization.

The same pattern can be applied to Palestinian society, where many heads of households were lost during the 1948 war. The new colonization by the state of Israel led to several wars and the uprooting or dispersal of many families. Differentials in male and female mortality have obvious implications - female headship tends to be particularly high in the aftermath of wars (Folbre 1991).

In general, the patterns and implications of female headship are strongly influenced by demographic antecedents that vary considerably across countries. In the US, Canada, and northwestern Europe, divorce, separation, and widowhood play a very important role. In Latin America and the Caribbean, the incidence of out-of-wedlock births and consequent forms of female headship is quite high. In Latin America and Africa, a small elite have used their economic and political power to bend traditional patriarchal structures to their advantage, often weakening women's ability to enforce male support for child-rearing costs and contributing to increases in the percentage of families maintained by women alone.

In Sub-Saharan Africa, Egypt and Palestine, marital separation due to male migration is high, as is the incidence of widowhood.

Within specific historical contexts, however, economic development itself has a disruptive impact on traditional family structures and income flows (internal or external migration).

Patterns of international and regional migration have a significant impact because young males are often likely to migrate. In general, the economic pressures contributing to long-range migration are particularly high in poor countries (Folbre 1991, p.13).

All these factors, combined with the definitional inconsistencies, help explain the considerable variation between countries in the percentage of households with female heads.

The Palestinian census states that female-headed householders represent 8 % of all households. This differs tremendously from the international average. Further research is needed to understand why, in spite of overseas migration, massive exodus during two wars, internal migration to the Israeli market, lack of stability of income flow and political insecurity, the Palestinian average of female-headed households is much lower than other more “stable” countries.

### **3.2 Female-Headed Households -- The Poorest ?**

There is a growing debate that indicates that economic development contributes to increases in female headship and female economic responsibility for children because it fosters a transition from a family-based to an individual wage-based economy.

The declining significance of the household as a unit of production weakens traditional patriarchal authority, contributing to the economic independence of young members of the family and increasing the cost of children.

This process of economic development has a contradictory impact on women. On the one hand, their entrance into paid labor provides them with new potential for independence and enhanced political rights. On the other hand, studies of women's work in developed countries show that these gains have been purchased at a very high price - an extremely long working day and increased responsibility for the financial support of dependents. New 'modernized' forms of patriarchal governance increase the economic independence of men more than of women by promoting freedom from family. In general, women have gained new rights while men have resisted new obligations, thereby reinforcing a traditional sexual division of labor in which women take primary responsibility for the costs of social production.

Economic development is associated with the growth of forms of social insurance that provide substitutes for the financial security once provided by intra-family income flows: support in old age, family allowances, and health care. In Western countries, most of the population is included. In most developing countries, a small elite is included (usually urban wage earners and public employees). Yet, whatever the degree of coverage and level of benefits, these programs tend to reproduce gender inequalities in which male allowances are higher than those of females, assuming that women are maintained by men. As a result, economic development sometimes does little to improve the relative economic position of families maintained by women alone.

This argument is usually linked to another which associated female headship with greater poverty. Three main reasons are given to prove this association:

First, FHH often carry a higher dependency burden, i.e., they tend to contain a higher ratio of non-workers to workers than other households.

Second, female heads are usually subject to economic gender gaps such as lower average earnings than men, fewer assets, and less access to remunerative jobs and productive resources such as land, capital, and technology.

Third, a combination of factors related to household structure and gender differences in economic opportunity which is an independent effect of female headship on household economic vulnerability. This effect can operate through three different mechanisms:

1. The absence or presence of other female members in the household to help in fulfilling domestic roles at home. In the absence of other female adults, female heads tend to work fewer hours for pay and to work in jobs that do not conflict with their domestic role. These types of jobs are usually less well paid.
2. Female heads may encounter discrimination beyond that which they encounter because of their gender.
3. Female heads may have a history of premature parenthood and family instability that tends to perpetuate poverty to succeeding generations (Bunivic and Rao 1996).

However, the reason usually used to prove poverty and vulnerability in FHH is the absence of a male breadwinner.

These factors show the structural inequalities which link FHH with poverty and which apply to various spheres. In this debate, there is a link between three main factors as determinants of poverty in FHH: gender inequalities, class situation and household composition. These limit opportunities in life and thus are relevant to poverty. But class situation and household composition could enhance opportunities and this is why some FHH are not poor and why it is not sufficient to target gender in poverty alleviation, as discussed below.

### **3.3 Female-Headed Households – Not the Poorest**

Discussion of the arguments above does not mean that there is a general consensus that FHH are the poorest. There is another argument that does not refute the poverty of FHH but argues that gender alone is not responsible for household poverty and vulnerability.

The absence or departure of the male adult from the household does not necessarily have a negative effect since this change may be accompanied by a remittance greater than or equal to his net contribution to the household. A man's net contribution to household income is determined not only by the income he earns, but also by the share of full household income that he consumes. The household may actually benefit economically from a male departure if he takes advantage of his superior bargaining power by claiming a disproportionate share of total income. Alternatively, increased transfers from other extra-household family members or from the government may compensate for the absence of an adult male.

The net impact of adult male absence is also determined by economy-wide factors, such as the average male/female wage differential and differences between male and female productivity in market or non-market production. Gender-based productivity differentials may be less related to physical differences between men and women than to deference in ability to invest in labor-saving equipment, access to credit and extension services, or cultural proscriptions on certain types of activity (Folbre 1991).

As for the argument that the dependency rate in FHH is higher than in male-headed households and is therefore poorer and more vulnerable, one can examine this argument differently. The burden of economic dependency in the household is not only determined by the number of children, sick, and elderly present, but also by their potential contribution to the household income. If, for example, children begin at an early age to contribute to

agricultural production, they may impose a rather modest cost on their mothers. However, in the more urbanized countries of Latin America, the net cost of children tends to be much higher and the economic burden on mothers proportionately greater. Similarly, the ability of elderly dependents to contribute to household income is attenuated in settings where wage labor has supplanted family farms and businesses.

There is another argument that says that the FHH is not a static structure and three important variables determine the impact of recession, structural adjustment, or any other external factor on low-income women and their households. These are the number of persons in the household also involved in productive work and generating a reliable income; the particular stage in the household life cycle when changes occurred; and the composition of the household in terms of the number of other females also involved in reproductive work (Moser 1989b).

In a World Bank conference on Public Expenditures and the Poor, it was remarked that: "There are often large differentials in take-up, with more advantaged individuals tending to take a larger share. For example, women who take up government interventions are likely to be richer (and older) than those who do not." (Appleton and Collier 1992). According to Moser, "Often only women with independent means can afford to head a household" since poor middle-aged women avoid heading a household (Moser 1996). She also points out that households follow survival strategies to adjust to sudden shocks, usually involves restructuring to pool more income and other resources to share consumption. In one of these strategies, households often restructure to integrate 'hidden' female heads-young single mothers, unwed or separated from their partners, who depend on resource allocations in the household and are largely invisible (Moser 1996).

In conclusion, the patchwork character of existing studies demonstrates the need for more systematic analysis of the

relationship between household structure and welfare. Furthermore, the distributional impact demonstrates the need to look within the family to examine the distribution of income between males and females and adults and children over the life cycle. An additional factor is the impact of public policies that either enforce private transfers (such as child support) or provide direct or indirect assistance (such as poverty relief, education, health services, or family allowances).

