



United Nations Entity for Gender Equality
and the Empowerment of Women

AN ASSESSMENT OF THE CASH FOR WORK COMPONENT OF UN WOMEN'S PROJECT

**“Protection, Response and Preparedness to Address
Needs of Displaced and Vulnerable Women in Gaza”**

March 2019

The Cash for Work Assessment is generously funded by the Government of Japan under the project entitled “Protection, Response and Preparedness to Address Needs of Displaced and Vulnerable Women in Gaza”.

Disclaimer:

The views and opinions expressed in this report do not necessarily represent the views of the Government of Japan, UN Women, the United Nations or any of its affiliated organizations.

Research Team:

Nuha J. Bashir

Design: Hisham Obaid

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Summary

Through its project ‘Protection, Response and Preparedness to Address Needs of Displaced and Vulnerable Women in Gaza’, funded by Japan, UN Women offered 125 cash for work (CfW) opportunities to women who are most vulnerable in Gaza including women IDPs, women with disabilities and women survivors of violence. Overall, the Cash for Work intervention was assessed to be highly relevant and to have achieved its objectives. The women beneficiaries clearly appreciated the cash for work opportunities, the elevated social status they gained, the level of autonomy and the additional freedom to make their own decisions regarding household expenditure. A broad finding from this assessment is that providing cash for work opportunities provides vulnerable women, including women survivors of violence, women with disabilities, and elderly women, the dignity to choose what best suits the individual needs of their households. The benefits to women of CfW were found to be numerous: dignity, empowerment, involvement in decision-making, and increased asset control and promotion of women’s mobility.

It has been difficult, however, given the nature of this assessment and the different characteristics of the sample (geographical location, livelihood status, education level, age etc.), to make strong conclusions based on the empirical qualitative and quantitative evidence that CfW can strengthen women’s employability. With regards to spending patterns, more cash was spent on food and paying off debts and this was confirmed through quantitative and qualitative data collected from women respondents.

Overall, the cash for work opportunities have led to a significant increase in income for all women beneficiaries in Gaza. 91% of women respondents did not earn any income prior to being employed through a CfW modality, while 9% reported that their household had very small intermittent income from the Ministry of Social Development, UNRWA, small businesses etc. About 83% of women respondent said that CfW opportunities alleviated their poor livelihood conditions, 71% said their interhousehold tension has decreased due to availability of cash income, and 55% of them reported that the earned income allowed them to participate in decision making at a household level. The average income of household prior to CfW opportunities amounted to ILS 307. The average income of the household after receiving the CfW opportunities amounted ILS 1367. This means that there is **%345.2 increase over household income as a result of the cash for work opportunities**.

Introduction

UN Women is increasingly using cash-based programming and interventions within its humanitarian and resilience work globally and within the Arab States region. Cash based programming can be broadly divided into unconditional cash transfers and conditional cash transfers. Cash for work, which is included in this assessment, is a conditional cash transfer (cash conditional on work) and is currently a key element of UN Women’s flagship programme, *Women’s Leadership, Empowerment, Access and Protection* (LEAP)¹.

In LEAP programming, **cash for work serves as an asset replenishment and retention tool and a tool to build empowerment and greater resilience** by: (1) providing immediate cash to those in need, (2) fostering engagement in the economy (i.e. by helping beneficiaries build an employment history), (3) enabling access to space outside the home, (4) providing opportunities to engage with peers outside the home, and (5) by offering skill-building experiences on the job².

¹ UN Women Regional Office for Arab States “Regional LEAP Toolkit Cash-for-Work Practice Note, March 2018”

² Ibid

In contexts in which beneficiaries have low or no access to sustainable employment, such as when the rights of refugees to work are limited or IDP's find themselves in new communities already challenged by under employment, **cash for work serve as a useful short term (days-weeks) or longer-term (months) intervention** within UN Women programming, particularly when combination with efforts to call for and create more sustainable employment opportunities.

UN Women's use of cash-based programming is in line with global best practices and commitments as outlined in the **2015 World Humanitarian Summit (WHS)**. The outcome of the WHS, the Grand Bargain³, sets the increased use of cash-based programming as a common commitment (Commitment 3) for the humanitarian community. To this end, the Grand Bargain states the following:

'Using cash helps deliver greater choice and empowerment to affected people and strengthens local markets, but remains under-utilised. While it is not a panacea, and the context will ultimately define which tool to use, donors and aid organisations should routinely consider cash when evaluating response options and some donors may wish to scale up significantly. Cash cannot meet all needs: investment in public goods, including protection, education and health will still be needed. Delivering cash should, where possible and appropriate, use, link or align with local and national mechanisms such as social protection systems.'

Currently, UN Women is implementing cash-based programming, primarily through cash for work, in the following countries: Iraq, Jordan, Lebanon and Palestine.

PROJECT BACKGROUND

UN Women has implemented the project "Protection, Response and Preparedness to Address Needs of Displaced and Vulnerable Women in Gaza", covering the period from April 2018 to March 2019. The project was implemented in partnership with the Women Affairs Centre (WAC) and the Palestinian Centre for Democracy and Conflict Resolution (PCDCR). The project aimed at assisting and mobilizing women who are most vulnerable in Gaza through improving their accessibility to multi-sectoral services, protection and economic support. The project focused on mitigating the impact of the deteriorating humanitarian conditions on women and their families in Gaza through providing immediate and essential services to those who are most vulnerable including women IDPs, women with disabilities and women survivors of violence. The project focused on solidifying the partnership with humanitarian actors in Palestine to ensure that humanitarian responses are gender focused and address the needs of women, girls, boys and men equally and equitably. The project included a "Cash for Work" (CfW) intervention that aimed at providing opportunities to 125 vulnerable women including women with disabilities and women survivors of violence. The Cash for Work (CfW) intervention was implemented in partnership with the Women's Affairs Centre (WAC) in Gaza.

Assessment Purpose and Scope

The main purpose of the assessment is to collect quantitative and qualitative data on impact of CfW intervention on beneficiaries through collecting data available from project partners, namely Women's Affairs Centre (WAC) and the Palestinian Centre for Democracy and Conflict Resolution (PCDCR). The assessment assesses all stages of the CfW intervention from needs identification and beneficiaries' selection to measurement of the impact achieved.

³ <http://www.agendaforhumanity.org/initiatives/3861>

The main objectives of the rapid assessment are:

- A. Collect quantitative data that will assist in measuring the indicator: % of increase in household income as a result of CfW activities.
- B. Collect qualitative data about the impact of cash provision on selected women beneficiaries with respect to the following:
 - Their access to income opportunities and services beyond UN Women’s intervention, their relationship with their husbands and household dynamics, whether cash increased or decreased inter-household tensions, and whether the CfW intervention affected women’s decision-making power.
 - Identification of potential problems and negative effect of the income generated opportunities on women.
- C. Document and share lessons for scale-up and advocacy purposes. Provide recommendations for better design and implementation of CfW interventions that achieve higher-level results.

METHODOLOGY

The assessment report is developed based on a **mixed-method approach**, combining key informant interviews (KIIs), focus group discussions (FGDs), questionnaires as well as a review of secondary data. Data was collected from a total sample of 53 women respondents, 9 employers, and UN Women and WAC staff. The sample was intended to be as representative as possible. FGDs and questionnaire respondents were selected from among women beneficiaries of the UN Women Cash for Work interventions (125 beneficiaries). Also, one FGD was conducted involving women who benefited from PCDCR GBV services. Quantitative data collection was obtained through using a questionnaire with the same sample of women selected for FGDs.

