

**"To what extent does the offer of Rubat housing
meet the needs of poor women in Jeddah?"**

**Thesis by
Fouz Shaher Al-Ahmadi**

In partial fulfillment of the requirements

**For the degree of
Doctor of Philosophy**

**Faculty of Humanities and Social Sciences
School of Architecture, Planning and Landscape**

Newcastle University

Jun-2018

Declaration

I hereby declare that this thesis is the result of my own effort, work and investigation.

Where others work and sources of information have been used in this thesis have been duly acknowledged.

I also declare that this thesis has not already been accepted in substance and also not being simultaneously submitted for any degree.

Signature: Fouz Al-ahmadi

Date: Jun- 2018

Abstract

This study investigates the effectiveness of Rubat housing for women in Jeddah Saudi Arabia. Set within a discussion of the greater vulnerability of women to poverty, the study considers the responses to poverty set out in Islam which ensures obligations on family members and formalizes charitable giving that creates Rubat housing.

Taking a multi method approach, the study investigates in detail six Rubat buildings and their residents in three distinct areas of the city. In general, the study has shown that there was a major lack of building investment in maintenance and no awareness of the specific needs of older frailer women, disabled women or the needs of children. Within the buildings there was little attention to the needs of the women beyond the basic need for the most meager shelter. It was also made clear throughout this study, that there exists a lack of communication and coordination between all parties responsible for the upkeep of these housing facilities, and with regard to the social condition of the occupants, their only concern was providing basic shelter for these women.

The researcher thus recommends that there should be more of a consolidated effort between Rubat owners and the Department of Endowments which oversees these housing facilities, by creating a joint commission which will be responsible for the monitoring of conditions from all physical, social and economic aspects, as well as the medical welfare of the occupants. The study puts forward improved design for Rubats targeted at older women and for women with children and concludes that with proper investment and a broader set of objectives these could provide decent solutions not only to poor women's housing needs but also be a real step in helping women escape poverty.

Dedication

“To all poor women who suffer from poverty and struggle in silence.

To all the parties responsible and decision makers to create the necessary
and fair changes in their lives in line with social justice”.

[Faddaak, 2011, p.6]

Acknowledgement

I am grateful to Allah, the all knowledgeable and the exalted in might, for guiding and giving me the strength to accomplish this work. I wish to express my deepest thanks and gratitude to my supervisor, Professor Rose for her advice, support in every time of our numerous discussions and encouraging me throughout the PhD journey. I must acknowledge her constructive supervision and what I learned from her. I will always be genuinely grateful and thankful to Dr. Graham Tipple for suggesting Dr. Rose to supervise me. I also would like to thank the PGR secretary Mrs. Marian Kyte for being kindly and helpful all the time.

I extend my sincere appreciation to my friends Dr. Najla Alburae and Dr. Mansour Helmi for useful suggestions, information and for contribution in editing this work. Finally, I dedicate this work to my parents, who throughout my life have always given me the strength, confidence and emotional support. Last, but not least, my thanks to my sisters and brothers who has been extremely supportive and without whose encouragement and love, I would have never been able to finish this work. Lastly, I offer my regard and blessing to all those who supported me in many ways during the completion of this research.

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List of Acronyms and Abbreviations

ABR	Adolescent Birth Rate
AH	Hijri calendar : The lunar calendar that is used in Islamic regions (in Arabic at-taqwīm al-hijrī)
ARAMCO	Arabian American Oil Company
ESCWA	Economic and Social Commission for Western Asia
FGWC	Faisaliah General Women’s Charity
FSP	Female Seats in Parliament
GCC	Gulf Cooperation Council
GDP	Gross Domestic Product
GII	Gender Inequality Index
HDR	Human Development Report
HRW	Human Rights Watch
KKF	King Khalid Foundation
KSA	Kingdom of Saudi Arabia
LCS	Ladies’ Charitable Society
MDG	Millennium Development Goals
MMR	Maternal Mortality Ratio
NSHR	National Society for Human Rights
ODPM	Office of the Deputy Prime Minister
PBUH	Peace be upon Him
UN	United Nations
UNDP	United Nations Development Program
UNESCO	United Nations Educational, Scientific and Cultural Organization
WSSD	World Summit on Sustainable Development



Chapter 1

Introduction

“As we are old, widows and divorced women, we need continuous health care, because most of us cannot afford to go to hospital for treatment due to the health, economic and living conditions we are dealing with.”

S.M., woman, 03 December 2012

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Chapter 1: Introduction

1.0 Introduction - Research Aim

This research project explores life inside women's Rubats (charitably provided housing) to consider how they, the Rubats, respond or fail to respond to the multi-faceted issues facing women living in poverty. Studying women who are living in poverty is pertinent within a Saudi Arabian and Islamic context as the traditional culture often appears to marginalise women, thus this study seeks to redress this by taking as its knowledge base the lived reality of poor Saudi women. Premised on poverty theories (e.g. Bahammam, 2011; MacInnes et al, 2014, Moser, 1998), this study aims to contribute to the body of poverty literature utilising data from Saudi Arabia with a specific focus on women. For that purpose, it examines the extent to which current Rubat buildings provide suitable housing for poor women in Saudi society, and how Rubat housing can be used as a mechanism to reduce poverty.

1.1 Research Objectives

This research study aims to enhance understanding of women's experiences in Rubats, and considers the extent to which the Rubats themselves serve their purpose. The research study has three key objectives, the first of which is to gain insight into the residents' personal, social, economic, educational, and health-related needs. The study also aims to identify the extent to which the Rubat buildings' design meet the residents' basic needs. The research study explores the responsibilities of those who manage Rubats, as understood by various agencies, whether governmental, national or individuals; it identifies the services provided by these agencies; and investigates the nature of problems associated with Rubats (administrative or otherwise).

1.2 Current Saudi Arabian Social Context for Poor Women and Rubats

Exploring the context of poverty in Saudi Arabia is important because international perceptions are that everyone is wealthy; within Saudi Arabia, poverty was not understood or acknowledged until 2002 (Sullivan, 2013). In recent years, more data has revealed the degree of poverty that exists in Saudi—an issue that was previously ignored. With a rapidly increasing population, the percentage of those living in poverty is also on the rise (Sullivan, 2013) and despite the significant

investments promised by the monarchy and government, many Saudis still live below the poverty line.