The fact that FHH are 'increasing' does not correlate necessarily with poverty. As an example, in Ghana the increasing proportion of households reported as female-headed does not indicate a growing concentration of poverty among women, although it does suggest their increasing primary economic responsibility and their growing vulnerability (Lloyd & Brandon1991).

Does this mean that FHH should not be targeted as the poorest of the poor? My research suggests that they should not. The whole debate on FHH is important in directing the global attention the invisible role of women in their societies. However, gender alone is insufficient as a criterion to target poverty alleviation. More diagnosis for each specicontext is needed to better reduce poverty and encourage gender equality.

## 4. Female-headed Households in Palestine

### 4.1 Status

Poverty in FHH cannot be separated from the general level of poverty prevailing in Palestinian society in WBGS. The first two surveys to be conducted on poverty in Palestinian society showed that poverty is more widespread in the Palestinian territories than previously believed. The first survey, the Poverty Profile, examined demographic, regional and socio-economic characteristics of the poor in WBGS utilizing data derived from the PCBS expenditure and consumption survey. The second was a profile of recipients of assistance from the Ministry of Social Affairs (MSA), examining similar characteristics and utilizing a case record survey. The findings of these two surveys were published together in the Palestine Poverty Report of 1998. The following tables show some of the main findings of this report:

**Table 1: Poverty Rates by Area, 1997**

Area	Poverty		Deep Poverty	
	Value	Contribution	Value	Contribution
West Bank	15.6	48.6	9.2	45.1
Gaza Strip	38.2	51.4	25.8	54.9
Total	22.5	100.0	14.2	100.0

Source: Palestine Poverty Report 1998, p. 50

**Table 2: Poverty Rates by Region, 1997**

Region	Poverty		Deep Poverty	
	Value	Contribution	Value	Contribution
West Bank North	18.1	23.7	10.4	21.5
West Bank Central	8.4	9.9	3.6	6.8
West Bank South	24.4	15.0	17.5	16.9
Gaza North	30.8	22.4	20.5	23.5
Gaza Central	39.5	8.6	27.3	9.5
Gaza South	50.8	20.4	34.6	21.9
Total	22.5	100.0	14.2	100.0

Source: Palestine Poverty Report 1998, p. 50

**Table 3: Poverty Rates by Area and Locality, 1997**

Locality	Poverty		Deep Poverty	
	Value	Contribution	Value	Contribution
City	20.1	32.5	13.5	34.5
Village	20.5	42.8	21.3	40.6
Refugee Camp	33.2	24.7	21.2	25.0
Total	22.5	100.0	14.2	100.0
West Bank				
City	11.5	23.7	7.4	25.9
Village	18.2	69.9	10.6	69.0
Refugee Camp	13.8	6.5	6.5	5.1
Total	15.6	48.6	9.2	45.1
Gaza Strip				
City	34.2	40.8	23.5	41.5
Village	40.7	17.3	27.2	17.2
Refugee Camp	41.7	41.9	27.8	41.3
Total	38.2	51.4	25.8	54.9

Source: Palestine Poverty Report 1998, p. 52

**Table 4: Poverty Rates by Area and Household Size**

Household Size	Poverty		Deep Poverty	
	Value	Contribution	Value	Contribution
1	30.9	3.4	22.2	3.9
2-3	16.9	9.4	10.5	9.2
4-5	16.8	14.5	9.6	13.1
6-7	17.9	20.1	10.8	19.2
8-9	23.6	19.4	15.0	19.4
10+	34.1	33.3	22.7	35.1
Total	22.5	100.0	14.2	100.0
West Bank				
1	28.4	5.4	22.1	6.9
2-3	13.4	11.1	9.1	12.9
4-5	12.1	16.9	6.4	15.3
6-7	12.1	20.1	6.4	17.9
8-9	17.4	19.6	10.4	19.8
10+	22.9	26.8	13.6	27.2
Total	15.6	100.0	9.2	100.0
Gaza Strip				
1	-	-	-	-
2-3	26.1	7.7	14.4	6.2
4-5	34.1	12.2	21.5	11.4
6-7	32.5	20.1	22.2	20.3
8-9	36.2	19.1	24.6	19.1
10+	49.7	39.5	35.3	41.5
Total	38.2	100.0	25.8	100.0

Source: Palestine Poverty Report 1998, p. 53

Table 1 illustrates that slightly over two out of ten households (23%) were living below the poverty line in 1997 while the incidence of deep poverty was 14%. This means that about 60% of poor households cannot fulfill their very basic needs of food, clothing and housing. With 38% of households in the Gaza Strip (GS) found to be poor in 1997, the poverty rate for GS was more than double that of the West Bank (WB) at 16%. More significant is the fact that about two out of three poor households in GS were suffering from deep poverty. The GS

contributes more to national poverty than the WB. Although it comprises about a third of the total population, its share of poor households is over 51%. Table 2 shows regional disparities. In general, the south is poorer than the north. This is true for the Palestinian territories as a whole as well as for each area (WB and GS) separately. The poverty rates in the southern WB region were 24% compared to 18% in the north in 1997. There are significant differences in poverty within the GS as well. The incidence of poverty was an astonishing rate of 51% in southern GS in 1997, compared to about 31% in the north. More important perhaps is the fact that over one out of three (35%) families in southern GS live in deep poverty. Table 3 shows that refugee camps have the highest incidence of poverty overall. About one out of three households (33%) in refugee camps were poor in 1997. This is 1.6 times higher than the poverty rate in cities (20%) and villages (21%), but this is due to the higher incidence of poverty in Gaza overall. When taken separately, the incidence of poverty in 1997 was highest in villages (18%) in the WB, followed by refugee camps (14%) and cities (12%).

Table 4 shows that in 1997 the highest poverty rate (34%) was in the larger households with 10 or more members, followed by loner households (31%). Loner households consist of mainly older persons. While there is little difference in the rates of deep poverty between loner and large households, about 22% in each case, a greater proportion of the poor loner households (72%) are in deep poverty than households with 10 or more persons (67%). Also, loner households in the WB are worse off than those in the GS. In the West Bank they rank top of the poor, representing 28.4% of poor households and with 78% living in deep poverty. In the GS, loner households represent 26.1% of poor households with 55% in deep poverty. These figures show that in the WB loner households are the poorest, while large households with 10 members and over are the poorest in the GS. It would be interesting to aggregate these households by sex and age of the householder.

While international debate continues on the poverty or otherwise of FHH, the first two surveys on poverty in Palestinian society in the WBGs confirmed the poverty and vulnerability of these households. Over half of recipients in the MSA survey were female and presumably the heads of female-maintained households, a de facto form of FHH. It should be pointed out that the MSA survey is already determined by the Ministry's selection of which individuals and families are eligible for assistance. In this case, the sample reflects the criteria and assumptions of the MSA, which might see widowed, divorced, and single women as vulnerable and in need of assistance.

Using another formal definition of FHH (as identified by the household members), the Poverty Report found 11% of poor households were headed by females, disproportionate to the 8% that FHH represent in the general population. Although this group is one of the highest recipients of public assistance in both WBGs, its poverty rate is much higher (30%) than male-headed households (22%).

