

Multi-Sectoral Needs Assessment (MSNA)

July 2022
oPt

Key Cash Findings - Gaza

CONTEXT

Driven by the longstanding Israeli blockade, internal Palestinian political divides, and recurrent escalations of violence between Israel and Palestinian armed groups, the Gaza Strip (hereafter also referred to as Gaza) is in a state of chronic humanitarian crisis. The humanitarian needs of its more than 2 million residents are further exacerbated by the COVID-19 pandemic and the escalation of violence in May 2021, which negatively impacted livelihoods and access to essential services in Gaza.

With an estimated 1.32 million people in Gaza in need of humanitarian assistance (63% of Gaza residents)*, the need for granular multi-sectoral data highlighting linkages in sectoral needs and enabling inter-sectoral analysis remains high.

The first Multi-Sectoral Needs Assessment (MSNA), conducted by the United Nations Office for the Coordination of Humanitarian Affairs (OCHA) and facilitated by REACH, in the aftermath of the May 2021 escalation of violence in Gaza, represented an important step in filling information gaps in the occupied Palestinian territories (oPt). To further facilitate evidence based response planning, the 2022 MSNA timing aligns with key milestones in the 2023 Humanitarian Programme Cycle (HPC).

*OCHA, Humanitarian Needs Overview 2022

METHODOLOGY

Data for the MSNA was collected by the data collection partner, the Palestinian Central Bureau for Statistics (PCBS), between May 30th to July 6th of 2022 by means of an in-person household level survey. The MSNA relied on a quantitative methodology, and the survey tool was designed in close collaboration with OCHA and representatives of the humanitarian clusters active in the oPt (Food Security, Health, Shelter, WASH, Education, and Protection), as well as the Cash Working Group (CWG) and other key stakeholders.

The target population included in the MSNA covers the entirety of the oPt, including the West Bank, East Jerusalem, and the Gaza Strip. Households were randomly selected for participation in the assessment by the data collection partner (PCBS) based on a stratified cluster sampling approach.

In the Gaza Strip, the sample is stratified at the locality level (including refugee camps) to be representative at a 95% level of confidence and a 9% margin of error. For the purpose of this factsheet, key findings have at times been aggregated up to the governorate level. Full geographic disaggregation for all indicators will be made available at a later date with the planned publication of the oPt MSNA interactive dashboard.

Household (HH) Demographics

Composition of assessed Gaza HHs

Female (50.1%)	Age	Male (49.9%)
5.2%	60+	6.2%
25.4%	18-59	25.3%
12.9%	6-17	13.8%
5.6%	0-5	5.5%

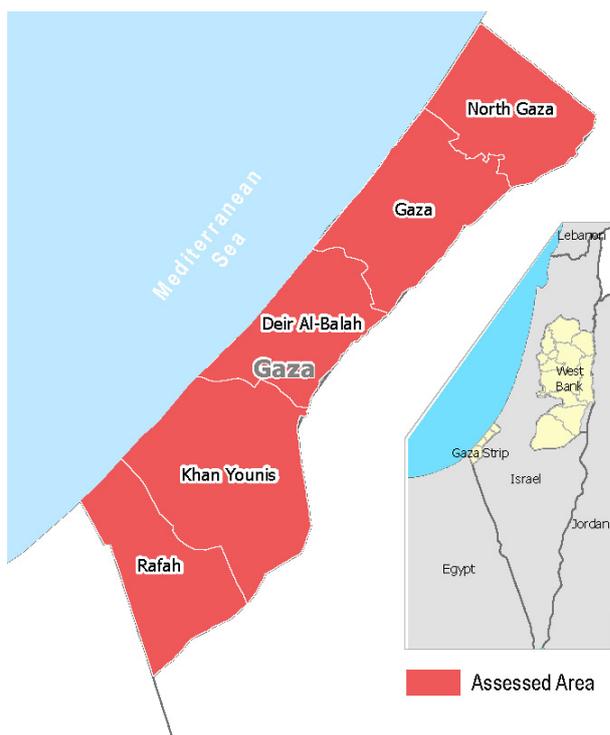
Gaza total assessed HHs **4,152**

By governorate

- Deir al Balah	1,372
- Gaza	618
- Khan Yunis	1,014
- North Gaza	638
- Rafah	510

Note on markets: The MSNA is not a market assessment, however, it should be noted that based on information provided by the CWG through their monthly monitoring, at the time of the MSNA data collection markets in all Gaza governorates were operational with stock available and accessible. The Gaza CWG nevertheless recommends a detailed market assessment to be conducted.