Those who are poor may vary in background and circumstances, yet women, it can be argued, are more vulnerable to finding themselves trapped in a vicious cycle of poverty from which they struggle to escape—a phenomenon known as the ‘feminisation of poverty.’ This phrase—feminisation of poverty’—is typically traced to Pearce’s (1978) examination of the relationship between gender and poverty in mid-20th-century United States society; the phrase “catapulted to global status in 1995 at the Fourth United Nations Conference on Women” (Chant, 2014, p.4). The United Nations (UN) defines this term as “the current higher share of women than men among the poor and/or the increase in the share of women among the poor over time” (UN, 2015, p.181). There are many causes for these unequal effects of poverty; however, women without a partner and women with children increases the risk of poverty. The UN states that “working-age women are more likely than men to be poor when they have dependent children and no partner to contribute to the household income” (UN, 2015, p.181). Bearing this in mind, the following example illustrates the life a poor woman in Saudi can experience.

Jannay is an 18-year old mother who lives in a Rubat in Jeddah and spends her life moving with her nine-month-old daughter from one Rubat to another. She says she lacks the minimum necessities of life since her divorce from her elderly husband. She explains that she is from the village of Jizan. Her brother and her father forced her to marry her brother’s friend. After the marriage and a move to the city of Jeddah, she began to live a life full of tension and was subjected to verbal abuse by her husband, she adds:

“Two years after my marriage, I gave birth to a baby girl. I did not live with my husband, which prompted me to seek separation and move on with my child to Jazan - especially since my husband refused to take responsibility for the child and did not provide us with a monthly payment of 200 riyals (\$43) unless he lived with me. Unfortunately, my family refused to accept my child and I had either to stay with my husband or to go to them without my baby. I resorted to human rights organizations for help. They coordinated with the housing sector of the Social Security Department, which provided me with help and the accommodation in the Rubat. Living in the Rubat makes me feel lonely. I receive from Social Security about 700

Riyal (\$152) and live in a room infested with insects and mice. The amount received from Social Security is not enough for me to cover my child's expenses and I have to seek help from shopkeepers adjacent to the Rubat building, relying on their charity and good will.

I wish there were job opportunities available for me so that I could provide for my child, or that there were an allocation of money to help me take care of my child. I wish also there was the provision of health services as treating my baby at the hospital in case of illness costs at least SR 400 (\$87), along with the high cost of formula milk which costs me nearly 250 riyals a month (\$54)" (Al-Harbi, 2012).

This is a single story of a young mother whose options are limited to living in a Rubat, where conditions are dreadful; she finds herself reduced to begging to maintain herself and her child because she has no financial or familial resources. Her story is not unique. Across Saudi Arabia, a country seen by the West as universally rich due to oil resources, many women suffer poverty and face a lack of financial and housing choices.

As Fadaak (2011) claims, a considerable percentage of Saudi Arabian women live in poverty and struggle to draw attention to their situation. It is critically important to study both the Islamic and Saudi Arabian context when researching women living in poverty, due to the marginalisation of women that appears in these traditional cultures. By exploring the lived reality Saudi women in poverty, this study aims to contribute to the knowledge base in this under-researched area, and to address this marginalisation of Saudi women struggling with poverty.

According to Article 25 of the Universal Declaration of Human Rights, "[...] everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing, medical care, essential social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control." (UDHR, 1948, p.7) Thus, having an accommodation is an essential part of a person's wellbeing and a basic human right.

Despite efforts by countries and communities to provide housing for the poor, there is still widespread poverty in many countries, including countries that may be perceived as wealthy – such as Saudi Arabia. Many families cannot find shelter;

nearly a quarter of the world's population lacks adequate housing and nearly 100 million are homeless (Bahammam, 2008; UNDP, 2000).

Fadaak (2002) commented that the Saudi Arabia's Third Development Plan, from 1980 to 1985 (Metz,1982), reflected the housing sector's purpose to provide limited-income citizens with accommodation; by the Seventh Development Plan (2000-2005), however, no action programme existed to address the specific issues facing low-income individuals (Fadaak, 2002). Limited income peoples' ability to work was never considered (Fadaak, 2002). The process of housing people should not have been viewed solely as a building construction process, but also as a social process which attempts to house more than one class of people to help make them part of the communities in which they reside (Ministry of Endowment, 1998).

Despite Saudi Rubats' long history, the physical, social and psychological effects on individuals living within a Rubat have been relatively under-explored. Extant studies indicate major problems still need to be addressed (e.g. Fadaak, 2002; Fadaak, 2011). Al-Sumairi's (1989) study found that the inhabitants of Jeddah Rubats suffer from severe economic and social conditions. Al-Sumairi (1989) revealed that the buildings' poor conditions reduced the space inhabitants needed to achieve simple, daily activities with ease. Al-Sumairi (1989) also found that the majority of the Rubats were in extremely bad repair because of a lack of proper maintenance. Bin Afif (1993) reinforced Al-Sumairi's arguments (1989) and commented that most residents of Rubats housing were dissatisfied due to the lack of separate bathrooms, kitchens and outside spaces. Residents also mentioned poor construction features such as small room sizes and inadequate ventilation as major problems. Bin Afif (1993) noted further that these conditions negatively affected residents' physical health, mental health, and opportunities for interaction and social relations amongst them. She concluded that women who are housed in Rubats suffered from physiological, neurological and psychological diseases due to the lack of basic utilities and poor residential environment (Bin Afif, 1993).

The Ministry of Labour and Social Affairs study (1999) supported findings that Rubats housing were not fulfilling their stated purpose. Consequently, most Rubats closed because of security and ethical reasons, including people who entered

the Rubat, but who should not have been there, men who entered a women's Rubat, and people who stayed in Rubats but did not have immigration permissions to be in Saudi Arabia.

Furthermore, Kamel (2004) noted that not only are Rubats diminishing in numbers, but that there were many awqaf¹ Rubats that were closed or in ruins due to the lack of maintenance. Kamel emphasised that there was not a single study that evaluated these awqaf and suggested improvements.

These Rubat housing studies addressed the buildings' physical attributes to assess the extent to which conditions and space meet their inhabitants' needs. However, none explored the circumstances that brought women to the Rubats or the extent to which the Rubats made any impact on reducing poverty or supporting women to change their lives.

This study therefore seeks to enhance understanding of women's poverty and poverty reduction measures as they occur in the Rubat system. Most previous studies were undertaken by men and, in line with religious and cultural restrictions, their studies focused only on men. This thesis adds to the scant literature (Bin Afif, 1993; Fadaak, 2011) that focus on women; this study also includes divorced and widowed women's perspectives. Unlike previous studies, which rely on social workers' views about Rubats, participants in this current study are the residents themselves.

The Saudi government plays an important role in providing housing for its citizens and offers three categories of housing to meet the needs of three sectors: the public sector, the private sector and the charitable sector (Al-Naim, 1995). The charitable sector housing has included Rubats², which were established to house those within Saudi society who lack an income (Al-hathloul and Aedadan, 1998; Aziz Al-Rahman, 1995; Ministry of Planning, 2005).