The MSA survey showed that women are a slim majority of recipients at 52.2%, with males at 47.8%. Given that 'recipients' are household members who apply for assistance, it might mean that over half of all households receiving assistance are de facto female-headed households. Indeed, the number may be even higher as infirm or elderly male recipients may also be in female-maintained households (with younger, able wives, for example) (MSA survey). The Poverty Report also showed that the conditions of poor households maintained by women are worse than in those maintained by men. About 73% of FHH suffer from deep poverty, unable to meet the minimum requirements for food, clothing and housing compared to about 63% of the male-headed households (Poverty Report 1998, p. 40).

The situation of FHH in 1997 was worse than in 1996. While the incidence of poverty dropped slightly for male-headed

households, it actually increased by about 4% among FHH. Also, FHH contributed more to national poverty than their share of the population in 1996 (Poverty Report 1998, p. 40).

The Poverty Report shows that households relying on public assistance (mostly elderly and FHH) as their main source of income are much worse off than other households. It also shows that the incidence of poverty among households who receive public assistance as a whole is 45.1%, of whom 74% live in deep poverty. This is compared to 17.8% of poor households not receiving assistance, of whom 58% live in deep poverty in 1997. Furthermore, those who receive assistance constitute a relatively large proportion of poor households, amounting to about 35%.

The Report also shows that the contribution of households on public assistance to national poverty increases to over 40% (Poverty Report 1998, p. 47).

The figure of 8% of FHH in the national survey seems very low compared to neighboring countries. A study carried out in 1988 put the incidence of FHH in Egypt at 19%. Other research shows that this percentage increases to around 30 % in some urban areas around Cairo (Bibars 1996). A similar study in Jordan showed that FHH represent 10% of the population according to the National Department of Statistics, and 20% according to the National Passports Department. A limited study on a representative sample conducted at the same period found that 14% of women were heads of households. The small percentage of Palestinian FHH must be related to the manner in which this figure was measured, as will be discussed later in this paper.

## **4.2 Measures**

Most of the methods developed to measure disadvantage are centered on income. Yet, disadvantage is more multi-dimensional and goes beyond low income to include poor health,

reduced autonomy within the community and reduced leisure. These are difficult to observe, quantify and aggregate (Heyzer and Sen 1994).

As described earlier, the newly established Palestinian Bureau of Statistics has been influenced by UN and ILO definitions and measures. The definition of poverty used in the first Poverty Report reflected some of the new trends in defining poverty. The Report included not only economic denominators to define poverty, but also other social denominators such as safe drinking water, access to health facilities, education and transportation, which reveal more differences between different kinds of poor households. The use of other social denominators might reveal more specific gender differences, such as the level of malnutrition, life expectancy, child mortality, endemic diseases, maternal mortality, environmental situation, communication facilities, contact with government offices or reliable sources of information, advice, encouragement and incentives for development. Some of these denominators were mentioned in the demographic survey but not in the Poverty Report.

When it comes to measures applied to identify FHH, one of the main criticisms is that: “The representation of female-headed households among the poor diminishes when per capita rather than total household income or expenditure measures are used. This is because FHH are, on average, smaller than other households” (Bunivic and Rao 1996).

One of the positive aspects in the first Poverty Report is that the total expenditure of the household was used as a measure instead of individual or per capita consumption.

In the 1996 PCBS survey on household consumption and expenditure, the household was used as a unit of measurement to differentiate between types of households. The Poverty Report used the per capita measurement to differentiate the mode of consumption of the poor from the non-poor. The data was not

aggregated to capture the mode of consumption of different types of poor households. As expected when the per capita measure is used, FHH showed higher per capita income than average poor households. The Standard of Living Survey (October 1995-September 1996) showed that the total consumption of food by FHH was higher than that of male-headed households (41.86 in female to 33.67 in male). Total cash expenditure on and consumption of non-food items was also higher (108.35 females to 89.77 for males). Also, total expenditure by FHH is higher than males (91.42 for females to 83.75 for males) due to the smaller size of these households. However, to use these data as the basis for assessment of gender differences in welfare is problematic because of the lack of data on the intra-household allocation of goods and services.

Palestinian surveys on consumption and expenditure have not to date tackled intra-household dynamics. This might be due to the difficulties of measurement. In part, there is a shortage of information – especially in the Third World - on personal consumption because of the difficulties of measurement. (One method of trying to circumvent the difficulties in observing personal consumption would be to use personal income as a measure of welfare. Determining the intra-household allocation of income sources may often be easier than determining the intra-household allocation of consumption. However, this is unlikely to be an improved approach if the household performs a significant re-distributional function. In particular, one would want to take into account intra-household transfers of income and these are likely to be as hard to identify as the pattern of intra-household consumption, often being in the form of transfers in kind.) A number of items of expenditure such as housing and consumer durables are consumed jointly by the household. Whilst not all-household members benefit equally from such ‘household public goods’, allocating differential benefits from them is problematic. Consequently, attention is usually focused upon a sub-set of consumption goods.

For example, if an extra girl in the household is associated with a lower fall in the consumption of adults within the household than an extra boy, this would seem to indicate lower household allocation of resources to girls compared to boys. An interesting application of this method is by Deaton (1989, mentioned in Heyzer and Sen 1994) using the 1985 Cote d'Ivoire Living Standards Survey. No evidence was found to suggest boy-girl discrimination. However, amongst adults, there was a marked gender (and age) hierarchy. In particular, prime age men appeared to be most favored within households, followed by old men, then prime age women and finally old women. Such findings may be culturally specific. (Outside South Asia, there is less evidence of gender inequalities in food consumption) (Heyzer and Sen 1994).

It is expected – if national surveys in the Palestinian case apply – that an intra-household consumption measure would reveal a similar gender and age hierarchy reflecting a patriarchal form of organization where older men could be favored and younger women less favored.

Another measure of welfare, usually ignored by national census, is leisure. This measure can be used to provide evidence of gender inequalities where data reveal that women work significantly longer hours, even excluding time spent on childcare. Again, this measure is hardly used in national census. In the Palestinian case, the Poverty Report showed that the gap between poor and non-poor expenditure on cultural and recreational items was very wide - 3 NIS and 23 NIS for the poor and non-poor respectively ( 766 % greater by the non-poor). While this measure focuses on expenditure on leisure, many micro studies have shown that the poor woman's daily workload is long compared to that of men. It averages at 9-14 hours for women depending on their class, size of household and type of work, and 6-12 hours for men also depending on their type of work and class background (Save the Children/ Gaza 1994, and many gender training hand-outs developed by the

Women's Studies Center at Birzeit University). This type of measure is not used in the Palestinian national census or the Poverty Report.

It is equally important that household surveys report time use within household as an indicator of women's work and its relation to household size and poverty. (Men devote almost all their work time to work that produces market income in the form of wages or agricultural produce for sale or direct consumption. Men's work time at home varies only slightly with the numbers, ages, or activities of other household members. In contrast, women devote their work time to a combination of market work - work that generates cash income or income in kind. This can include work on a family farm or home garden and home maintenance, food preparation and childcare (Mayra Buvinic, Margaret Lycette, William Paul McGreevey).

It is worth noting here that new measures of household structure that would focus on econtribare now being discussed. It has been suggested that economic responsibility be measured by the number of male and female members per household who are economically active, that is, who are participating in the market economy (Folbre 1991 p.11).