COVERAGE MAP



KEY FINDINGS

The household level data collected through the MSNA can provide useful insights not only for sectoral or multi-/intersectoral analysis, but also offers opportunities for analysis related to cross-cutting themes identified as priorities for the oPt response.

The findings compiled in this factsheet present a compilation of key indicators of relevance to humanitarian response actors conducting cash and voucher assistance (CVA) and market-based programming (MBP), identified in collaboration with the national and Gaza Cash Working Group.

This factsheet will provide key analysis on the following topics:

- Household income and employment
- Household expenditure
- Household debt
- Household ability to meet basic needs
- Use of coping mechanisms
- Key protection issues
- Beneficiary preferences

* Indicators marked with an asterisk throughout this factsheet booklet represent indicators for which respondents could select multiple answer choices, and/or for which not all answer choices have been presented on the factsheet (most commonly reported). Percentages may hence not add up to 100%.

HOUSEHOLD INCOME

% of households by most frequently reported primary income source (or coping mechanism employed due to lack of income source) in the 30 days prior to data collection*:

NGO or charity assistance	50.5%	<div style="width: 50.5%;"></div>
Daily labour	36.7%	<div style="width: 36.7%;"></div>
Employment	28.1%	<div style="width: 28.1%;"></div>

% of households reporting NGO or charity assistance as their primary income source in the 30 days prior to data collection, by sex of the head of household:

Female-headed households	59.9%
Male-headed households	49.7%

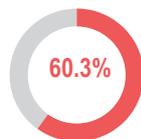
Among the 73.2% of aid-recipient¹ households in Gaza, 68.3% reported NGO or charity assistance as their primary income source in the 30 days prior to data collection.

% of households by reported change in typical monthly income compared to the previous year²:

Monthly income decreased	57.3%
No change in income	33.9%
Income lost permanently	3.8%
Monthly income increased	3.7%
Income lost temporarily	1.2%

EMPLOYMENT

% of households that reported a member of their household being unemployed and looking for work at the time of data collection:



% of households by most frequently reported obstacles to any member of their household finding work*:

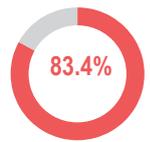
Increased competition, not enough jobs	64.1%	<div style="width: 64.1%;"></div>
Only low-skilled, low-paying jobs	23.1%	<div style="width: 23.1%;"></div>
Underqualified for available jobs	20.1%	<div style="width: 20.1%;"></div>

% of households by most frequently reported obstacles to any female members of their household finding work*:

Lack of opportunities for women	29.0%	<div style="width: 29.0%;"></div>
Lack of consent from husband/guardian	19.2%	<div style="width: 19.2%;"></div>
Childcare unavailable/unaffordable	17.5%	<div style="width: 17.5%;"></div>

DEBT

% of households that reported having any existing outstanding debt at the time of data collection:



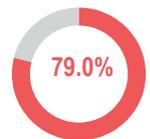
% of households by most frequently reported primary reason for taking on debt (of those 83.4% households that reported having any outstanding debt) at the time of data collection:

Basic household expenditure	38.2%	<div style="width: 38.2%;"></div>
Shelter reconstruction	14.0%	<div style="width: 14.0%;"></div>
Food	12.0%	<div style="width: 12.0%;"></div>
Healthcare	8.3%	<div style="width: 8.3%;"></div>

% of households that reported having any amount of debt by median value of debt:

Households with a debt value > 5,000 NIS	47.4%
Households with a debt value > 10,000 NIS	32.3%

% of households that reported their household having taken on recent debt for any reason in the 3 months prior to data collection:



Aid recipient household	84.6%
Non-aid recipient household	63.5%

Under the longstanding Israeli blockade of the Gaza Strip, livelihood and employment opportunities are extremely limited. About half (50.5%) of Gaza households reported NGO or charity assistance as one of their primary sources of income. Among aid-recipient households, the rate of this was even higher (68.3%). 57.3% of households reported that their typical monthly income had decreased in the year prior to data collection, 3.8% of households reported having lost their income permanently and 1.2% reported having lost their income temporarily. Taking on debt, primarily in order to meet basic needs, was a widespread practice - with 83.4% of households having any outstanding debt and 79.0% of households having taken on recent debt in the 3 months prior to the data collection. These factors, combined with the fact that 60.3% of households reported a member of their household unemployed and unable to find work at the time of the data collection, further highlight the precarious financial situation of Gaza households. This should be considered alongside the frequently reported financial barriers to accessing essential services and the high reported use of negative coping mechanisms, particularly those related to practices of taking on credit/debt or borrowing.

¹ Aid recipient here and thereafter refers to households that reported receiving any form of humanitarian assistance in the 6 months prior to data collection. In Gaza, 73.2% of households were classified as aid-recipient households according to this criteria.

² Not taking into account currency devaluation.

The information presented on this page represents the median amount of household expenditure on food and non-food items compared to the average amounts per component included in the Minimum Expenditure Basket devised by the Gaza Cash Working Group.

Although the household expenditure categories included in the MSNA are somewhat different from the components of the MEB, they nevertheless offer some interesting insights into the expenditure patterns of households. By far the largest proportion of household expenditure was dedicated to food expenditure, which represented 55.7% of the estimated total monthly expenditure for Gaza households. The proportion of household expenditure spent on food was fairly similar for all population groups assessed within the scope of the MSNA (falling within a range of less than +/- 5.0%). The consistently high proportion of household expenditure dedicated to food should also be considered within the context of negative coping mechanisms employed by Gaza households (as measured through the LCSi and rCSI) to cope with a lack of food or money to buy it.

HOUSEHOLD EXPENDITURE³

Median amount of estimated household expenditure by category (in the 30 days prior to data collection) in New Israeli Shekels (NIS):

Food	575
Hygiene items	95
Transport	95
Water supply (domestic use)	35
Electricity	98
Other sources of energy	70
Communication	40

Median amount in of estimated household expenditure by category (in the 6 months prior to data collection) in NIS:

Health services	290
Clothing and footwear	390
Education	195

³ The household expenditure model included in the MSNA was based on the [Economic Capacity to Meet Essential Needs \(ECMEN\) indicator](#) based on recommendations from the World Food Programme (WFP) and the oPt Food Security Cluster. The indicator includes several different categories of household expenditure:

1. Expenditure on food items (30 day recall period)
2. Expenditure on non-food items (30 day recall period)
3. Expenditure on non-food items (6 months recall period).

MINIMUM EXPENDITURE BASKET (MEB)⁴

MEB Components in NIS

Water and dignity kits	216
Non-food items and shelter items	590
Education	28
Health	134
Food	577
Transport	50
Communication	40
Unmet other basic needs (5%)	82
Total MEB	1,717
60% of the MEB	1,030
5% expected inflation	51
Recommended MPCA transfer value	1,081
Recommended SMEB transfer value	754

73.2% of households in Gaza received aid or assistance in the 6 months prior to data collection, of which 41.1% reported being dissatisfied with the aid or assistance received. The main reported reason for dissatisfaction was related to the quantity not being enough. Despite this seemingly high level of dissatisfaction with aid, 99.4% of aid recipient households nevertheless expressed wanting to continue to receive aid in the future.

There was a strong preference among households for wanting to receive cash assistance (see the section 'Aid Preference' on page 6). In addition, when asked about aid preferences 8.6% of households expressed a desire for job opportunities and livelihood development.

⁴ The MEB components, their average amounts, and the recommended transfer values for multi-purpose cash assistance (MPCA) and the survival minimum expenditure basket (SMEB) presented on this factsheet were provided by the Gaza Cash Working Group. The MEB presented here was revised by the Gaza CWG in close collaboration with the humanitarian clusters in the oPt between March and August of 2022. The amounts included per component in the revised MEB and SMEB were calculated based on the average prices collected through the CWG monthly price monitoring report for the months of April, May, and June 2022.

