CONTEXT

Driven by the effects of the long-standing Israeli occupation, access restrictions, and limitations on movement, the West Bank is in a state of chronic crisis, driven primarily by economic and protection concerns. The marginalization of certain locations, including those in Oslo Area C, the parts of Hebron city classified as H2, and specific population groups within East Jerusalem is also one of the key drivers of need and vulnerability in the West Bank.

With an estimated 630,000 people in the West Bank assessed to be in need of humanitarian assistance*, 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 May of 2021, 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 West Bank, each of the 11 governorates was stratified according to Oslo Area, with individual strata created for the territory designated as either Area A or Area B and for the territory designated as Area C. Two additional strata were also created for East Jerusalem and the area of Hebron known as H2. Data across all West Bank strata is representative at a 95% level of confidence and a 9% margin of error.

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 West Bank 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 cash and markets related protection issues

*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%.
INCOME, EMPLOYMENT & DEBT

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:

- Self-employment (own business) 27.3%
- Employment 25.3%
- Work in Israel or the settlements 21.7%
- Daily work 14.1%

Support from community, friends, and family as a primary income source was more frequently reported among specific population groups in the West Bank. Of those households with a member with a disability, 36.6% reported this as one of their primary income sources compared to 7.6% of households with no household member with a disability. Among female-headed households, support from community, friends, and family was reported as a primary income source by 34.5% of households compared to 6.6% of male-headed households.

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

- No change in income 56.5%
- Monthly income decreased 35.3%
- Monthly income increased 6.6%
- Income lost (permanently or temporarily) 0.7%

EMPLOYMENT

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

21.2%

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

- Increased competition, not enough jobs 43.2%
- Available jobs are too far away 18.4%
- Only low-skilled, low-paying jobs 12.9%

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

- Lack of opportunities for women 23.7%
- Lack of consent from husband/guardian 22.7%
- Childcare unavailable/unaffordable 16.7%

Across the West Bank, 21.2% of households reported a member of their household being unemployed and looking for work at the time of the data collection. The most frequently reported barriers to employment were structural - related to a lack of suitable livelihood opportunities. Work in Israel or the settlements was reported as a primary income source by 21.7% of West Bank households, indicative of a reliance on such employment within the restrictive economic environment under occupation.

The impact of barriers related to employment and the lack of sufficient economic opportunities is perhaps echoed in the fact that taking on debt was observed to be a widespread practice, with 43.1% of households having any outstanding existing debt at the time of data collection.

DEBT

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

43.1%

% of households by most frequently reported primary reason for taking on debt (of those 43.1% households that reported having any outstanding debt) at the time of data collection:

- Basic household expenditure 35.1%
- Major purchase 15.6%
- Shelter reconstruction 12.9%
- Food 5.4%

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

Female-headed household 17.7%
Male-headed household 40.0%

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

- Households with a debt value > 5,000 NIS 29.0%
- Households with a debt value > 10,000 NIS 20.3%

% of households that reported their income source (or coping mechanism employed due to lack of income source) in the 30 days prior to data collection:

Self-employment (own business) 27.3%
Employment 25.3%
Work in Israel or the settlements 21.7%
Daily work 14.1%

Support from community, friends, and family was more frequently reported among specific population groups in the West Bank. Of those households with a member with a disability, 36.6% reported this as one of their primary income sources compared to 7.6% of households with no household member with a disability. Among female-headed households, support from community, friends, and family was reported as a primary income source by 34.5% of households compared to 6.6% of male-headed households.

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Lack of consent from husband/guardian 22.7%
Childcare unavailable/unaffordable 16.7%

1 Not taking into account currency devaluation.
### BASIC NEEDS & ESSENTIAL SERVICES

#### HOUSEHOLD EXPENDITURE

50.1% of household expenditure\(^2\) (in cash or credit) was reportedly spent on food in the 30 days prior to data collection, with households spending a median amount of 1475 New Israeli Shekels (NIS) on food.