In the Palestinian census, new measures were partly used so that wives were not considered dependent. However, their economic contribution to the household either from the market or non-market economy was not shown. Unfortunately, few household surveys and researches to date provide adequate information on patterns of intra-family distribution. For that reason it is important to press for the collection of data that can look 'inside' the household. Also, sociological and anthropological studies are needed to provide interpretative understanding of such data.

Understanding of the status of FHH would be enhanced by the collection of time series data. The lack of consistent time series

data on families maintained by women alone makes it difficult to monitor the impact of economic growth and economic policies. Time series data would allow researchers to decide if FHH is increasing or decreasing as a social phenomenon. It would also assist policy makers to design the proper interventions to target disadvantaged groups.

It is a step forward that the first surveys of PCBS are aggregated by city, village, or refugee camp, and between different regional areas (north, south, etc) and gender. However, greater aggregation is needed to address the disparity between different types of households, in particular the relationship of these households to the market economy.

More specific information could be generated by sociological and anthropological research on the gender and age composition of households and flows of income within and among households. This would provide additional important insight into the impact of economic development on social welfare and FHH.

One crucial factor in measuring the vulnerability of the poor is their access to the labor market. The Poverty Report found that the incidence of poverty among households headed by labor force participants (including employed and unemployed) is lower than in households with heads not in the labor force (20% versus 33% fall below the poverty line) (Poverty Report, p.113). The standard labor force surveys only include three labor markets in their calculations of labor force participation rates; national agricultural, national non-agricultural and wage labor in Israel. Labor in the informal sector and domestic sphere are not counted, although micro studies show that poor women with less skills and education, including female heads of households, prevail. It is important to measure and assess women's access to different labor markets to better define the reasons for their exclusion from the labor force and consequent vulnerability.

The standard labor force surveys showed a clear pattern of gender-based wage difference in the national non-agricultural and agricultural labor markets. Gender-based wage difference has two dimensions: male and female may get differential wages for the same type of work, and female-concentrated sectors may have low pay scales regardless of the skills and education involved (Hammami 1997). In a survey of 316 establishments, the percentage wage differential between male and female wages in some sectors like agriculture was 53%, while in elementary occupations (unskilled) it was 93%. The survey did not show the wage differential in the informal and domestic economy where poor women and female heads are present the most (Hammami 1997).

While it is important to clarify the number of FHH in Palestinian society (the Palestinian census showed that they represent 7.7 % of all households), it is equally important to adjust survey measures to examine the possible existence of 'hidden' female heads within other types of households. It is also important to obtain more detailed data about this type of household, such as the number of workers to non-workers, the dependency burden and the ties with the market economy.

To capture the different types of households, it is important to gender-sensitize field workers when they collect data on Palestinian households. Since the definition of headship was left to the judgment of other household members, it is not culturally acceptable to declare a household to be headed by a woman in the presence of a male, even if he is elderly, sick, disabled or a young son. Apart from conceptual problems raised by the definition of 'headship' as subject to gender bias and inconsistency, it also oversimplifies relations among family members by defining them in terms of one reference person.

It is interesting to note that some of the field workers during the first national general census automatically assumed that the head of the household was the man in the family. Some professional

women reported that they tried to give information about themselves as ‘sharing’ the headship but they were ignored.

It would be valuable if the new national census adopts the United Nations recommendation that “spouses are considered equal in household authority and responsibility”.

### 4.3 Types and Determinants

#### 4.3.1 *Characteristics of Female-headed Households in Palestine*

The following table shows Palestinian households in the WBGS aggregated by the sex of head of household and by region and residence:

**Table 5: Sex of Head of Household by Region and Residence**

Sex of Head of Household & Region	Total	Residence		
West Bank		Camp	Village	City
Male	91.7	90.3	93.0	90.1
Female	8.3	9.7	7.0	9.9
Total (n)	11211	882	6074	4255
Gaza Strip				
Male	93.6	92.2	-	95.2
Female	6.4	7.8	-	4.8
Total (n)	4850	2573	-	2277
Total				
Male	92.3	91.7	93.0	91.9
Female	7.7	8.3	7.0	8.1
Total	16061	3455	6074	6532

Source: Demographic Survey, August, 1997, p. 96

The Demographic Survey showed that female households are smaller in size (3.62) than male households (6.85 in WB and 4.67 to 7.21 in GS). The dependency burden in female households with 9 members and over was much higher in GS (16.6) compared to the WB (7). In both regions, the highest incidence of female headship was households with one member (29.7% in WB and 25% in GS).

While the Poverty Report does not break down FHH by marital status or form of support, the MSA report found that 60.3% of female recipients were widowed, 15.2% divorced and 12.9% single. This suggests that women without spouses are highly disproportionately represented among the poor receiving social assistance. It is likely that widowed heads of households may be the most prevalent form of FHH in Palestine as well as being vulnerable to poverty (Poverty Report 1998).

Poverty rates for households with widowed, divorced or never married heads were higher than the national average in 1997. About 30% of households headed by widowers or divorcees were poor, and this rate was higher than the rate of 25 % for those never married. Married couple households had a lower incidence of poverty (22%), a rate very close to the national rate of 23% in 1997. The Poverty Report shows that the poor of households whose heads are currently married are better off than those whose heads are never married, widowed or divorced. The proportion of households in deep poverty was greater for the widowed/divorced (70%) or never married (72%) than the currently married (60%) (Poverty Report, 1998, p.40). This is clear proof that the absence of a male breadwinner in the Palestinian household is the main reason for the poverty of female households. The following sections define more clearly the different types of female-headed household:

**a. Loner Households**

Loner households represent 3.1% of all households in the WB and 1.9% in the GS, making a total of 2.8 in both areas. The

Demographic Survey made it clear that loner households are basically female households, as the following table indicates:

**Table 6 - Household Size by Sex of Household Head and Region (in percentages)**

Household Size	Total		Gaza Strip		West Bank	
	Sex of Head		Sex of Head		Sex of Head	
	Female	Male	Female	Male	Female	Male
1	28.6	0.	25.0	0.4	29.7	0.7
2	17.6	6.3	15.7	5.3	18.3	6.8
3	10.1	6.7	6.4	4.9	11.3	7.5
4	8.9	9.0	7.5	6.9	9.3	9.9
5	7.7	11.8	8.3	9.7	7.5	12.7
6	7.2	11.9	8.1	10.0	6.9	12.7
7	5.5	11.7	6.7	11.3	5.1	11.8
8	5.1	10.8	5.7	11.0	5.0	10.7
9+	9.4	31.3	16.6	40.5	7.0	27.2
Average Household Size	3.88	7.21	4.67	8.02	3.62	6.85
Total (n)	1241	14868	308	4544	934	10324

Source: PCBS, Demographic Survey, p. 97

Loner households are more prevalent in cities (3.4% in WB and 1.5% in GS) and refugee camps (3.8% in WB and 2.3% in GS) than in villages (2.8% in WB). The Poverty Report indicates that the most disadvantaged households in terms of poverty and deep poverty are loner and family households with 10 persons or more. However, loner households seem to suffer the most from deep poverty. While there is little difference in the rates of deep poverty between the two (about 22% for each) a larger proportion of poor loner households (72%) are in deep poverty than households with 10 or more persons (67%).