The mixed-method approach was chosen as it is increasingly recognized that incorporating multiple methods into a single assessment often results in a stronger, more complete assessment than conventional assessment approaches relying on only one method⁴. The approach was participatory, consultative and agreed upon between UN Women and WAC. The WAC provided information on the sampling of women beneficiaries. The mixed-method design helped to strengthen the assessment in the following ways:

- The assessment addresses questions of measuring the indicator: **% of increase in household income as a result of Cash for Work opportunities**. Also, questions about the impact of cash provision on selected women beneficiaries including their access to income opportunities beyond UN Women’s interventions; their access to services; their relationship with their husbands and household dynamics; whether cash increased or decreased inter-household tensions; and whether the CfW intervention affected women’s decision-making power. Answering these questions required using more than one method.
- Different methods were used to answer the same elements of a single question, thereby increasing confidence in the validity and reliability of the assessment results.
- The likelihood of uncovering unanticipated results is higher with a mixed-method approach.
- Through capturing a wider range of perspectives than might be possible by a single method, the mixed-method design provides a deeper understanding of why change is or is not occurring as planned.

⁴ USAID. (2013). Conducting Mixed-Method Evaluations. June 2013. Accessed 13 November 2017. https://www.usaid.gov/sites/default/files/documents/1870/Mixed_Methods_Evaluations_Technical_Note.pdf.

- Combining methodologies helps to reduce the personal biases of the researcher⁵.

ASSESSMENT QUESTIONS AND SUB-QUESTIONS

| |
|---|
| <ul style="list-style-type: none"> • What is the selection process of the beneficiaries? <ul style="list-style-type: none"> - What are the eligibility criteria for the beneficiaries? - How does the WAC announce the project to the beneficiaries? - What is the selection process for the employers? - What are the eligibility criteria? - How does the WAC announce the project for the employers? |
| <ul style="list-style-type: none"> • What is the income of the household as result of the Cash for Work activities? <ul style="list-style-type: none"> - How long have you been unemployed? - What is the main source of income for the family before the Cash for Work activities? - How did you spend the income of the Cash for Work activities? - How sufficient was the income generated for meeting life's basic needs? |
| <ul style="list-style-type: none"> • What is the impact of the Cash for Work intervention on the beneficiaries? <ul style="list-style-type: none"> • Income Level <ul style="list-style-type: none"> - What are the benefits you have acquired during the placement period? - Was the placement period sufficient to qualify you for the labour market? - How many beneficiaries were sustained by the employers? - Did you create another job opportunity based on this opportunity? • Household Relationship Level <ul style="list-style-type: none"> - Did the Cash for Work opportunities change the relationships among the family members? Explain. - How do you feel about being a source of income within your family? Does this affect your relationship with your husband? - Do you think that your CfW income decreased inter-household tensions? - To what extent do you believe that your position in the family has been elevated? Do you participate in decision-making? Who decides on spending? How? Why? |
| <ul style="list-style-type: none"> • What are the recommendations and lessons learned for a better design and implementation of Cash for Work interventions? |

Sampling

Together with the WAC, sample was selected also considering diverse representation of geographical area and age. A total of 53 women participated in four FGDs. A fifth FGD was held with a sample of nine CfW employers. Key informants' interviews (KIIs) were conducted with the WAC director and project coordinator and an interview was also conducted with the UN Women Project Manager. For the questionnaire, the sample was selected through the method of systematic random sampling from CfW participants' lists. This was very vital to ensure a reasonable representation of different geographical locations, activity types and beneficiaries' age.

⁵ Centre for Innovation in Research and Teaching. Overview of Mixed Methods. https://cirt.gcu.edu/research/developmentresources/research_ready/mixed_methods/overview.

The geographical distribution of women sampled covered the following areas:

- North governorate (Beit Lahia, Beit Hanoun)
- Gaza governorate (Shujaia, Juhor ad-Dik),
- middle governorate (Al Bureij Camp, Al Maghazi Camp, Wadi El-Slaqa, Al-Mossadar),
- Khan Younis governorate (Khuzaa)
- Rafah governorate (A-Shoka).

FINDINGS

As per project reports and key informants' interviews (KIIs) with project staff, the CfW project achieved its planned outputs and corresponding indicators: A group of **125** women comprised of 75 displaced women, 25 women with disabilities and 25 women survivors of violence received temporary job opportunities for a duration of 4 months (USD 300 per month payment). Also, 125 women, divided into 4 groups, received skill-development trainings (a 30-training hour course for each group). The training topics focused on gender concepts, GBV occurrences and services, teamwork and leadership skills, communication and time management skills, labour rights as set out in the Palestinian labour law. The project targets have been achieved.

Beneficiary Selection

The assessment found that the process of choosing beneficiaries for CfW activities relied largely on the initial assessment. The initial assessment involved discussions with women, NGOs who implement similar CfW projects in order to better build the CfW intervention and balance the number and the type of CfW activities as part of a "Do No Harm" approach.

The effective targeting of beneficiaries helped ensure the CfW interventions reach the most economically disadvantaged since only those who have no other means of income will accept the lower wages of CfW programs.

In general, the assessment showed that the targeting for the CfW component worked well in terms of identifying the women beneficiaries (GBV, WWDs, elderly, vulnerable, etc.).

In this context, CfW project reached the most vulnerable and poor women through adopting a specific selection process and criteria. To illustrate, the WAC defined the beneficiary selection criteria through collaborating with community partners to nominate vulnerable women from the targeted Access restricted areas (ARAs).

Employers were selected on the basis of WAC's previous experience in the implementation of similar projects. WAC also asked potential CfW candidates to choose the closest CBOs to their location.

WAC implemented a rapid need assessment through the RAI consulting firm, for displaced women, women with disabilities and women survivors of violence from different areas of the Gaza Strip. This assessment followed collaboration steps with women CBOs in the five governorates that involved nominating, meeting and identifying the needs of vulnerable women through holding a focus group discussion per governorate with the women using a participatory approach (one for each ARA). After implementing the rapid assessment, the WAC conducted interviews with selected women that met the vulnerability criteria from five governorates and identified the 125 women beneficiaries of CfW intervention.

Through the document review of beneficiary lists, FGDs and KIIs, it was found that the project targeted women who live in the access restricted areas which suffer from poverty and a deteriorating economic status: North governorate (Beit Hanoun and Beit Lahia), Gaza (Juhor ad-Dik and Shujaia), Middle area (Bureij camp, Maghazi camp, Al Mossadar village and Al-Salqa Valley), Gaza (Shujaia), Khan Younis (Khozaa) and Rafah governorate (Al- Shoka).

The targeting criteria was found to be informed by the overall project goal and the primary rapid assessment of the women's needs. The set-up criteria ensured that the most vulnerable groups are reached. For example, it ensured that physically and socially vulnerable groups of women including female-headed households, IDPs, women with disabilities etc. are included. However, the selection did not ensure that elderly and WWDs are provided with alternative means of assistance through cash vouchers, grants or lighter tasks that avoid heavy labour (for example, around 6 elderly women participating in FGDs said they worked as cleaners and office helpers).

The qualitative and quantitative data collection showed that the selection process of women beneficiaries of the project was found to be systematic, clear and transparent. The targeting criteria included **vulnerability criteria**:

-
- Lives in or manages a female-headed household, is a widow, a single woman or otherwise vulnerable to food security and exploitation.
 - High dependency ratio (i.e. large number of children and other dependents).
 - Family members have one or more vulnerability (disability, special needs, prolonged medical conditions, etc.).
 - Only breadwinner in the household.
 - Refugee registration, if applicable.