¹ "Charitable trusts transfer wealth, including buildings, from private ownership to beneficial, social, and collective ownership. Islam does not make this practice obligatory but has strongly encouraged it and left it to voluntary initiatives of individuals. The Muslims accepted that and created charitable trusts, since the period of the Prophet for important social and economic functions. Such trusts that were created in different countries and ages have successfully brought about tremendous changes in the welfare of the needy"

² Rubat: is special Islamic charitable housing which has existed all over Islamic world for centuries.

The current research study concerns with Rubat buildings as part of the charitable sector. Rubat buildings were accommodations established by Islamic society as a poverty reduction measure (e.g. Abuzeid, 2009; Alhussain, 1997). Due to their social, physical or economic circumstances, various citizens, including the disabled, the elderly, poor men and women, and widows with their children, inhabit these buildings (Abuzeid, 2009; Alhussain, 1997; Aziz Al-Rahman, 1985; Maana, 1999).

1.3 Methodology

This research study deployed a mixed-method, case study approach, and used various techniques to obtain data from a sample of Rubats for an in-depth investigation. This research used questionnaires, interviews, building audits, observations, drawings and photographs to obtain a diverse and solid range of data. In this way, there will be more scope to support this study's arguments presented (Zolkiewski & Littler, 2004).

This study adopted a mixed-method approach because a more in-depth investigation could be carried out in the key areas of interest, with a focus on women's narratives regarding, for instance, the socio-economic conditions of female-headed households who reside in Rubat accommodations. Different techniques ensured that the data was richer and provided deeper insight into women's lived experiences in Rubats; varied techniques also allowed for comparisons to be made and to utilise other data to analyse arguments in more depth.

The study drew on a series of rich encounters that employed initial questionnaires to illustrate each woman's socio-economic background; interviews with these women provided greater insights into their lived experiences. Building audits, drawings and photographs were used as forms of non-participant observation to achieve several study objectives. Data regarding the residents' socio-economic conditions and welfare needs were answered through a questionnaire, interviews and observation. Building audits as well as drawings and photographs provided key data regarding the Rubats' quality and suitability. Questionnaire responses provided information about Rubat managers'/owners' roles and responsibilities.

Interviews and focus groups played a significant role in giving the participants the opportunity to share their experiences—an under-researched due to the exclusion of women from previous studies. In addition, the use of multiple data collection methods meant that a clearer picture could emerge from women's experiences. The use of photographs was introduced to further clarify women's living situations, which helped to assess the Rubats' effectiveness in combatting poverty. A substantial review of the academic literature provided this study's knowledge base, helped focus research, and identified data gaps.

This dissertation further supported the research into the actual conditions of Rubat housing; as a result, the study hoped to identify improvement-focused solutions to problems in Saudi Rubat housing quality.

1.4 Conclusion

In summary, this study's purpose is to determine how Rubat housing addressed poverty amongst Saudi women and whether such housing programmes could be improved.

Chapter Two undertakes a literature review to delineate core streams of literature and the central debates that ground the theoretical foundations and guides for this study. The researcher reviews poverty-related literature generally and then considers Islamic understandings of poverty. Thereafter, gender-focused literature on poverty is reviewed, as are the State's policies and mechanisms towards poverty reduction, including housing and transfer payments. This chapter reveals how religious and cultural attitudes and traditions shape women's lives.

Chapter Three explains the methodological approach, which was to use multiple methods of building audits, photography, questionnaires and interviews. The data collection tools are discussed, as well as sampling methods, and the steps taken to ensure reliability and validity of this research.

In Chapter Four, the author presents fieldwork findings, including socio-economic, marital, educational, and employment status of the women living in the Rubats, as well as what reasons brought the women to live at the Rubats. These

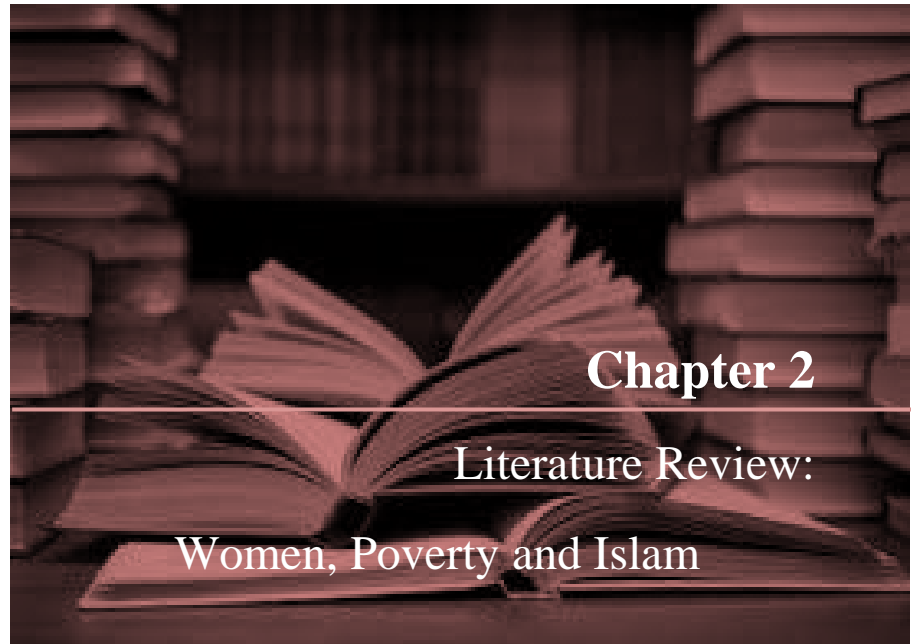
findings are based on structured interviews using questionnaires and interviews with women who reside in the Rubats. The author then considers the suitability of the Rubats to the women's social and economic needs.

Chapter Five presents the problems that women living in Rubat housing face, and draws more on interview material. This section aims to highlight clearly the various problems faced by women in Saudi Arabia who have been placed in Rubat housing.

Chapter Six presents a detailed description of the Rubat buildings and analyses the housing design standards as well as their physical and location-based suitability for residents.

Chapter Seven presents the Rubats' managing agents various perspectives.

Chapter Eight concludes the study with recommendations for a better design and management of Rubat buildings as a means to reducing poverty. The study's limitations are considered, as are potential directions for future research.



Chapter 2

Literature Review:

Women, Poverty and Islam

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

Article 25 of the Universal Declaration of Human Rights

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Chapter 2: Women, Poverty and Islam

2.0 Introduction

This study considers the response and effectiveness of the Islamic use of the Rubat for women in poverty. This chapter provides a context by considering how we understand poverty, how women may be affected and how Islam understands and addresses poverty. A first major step in tackling poverty is for the authorities concerned to acknowledge the existence of this issue (e.g. Hillebrand, 2009; Fadaak, 2011). Prior to King Abdallah Ben Abdul-Aziz's visit, people were reluctant to recognise that poverty was a core issue within Saudi society, despite the fact that it had already been raised in the Third Development Plan, which raised the problem of poverty and developed a programme to deal with it. As Al-dogalibi (2006) commented, Saudi society failed to come to terms with the fact that, like other societies, poverty does exist, even in rich countries.