While in general FHH are smaller in size, the Demographic Survey showed that 9.4% of large households (9 children and plus) are headed by women. This type of household is higher in

GS (16.6) than in the WB (7.0). However, the majority of large households are headed by males.

The Poverty Report states that loner households are the most vulnerable to deep poverty, that their poor are the poorest, and that their relative situation has deteriorated in terms of both poverty and deep poverty between 1996 and 1997. Data on loner households need to be more aggregated by age, marital status, state of health, form of material support and access to labor market.

The large number of female loner households could be a sign of weakening of the traditional kin support system in caring for the elderly, especially in the WB where nuclear households are the most common (72.2%) compared to the GS (62.7%). A study on the informal social support system (Hilal & Malki 1997) showed that the percentage of households extending regular kinship assistance in GS (14.6%) was less than in the WB (29.7%). The measure used to evaluate the functionality of informal social support was financial assistance or voluntary services. The study did not equate care provided by the extended family as a form of assistance. It is expected that when poverty prevails, as in the Gaza Strip, the household pools its resources by hosting the more vulnerable members of the family instead of providing financial assistance. Other reasons could explain the relatively large number of female loner households in the WB compared to the GS, for example the migration of male workers. More information about the impact of migration on different types of households is needed. Data also show that the traditional kin system allows loner men, even elderly or sick, to look for a younger wife to provide care and support, while this is not applicable for loner females who are also usually disinherited and lacking in resources.

This does not exclude the possibility that loner females, the elderly in particular, refuse the idea of living with an extended family, preferring to live in peace alone.

### **b. Widows**

A micro study on FHH in Jordan revealed that the majority of female heads were widows (74%) aged 50 and over. Single women were the least common female head (3.7%) (Nasser and Zuabi 1996).

In the Demographic Survey, female widows represented 7.8% of Palestinian households compared to 0.8% of widowers. The MSA report found that 60.3% of female recipients were widowed, 15.2% divorced and 12.9% single. The conclusion could be drawn that widows are more common than widowers in Palestinian households and may be the most prevalent form of FHH in Palestine. There are more widows in refugee camps (8.6%) than in villages (7%).

Widowhood is associated not only with old age but is also found in women of a younger age; 24% of women aged 55-60 are widows in the WB compared to 26.5% in the GS. The percentage increases with age and 60% of women aged 65 + in the WB and 64.2% in GS are widows. This age group represents 1.6% of the total population while the total number of females in the population is 8%. This could indicate that the majority of widows are relatively young (40-65), possibly due to the fact that the age difference at marriage between men and women is 5 years and more; 19.4% percent of women are married between the ages of 15-19 compared to 0.8% for men (Demographic Survey, August 97, p. 73). This survey also showed that the percentage of respondents with living mothers (86.8%) was higher than those with living fathers (78.8%) (Demographic Survey, p. 165-166). This might indicate that men die earlier than women.

Although widows as a group are one of the highest recipients of public assistance in both GS and the WB (60.3% of all the recipients), it seems that this assistance is insufficient to help to reduce poverty. The fact that 74% of the recipients of welfare assistance in the Poverty Report are in deep poverty confirms

that although MSA targets the poorest of the poor, it is unable to help them out of the poverty trap. It is important, therefore, to examine the possibilities open to widowed women in the labor market.

The Poverty Report attributes the decline in the relative well-being of female-headed households to the possible impact of Israeli closures. However, a status report on Palestinian women in the labor and market economy, showed that widowed women were predominantly involved in the informal economy, that they were mostly aged between 40 years and over and living in refugee camps with a family size of 3-18 persons (range). The study also showed that the female unemployment rate is always high irrespective of the closures (Hammami 1997, p. 35).

More aggregated data are required on female widows, the size of their households, the number of earners, dependency rate (FHH often carry a higher dependency burden, that is, they tend to contain a higher ratio of non-workers to workers). Also more aggregated data are needed on their access to resources, level of education or life skills, health, access to labor markets and market economy and finally, forms of kin support.

### **c. Divorced, orphans, and never married**

In the Demographic Survey, divorced women represent 1.4% of the population compared to 0.3% of divorced males. Separated women constitute 0.6% compared to 0.1% of males. While in the Poverty Report FHH were not aggregated by marital status, the MSA report found that 15.2% of female recipients were divorced and 12.9% were single, highly disproportionately represented among the poor receiving social assistance.

If we take into consideration that 9% of men in GS and 5.5% in the WB are married to two wives or more in the 55-59 age group, and compare it to the percentage of women divorced (1.1% in GS and 1.3% in the WB) and separated (1.9 in GS and 1.6 in the WB), one can assume that the percentage of divorced

or separated women must be more than stated in the Demographic Survey. More research is required to examine the possibility of more divorced or separated women existing than reported figures.

**d. Other possibilities:**

Since poor families pool their resources by restructuring to face external pressures, according to Moser, and these households might be a proxy for FHH, it is possible to find FHH in other types of households such as :

Polygamous households with an older husband or households with two adults. (These represent 21% of the poor and 15% of the deeply poor extended families with three adults with children.) In the Poverty Report, households with three adults and more than three children represent a relatively high percentage of the poor (27 %) and 23% of the very poor. This percentage increases with the number of children to 37% of poor households with 6 children or more. Households with 4 adults or more are highly represented in the poor, varying between 22% to 37.5% of households with more than 6 children.

A real shift in identifying FHH is needed. More attention should be given to other forms of FHH such as young wives living in a bigger male-headed households, with sick husbands, and women with imprisoned or migrant males (UNDP 1996).

#### **4.4 Determinants**

**a. Gender and Marital Status**

There are many factors determining the vulnerability of FHH but the main factor remains the absence of a breadwinner, as shown above. It is interesting to note the finding of the MSA report that marital status was a determinant factor for female poverty while physical ill health is the main reason for male poverty. This is not to say that physical ill health is the only reason for male

poverty, but it shows that the reasons for female poverty are not the same as for males. The Poverty Report cites many reasons for male poverty, such as unemployment, employment with low wages or a large number of children.

The following table shows the reasons for assistance and the gender of the recipient. The sample is self-selected and thus reflects the criterion used by the MSA to select the poor.

**Table 7 - Reason for Assistance  
by Gender**

Reason for Assistance	Gender	
	Female	Male
Widows	48.6	2.9
Divorcees	15.3	-
Aged	10.5	27.5
Orphans	8.1	-
Husband absent	6.5	-
Physical health	4.3	37
Mental health	2.7	15.8
Disability	1.1	10.5

In the Poverty Report, the never married constitute 25% of the poor and 18.5% of the deeply poor. The widowed and divorced constitute 30.1% of the poor and 21.4% of the deeply poor. The married were better off than the unmarried.

**b. Age**

In both the Poverty Report and the Demographic Survey, data on loner households were not aggregated by age or gender. Only widows were aggregated by age and it was shown that from the age of 45-59 women fall – according to the MSA report – into a ‘zone of vulnerability’.