The criteria included the following **eligibility requirements**:

- Being 18 years old and above.
- Currently not engaged in another CfW activity.

Based on questionnaire results, 81% of surveyed participants indicated that they have five members or more in their households. This reflected a thorough and transparent application of the selection criteria and method.

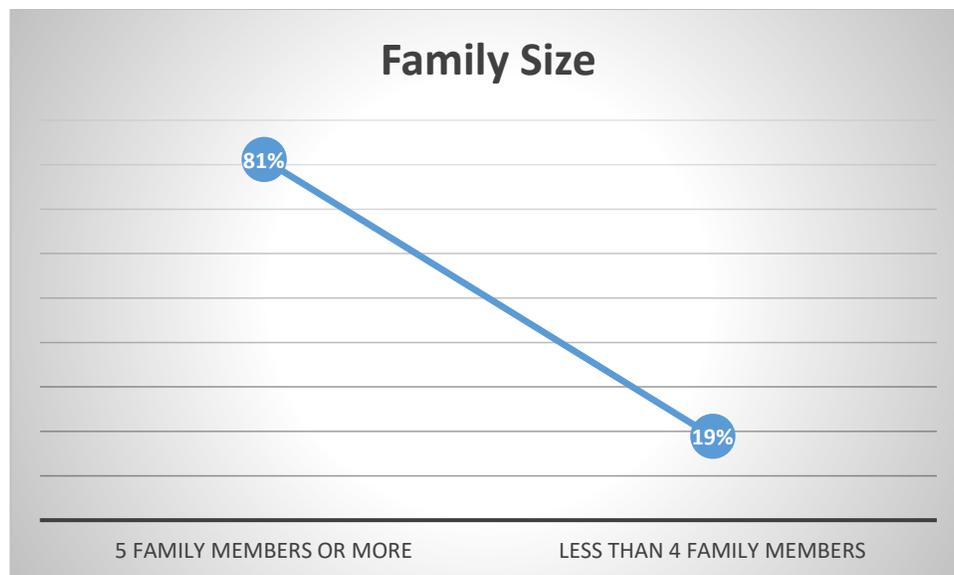


Figure 2: Family size.

Setting age limits for women participating in the CfW activities to be over 18 years of age shows commitment to preventing child labour. However, in a situation where there was no maximum age limit, this was an issue.

To ensure sound selection of beneficiaries, WAC and UN Women checked with WFP as the lead of the food security cluster in order to avoid beneficiary overlapping and duplication. This demonstrated that a formalized validation of beneficiary selection has taken place. The validation of the final list of beneficiaries by checking it against the food security cluster data increased the transparency of the intervention. In brief, the targeting criteria for selecting participants in this CfW project was very clear and communicated to the community-based and local organizations.

Throughout the 4 FDGs, it was found that some of women graduates were not engaged in jobs consistent with their university majors and capacities. In the case where there was no available opportunity that suited the beneficiaries' capacities, the employer provided alternatives in line with women beneficiaries' wishes. In this context, the FDGs feedback indicated that targeted women possessed some vocational skills such as food processing, agricultural and animal production, handicrafts production at household level and also some experience in running some micro-projects such as selling clothes and hairdressing, while women graduates had some experience in administrative office skills such as secretarial skills, business management and field work and in the area of supportive education and psychological support. All of the surveyed women university graduates stated that they prefer to work in relevant jobs and administrative jobs as well as university major-related careers, in contrast to uneducated women who prefer to work in vocational and artisan domains.

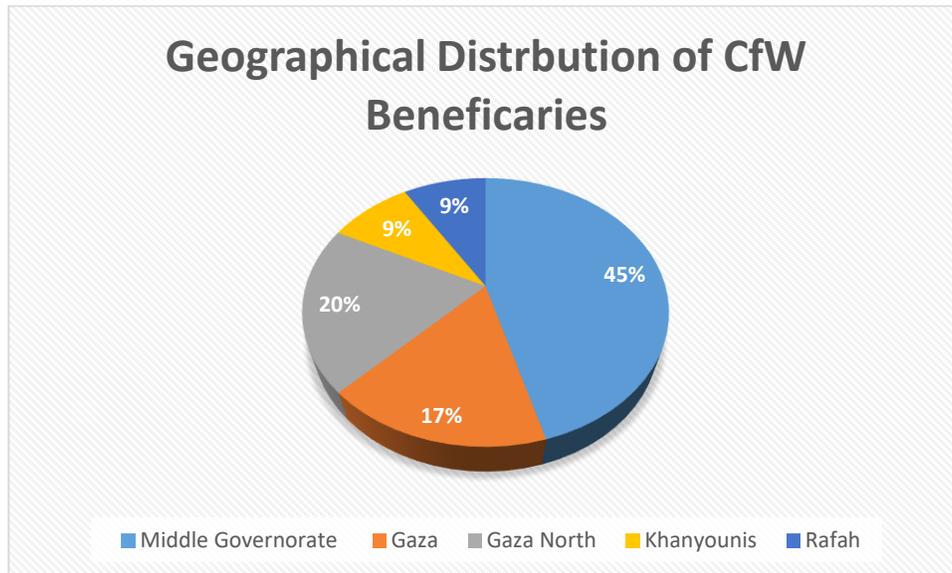
IMPACT

This section discusses the CfW impact on targeted women in the context of the wider impact of the implemented activities. Furthermore, it corresponds to the measurement of the indicator: **% of increase in household income as a result of cash for work activities**. Also, it presents qualitative data about the impact of cash provision on selected women beneficiaries with respect to their access to income opportunities and services beyond UN Women's interventions, their relationship with their husbands and household dynamics, whether cash increased or decreased intra-household tensions, and whether the CfW intervention affected women's decision-making power.

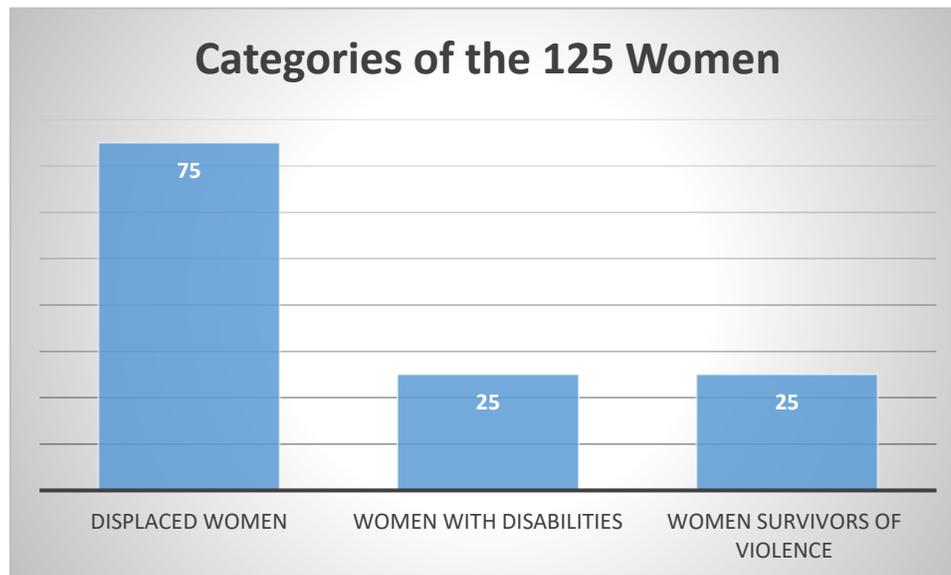
The Extent of the Impact

The positive impact of the CfW was considerable. The WAC has managed to reach the segment of women beneficiaries as per the selection criteria throughout the targeted areas in the Gaza Strip and met the project targets. Overall, the CfW has directly benefited 125 beneficiaries as per the below charts: **1) Geographical distribution, 2) Women classification.** The duration of the CfW was for 4 months in order to provide an income sufficient for making a reasonable contribution to household income. The assessment showed that CfW women beneficiaries felt that they would have benefited from a longer duration of work but in general felt that the duration was adequate only for meeting their **immediate needs**.