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

- Female-headed households: 975 NIS
- Male-headed households: 1475 NIS

#### ABILITY TO MEET BASIC NEEDS\(^3\)

<table>
<thead>
<tr>
<th>% 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:</th>
<th>7.8%</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>% of households that reported financial difficulties in meeting any of their household's basic needs in the 30 days prior to data collection:</th>
<th>30.6%</th>
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</table>

<table>
<thead>
<tr>
<th>% of households reporting difficulties meeting basic needs because they could not afford them in the 30 days prior to data collection:</th>
<th>---</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic food needs</td>
<td>20.7%</td>
</tr>
<tr>
<td>Health needs (medication or treatment)</td>
<td>17.9%</td>
</tr>
<tr>
<td>Utilities</td>
<td>17.2%</td>
</tr>
<tr>
<td>Communication needs (phone credit, internet)</td>
<td>15.5%</td>
</tr>
<tr>
<td>Transport services</td>
<td>12.0%</td>
</tr>
<tr>
<td>Shelter needs (rent, furniture, construction)</td>
<td>10.0%</td>
</tr>
<tr>
<td>Education needs (tuition fees, books etc.)</td>
<td>10.0%</td>
</tr>
</tbody>
</table>

#### SHELTER

<table>
<thead>
<tr>
<th>% of households that reported a perceived risk of eviction from their shelter at the time of data collection:</th>
<th>2.9%</th>
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</table>

Of the 2.9% of households that reported being at risk of eviction from their shelter at the time of the data collection, 32.0% reported that this was due to a lack of funds to pay rental costs.

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\(^2\)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.

\(^3\)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.
USE OF COPING STRATEGIES

LIVELIHOOD COPING STRATEGIES INDEX (LCSI)\(^4\)

% 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) category in the 30 days prior to data collection:

- 60.9% None
- 10.9% Stress
- 23.1% Crisis
- 5.1% Emergency

Looking at the LCSI, the rCSI, and the coping mechanisms employed by West Bank households to cope with a lack of water, a pattern begins to emerge, highlighting the frequency with which households relied on borrowing or purchasing on credit as a means to meeting basic needs - as also observed in the reported primary reasons for taking on debt. Considering the specific types of coping mechanisms employed by West Bank households may also provide some insight into the high reported rates of financial barriers to accessing essential services. 21.8% of West Bank households reported reducing or ceasing payments on utilities in the 30 days prior to data collection, and 13.3% reported reducing expenses related to health.

REDUCED COPING STRATEGIES INDEX (rCSI)\(^5\)

% 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 35.7%
- Limit portion sizes at mealtimes 12.4%
- Borrow food/relying on help from relatives or friends 9.3%
- Reduce the number of meals eaten in a day 9.0%
- Restrict consumption by adults so children can eat 6.2%

COPING WITH A LACK OF WATER

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

- Reduce water consumption 66.7%
- Increase spending on water 36.3%
- Modify hygiene practices 21.5%
- Receive water on credit 15.9%
- Drink water for domestic use 8.2%
- No coping mechanism needed 3.7%

\(^4\) 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.

\(^5\) 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 areas in their location where women and girls felt unsafe:**
  - Areas A and B: 12.3%
  - Area C: 19.9%
  - H2 (Hebron): 24.7%
  - East Jerusalem: 2.9%

- **% of households of the 12.3% of households reporting areas in their location where women and girls avoid or where they feel unsafe by most frequently reported location:**
  - Near settlements/ and checkpoints: 38.1%
  - On public transportation: 28.0%
  - Markets: 26.3%

- **% of households of the 12.3% 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: 34.1%
  - Exposure to tear gas: 27.8%
  - Fear of being kidnapped: 26.2%

### UNSAFE MARKETS

The strata with the highest reported rates of women and girls avoiding markets due to feeling unsafe were H2 (Hebron), where 59.5% of the 24.7% of households reporting women and girls avoiding unsafe locations reported markets being one of these locations. This was followed by Hebron governorate (reported by 52.5% of the 10.3% of households reporting unsafe locations in this governorate) and Tubas governorate (reported by 49.1% of households of the 4.3% reporting unsafe locations).