The MSA report observed that few recipients are young (only 10% under 29) and most are female. While 18.4% of the sample receiving assistance fall in the category of the aged', other categories of assistance also have a high proportion of elderly recipients. The elderly constitute a very significant 43.7% of all widows receiving social assistance, 25.3% of the category for 'orphans and single women', 17.7% of divorcees and 14.8% of the physically ill. While in the MSA report the majority of recipients in the aged category were male (27.5% compared to 10.5% female), aged women appeared under other categories, as shown earlier. It would be helpful if there were more aggregation of data by age and gender to determine if age is a determinant factor for female poverty and headship.

### **c. Education**

All surveys and reports show a clear link between illiteracy and poverty in general and illiteracy and poverty in female heads in particular. The Poverty Report indicated that higher education is strongly related to a lower incidence of poverty. The poverty rate for those with less than elementary education (32 %) was almost three times higher than those with a two-year college degree (12%) in 1997. The Demographic Survey found a gender gap in literacy; male literacy in the WBS is 91.5% compared to 77% for females. Literacy decreases with the age of females and their place of residence; 67% of females age 45-54 in cities, 35.5% of females in villages and 42% of females in refugee camps. By the age of 65 and plus the gender gap is very wide; 24.9% for females and 65.8% for males in cities, 4.3% females and 58.5% males in villages and 5.3% females to 41.0% males in refugee camps. From these figures we can conclude that illiteracy is a female phenomenon and if poverty increases with illiteracy, one can expect that more illiterate women will be among the poor. In the MSA report, this link between female poverty and illiteracy was clearly shown. It found that 69.7% of widows were illiterate, reflecting both gender and age differentials in literacy among women in late middle to old age. However, a significant finding is a higher percentage of illiterate

persons among younger age groups. The sample showed that 15.1% of assistance recipients aged 16-29 were illiterate and 21% of those aged 30-45. These differ from PCBS figures for this age group, with figures ranging from 3% illiteracy in ages 15-29 to 5.7% in ages 25-34 and 11.3% for ages 35-44.

It also seems that poverty perpetuates lack of education, especially for females. In the MSA report, 60.1% of dependent elderly females in recipient families in GS were illiterate and 57.9% in the WB while 7.1% could read, 19.8% had been educated to elementary level, 10.7% to primary level, 3.9% to secondary level and only 0.6% beyond secondary level.

This is not to conclude that lack of education is the reason for poverty, but rather it does not help the poor –if lacking- to escape from poverty. More data aggregated by age, gender and poor status is needed to help identify better the impact of education on the poverty of FHH.

#### **d. Labor Market**

Studies the world over show that female heads of households commonly suffer from economic gender gaps such as lower average earnings than men, fewer assets, and less access to remunerative jobs and productive resources such as land, capital, and technology.

The types of jobs they are usually engaged in are also lower paid. Female heads of households may encounter discrimination beyond that which they encounter because of their gender. They may have a history of premature parenthood and family instability that tends to perpetuate poverty to succeeding generations (Bunivic and Rao 1996).

In the Palestinian case, women's labor activities cannot be understood separately from the larger context of the structure of the Palestinian economy and the recent crises it has undergone, the legacy of a work force geared to meet specific sectors of the

Israeli labor market (especially in the construction and industrial sectors) and the obstacles put on Palestinian work. The declining role of agriculture has meant growing reliance in the agricultural sector on marginal and underpaid or unpaid labor- again, of great significance for women. Recently, massive male unemployment, added to the lack of employment opportunities in the formal sector, has had a dramatic impact on women inside and outside the formal labor market and may limit the ability of new generations to enter formal labor force activity.

In 1993, female unemployment rates were higher than those for males in both the WB and the GS. Female unemployment was 18% in GS and 21% in WB camps, compared to male rates of 12% in GS and 3% in WB camps. Three years later, in mid-1996, male and female unemployment rates had leveled; 21.9% for males as opposed to 21.4% for females. The doubling of unemployment between the two periods is predominantly a result of the loss of work in Israel due to closures. Female unemployment, however, remained consistently high regardless of the closure, suggesting that female unemployment (unlike male) is the product of a long-standing structural problem in the labor markets available to women (Hammami 1997, p. 37).

The following table shows women’s participation in the labor market:

**Table 8 - Women’s Participation in the Labor Market In Labor Force**

Sex	Not in labor force	Full-time employed	Under-employed	Unemployed	Total
Male	33.1	58.8	22.9	18.3	66.9
Female	88.8	71.7	10.4	17.8	11.2

Source: (Hammami 1997, p. 9)

While formal labor participation surveys misrepresent the magnitude of Palestinian women’s economic activities by only providing a part of the overall picture, there is also clear gender discrimination against women in all forms of labor markets. The following table brings together data from various sources on the extent of women’s participation in five labor markets covering various periods in the 1990s.

**Table 9 - Women’s Participation in Labor Markets by Area**

National Agriculture		National Non-agriculture		Wage Labor in Israel		Informal Economy		Domestic Economy	
WB	GS	WB	GS	WB	GS	WB	GS	WB	GS
39.4	20	18	12	3.6	0.6	55.6	60.6	83.6	85.7

Source: (Hammami 1997, p. 14)

As the table shows, women are mostly excluded from wage labor in Israel, a major source of income for many Palestinians. The Poverty Report indicates that, “while earnings from wages and salaries are the main sources of income for the Palestinian labor force, a signproportion of such eaoriginate from Israel.” It adds that, “while about 16% of household heads whose source of income is wages from Israel are in poverty in 1997, this group has the lowest incidence of poverty compared to others” (Poverty Report 1998, p.44).

The Poverty Report also finds that the incidence of poverty is highest among the self-employed, including street vendors, white collar professionals, craft and trade entrepreneurs, family farmers, and others. These are the professions related most closely to the informal economy and domestic economy where women predominate, as indicated in the table above.

As for women employed in the formal economy, they are concentrated in two occupational areas; professionals/clerks/technical assistants, and in the agricultural

sector. The first area is open to women with a high level of education and skills and is not available to most of the poor. In the second area, women's work is seen as 'help' rather than waged work.

In various micro-studies discussed in *Self-Employed Women in the Informal Economy of the Occupied Palestinian Territories* (in Hammami 1997), it was clear that FHH were at a disadvantage compared to other women working in the informal sector. Female heads were present in the category of street peddlers (Gaza) aged 40 and over, with zero years of education, a family size ranging between 3-18 persons (if we take into account the married women coming under the same category), and living in refugee camps (Hammami 1997).

Also, in the MSA report, the occupational structure of recipients of social assistance is clearly divided by gender with 54.3% of recipients defined as housewives, essentially all women in the sample survey, while working men make up the largest category of male recipients.

It is proven that gender based wage discrimination exists in the different labor markets. This discrimination has two dimensions: male and female may get differential wages for the same type of work, or female concentrated sectors may have low pay scales regardless of the skill and education involved. In a survey of 316 establishments, the PCBS found that the average wage level for male employees in October 1994 was JD 294 per month, while for women the average wage level was only JD 264. Male wage earners were also more likely to have full-time work than females; the former working an average of 163 work hours per month compared to only 150 work hours in an average month among women (Hammami 1997, p.31).

Furthermore, a documentary on cases of FHH (*History Uplifts by Men, Women's Studies Center, 1996*) presented evidence to show that the poverty of these households is perpetuated in the following female generation.

The existing structure of the different labor markets leaves women, particularly poor women, very limited work options. This might indicate that the structure of the Palestinian labor market produces poverty for many and wealth for some. More research is needed to verify the impact of existing structures in the labor market on female poverty.