1) Geographical Distribution



2) Women Classification.



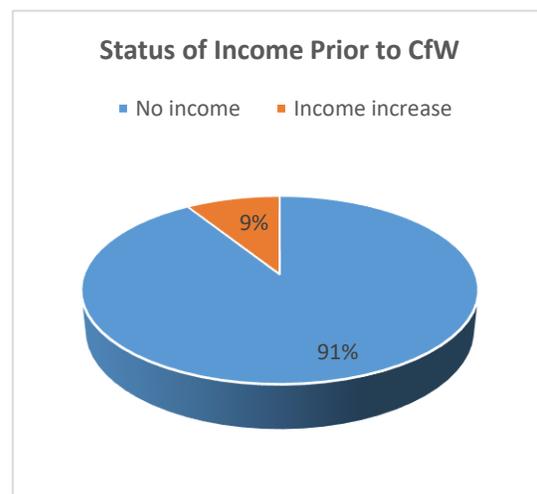
The Depth of the Impact

Equally important as the tangible aspects of the CfW intervention was the reported impact of the implemented activities on increased livelihood opportunities among targeted women. The following discussion below highlight the impact on targeted women regardless of their various categories. The capability of CfW programs to empower women is highly contextual. On one hand, the ability to earn income can increase the status of women both within their household and the community and can provide greater decision-making over household spending decisions. On the other hand, in communities where gender roles are strictly defined and enforced, women may not retain control over their incomes so that providing cash directly to women may lead to disputes or even violence. Therefore, while encouraging female participation in CfW programs should be a priority, it is essential to understand the relevant socio-economic context. Women are usually participants in the local market economy and can readily participate in CfW in ways that are consistent with age and educational background. For example, elderly women may be given lighter, socially acceptable tasks. Also, the assessment showed that creating tensions surrounding the role of women as recipients of cash are not evidenced through the data collection. On the contrary, it was indicated that the CfW opportunity reduced the intra-household tension and also reduced domestic violence towards women.

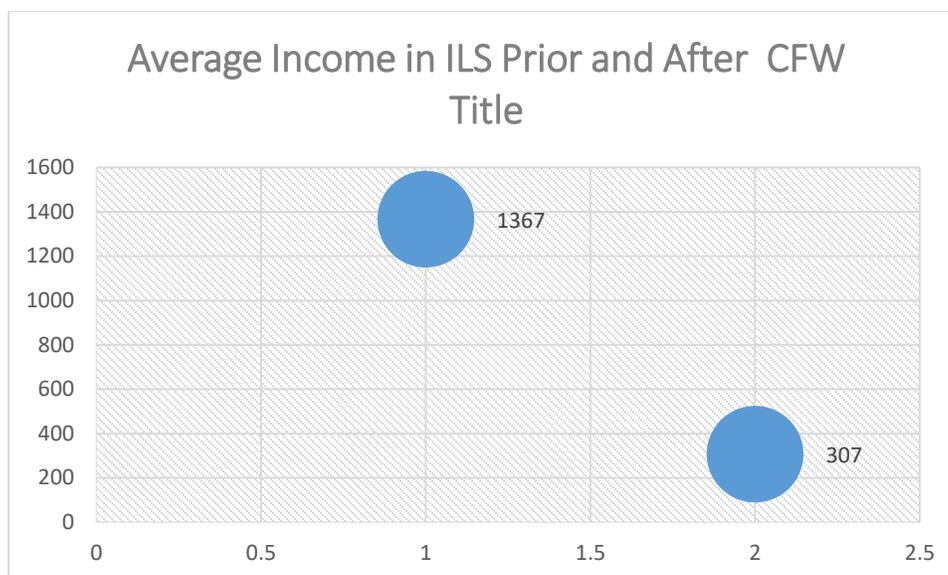
The following themes were developed through merging the quantitative and qualitative data collected and the review of secondary data.

Increase in income as a result of cash for work activities

The sampled 53 women were asked to report on their income prior to and after the CfW. Findings revealed that the latter has led to a significant increase in income for all women beneficiaries. 91% of respondents did not earn any income prior to being employed by CfW while 9% reported that their household had very small intermittent income from the Ministry of Social Development (MoSD), UNRWA, seasonal agricultural activities, breeding chicken, cleaning houses, etc. **The indicator 2.3.3. “% of increase in income of household as a result of cash for work activities”** is measured by using the average income obtained prior the CfW versus the average income obtained after introducing the CfW.



The average income of household prior to CfW opportunities amounted to ILS 307. The average income of the household after receiving the CfW opportunities amounted ILS 1367. This means that there is **%345.2 increase over household income as a result of the cash for work opportunities.**



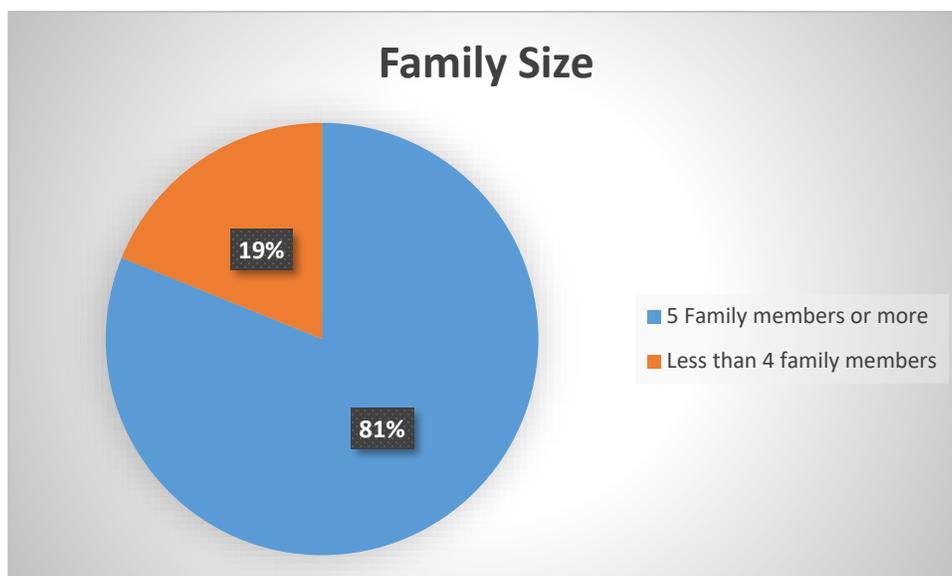
Qualitative data obtained from FGDs explained that the degree of economic and societal vulnerability of women in the targeted areas, which suffer from extreme poverty and low societal services, was found to be high. It also indicated that the majority of the target groups do not have a fixed source of income. Moreover, very few women run simple, small, traditional, domestic projects using whatever economic resources available. This came about as a local positive coping strategy to empower them to decrease the levels of poverty and vulnerability in the border areas.