The recommended transfer value for MPCA represents 60% of the total MEB value, based on the assumption that households have additional sources of income and/or coping mechanisms in order to meet basic needs and recognizing that some consumables included in the MEB (especially hygiene and shelter NFIs) are not spent on a monthly basis.

The total value of the SMEB (1257 NIS) represents 73% of the MEB value, and does not include the MEB components related to education and unmet other basic needs. The value of the NFI and shelter component included in the SMEB is 240 NIS. The recommended transfer value for the SMEB (60% of the total SMEB value) is 754 NIS.

HOUSEHOLD EXPENDITURE

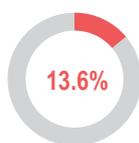
55.7% of household expenditure (in cash or credit) was reportedly spent on food in the 30 days prior to data collection, with households spending a median amount of **575** New Israeli Sheckels (NIS) on food.⁵

Median amount of estimated monthly food expenditure by sex of the head of household:

Female-headed households	380 NIS
Male-headed households	575 NIS

ABILITY TO MEET BASIC NEEDS⁶

% of households that reported spending more than 75% of their total household expenditure on meeting basic needs in the 30 days prior to data collection:



% of households that reported financial difficulties in meeting any of their household's basic needs in the 30 days prior to data collection:



% of households reporting difficulties meeting basic needs because they could not afford them in the 30 days prior to data collection:

Food needs	70.0%
Health needs (medication or treatment)	65.0%
Utilities	54.8%
Communication needs (phone credit, internet)	54.7%
Transport services	47.5%
Shelter needs (rent, furniture, construction)	45.2%
Education needs (tuition fees, books, etc.)	44.1%

SHELTER

% of households that reported a perceived risk of eviction from their shelter at the time of data collection:



Of the **8.9%** of households that reported being at risk of eviction from their shelter at the time of the data collection, **27.2%** reported that this was due to a lack of funds to pay rental costs.

⁵ The median amount presented here should be understood as an estimation only, based on the household's understanding of food prices and value in their local market, and includes an estimation of expenditure and any in-kind food aid received by the household.

ACCESS TO SERVICES

17.8% of households reported that a member of their household had experienced difficulties in accessing one or more services (e.g education, health clinics, markets, etc.) due to mental or physical difficulty.

% of households of those 17.8% of households that reported a barrier to accessing services, by most commonly reported reasons why they were prevented from accessing services*:

Cost of accessing service (transport)	34.6%
Services not physically accessible	23.7%
Cost of the service	14.2%

HEALTHCARE SERVICES

Among the **89.6%** of households that reported accessing healthcare services in the 3 months prior to data collection, **99.7%** reported encountering any kind of barriers when trying to access healthcare services.

% of households that encountered barriers to accessing healthcare, by most commonly reported barrier*:

Cost of services too high	76.8%
Treatment not available	22.1%
Medicine not available	19.4%
Distance/transportation constraints	8.2%
Quality of care	6.4%

EDUCATION SERVICES

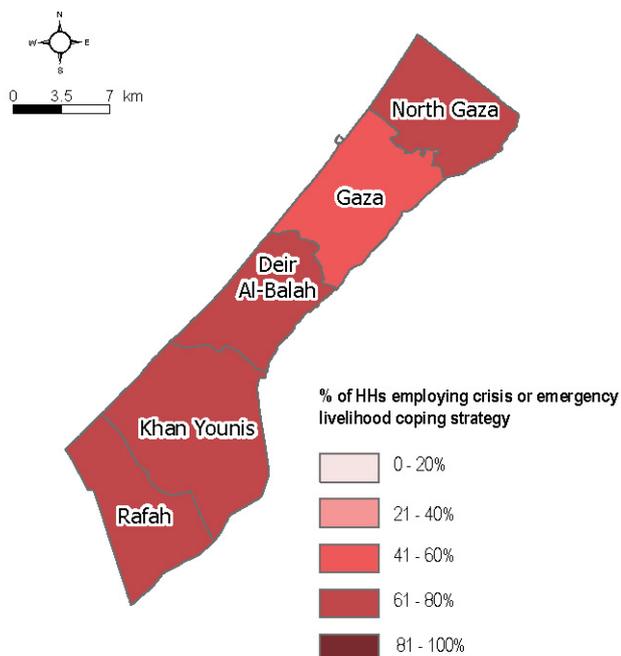
Among the **9.1%** of households that reported not planning to enroll at least one school-aged child in school for the 2022-2023 school year, **15.2%** reported the reason to be that their household cannot afford school related expenses.