**e. Traditional Informal Support System:**

In many countries of the developed or underdeveloped world, traditional informal support systems based on kinship relations have broken down leaving FHH to cope on their own. There is a growing debate that indicates that economic development contributes to an increase in female headship and female economic responsibility for children because it often fosters a transition from a family-based to an individual wage-based economy. The declining significance of the household as a unit of production weakens traditional patriarchal authority, contributing to the increased economic independence of youth and increasing the cost of children. There is also a cultural process in which modernization contributes to changes in intra-household income flows. In the long run, these changes help motivate a decline in fertility; in the short run, they intensify the economic pressure on families with children (Folbre 1991, p.22).

These developments have a contradictory impact on women. On the one hand, their entrance into paid labor provides them with new potential for independence and enhanced political rights. On the other, studies of women's work in developed countries show that these gains have been purchased at a very high price—an extremely long working day and increased responsibility for the financial support of dependents. New “modernized” forms of patriarchal governance increase the economic independence of men more than for women by promoting freedom from family obligations. In general, women have gained new rights and men have resisted new obligations, thereby reinforcing a traditional sexual division of labor in which women take primary responsibility for the costs of social production.

In Palestinian society, as discussed previously, there has not been a process of economic development as such but rather a process of economic regression, with the main access to the labor market basically reserved for men, either in the Israeli or the local labor market. We can argue that the instability of the economic situation might lead many individuals or families to seek refuge in the extended family. In this case, it will be important to look into the extended family and examine the intra-household dynamics. It is striking to observe that 35% of households in the Gaza Strip - where the poverty rate is higher - are extended households.

The MSA report indicates that the most common source of income for most families on social assistance in WBGS was from their relatives (41%). As regards non-family support, 35.5% benefited from UNRWA assistance, 22.2% from other sources of community support, including NGOs, and 22% from *Zakat* committees.

A study on the informal social support system found that 37.4% of families offer assistance (regular, irregular or periodic) outside the clan in the WB and 16.7% in the GS (Hilal & Malki 1997, p.81). The percentage of households that offer regular (with short intervals) kinship assistance (once every one or two months) to households belonging to the *hamula* (clan) was only 10.3% of the total number of sample households. Two points might be concluded from this. One is that kinship assistance is linked to high income (Hilal & Malki 1997, p. 82) and is therefore low in the Gaza Strip as a low-income region. Here it might be useful to distinguish between providing assistance and providing care. If a poor household cannot provide assistance, it might provide care for the needy members of the family. The second point is that the limited kinship assistance to the *hamula* needs greater study. It would be interesting to examine the impact of *hamula* assistance to disinherited women since it is claimed that the *hamula* compensates these women by providing regular assistance whenever they need it.

It could be concluded that the traditional informal support system is still functioning and able to meet needs. The Demographic Survey shows that the trend is towards nuclear families, now comprising 69.4% of Palestinian families (with a clear difference between the WB (72.2%) and GS (62.7%)) while 27.7% are considered as extended families (24.4% in the WB and 35.3% in the GS). The Survey also indicates that the percentage of female loner households was higher in the WB compared to the GS (29.7% to 25.0%) representing 3.1% of all households in the WB compared to 1.9% of all households in GS. The percentage of households with one married adult with children (basically female) is higher in the WB compared to GS (4.1% to 3.1%). Also, the percentage of FHH in the WB was higher than in GS (8.3% to 6.4%).

It is interesting to note the same trend in the MSA report, in which a lone elderly person or lone aged couple were considered to be a social problem by 12.5% of the sample in the WB compared to 3.8% of the GS sample.

The results of the MSA report, where 40% of recipients of assistance in the sample survey are over 60 and 11.2% over 75, the high proportion of aged requiring assistance might reflect the inability of family and kin to offer sufficient support.

To look at the results of the findings and link them with the level of poverty in GS, one might assume that the traditional informal support system should be weaker in GS. On the other hand, evidence could indicate that it is relatively weaker in the WB (the central WB region is the area that offers the least kinship assistance compared to other regions of the WB although it is the richest according to the Poverty Report). To blame economic pressures as the main reason for the breakdown of informal support might be insufficient in the Palestinian context. Other factors such as migration, the availability of housing and job stability must also be taken into consideration. The high rate of extended households in Gaza illustrates the different strategies adopted by households to cope with the changing social, political and economic situation.

## **5- Conclusions and Recommended Policies**

Since the Ministry of Social Affairs and the Ministry of Labor are currently developing a new Palestinian social security system, an ideal opportunity presents itself to benefit from international experience in attempting to ensure a more equitable distribution of public transfers across social classes and gender. International experience shows that economic growth is imperative if poverty is to be reduced, but the distribution of wealth is as important as its creation (Oxfam Poverty Report 1995).

While relatively few developing countries provide means-tested assistance to the poor, most have social security systems that provide some combination of health, unemployment, and retirement insurance for a subset of eligible workers. The dilemma in the Palestinian situation is the high rate of unemployment where more than 18% of the eligible labor force is unemployed and a similar rate underemployed. The lack of public remuneration might be a severe hindrance to full coverage by a suitable social security system for the majority of the people.

Contrary to the claim that there is a trade-off between economic growth and redistribution - as many Palestinian politicians now claim - the high-performing economies of South-East Asia have built their high growth rates upon land and income redistribution policies and the provision of universal primary health care and basic education.

In assessing poverty alleviation programs in Asian Pacific countries, it was pointed out that the belief in a trade-off colors the attitude of planners despite the acknowledgment that long-term productivity enhances the potential of the soft section, 'the non productive section' of the plan. It becomes particularly damaging when there is a crunch in the overall resource

availability since these sections are likely to be affected. What is not sufficiently recognized is that for the large section of the population below the poverty line, and this includes a substantial number of women in Asian-Pacific countries, the trade-off has no real meaning. Women are generally by-passed by increases in production or productivity in many cases, but tend to bear the brunt of cuts in the so-called soft section of the plan. For them, poverty alleviation can come only through increases in their production and productivity. If there is a trade-off, therefore, it is not so much between production and poverty alleviation in the abstract, but between those who benefit when the former is stressed versus those whose interests lie in the latter at the macro level of resource allocation (Heyzer and Sen1994) .

The first national Palestinian Poverty Report (1998) offers a basis for the development of policies and programs that tangibly address the needs of specifically targeted groups in Palestinian society who are suffering from poverty. This kind of targeting is essential to identify the poor, the reasons for poverty and vulnerability, and strategies for exit from poverty, as well as to ensure that universal policies such as social security address the poor in their various settings (unpublished concept paper, Women's Studies Center, Birzeit University, June 1999).

The Poverty Report confirms a link between gender and poverty but, due to inadequacies in existing data and research, the evidence for this link is based primarily on the greater poverty of FHH compared to those headed by males and on the presence of highly disproportionate numbers of de facto FHH among recipients of formal social assistance.

FHH are thus an important target group for poverty alleviation, but to focus solely on them would be a serious error. Globally, gender is a crude proxy for poverty and targeting only poor women might include non-poor women and exclude poor men (unpublished concept paper 1999). To put it simply, difficulties arise because most women live in households headed by men

and therefore an understanding of gender relations in the household is crucial to effectively targeting resources for women. Programs targeting poor women often fail to conduct preliminary research to guide policy. At present, the Women's Studies Center in Birzeit University is conducting a household survey of 2,400 households in fourteen communities in the WBGS that should provide models of household resource allocation to assist in targeting.