The assessment clearly found that women beneficiaries live vulnerable lives through social pressure, psychological problems, deteriorating economic circumstances, and a low quality of life. The majority of the FGDs' respondents (53) commented that the fragile humanitarian and political situation in Gaza will remain a challenge and chronic poverty will continue to be a main driver of GBV incidence in Gaza. The worsening of the current situation also contributes to creating acute forms of gender-based vulnerabilities affecting groups such as widows and women with disabilities who need multi-sectoral responses. The situation also puts a strain on the service providers to meet the demand at a time when they suffer the consequences of the political division where much of the needed capacity and resources are not available to them.

GBV problems are usually structural in nature and responses to these problems require long-term and strategic interventions. A CfW intervention for a four-month duration cannot be realistic (adequate) for addressing GBV concerns. Increase in the incidence of domestic violence has been recorded in Gaza over the past few years which is largely attributed to the impact of the conflict and the internal Palestinian political divide, high poverty and unemployment rates and the overall restrictions on movement of people and goods as enforced by the blockade.

Results from the FGDs indicate that most of the targeted families depend on the Social Security Fund, which is paid every 3 or 4 months, as a primary source of income and which is also considered insufficient for responding to the needs of the families.

The survey results showed that the majority of the targeted women and their families do not have a source of income at all. This reflects the desperate need for support to enhance their resilience. It is worth noting that these families, according to PCBS, are classified as families that suffer from extreme poverty. 81% of the target women's families comprise approximately 5-10 individuals.

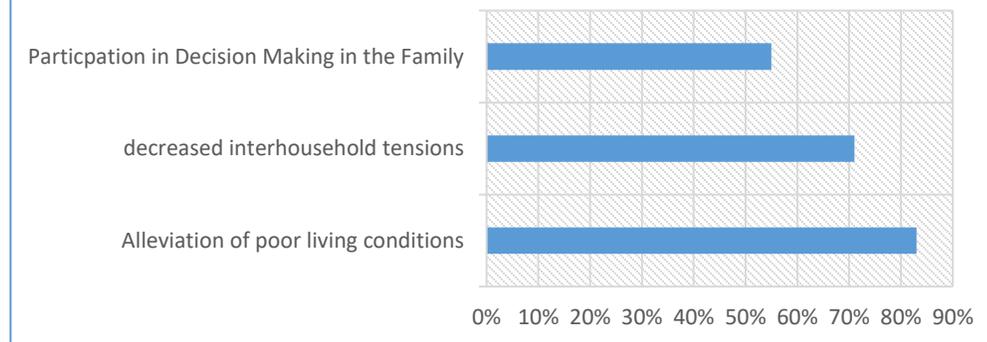


Use of Cash (Monthly Expenditure Patterns)

FGDs revealed that the largest part of the cash was spent on food and also on repaying part of cumulative debts and it seems that in general the cash was not used for acquiring assets (understandably so due to the limited amount of cash generated). Few women indicated that important non-food items were also purchased including winter clothes. Also, several women stated that they had used the cash for the payment of medical treatment for family members while some families used the cash for education. Five women out of the 53 surveyed explained that they had repaired their homes and or bought essential household requirements such as blankets and cupboards. The beneficiary women questionnaire clearly showed that the project had helped them to pay for basic needs. The questionnaire and also the FGDs' results indicated that people do not use the money to purchase non-essential goods, and that it is spent on basic items that are needed for surviving and protecting livelihoods. This was clear in the result of survey conducted which indicated that the majority of participants considered using the direct cash payments for purchasing food items as their **top priority**. They considered their **2nd priority** to be spending the cash towards paying off debts. However, they considered their **3rd** and **4th priority** to be using the cash to pay for education and health expenses. Their lesser priorities were repairing homes, buying winter clothes and paying utility bills. A divorced woman stated, *"We are getting better, we eat better and our kids dress up much better during this winter."*

In addition to income earned, about 83% of the women respondents said that the CfW opportunity alleviated their poor living conditions, while 71% said their intra-household tension has decreased due to the availability of a cash income, and 55% of same sample reported that the earned income elevated their social status within the family and allowed them to participate in decision-making. Figure 2 shows how women responded on the issue of how the project helped them in ways other than earning a cash income.

Different ways the project helped in addition to earning a cash income



Different ways the project helped in addition to earning a cash income

The CfW project offered greater potential for increasing people's access to essential living items and protection of livelihoods in the immediate term. This has been explored in depth through FGDs and triangulated through the questionnaire. Almost 100% of women benefited from the injection of cash, particularly during the difficult situation nowadays in Gaza. However, they commented on the CfW duration as being **not enough**. *"I live in a room with a plastic cover instead of a roof and I have three children with disabilities, my husband is sick and not working, the four-month period helped me meet the needs of my family in the current difficult economic conditions. On a personal level, I felt that I am something valuable within the household and also outside the household as I worked in the municipality and was able to communicate with men and the community at large"*, one of FGDs' participants stated.

The assessment showed that the CfW project is providing households with a **degree of choice / broader choices** with regard to their own spending priorities (flexible and fungible) which was achieved in addition to generating an income for beneficiary households to enable them to meet their basic needs.

Employability, Income and Empowerment

Feedback from the FGDs, the questionnaire and the interviews revealed that the CfW has made an effective contribution to achieving outcome 1 (output 1.3) satisfactorily in terms of generating provisional employment opportunities for a short-term period and injecting cash into the community through providing 125 vulnerable women with CfW opportunities. However, the assessment found that there is no strong evidence that the project will support them to generate a sustainable source of income or increase their employability. Most of the women said, *"What will happen tomorrow, after the CfW period? We will return back to the starting point, the four-month period is only a short and temporary solution and not a cure, as most problems within the family are mainly due to the economic situation.* The assessment could infer that there is a need for developing clear CfW program exit strategies that link women to follow-up economic opportunities or micro-finance services so that they and their families are not put at economic or survival risks when the program ends. However, considerable attention should be paid so that women beneficiaries do not perceive and view CfW as a source of long-term employment and rely on CfW employment positions as their primary source of income and thus create a negative feeling of dependency.

On the other hand, there is a remarkable transformation in the women's mindsets (enhancing and transformative changes) of feeling highly motivated with high self-confidence, being proactive and setting out to the market to look for jobs. The FGD with employers indicated that graduates have more potential for being employed after this CfW opportunity as they have a good opportunity to enter the market for the first time and that this could maximize their employability chances.

The CfW assessment could reflect the notion of women empowerment, as this concept combines several themes rather than a single focus. Kabeer's (2001)⁶ defined empowerment as **"the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them."** From the reflections and perceptions of surveyed women, KIIs and employers' feedback, the CfW modality may include a dynamic expansion of women's options, choices, control, and power. However, measuring empowerment cannot be specific in time as it is a process rather than a static state of women's status.