2.1 Poverty: Definition, Global Perspective, Awareness in Saudi Arabia, and Social Repercussions

2.1.1 The Definition of Poverty

Attempting to define the term 'poverty' is a complicated matter, and the discussions regarding whether the definition should be deemed absolute or relative are extensive (UN, 2010). There is no, single, universal consensus on what the term encompasses overall.

At a most basic level, the term poverty is associated with a lack or a deficiency of the necessities for human welfare (Wratten, 1995). However, this is a point of contention for many, as it is difficult to identify what the basic human requirements are, as these are often considered to vary from country to country. It is because of these discussions that have led to the two main concepts being formed regarding the definition of poverty – absolute and relative.

2.1.2 Absolute and Relative Poverty

Absolute poverty considers an individual need as fixed and defined in monetary terms as the expenditure needed on services, for example water, health and

education (Moser, 1998). Absolute poverty measures poverty in monetary terms, specifically the amount of money that is necessary to survive by purchasing the necessities of life (UNESCO, 2017). The World Bank, organisations, and many governments use this definition (Wratten, 1995).

However, it is often argued that this concept of poverty ignores the social and cultural impacts, such as quality of life and levels of inequality within society (Moser, 1998). Due to the significance of these more cultural and social elements relating to poverty, the concept of *relative poverty* was established.

Relative poverty is far more flexible; it considers what it is to be poor in comparison to others' economic status within society (UNESCO, 2017), and adjusts what accounts as a 'minimum need' to be reconsidered as per the societal context (Wratten, 1995). It is argued that this concept of poverty is able to measure an individual's level of poverty in terms of the overall societal average; if an individual falls below the general standard of living within that said social context, their degree of poverty is deemed to be more accurately measured in 'relative terms' as that is more relevant to that person's situation (Alsop, 2004).

This could therefore mean that if one were to use the relative poverty definition, it would be possible to show that those living in a rich, Western country had a higher rate of poverty – indicating that a high percentage of the population were living below the average living standards. As UNESCO (2017) stated, it is important to have a more universal definition of poverty, as the discussion surrounding poverty reduction has become an international concern. However, due to the myriad of variables to consider, there is still no international consensus regarding the clarification on guidelines that could be used to measure poverty. Therefore, it is becoming more frequent that definitions of poverty include specific social indicators, such as life expectancy, literacy, access to health clinics and so on (Alsop, 2004).

Such indicators are significant in consideration to this study, as the objective is to provide further insight into the effectiveness of reducing the number of women living in poverty, specifically via the providence of accommodation.

Hatta and Ali (2013) note that poverty is one of the most debated topics in the World Economic Forums. Further literature suggests a multi-dimensionality feature of poverty, and as a result it means different things to different people, societies and countries (e.g. Akindola, 2010; Aderonmu, 2010). Analysing the above argument along with other literature, the definition of poverty may be shaped by the diverse factors that affect it, for example, economic, social or political factors.

The World Bank reported the following statement made by a man from Kenya:

“Do not ask me about the meaning of poverty because you met it inside my house, I look at the house and count the number of cracks, housewares and clothing that I'm wearing, look at everything around and write what you see, this is poverty” (The World Bank, 2001, p.3).

The Third World Forum (1994) describes poverty as the lowest level of economic development and social activity, and wherein individuals lack the ability to have minimum income to meet all their basic needs.

According to the World Bank (2001) poverty is an economic situation that does not provide a person with adequate income to get a basic level of healthcare, food, clothing, housing, education and all that is necessary to sustain a good standard of living.

Development literature describe poverty as *“the inability to attain a minimal standard of living”* (The World Bank, 1990:26) and adopted a poverty line of \$2 per day income per person - the bare minimum for people to live on, in the least developed countries. The UK, for example, takes a more flexible definition (Lansley & Mack, 2015). In the 1995 World Summit for Social Development, the 117 delegates (Heads of State) signed a declaration that their governments would set a goal for eradicating absolute poverty and the alleviation of overall poverty in the world during the 21st century (United Nations, 1995). In this summit, a development-focused definition of poverty was initiated and adopted, leading to a two-concept notion of poverty - absolute and relative poverty (Fadaak, 2011).

According to literature, absolute poverty implies the inability of an individual to earn enough money to meet essential needs for their survival and health (e.g. Al-Damegh, 2014; International Poverty Centre 2006). This view is also supported by other research, which suggests that absolute poverty includes low income and the

inability to acquire the basic goods and services necessary for survival with dignity (e.g. World Bank 2012; Haughton & Khandker 2009).

Other scholars add that absolute poverty should also include core services such as health and education (e.g. Hatta & Ali, 2013; Abu Alnaser, 2002). Scholars note that absolute poverty tends to be constant and is not a function of time and place (Abu Alnaser, 2002; Al-Jamal, 2007). Al-Damegh (2014) supports this notion and adds that absolute poverty also means that a certain amount of income does not necessarily allow access to food and other commodities that may be required by an individual under normal circumstances, such as clothing or housing.

Relative poverty is variable and context-dependent (Abu Alnaser, 2002; Al-Jamal, 2007), and is defined as a situation in which one's standard of living is below the general standard of living of the country where one lives (Abu Alnaser, 2002; Al-Jamal, 2007; Al-Damegh, 2014). Thus, relative poverty is based on the premise that an individual is inclined to compare one's situation with others, and feels deprived if one's standard of living is not on a par with those around them, even though his income and standard of living is above a fixed poverty line (Al Shahlob, 2010; Al-dogalibi 2006).

Sen (1987) supports this multi-dimensionality view of poverty and argues that well-being comes from an individual's 'capability' to function in society. Explaining further, Sen (1987) states that poverty arises when people lack key capabilities, and therefore have inadequate income, poor education, ill-health, insecurity, low self-confidence, accompanied by a sense of powerlessness or the absence of rights such as freedom of speech.

A critical foundation upon which this study is grounded is that efforts to address poverty should be long-term. Thus, a comprehensive approach should be taken to consider a wide range of features that relate to poverty. This therefore means economic factors (e.g. income, employment), structural components (e.g. housing) and human factors (e.g. benefits and education) need to be considered. This comprehensive approach will enable a sustained poverty recovery and guard against

the danger of spill-over effect on children and subsequent generations of people who were raised in circumstances of poverty.