In the Palestinian situation we find that the low formal labor force participation rates for Palestinian women attest to the fact that women tend to be segregated into marginalized sectors of the economy (the informal and domestic spheres) and are largely deprived of the investments in the productive sectors. This low level of formal labor activity is primarily due to the structural limitations of the economy rather than to ideological or cultural inhibitions. Palestinian labor markets are highly gender-segmented, offering women access to an extraordinarily limited number of sectors. These few sectors are in non-growth areas of the economy and are unable to absorb new female labor market entrants, resulting in a persistently high rate of female unemployment over the last five years. Additionally, the sectors of formal labor markets available to women actually seem to be narrowing, with women being displaced from areas of manufacturing which were once female-concentrated by males affected by the loss of work in Israel (Hammami 1997, p.40). In this sense, providing social assistance in its current form will not be sufficient to help poor women in general, and FHH in particular, to relieve their poverty.

An examination of the relative status of those who receive public assistance reveals that the amount of aid provided is not enough to eliminate or even to reduce poverty. MSA assistance is not only insufficient to exit from poverty, but also fails to improve the conditions of the poor to the extent of providing a basic minimum of food, clothing and shelter, which constitutes the line dividing deep poverty from poverty. It is sufficient to

note that the deep poverty line for an individual stands at NIS 343 per month, while MSA payments are a maximum of NIS 96 per month per individual in the WB, and NIS 80 (plus rations) per person per month in GS. In this context, it is easy to understand why over a third of MSA recipients also receive assistance from UNRWA and over 20% get assistance from *Zakat* committees and NGOs (Poverty Report).

It is apparent that the incidence of poverty varies greatly among household types. When examining FHH, we have to take into account the compositional differences among these households. Two of the most important compositional effects of poverty is age and the number of children and adults.

In the Palestinian case, there is sufficient evidence to argue that gender might be an important criterion to target the poor because gender is a significant causal factor in disadvantage. As discussed, women typically earn far less than men but are more likely to assume primary financial and direct responsibility for the maintenance of young children in the absence of a co-resident parent.

There is also sufficient evidence that the traditional informal support system is eroding, especially in urban areas, while in poorer areas it still operates, probably due to the restructuring of poor households. Both need to be treated differently with comes to designing forms of assistance and intervention.

To compile comprehensive data on FHH, it is crucial that national surveys introduce new definitions and measurements to capture all factors leading to or affecting the well-being of these households.

It is vital to examine policies and programs that target female poverty from a gender perspective. Sectors which use the household as the unit of analysis and intervention, following the patriarchal concept of household structure, target only the

resident men. Two such sectors, of critical importance in our context, are housing and agriculture. The prevailing policy in the housing sector is to ask beneficiaries to register the house in the name of the male as the breadwinner. The same condition is imposed on projects dealing with land reclamation in which beneficiaries are asked to participate with 50% of the costs of the project and to prove ownership of the land. Since only 10% of women own land, this condition could exclude the majority of women from land reclamation projects. It is recommended that a specific quota of FHH be included in housing and agricultural projects and that FHH be exempt from certain conditions.



## 6. Recommendations

1. It is important to locate and target FHH within a wider program of poverty alleviation that also includes other vulnerable groups like loner households and large male-headed households.
2. Employment schemes are needed for women who are able to work, especially young widows or divorced/separated women. This scheme has to be provided as a package with suitable job training and accurate follow up since these women need to be trained in suitable skills and self-confidence to enter the labor market. Income-generating projects for the children of these women could be another form of assistance.
3. Programs with various social components for female heads of households could be designed, comprising financial aid, rehabilitation, training, and scholarships for their children, especially daughters.
4. For aged females, it is important to investigate whether other family members could be candidates for income generation and job training programs. Those targeted could include the sons and daughters of the aged as well as the younger spouses of elderly, physically or mentally incapacitated men.

The elderly receive insufficient social care given the small amount of social assistance and the lack of services for the elderly. Programs and services for the elderly (nutritional supplements and food programs, medical assistance, health education, old age centers) need to target elderly women. Financial aid to close neighbors or relatives of an elderly woman could be an incentive to provide the needed assistance and care. In addition, since the percentage of men who depend on income from their property is more than five times greater than that of women (Hilal & Malki 1997, p.87) and only a small percentage of the elderly depend on formal assistance (less than 2% of males and

about 3% of females), it is becoming vital to act on the social practice of depriving women of their inheritance.

5. Large-scale credit schemes for poor FHH could be another form of income transfer. This scheme would be means tested and in general, there is little possibility of it reaching the non-target population. However, these schemes do have to be provided in packages which include training on some basic skills to administer the credits successfully.
6. The Poverty Report findings indicate that in terms of monetary poverty poor households are not necessarily deprived of basic services compared to non-poor households, with the exception of access to public sewage and hospitals. The MSA report, however, showed that the housing conditions of those receiving assistance are squalid and most live in houses with very limited space and poor ventilation.

The MSA report identified a gender gap in access to services and facilities; 54.8% of female recipients have no running water in their households compared to 45.2% of male recipients. Also, 63.3% of female recipients do not have access to electricity compared to 36.7% of males. In terms of household appliances, 59.3% of female recipients do not have a refrigerator compared to 40.7% of males, 55.6% of females do not have a washing machine compared to 44.4% of males and 59.6% of females do not have a TV compared to 40.4% of males. The existence of a credit scheme for female heads of households could enable them to purchase appliances like ovens, washing machines, refrigerators, TVs and heaters. It is also important to urge housing projects to assign a certain quota of homes for FHH.

7. The development of appropriate financial institutions and guidance could encourage the system of private transfers.
8. Childcare support is needed for female heads of households, particularly if a job scheme is provided to encourage women with young children to enter the labor force.

9. The enforcement of legislation to strengthen the child support obligations of men through more developed family law. This could be a less expensive policy targeting divorced and separated women with children than providing financial aid.
10. Legal reform to reassess inequality in pay based on gender discrimination (equal pay for equal jobs).
11. Since poverty alleviation programs are mainly initiated by the government, development agencies and donors, it is worth noting that the real experts in understanding poverty are the poor themselves. Yet, the poor have long been victims of development blueprints designed for their benefit but typically without their consultation. It is crucial that the poor should participate in plans to alleviate poverty through all forms of participatory means.
12. More gendered measures are needed to:
  - report time use within households as an indicator of women's work and its relation to household size and poverty.
  - collect consistent time series data on FHH, the lack of which makes it difficult to monitor the impact of economic policies and growth.
  - adjust survey measures to examine the possible existence of 'hidden' female heads within other types of households. It is equally important to have more specifications on this type of household, such as the number of workers to non-workers, the dependency burden and the ties to the market economy.
  - to gender-sensitize field workers when they collect data on Palestinian households in order to capture the differences in various types of households.

A real shift in the identification of female-headed households is needed to include alternative forms such as young wives living in larger male-headed households, women with sick husbands, women with imprisoned male spouses or emigrant husbands and young females living in large male-headed households.



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