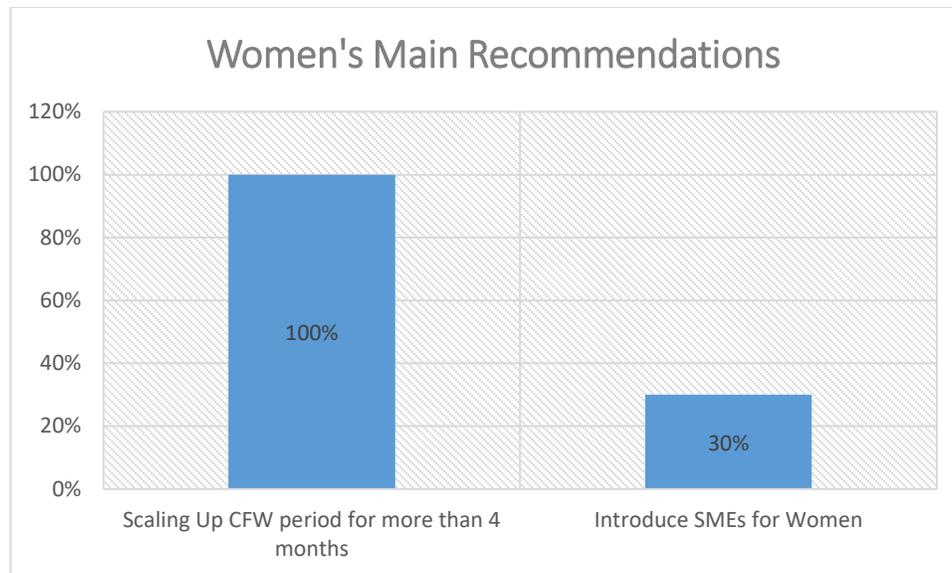
Decrease of Interhousehold Tensions

The project has led to reduction of tension among household members resulting from the deteriorating economic situation. Prevention of intra-household tension and violence is closely interlinked to the household's socio-economic circumstances. One of the main risks/uncertainties of the CfW intervention was a potential increase in conflict in the family (including domestic violence) as a result of disputes over how to use the cash. The data collected has shown that in general these risks did not occur. The FGDs clearly indicated that women did not fear that their priorities would not be respected despite the fact they had earned the money. Many of surveyed women explained that they bought their essential needs such as clothes, food, kitchen items, etc. For example, one elderly woman explained that she retains full control over the whole family income and that she is the one who decides what amount to give and how to spend. The women surveyed indicated that the poor economic status of their families pushed their husbands to be violent with the family members generally and their wives in particular. This was also indicated in a study published by UN Women in December 2017 that confirmed that the absence of economic opportunities for breadwinners and their households are central drivers of GBV in Gaza⁷.

The majority of FGDs participants revealed that their relationship with their husbands and household dynamics was positively impacted as the cash received decreased intra-household tensions, *EXCEPT for one woman who said that her husband beats her up to get her money*. On the other hand, in communities where gender roles are strictly defined, women may not retain control over their incomes thus providing cash directly to women may lead to disputes or even violence.

⁶ Kabeer, N. (2001). Reflections on the measurement of women's empowerment. In A. Sisask (Series Ed.), Sida Studies no. 3: Discussing Women's Empowerment – Theory and Practice (pp. 17–57). Stockholm, Sweden: Novum Grafiska AB.

⁷ UN Women, 2017 " Navigating through Shattered Paths: NGO Service Providers and Women Survivors of Gender-Based Violence"



Women's Main Recommendations

Self-esteem

The majority of FGDs' women participants feel that they are no more a burden to their families. Women feel that they are gaining respect. Being more involved in the financial decisions around spending within the household was reported to be a boost to self-esteem. In some instances, women did not make substantially different spending choices than men, and yet generally women believe that they make more appropriate spending decisions that are in the interest of the household. A beneficiary woman said, *"When I was busy with the CfW, my husband helped me a lot with the house chores; he attended the kids until I come back!"*

The CfW was found to have supported the enhancement of women beneficiaries' personal empowerment (self-confidence, self-perception, autonomy, status, decision making, women's mobility, etc.). For example, delivery of cash through banks may build women's knowledge, social capital, or interaction with formal institutions and thus provide additional pathways for gender-related impacts (self-esteem, self-confidence, self-perception, autonomy, and mobility).

Women's Decision-making Power

Beneficiary women perceived CfW as an opportunity for improving their overall well-being and happiness, particularly because they had more resources and they were experiencing financial gains. Most of women participating in FGDs said that household relationships improved while receiving the CfW monthly payments. When asked if they themselves had ever felt empowered, several women stated that they felt empowered as they were for the first time working outside the home, meeting people, gaining money on their own and going to the bank. One of the surveyed women said, *"I've never been to bank before; this is my first time doing so."* Another woman pointed out, *"I have also been empowered because I never used to have my own money, but now even when I suggest something to my husband, I don't feel worthless because I have money in my hands. It is my first time experiencing this."* Women described themselves as being in charge of various types of decisions. For example, women decide on their domestic chores, food choice, and daily purchases as well as their own health and income. All surveyed married women interviewed stated that decisions regarding both their incomes and major purchases

were made together by themselves and sometimes jointly with husbands, while the unmarried women reported making decisions on major purchases on their own. The majority of the women agreed that it is best to make decisions together to avoid causing tension in the household. A married woman beneficiary said, *“We live together, so it is good that we decide together; otherwise we would not be a family.”* Another married woman added, *“When I received my first payment, I told my husband and the children that the money had come and I informed them how I want to use it.”*

The assessment found that the CfW project helped women to have an elevated social status due to their ability to take part in income-generating activities and to participate in decision-making within the household regarding how the cash received would be spent. On the one hand, the ability to earn income increased the status of women both within their household and the community and can provide greater decision-making authority over household spending decisions, as per FGDs and surveys. This is in line with a World Food Program WFP multi-country study conducted in 2018. The WFP study examined the impact on women’s household decision-making and explored, through qualitative data collection, how CfW affected overall intrahousehold dynamics. It was found that women beneficiaries in households were making more individual or joint decisions. Qualitatively, women’s narratives showed that the CfW increased financial empowerment as the women were able to retain control over money for household spending. This finding was guided by reflecting on economic theories of intrahousehold bargaining and resource allocation, which have been utilized to examine and test production and consumption decisions in household allocation as well as inform the determinants of household decision-making processes (Doss, 2013)⁸. Similarly, in this assessment, There was a consensus among the sampled 53 women about CfW increasing beneficiary women’s participation in household decision making.

Level of Engagement of Elderly Women and Women with Disabilities within the CfW Intervention

The CfW project allowed for better engagement of elderly women and WWDs unlike other CfW interventions that limit the selection criteria to a specific age category and certain educational qualifications. However, **beneficiary categorization** during the targeting is paramount to better measure the level of employability after phasing out from the CfW intervention. Also, considering **classification** for targeted women in formulating the project performance indicators is also worth taking into account.

Employability Skills Training

The rapid needs assessment indicated that women needed numerous training courses to empower them and help them enter the labour market and gain new sources of income. The training courses focused on gender concepts, GBV incidence and services, teamwork and leadership skills, communication and time management skills, labour rights as set out in the Palestinian labour law. It is evident that the CfW model, which included training of the target beneficiaries, effectively paired beneficiaries with the CfW opportunities. The level and intensity of the training impact, however, varies among the surveyed women. A number of women expressed, in the FGDs, their desire to be trained more and more, especially elderly women.

Document review showed that 125 women benefited from a tailored skill-development training package (4 training groups each receiving 30 hours of training). The surveyed women valued the training as it developed their skills in management, communication, teamwork and leadership. As the training package was developed based on a rapid needs assessment conducted for displaced women, WWDs and women survivors of violence who reside in different areas of the Gaza Strip with a focus on the most marginalized

⁸ Doss, C. (2013). Intrahousehold bargaining and resource allocation in developing countries. World Bank Research Observer, 28(1), 52–78.

and affected by the conflict, it is considered relevant to women capacity development needs. FGDs feedback found that the delivered training was beneficial and has exposed them to new knowledge. This has considered the various characteristics of women beneficiaries (different age groups, education) without consideration for the women's various levels of education as graduates, uneducated women, WWDs, etc. Such various educational levels could vary the benefit level in terms of the dose-response patterns, which examine the link between the 'dose' (the intensity or level at which the intervention has been applied) and the 'response' (the effect observed), as part of the efforts to determine whether or not the intervention caused the outcome).