To conceptualise poverty therefore, this study invokes Article 25 of the Universal Declaration of Human Rights, which emphasises that “*everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing, medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.*” Combining that with a sociological perspective on poverty (e.g. Bahammam, 2011; MacInnes et al, 2014; Fadaak, 2011; Otahuhu, 2008), ‘capability-based’ poverty foundation (e.g. Sen, 1987; Buvinic, 1998) and sustainable economic development foundation (e.g. The Third World Forum, 1994; United Nations, 2015; Human Development Report, 2014), this study follows a theoretical lens that considers both absolute and relative poverty, and conceptualises poverty thus: A situation whereby people are deprived of economic well-being (income -not earning enough to sustain oneself and family, unemployment), structural facilities (suitably designed and well fitted housing), social security (financial support for the unemployed, physically and emotionally disabled, health care facilities), and access to educational facilities.

Caroline Moser is another academic who has contributed greatly to the study of poverty and its effects. Moser argues that to adequately assess the level of poverty, one must consider what an individual has, just as much as what they do not have in terms of assets (Moser, 1998) as well as examine how these factors contribute to vulnerability. Moser argues that poverty should be determined by considering “[...] *both tangible assets, such as labour and human capital, less familiar productive assets such as housing, as well as intangible assets, such as household relations and social capital*” (Moser, 1998, p.21).

Through this viewpoint, poverty can be considered in a way that encompasses the many changing socioeconomic aspects that impact upon an individual’s wellbeing (Moser, 1998). The focus on vulnerability emphasises the changes an individual would undertake whilst trying to escape poverty (Lipton & Maxwell, 1992). It is a

more dynamic concept that also includes an identification of two predominant themes “[...] *its sensitivity (the magnitude of a system’s response to an external event), and its resilience (the ease and rapidity of a system’s recovery from stress)*” (Bayliss-Smith, 1991).

After evaluating various definitions of poverty, it was decided that Moser’s definition of poverty would be applied to this research. This study thus considers an individual’s tangible and intangible assets, the impact of those assets on the person’s overall wellbeing, and focuses predominantly on vulnerability and assets. This definition was deemed as the most relevant to this research study, because the definition focuses on accommodation and how it can be used as a tool to reduce poverty. The element of how poverty can impact upon an individual’s vulnerability is also of great importance for this study as there is a specific emphasis put on women—who are often considered some of the most vulnerable in society.

2.1.3 Poverty, Assets, Vulnerability and Livelihoods

In regards to the study of poverty and the impacts that it has upon individuals, ‘vulnerability’ is something that frequently comes to the forefront of people’s minds, especially with respect to exposure to risk, stress and defencelessness (Moser, 1998). Often, vulnerability is linked to assets, such as access to accommodation.

Due to the nature of this research, which focuses on how housing can impact on poverty reduction, this area of study is important. Urban poverty has traditionally been defined by academics McDonald & McMillen as “[...] *an absolute standard based on a minimum amount of income needed to sustain a healthy and minimally comfortable life, and as a relative standard that is set, based on average the standard of living in a nation*” (2008, p. 397). However, Moser provides what is often argued to be a more appropriate term; Moser defines asset vulnerability as “[...] *limited ways in which the poor can manage their “asset portfolio” which includes labour, human capital, housing, household relations and social capital*” (Moser, 1998, p.1). This is important to consider as it differs from the definition McDonald and McMillen (2008) offer. Moser’s approach identifies those who are trapped in the poverty cycle as well as those who are at risk (Devarajan, Shantayanan; Mottaghi, Lili. 2015), rather than those who are poor at that specific period of time.

To assess poverty more accurately, Moser contributed greatly to the ‘Asset Vulnerability Framework.’ Through this framework, poverty should be based upon what the poor have rather than what they do not (Moser, 1998; 2007; 2008). The framework considers tangible and intangible assets, and factors in aspects such as labour, human capital and social capital. This framework also helps to assess the forms of socio-economic vulnerability individuals are subjected to and how various aspects impact their well-being and livelihoods. Vulnerability is largely associated with the lack of assets (Moser, 2008). The most significant asset for this study is accommodation; the fewer assets an individual has, the more vulnerable one tends to be (Moser, 1998). Ford, (2004, cited in Moser, 2008), states an asset can be defined in several ways; however, for the purpose of this study, an asset shall be considered as “*stock of financial, human, natural or social resources [...] it generates flows of consumption as well as additional stock*” (Ford Foundation, 2004, quoted in Moser, 2008, p. 9).

The most relevant aspect of the asset vulnerability framework for this thesis is the asset of housing. Previous studies focused primarily on land, as many studies of poverty and assets considers rural areas, but housing itself is often not discussed in much detail (Bardhan, 1996). In one study, Moser highlighted that housing was the most important asset of the urban poor (Moser, 1998).

Housing and accommodation are frequently referred to as a basic need, a lack of stable and permanent housing directly impacts upon vulnerability and the severity of poverty that an individual is facing (Moser, 1992). Housing helps to reduce vulnerability—especially for women.

This framework helps to highlight the limitations of income-poverty based measurement tools (Moser, 1992). It also draws more attention to the importance of housing as an asset that can help to reduce vulnerability as well as to help an individual to escape poverty.

2.1.4 Poverty as a Global Issue

Poverty is a global problem (e.g. Human Development Report, 2014; United Nations, 2015; World Bank, 2000). The United Nations General Secretary (United

Nations, 2014, p.2) stated that nearly three billion people, half the world's population, live in cities. This figure is expected to grow to 60% by 2030 United Nations, 2014, p.2). Al-Damegh (2014) also suggests that more than 430 million people live in countries experiencing financial hardship; this number is expected to increase five-fold by 2050. Poverty has been linked to lack of adequate housing by the United Nations Assembly and the lack of adequate housing remains a pressing challenge in the fight for the eradication of extreme poverty, specifically in urban areas of developing countries (Report No. 62 of the Secretary General of the United Nations, 2007).

According to the Development Report issued by the World Bank from 2000 to 2001 – out of the six billion people in the world's population - 2.8 billion lived on less than \$2 a day (Development Report 2000-1). Of these, 1.2 billion live on less than \$1 a day, almost half, 44% in South Asia. Supporting these figures, Malik (2005) states that about 1.1 billion of people, almost one fifth of the world's population, live on less than \$1 a day while 2.7 billion people are living on less than \$2 a day. The highest percentage of people living below the poverty line in the world live in Zambia (86%) where (63.6%) of the population live on \$1 and 87.4% on \$2 a day, while in India the ratio has reached 35% and in Indonesia 27.1% of the population live off \$1 per day. 22.9%, 19% and 14.1% of the population of Egypt, Morocco and Tunisia respectively live under the poverty line (Al-Shahlob, 2010).