5.7% of school-aged children were reported to have dropped out of school during the current school year (2021 - 2022). For girls that dropped out, the most common reason was that the household could not afford school related expenses (**56.5%**), and for boys the most common reasons were child labour to support the household (**67.7%**) and that the household could not afford school related expenses (**66.2%**). Child labour was reported as a drop-out reason for **13.7%** of girls that had dropped out of school.

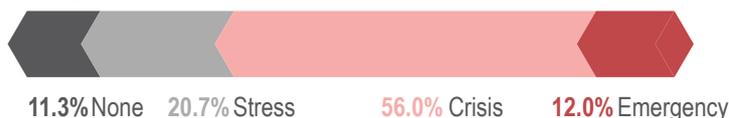
⁶ Basic needs were defined as the minimum resources necessary for household well-being, based on the household's own and subjective perception. For the purpose of this indicator, expenditure on food, water, and shelter were included.

LIVELIHOOD COPING STRATEGIES INDEX (LCSI)⁷

% of households employing crisis or emergency livelihood coping strategies in the 30 days prior to data collection, by governorate:



% of households per Livelihood Coping Strategy (LCS)⁶ category in the 30 days prior to data collection:



The widespread reported use of negative coping strategies is an indication of the difficulties faced by households in meeting their most basic needs. The coping strategies most frequently employed by households due to a lack of food or money with which to purchase it in the 30 days prior to data collection (as measured through the LCSI) were those related to taking on debt or purchasing on credit, borrowing, and reducing expenses on essential services, such as healthcare. Considered alongside other coping strategies (those related to reduced food consumption and those employed in response to a lack of water), the high rate of reported financial barriers to accessing essential services (including healthcare and education) may provide insight into the precarious financial situation of households in Gaza.

⁷ The Livelihood Coping Strategies Index (LCSI) measures the extent to which households relied on livelihoods based coping mechanisms in response to a lack of food or money to buy food in the 30 days prior to data collection, either by reporting having utilized such a coping mechanism or having already exhausted its use in the past. Livelihood coping strategies are categorized as 'none', 'stress', 'crisis', or 'emergency' based on severity within the context and households categorized based on most severe strategy employed, following guidance provided by the oPt Food Security Cluster based on the World Food Programme [global indicator model](#) rather than the Gaza CWG developed LCSI model.

% of households that employed livelihood coping strategies in the 30 days prior to data collection:

Buying food/non-food items on credit (incurring debt)	71.1%
Borrowed money for food	54.4%
Reduced expenses on health	52.2%
Reduced or ceased payments on utilities	45.7%
Used savings	21.0%
Sold household assets	5.7%
Begged (for money or food)	5.6%
Sold productive assets/means of transport	3.3%
Children (under 15 years) worked	3.8%
Sold productive livestock	1.8%
Moved to less expensive accommodation	0.7%
Sold house or land	0.2%

REDUCED COPING STRATEGIES INDEX (rCSI)⁸

% of households by reduced consumption coping strategy (rCSI) employed to cope with a lack of food or money to buy it in the 7 days prior to data collection:

Rely on less preferred/less expensive food	80.7%
Limit portion sizes at mealtimes	44.3%
Reduce the number of meals eaten in a day	37.8%
Borrow food/relying on help from relatives or friends	37.4%
Restrict consumption by adults so children can eat	27.6%

COPING WITH A LACK OF WATER

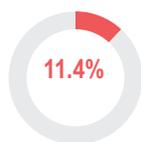
Most commonly reported coping mechanism employed by households to cope with lack of water:

Receive water on credit	48.9%
Reduce water consumption	29.3%
No coping mechanism needed	15.1%
Modify hygiene practices	14.4%
Increase spending on water	11.6%
Drink water for domestic use	5.7%

⁸ The reduced Coping Strategies Index (rCSI) measures coping mechanisms employed by households when there was not enough food or money to buy food in the 7 days prior to data collection.