### BENEFICIARY PREFERENCES

### ASSISTANCE/AID RECEIVED

Of the 7.8% of households that reported having received assistance/aid in the 6 months prior to data collection, % of households by type of assistance/aid received**:

- Food (in-kind): 64.6%
- Cash and voucher assistance: 43.2%

### SATISFACTION WITH AID

Among those 7.8% 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 16.6% 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: 93.6%
- Quality not good enough: 25.1%
- Delays in delivery of aid: 9.3%

59.5% 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: 46.4%
- In-kind (food): 12.2%
- Services (healthcare, education): 12.1%
- Vouchers: 10.8%
- In-kind NFIs: 4.7%
- Cash via bank transfer: 2.4%
- Cash via prepaid cards: 2.4%
- Cash via mobile money: 2.2%

% of households reporting that they would like to receive aid in the form of cash and voucher assistance**:

64.2%

*For the full breakdown, please refer to the oPt 2022 MSNA Preliminary Analysis Tables.*

1Compared to other modalities of cash assistance, a strong preference was observed for physical cash.

2Vouchers as represented here includes both food vouchers (6.4%) and non-food vouchers (4.4%) for all households.

3Including all assessed modalities for cash (physical cash, cash via bank transfer, cash via prepaid card, and cash via mobile money) and vouchers (food and non-food).
# Annex 1: West Bank Sample Breakdown

<table>
<thead>
<tr>
<th>Strata</th>
<th>Sample Size</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bethlehem (Area A and B)</td>
<td>170</td>
</tr>
<tr>
<td>Bethlehem (Area C)</td>
<td>170</td>
</tr>
<tr>
<td>Hebron (Area A and B)</td>
<td>165</td>
</tr>
<tr>
<td>Hebron (Area C)</td>
<td>165</td>
</tr>
<tr>
<td>H2</td>
<td>170</td>
</tr>
<tr>
<td>Jenin (Area A and B)</td>
<td>165</td>
</tr>
<tr>
<td>Jenin (Area C)</td>
<td>170</td>
</tr>
<tr>
<td>Jericho and al Aghwar (Area A and B)</td>
<td>175</td>
</tr>
<tr>
<td>Jericho and al Aghwar (Area C)</td>
<td>195</td>
</tr>
<tr>
<td>Jerusalem (Area A and B)</td>
<td>170</td>
</tr>
<tr>
<td>Jerusalem (Area C)</td>
<td>165</td>
</tr>
<tr>
<td>East Jerusalem</td>
<td>244</td>
</tr>
<tr>
<td>Nablus (Area A and B)</td>
<td>165</td>
</tr>
<tr>
<td>Nablus (Area C)</td>
<td>175</td>
</tr>
<tr>
<td>Qalqilya (Area A and B)</td>
<td>170</td>
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<tr>
<td>Qalqilya (Area C)</td>
<td>170</td>
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<tr>
<td>Ramallah and al Bireh (Area A and B)</td>
<td>165</td>
</tr>
<tr>
<td>Ramallah and al Bireh (Area C)</td>
<td>170</td>
</tr>
<tr>
<td>Salfit (Area A and B)</td>
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<td>Salfit (Area C)</td>
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<tr>
<td>Tubas (Area A and B)</td>
<td>170</td>
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<tr>
<td>Tubas (Area C)</td>
<td>180</td>
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<tr>
<td>Tulkarem (Area A and B)</td>
<td>165</td>
</tr>
<tr>
<td>Tulkarem (Area C)</td>
<td>180</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>4,179</strong></td>
</tr>
</tbody>
</table>
ASSESSMENT CONDUCTED IN THE FRAMEWORK OF:

- WASH Cluster
- Protection Cluster
- Food Security Cluster
- Health Cluster
- Shelter Cluster
- Occupied Palestinian Territories

Funded by:

oPt - West Bank

With the Support Of:

- OCHA
- PCBS
- REACH
- CWG

About REACH:
REACH Initiative facilitates the development of information tools and products that enhance the capacity of aid actors to make evidence-based decisions in emergency, recovery and development contexts. The methodologies used by REACH include primary data collection and in-depth analysis, and all activities are conducted through inter-agency aid coordination mechanisms. REACH is a joint initiative of IMPACT Initiatives, ACTED and the United Nations Institute for Training and Research - Operational Satellite Applications Programme (UNITAR-UNOSAT).