Developing countries use the standard one or two dollars a day, while the developed countries use from \$4 to \$ 11 per day (Al-Shahlob, 2010). The figures of those living below the poverty line are set to increase in the coming years as the world population is increasing at a higher rate than economic growth (ibid.) The international poverty line is applied to developing countries as it reflects absolute poverty within countries that are considered to be the most poor by international standards.

As the Human Development Index indicates, most Arab countries rank last in the world. According to this index, the Gulf Cooperation Council (GCC)¹ countries ranks range between 54 and 88 whereas the low-income countries rank between 148 and 172. The remaining Arab countries are ranked between 64 and 126, indicating that most Arab countries do not enjoy the appropriate level of human welfare. According to Human Development Report statistics, Arab countries can be divided according to the level of poverty (with the exception of Mauritania and Somalia where they are considered to be the poorest) into four groups. The first includes Jordan and Bahrain, with poverty levels below 10%. The second group comprises of Lebanon, Palestine, Kuwait, Qatar, Libya, the United Arab Emirates, Saudi Arabia, Syria and Tunisia, which have poverty levels ranging from 10% to 20%. The level of poverty in Saudi Arabia was determined to be 17%. The third group includes Algeria and Oman, countries with a high level of poverty ranging from 20% to 30%. Finally, the fourth group comprises countries with a very high poverty level (over 30%) including Yemen where 41.84% of the population are poor according to the human poverty measurement. This group also includes Morocco followed by Sudan and Egypt (Al-Shahlob, 2010).

Moreover, a report by World Development 2003 stated that global Gross Domestic Product (GDP) could reach 140 trillion dollars within 50 years and that the total number of the world's population could reach nine billion compared to seven billion today. The report also stated that without the presence of better policies and institutions, the social and environmental pressures might lead to a deviation from the path of progress of development, resulting in high levels of poverty and the deterioration of the quality of life for everyone.

2.1.5 Urbanisation and Poverty

The Arab world is also experiencing an urbanisation wave, wherein large cities provide opportunities to people by galvanizing resources and improving residents' quality of life. The Arab Region has undergone rapid urbanisation since 1970 (UNDP, 2010). UNDP (2010) statistics indicate that the Arab region's urban

¹ GCC is the Gulf Cooperation Council. This is the political and economic alliance of six Middle Eastern countries-Saudi Arabia, Kuwait, The United Arab Emirate, Qatar, Bahrain and Oman. The GCC was established in Riyadh, Saudi Arabia in May 1981.

population will grow by 251 million—more than double—between 2010 and 2050. Migrants from rural area often experience a skills gap, however, and other factors contribute to increasing levels of urban poverty, destitution, and housing problems (Deshingkar & Start, 2003). Thus, the poverty danger mentioned above, which arises as a result of the influx of unqualified people to the cities, is not only existent in the Arab Region.

The need to address future social and environmental pressures in the Middle East region and North Africa (MENA) is a priority because many of the region's countries' population growth rate is amongst the world's highest. According to the above report, the region's population is expected to almost double to 560 million in 2050, most of whom will be residing in their ever-expanding cities.

The unfortunate issue within global development is such that the gap between the rich and the poor is widening (Gelman, 2009). This wealth inequality is set to increase as the population of the world rises, and is increasingly becoming a source of poverty and deprivation (Hillebrand, 2009). The same is true in Saudi Arabia, where the number and sizes of cities have increased at a faster rate than the provision of a good quality of life for residents (Jeddah Economic Forum, 2013).

The United Nations Human Settlements Programme aims to reduce and to mitigate the manifestations of urban poverty, such as inadequate housing, increasing numbers of the homeless and a decline in basic services (United Nations Report, 2012). The Settlements Programme also focuses on the link between urban poverty and environment and disaster management, security, and urban governance. The Millennium Development Goals include the urgent need to improve the lives of more than 100 million slum dwellers by 2020 (ibid).

The United Nations Conference on Human Settlements confirms the necessity to provide housing for the poor and the promotion of cooperation between countries to contribute to and aid in the use of appropriate, low cost and sustainable building materials and technology to build proper housing for the poor, particularly slum dwellers (Kimani-Murage & Ngindu 2007). Furthermore, the United Nations Conference on Human Settlements found that 25% of the world's urban population

live below the poverty line in cities facing rapid growth, environmental problems, a slow pace of economic development, which fail to meet the challenges related to sufficient employment and the provision of adequate housing and meeting the basic needs of residents (Habitat II, 2002).

The work to provide universal access to basic social services is critical in achieving sustainable development and is an integral part of the strategy for the eradication of poverty. Moreover, the importance of increasing avenues available to the poor, particularly women, to obtain the resources and the freedom to control those resources, including land, skills, knowledge, capital and social connections, and of improving universal access to basic social services is stressed (UN, 2002, p. 53-57)

In addition to contributing to the understanding of women poverty in Saudi Arabia, and the effectiveness of the Rubat strategy in its amelioration of some issues associated to poverty, this study also aims to recommend designs for improving the effectiveness of poverty reduction initiatives (see Section 1.3). Towards that aim, a more detailed understanding of Saudi Arabian poverty literature is necessary; hence Section 2.3 reviews literature on local poverty in Saudi Arabia, and explains how poverty is viewed (including what breeds poverty) as well as how poverty awareness has developed.

2.1.6 Housing Women in Poverty

In global terms, the gendered-specific nature of poverty focuses largely on women – regarding them as the more vulnerable of the sexes (Evans, 1997). Many women, even in the modern and globalised world, face inadequate access to a decent and sufficient income (Reitsma-Street et al., 2001). This is partly due to the reality that women are more likely to be responsible for childcare, elder care, household maintenance, and because females are more likely to endure racism, sexism and illness (Evans, 1997). A lack of stable and secure housing is a key issue modern-day women face in regards to their general well-being and survival (Sacks-Jones, 2016). Poor housing can result in mental and physical health issues for the woman herself, and can also affect her children. Therefore, the necessity of secure housing is vital to face other, more damaging issues that a women living in poverty may face (Sacks-Jones, 2016).

To many, a home represents shelter and security, and without that, one would be regarded to as 'homeless'. However, homelessness is more than being without shelter, it can also infer '*a shorn necessity for life, as a home means housing that is adequate to ensure well-being*' (Reitsma-Street et al., 2001, p.7).

The work of Tipple and Speak has been particularly helpful in understanding issues of homelessness and how this phenomenon is examined in different contexts. Tipple and Speak (2005) point out that there are many ways to define the issue of homelessness. How it is defined is important as the definition impacts upon the numbers of people who are considered to be homeless. Additionally, context matters, as they note; definitions differ depending upon the country in which the issue is discussed. Tipple and Speak (2005) also discuss how "the terms homeless, houseless, roofless, shelter less people, and pavement dwellers do not always cover the same people" (Tipple & Speak, 2005, p. 340).