Assessment of respondents' reactions to the training including self-assessment of training content, usefulness, and ability to apply and transfer knowledge gained to others, showed that the majority of respondents agreed that the training was very helpful, the trainers were knowledgeable of the topics they presented, and that the time allocated for presentations was appropriate. Responses to perception questions indicated that the respondents believed that they have gained the knowledge that would enable them to manage their CfW four-month duration more appropriately. The respondent women were also confident that they were able to apply the knowledge gained from the training and would be able to transfer knowledge gained from training to other women in the community. The assessment inferred that, in addition to that CfW contributed to women's livelihood, it supported women's mobility and knowledge. This is due to that the model of CfW was paired with additional training and capacity building.

From another perspective, the training could be considered a primary step for enhancing employability. However, it will be too early to determine the level of employability created after phasing the beneficiaries out from the CfW project.

Determination of the Wage Level

The WAC succeeded in setting the wage rate to support vulnerable women without causing unwanted economic ramifications such as dependency or competition. The WAC fixed the wage at an amount lower than the market rate to ensure that the CfW project attracts only the most economically disadvantaged women as high wages may entice people away from their regular livelihood activities. On the other hand, the WAC dealt with the skilled, unskilled, graduate, and uneducated women equally in terms of the wage amount. This could be revisited in order to set up a wage rate that varies for skilled/unskilled women and university degree-holding/uneducated women, etc.

Dissemination of the CfW Advertisement

The majority of the surveyed beneficiaries confirmed receiving information about the CfW opportunities, selection criteria and application method through an advertisement on the CBOs' notice boards. However, information was not made publicly available in a number of ways, such as: advertisement at public locations, banners, flyers, verbal communication by members of local committees, and meetings. On average, among the 4 FGDs conducted, around 10% received information through direct communication (10 women came as a result of the PCDCR case management programme, around 5 were nominated by others).

Areas of Good Practice

- **Needs Assessment:** The CfW design was based on the results of the needs assessment activity. The needs assessment activity helped ensure the relevance and appropriateness of activities in

relation to women's needs. This has facilitated the beneficiaries' involvement in the activity design and implementation at an early stage of the project.

- **Diversity of CfW beneficiaries/Increase in the scope of vulnerable groups targeted for inclusion:** The CfW has managed to benefit diverse groups of beneficiary women from different social and educational backgrounds including GBV victims, WWDs, graduates, uneducated, IDPs, and vulnerable women.
- **Appropriateness and suitability of training:** Pairing the CfW with training is considered an added value and prepares targeted women to basically engage suitably in the market. Women expressed their satisfaction over the provided training since it communicated new knowledge to them regarding labour rights, time management, leadership, gender, etc.
- **Proactively addressing issues of women's empowerment:** The CfW included activities that explicitly targeted women and designed an intervention tailored to their conditions and priorities. It also focused on improving women's socio-economic conditions.
- **Contract agreement:** Surveys of the women and the document review found that all beneficiaries had a clear scope of work that was attached to the contract agreement. The contract parties included the WAC, host employer and women beneficiaries and was endorsed by a lawyer. The women explained that they received an induction about the period of engagement, the wage, code of conduct, and complaint mechanism information.
- The existing complaints mechanism was put in place for beneficiaries to report concerns about exploitation, corruption or other abuses. The WAC provided clear guidance to beneficiaries on how to lodge complaints and supported open dialogue between women and the WAC project team. This helped reduce misinformation and any potential risks that might affect women beneficiaries.

Recommendations

- UN Women and the WAC are encouraged to continue offering CfW opportunities to vulnerable women and seek out ways to secure the needed funding for the continuation of the CfW activities for another phase.
- Extending the CfW cycle up to 6 months is recommended as this gives women beneficiaries the chance to improve their livelihood for a longer term.
- Financial aid has to continue for GBV survivors in Gaza to ensure support and protection and to prevent violence from re-occurring.
- Engaging with development organizations from the onset and seeking to ensure complementarity between humanitarian cash programming and longer-term livelihood opportunities can graduate women from poverty.
- Facilitate job matching for skilled women (***match skills demand with skills supply***). Some of the skilled workers indicated that they were not placed in jobs that matched their skills. They thought that the impact of the CfW on the local community would have been greater were they placed to work using their skills.
- Focus the approach on transition to recovery. The CfW component lacks a genuine focus on the transition to recovery, which tends to be usually neglected in emergency projects.
- The CfW project needs to be publicly advertised by the WAC in a manner similar to job advertisements to avoid depriving any vulnerable women from such opportunities.
- Integrating CfW within other sector interventions. When cash for work interventions that target women are integrated into other projects, impact is improved, beneficiaries tend to be more satisfied, and multiplier effects become evident (such as women's protection).
- Ensure that the CfW is implemented for an appropriate duration, noting the length of time required for enhancing or transformative changes.

ANNEXES: Data Collection Instruments

A. Key Informant Interview question guide – UN Women STAFF

1. Describe the project activities and its achieved outputs/outcomes and your role, specifically:
 - What outcomes (intended and unintended) have been achieved by the project?
 - How were the geographic locations selected?
 - Has there been an adequate involvement of the WAC in decision making?
2. How does this project fit in with the strategy of UN Women?
3. To what extent does the project meet the needs and priorities of vulnerable women in Gaza/?
4. Has the project been designed based on any needs assessment or previous baseline study or data?
5. Have the project's activities been adapted to the changing relevant contexts in collaboration with the WAC?
6. What are the successes of the project/CfW component?
7. What are challenges you have faced in the implementation of the CfW component?
8. With what frequency do you monitor the partner's (WAC) project activities?
9. What lessons can be learned about the effectiveness of the intervention strategies used in order to achieve outcomes?
10. What are the current linkages between the project and other UN Women projects implemented? What is working well? Advocacy purpose, for example?
 - What is not working well?
 - Is there anything that needs to be done to improve/strengthen these linkages?
 - Do other donors show interest in similar interventions?
11. Do you have any recommendations that you would like to share with the UN Women regional office?

B. Focus group discussion (FGD) guide for women

| | | |
|--------------------|--|-----------|
| Organisation | | |
| Location | | |
| Date of FGD | | |
| Time started | | |
| Time ended | | |
| Interview venue | | |
| # FGD participants | | Age range |
| | | |

Hi, my name is [first name]. I'm an independent researcher hired by UN Women and I'm here to ask you some questions about the work you do together with the WAC. I am talking to you to help UN Women and the WAC to learn about CfW intervention and better design for any potential CfW programming. This Assessment will also help UN Women design future programs with your needs in mind.