PROTECTION CONCERNS

% of households reporting that women and girls felt unsafe in certain areas in their location:



By governorate:

Deir al Balah	16.5%
Gaza	5.3%
North Gaza	12.0%
Khan Yunis	14.7%
Rafah	16.1%

% of households of the 11.4% of households reporting that women and girls avoid or feel unsafe in at least one location, by most frequently reported reasons*:

Fear of verbal harassment	50.4%
Fear of sexual harassment/violence	35.0%
Fear of being robbed	24.1%

% of households of the 11.4% of Gaza households reporting areas in their location that women and girls avoid or where they feel unsafe*:

On their way to school	38.8%
Markets	23.1%
Social/community areas	21.6%
On the way to women's community centers or women's health centers	19.9%
On public transportation	19.5%
Agricultural or open areas/empty areas	11.4%

The localities where the highest reported rates of women and girls avoiding markets due to feeling unsafe there were observed were Rafah Camp, followed by Nuseirat Camp and Khan Yunis Camp.

BENEFICIARY PREFERENCES

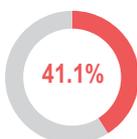
ASSISTANCE/AID RECEIVED

Of the 73.2% of households that reported having received assistance/aid in the 6 months prior to data collection, % of households by type of assistance/aid received^{9*}:

Food (in-kind)	92.7%
Cash and voucher assistance	36.5%

SATISFACTION WITH AID

Among the 73.2% of households that reported having received assistance/aid in the 6 months prior to data collection, % of households that reported being dissatisfied with the assistance/aid they received:



Among the 41.1% of the households that received aid and were not satisfied with the aid/assistance they received in the 6 months prior to data collection, % of households by reasons for dissatisfaction*:

Quantity not enough	99.6%
Quality not good enough	9.3%
Delays in delivery of aid	3.6%

91.8% of households reported wanting to receive aid or assistance in the future.

AID PREFERENCE

Preferred type of assistance/aid if households were to receive assistance/aid in the future, by % of households*:

Physical cash ¹⁰	70.1%
Vouchers ¹¹	45.8%
In-kind (food)	32.9%
Services (healthcare, education)	12.7%
In-kind NFIs	9.4%
Provide job opportunities ¹²	8.6%
Shelter	5.7%
Other cash modalities	2.2%

91.8% of households reported a preference for cash and voucher assistance in any modality (physical cash, mobile money, bank transfer, prepaid card, food and non-food vouchers).

⁹ For the full breakdown, please refer to the [oPt 2022 MSNA Preliminary Analysis Tables](#).

¹⁰ 70.1% of households reported physical cash as their preferred type of assistance for future aid distributions, compared to only 1.5% of households reporting the same for cash via bank transfer. This indicates that even when households may have an overall preference for cash assistance, it is important to also keep in mind the preferred modality of cash assistance.

¹¹ Vouchers as represented here includes both food vouchers (18.5%) and non-food vouchers (27.3%).

¹² 'Provide job opportunities' was not included in the original answer choices of the MSNA questionnaire, but was re-coded as an answer choice following a review of the text-based answers for the open-ended answer choice 'other'.

Strata Gaza	Sample Size
'Abasan al Jadida	123
'Abasan al Kabira	129
Al Bureij	127
Al Bureij Camp	129
Al Fukhari	120
Al Maghazi	123
Al Maghazi Camp	127
Al Mughraqa	124
Al Musaddar	107
Al Qarara	129
Al Shokat	127
An Naser	123
An Nuseirat	130
An Nuseirat Camp	129
Ash Shati' Camp	129
Az Zawayda	128
Bani Suheila	129
Beit Hanoun	130
Beit Lahiya	130
Deir al Balah	130
Deir al Balah Camp	121
Gaza	131
Jabalya	131
Jabalya Camp	130
Juhor ad Dik (Wadi Gaza)	116
Khan Yunis	131
Khan Yunis Camp	129
Khuza'a	124
Madinat Ezahra	118
Rafah	131
Rafah Camp	129
Umm an Naser	117
Wadi as Salga	121
Total	4,152

ASSESSMENT CONDUCTED IN THE FRAMEWORK OF:

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