They highlight that homeless people are often discussed using "negative and exclusionary language" which causes them both to be seen as 'other' and institutionalise[s] their stigmatisation [by] keeping them dissociated and disconnected from society" (Tipple & Speak, 2004, p.24).

There is also an overlap between the poor and homeless, but Speak makes an important point that "not all homeless people are poor, or poorer than their housed counterparts, and not all poor people are homeless" (Speak, 2011, p.3). The United Nations acknowledges, according to Speak, that "a 'homeless' person is not only someone who lives on the street or in a shelter, but can equally be someone whose shelter or housing fails to meet the basic criteria considered essential for health and human and social development" (Speak 2011, p. 3). This is an interesting point, when considering the impact of poor-quality housing on those living in it. Speak points out that this basic criteria includes: "security of tenure, protection against bad weather and personal security, as well as access to sanitary facilities and potable water, education, work, and health services" (Speak 2011, p. 3).

Tipple and Speak point to Somerville (1992), who notes that there are differences in how men and women experience homelessness. "Men would be

expected to feel deprived of property rights, whereas women would miss exclusive possession, users' rights and the implications that has for the day-to-day discharge of domestic responsibilities" (Tipple & Speak, 2005, p.339). They have previously noted that "Despite a raft of international legislation meant to protect the rights of women to inherit land and property, homeless women in developing countries are frequently so because of abandonment or widowhood" (Tipple & Speak, 2004, p.26). They also note that in the West, domestic violence is a major factor in women's homelessness, and that this is a factor in developing countries also (Tipple & Speak, 2004, p.26).

Several basic indicators assess the adequacy of housing. The more minimalist elements consider accommodation affordability as well as an individual's actual capability to pay for shelter and basic living expenses (Klodawsky & Spector, 1988). Housing availability, which refers to the overall supply of suitable homes within a community free to those who need it most regardless of gender, background, religion or race (Klodawsky & Spector, 1988), is another indicator. Additional criteria include access to facilities such as parks for children or access to community support services.

Many issues relating to housing women who are experiencing a life in poverty, concern the study of 'gender planning,' whereby men and women play very distinct roles within the household and within society as a whole (Moser, 2003). In the ideological and stereotypical perspective of a 'household' or 'family', one typically envisions the nuclear structure of a two-parent and two-child home (Moser, 2003). However, as soon as this 'natural model' is challenged, issues begin to present themselves. The heterogeneity of a typical household structure is no longer as universally applicable as it perhaps was in previous generations – households, even in the more traditional societies of the world such as the Middle East, are no longer as homogeneous in terms of family structure (Moser, 2003).

Housing is more than accommodation, for many of women in poverty have experienced trauma; as such, stable accommodation is merely the start in terms of addressing the issues that these women face. Adequate housing allows women to access a sense of stability and security, which enable them to improve their lives and move away from such a severe state of vulnerability (Moser, 1987).

2.2 Islam and Poverty

The Islamic concept of poverty refers to a person or persons' inability to obtain the necessary requirements for a decent living, resulting in need, hunger and deprivation (Al-Damegh 2014). According to Al-Shahlob (2010), Islam perceives poverty as a threat to the faith, the ethics and the well-being of the family and the community. Aisha (May Allah Be Pleased With Her) is quoted as saying that the Prophet (PBUH) sought refuge from poverty and prayed to God to bless him: "*O' Allah, I seek refuge in You from poverty and torment of the grave and humiliation,*" (Imam Ahmad in Almsend.kan). She is also quoted as saying that the Prophet (PBUH) used to say: "*O Allah! I seek refuge in You from sloth, decrepitude of old age, indebtedness and from committing sins. O Allah, I seek refuge in You from the punishment of the Fire, the afflictions of the grave, and the evil of the affliction of poverty.*" The Prophet (PBUH) sought refuge in Allah from all aspects of physical and moral weakness resulting from poverty and its concomitant shame and humiliation (Al-Shahlob, 2010, p.83).

Since its inception, Islam dealt with poverty in such a way that it would not become an intractable problem for the society as a whole. Al-Damegh (2014) stated that there is no country in the world that is able to eliminate poverty completely. He added that some countries were able to limit the extent of poverty by taking measures to help the poor, but not to eradicate or eliminate it entirely.

In Islam, poor and rich people are considered equal in the sight of Allah (*you all from Adam and Adam is from dust. The Quran*), with no discrimination on the basis of colour, ancestry, or wealth. Islam also ensures comprehensive care for non-Muslims living in Muslim countries. They must be treated as Muslims and should not feel hungry nor be homeless, because they have the same rights as Muslims around them (Al-Qaradawi 2004). Under the guidance of Prince Mohammed bin Fahd, governor of the Eastern Province of Saudi Arabia and a member of House of Saud, the housing charity project in the Eastern Province was established aiming to achieve cooperation in all aspects of land in accordance with the Almighty Allah's command: "*Help ye one another in righteousness and piety.*" It also aims to help the able people to do what Allah has enjoined them to do for the orphans, widows and the needy.

According to Aisha the Prophet (PBUH), He said that Gabriel recommended to him the kind and polite treatment of neighbours so many times that he thought he would order him to make them as his heirs (Qamar-ul Huda 2012). Islam reserved the right of rich people to give money only to poor people in need and made it forbidden for those who were capable of work to beg (Omotosho, 2001).

The concept of social justice in Islam is equal in power and ruling; this means that those in a position of power must be fair and democratic to ensure the well-being for all. It spreads justice amongst Muslims and non-Muslims, and between rich and poor. There is no difference between the rich because of his riches or the strong because of his strength; the only difference is the strength of their worship, faith and devotion. Islam allows trade and earning of money for living and to spend it in a Halal way without compulsion or obligation. It is also recommend giving *Zakat* or 2.5% of one's income to the poor and the needy. Islam also makes it compulsory that the rich support close relatives, sons, wives and parents. The origin of social justice and social solidarity and all goodness is in the words of Allah, virtue, righteousness and piety and not to commit sin and aggression (Alwan, 2007).

Social solidarity in Islam is defined as the responsibility and commitment of individuals towards each other and is not limited only to sympathy and compassion (Al-amawi, 2002). Islam encouraged social solidarity by instituting a comprehensive system of religious taxes and charitable foundations such as *Zakat* (Mandatory Alms), *Sadagah* (Voluntary Alms), *Waqf* (charitable Trusts) and *Nafaqah* (giving money to relatives) (Alsimari, 2011). Individuals blessed with wealth are commanded to help materially those who are in need, be they relatives or strangers: "*The believers are brothers*" (Quran 49:10). It is forbidden for a Muslim to see one's relatives or neighbours or brothers in Islam suffer hunger and poverty and fail to do something to alleviate their condition (Alfreeh, 2008). Islamic social solidarity is inclusive, and covers the poor and needy, Algarmon (debt-ridden), disaster sufferers, wayfarers, refugees and displaced individuals, orphans, widows, and the abandoned.