1. Tell me about how you heard about the CfW and why you decided to apply. (*Background & views on relevance of the CfW component*).
2. Why did you want to be part of this CfW beneficiaries?
3. What are you doing now (access to income opportunities beyond UN Women's intervention)?
4. What have you learned as part of CfW training? What skills have you acquired? Can you give some examples of how you've used new knowledge or skills that you've acquired through your 4-month employment?
5. Who is powerful in your house? Who makes decisions? Whose voices are marginalized/not heard?
6. How do you feel about being a source of income within your family? Does this affect your relationship with your husband?
7. Do you think that your CfW income decreased intra-household tensions?
8. To what extent do you believe that your position in the family has been elevated? Do you participate in decision-making? How do you decide to spend? Why?
9. Has anything unexpected happened as a result of your work through CfW? If so, explain.
10. If there will be a similar CfW with other organizations, are you planning to continue working through CfW? How long? In what ways? And are you planning to continue working at the same place you were placed at? Why/why not? If yes, for how long and in what ways?
11. What has been the biggest change in your life that has resulted from your involvement in the CfW? (*Impact*)
 - Why has this been such a big change? **Probe**
12. What has been the biggest change in the family since you've got the CfW opportunity? (*Impact*)
 - Why has this been such a big change? **Probe**
13. To what extent, in your opinion, does this opportunity support you within your family? Why?
14. What are some of the main challenges you have experienced in your work under CfW? (*Areas for improvement*)
 - What have you done to address these challenges? **Probe**
15. If there is anything you could change about the design and implementation of the CfW, what would it be? (*areas of improvements*)

C. Semi-Structured Interview Guide – WAC

| | |
|-----------------|-----|
| Organisation | WAC |
| Location | |
| Date site visit | |
| Time started | |

| | | | |
|---------------------|------|----------|-----|
| Time ended | | | |
| Persons interviewed | Name | Position | Sex |
| | | | |
| | | | |

1. Tell me about your organization. What is its overall mission, and what are its strategic goals for the current period (e.g., 4-year plan, etc.)?
2. Tell me about the population with which your organization works. What are their top three needs?
3. How did your NGO become involved with the CfW intervention?
4. What services are you currently providing in addition to the CfW for women?
5. What are your service delivery/project priorities?
 - How relevant is the CfW program CfW intervention to your service delivery priorities?
 - What adjustments, if any, did you need to make to your intervention model so as to be able to implement/achieve better results for the project “Protection, Response and Preparedness to Address Needs of Displaced and Vulnerable Women in Gaza?”
6. What are your views on the selection criteria set up to select the CfW beneficiaries?
 - What was your involvement in setting up the selection?

To what extent does the location of selected beneficiaries ensure that the most vulnerable women are being reached and selected? (IDP, disabled, GBV victims).
7. What are your views on the employers selected to place selected women?
 - What was your involvement in the selection of these employers?
8. What have you achieved in relation to your project with UN Women?
 - To what degree were the expected results (outcomes?) achieved against the objectives and indicators? *Ask the WAC to be specific and discuss each objective and provide evidence.*
 - Are there differences between the level of achievement of outcomes and why?
 - What variations were there in implementation of CfW? What were the contributing factors for these variations?
 - To what extent and in what ways did implementation change over time as the project evolved?
 - Has delivery taken place as per agreed timelines? If not, why? What were the contributing factors? What has been done to address any challenges?
 - If yes, what factors helped you to be able to deliver as per the agreed timelines?
9. To what extent do you think CfW complies with the standards for the CfW modality?
 - What support have you received from UN Women to comply with these standards?
10. Who are the main stakeholders you need to engage with in the implementation of the CfW?
 - How do you engage with them?
 - How would you describe the level of cooperation or lack of cooperation from these stakeholders?
 - How does this level of cooperation/lack of cooperation affect your ability to implement the CfW?
 - To what extent were you involved with UN Women in addressing these issues in the design of the programme?
 - How did the needs assessment inform the CfW design?
 - Are there still any gaps in addressing the needs of the most vulnerable women? How?

11. What are the current linkages/synergies/complementarities between the CfW and other components of the project “Protection, Response and Preparedness to Address Needs of Displaced and Vulnerable Women in Gaza?” What is working well?
12. What is not working well?
13. Is there anything that needs to be done to improve/strengthen these linkages?
14. Do you have a sustainability strategy or exit plan for the CfW?
 - If yes, how is this being implemented?
 - If no sustainability strategy/exit plan exists, how can the sustainability aspects of CfW intervention be improved to continue to address vulnerable women’s needs in light of currently limited funding opportunities?
15. What, in your view, has been the biggest change affecting targeted women resulting from the implementation of CfW in Gaza?
 - Are there any examples of exceptional experiences/good practices that stand out for you?
 - Any negative impacts?
 - Any unexpected impacts?
16. Is there anything else you would like to mention about the Family Centre Programme that has not been covered?
17. What in your view are the main strengths of the CfW intervention?
18. What are the main weaknesses/gaps?
19. How do you think the CfW intervention could be improved?

D. Employer Interviews Question Guide:

1. How did your organization become involved with the CfW intervention, and why were you interested in offering work placements?
2. What services are you currently providing? Did you have women as part of your human resource before the WAC intervention?
3. To what extent do you believe that the CfW intervention could help vulnerable women?
4. What were the best aspects of the CfW placements at your organization/company/factory, etc.?
5. Did the CfW (in addition to the training) prepare beneficiary women for the demands of work and labour market generally?
6. Were the work placements of women based on realistic matching of their skills with the appropriate workplace?
7. Were there any challenges with the women’s placement at your workplace?

E. Survey of CfW beneficiaries (Satisfaction and Consumption Patterns)

1. Name of beneficiary: _____
2. Number of beneficiary household’s members: _____
3. Site/city:
 - A) Gaza _____ b) Middle Area _____ c) Khan Younis _____ d) Rafah _____ .
4. Number of work group: _____
5. Date: _____.
6. Employment round: _____.

7. Project: _____.

8. Worker categorization:

A) Skilled worker, B) Unskilled worker, C) Group leader.

9. Was the work environment safe?

A) Yes _____, B) No _____, if no, explain why?

.....
.....

10. Was the project you have been employed through beneficial to the community?

A) Yes B) No c) I don't know.

11. In addition to the income you earned in these difficult circumstances, did the project help you in another way?

A) Yes _____ B) No _____ C) I don't know _____

If yes. how?

.....

12. Are you satisfied with the selection process of women?

A) Very satisfied _____ B) Satisfied _____ C) Not satisfied _____ D) Not satisfied at all _____.

If not, why?

13. Are you satisfied with the working hours?

A) Very satisfied _____ B) Satisfied _____ C) Not satisfied _____ D) Not satisfied at all

14. Are you satisfied with work wages?

A) Very satisfied _____ B) Satisfied _____ C) Not satisfied _____ D) Not satisfied at all

15. How could the project be better either for you, your family or the community?

.....

16. How much was your monthly income prior to the CfW opportunity? And how much did it become after the CfW?

.....

Interviewers' instructions

Ask respondents about their main cash needs and locate them in the column of "estimate of costs." Then ask them about their expenditure for the last month in the column "monthly expenditure." For the right column "expenditure out of current payment," ask them about how will they spend CfW payment towards the various items in the table.

| Type of Expenditure | | Estimate of Costs | Monthly Expenditure | Expenditure out of Current Payment |
|---|----------------------------|-------------------|---------------------|------------------------------------|
| Foods | Vegetables | | | |
| | Fruits | | | |
| | Grains (rice, wheat, etc.) | | | |
| Education | | | | |
| Health | | | | |
| Consumer goods | Clothes | | | |
| | Cosmetics | | | |
| | | | | |
| Cooking Gas | | | | |
| Electricity bill payment | | | | |
| Water bill payment | | | | |
| Telephone bill payment | | | | |
| Mobile phone bill payment | | | | |
| Transport | | | | |
| Social occasions: Weddings, funerals, other | | | | |
| Gifts | | | | |
| Housing: repairs and improvements | | | | |
| Productive investments | | | | |
| Repayment of loans | | | | |
| Other expenditures | | | | |