According to Fadaak (2010), some Muslim scholars have pointed to the expansion of these categories to include others such as families living in poverty or in

difficult conditions but are reluctant to ask for help because of their pride and self-esteem, as well as families whose incomes are not sufficient to cover all their needs. Al-Baz (2010) enhances Fadaak (2010) and notes that caring for the poor should include physical, psychological and social care and not be limited only to financial assistance. The Prophet Muhammad (PBUH) said: “*smiling at your brother is charity and removing something harmful from the road is also a charity.*” Bringing peace and giving assistance to vulnerable groups, be they strangers or acquaintances, increases the social cohesion in society (Al-Baz, 2010, p.127). Both Fadaak (2011) and Al-Damegh (2014) confirmed that Islam sees social solidarity as a prerequisite for social cohesion in the Muslim community. Therefore, Islam puts forward the following principles (Zakat, Sadagah, *Waqf* and Nafaqah) for solving the problem of poverty to ensure a community’s social cohesion and integration.

Furthermore, the structures created by Islam with regards to poverty are elaborated, pinpointing clearly the nature of alms and support initiatives inscribed in the Quran to guide Muslims in their role of helping those in need and reducing poverty. Several of these alms and support initiatives are explained, namely Zakat [Mandatory alms] (Section 2.2.1), Sadagah [Voluntary alms] (Section 2.2.2), *Waqf* [Charitable trusts] (Section 2.2.3), and Nafaqah [Sponsoring of relatives] (Section 2.2.4).

2.2.1 Zakat (Mandatory Alms)

“*Take a charity from their money and sanctify them*” (Quran 9: 103)

*Zakat*² literally means ‘*to increase*’; however, it is defined as a special right of specific people and at a specific time (Al-shahluob, 2010, p.88). According to Sharia, *Zakat* is mandatory for Muslims who must abide by it and to address the problem of poverty by giving alms to the poor. In other words, Islamic legislations in respect of solving the problem of poverty originate from the five Islamic principles³, stressing

²“Islam establishes the zakat as a compulsory charity tool that can be used on eight types of group of people (Al-Quran, 9:60). Among eight types of them, five are meant for poverty eradication such as the poor, the needy, the debtors, the slaves (release them from captivity), and the travellers in need. Others are the heads of zakat administrative, 'those whose hearts are made inclined' (to Islam), and in the way of Allah. Although these eight types of people have been mentioned in the Qur'an, but the first priority in the use of Zakat funds has to be accorded to the alleviation of poverty through assistance to the poor and the needy”(Ridhwan, 2014:46)

³ The Five Pillars are:

1. The faith Trusting and understanding the words of the Shahaadah. "There is no god but Allah, and Muhammed (SAW) is the final messenger".

the degree of importance given by Islam for the eradication of poverty (Omar and Khalid, 2007). Aldamegh (2014) argued that *Zakat* is an efficient solution to the problem of poverty that plagues human society. Qutb (2013) stated that the main reason for an obligatory *Zakat* is that since the human society consists of two classes—one living in wealth with the other living in poverty—it is essential for societal cohesion and well-being that poverty eradication measures be taken.

There is also *Zakat al-Fitr*, which is alms given to the poor before the end of the month of *Ramadan* (the month of fasting); this is obligatory on every Muslim and usually is the responsibility of the head of the family to pay alms for himself and on behalf of each member of his family. *Zakat al-Fitr* can be paid in cash or in the form of food such as barley or wheat, dates, raisins and rice (Al-Ahmad, 2000). *Zakat* has a strong influence on how the state and society manage to solve the problem of poverty. The money paid as *Zakat* and the food provided as *Zakat al-Fitr* helps to support the poor and provide them with food to celebrate the feast of Eid (Fadaak, 2010).

Al-Qaradawi (2004) suggests that *Zakat* enhances the sense of communal solidarity in wealthy people and demonstrate to the poor that the rich are sharing their wealth with them and are aware of their problems. For example, in the case of *Zakat*, it is a religious duty of the rich to give to the poor a portion of their wealth whereas *Sadagah*, is completely voluntary and is the reflection of generosity and kind-heartedness of the givers (Al-Qahtani, 2004).

2.2.2 *Sadagah (Voluntary Alms)*

Sadagah helps to reduce if not eradicate poverty in Muslim societies and boost their social cohesion. Voluntary charity donation is mentioned both in Sunnah and in the Holy Quran where Allah said:

“The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains.

∇.Prayer - Praying five times a day, kneeling towards Makkah. There are specific ritualistic movements and prayers that are said.

∇.Charity or almsgiving (*Zakat*) - Each year a Muslim should give money to charity (Usually 2.5% of their savings). If a person does not have much money, they can do other things instead.

4. Fasting during the month of Ramadan(

5. A pilgrimage to Makkah - Muslims should go to Makkah on a pilgrimage. They should do this at least once in their lives. A person does not have to make this pilgrimage if they cannot afford to, or they are physically unable to (Though they can get someone else to go on their behalf).

And Allah multiplies [His reward] for whom He wills. And Allah is all-Encompassing and knowing.” (Al-Baqarah: 261).

In Sunnah⁴ the prophet Mohamed (PBUH) said: “*charity does not decrease the wealth of the giver.*” Al-shalhoub (2010) suggests that *Sadagah* shows the sincerity and magnanimity of the giver, as there is no obligation involved. Islam has made giving charity optional, but highly recommends it.

2.2.3 Waqf (Charitable Trusts)

Waqf occurs when its owner allocates property, or part thereof, for specific charitable purposes (Kahf, 2006). It is specifically a transfer of wealth from private ownership to collective ownership (Fadaak, 2011). It can be used to care for the poor or to help the owner’s own family, relatives and friends. Also, the proceeds can be used on various religious, social and educational activities such as building and maintenance of mosques, schools, hospitals, orphanages and residential care homes for the elderly (Al-Shahlob, 2010; Al-Damegh, 2014). For the purpose of this research the waqf in relation to *Rubat*⁵ in Saudi Arabia will be considered.

Fadaak (2011) also notes that both *Waqf* and *Zakah* play a crucial role in the provision of social care for the poor and promote family responsibilities towards those in need and to women, the disabled and the elderly in particular. Those who set up *Waqf* or charitable trusts also play an important role in advancing the process of development and poverty eradication by funding the construction of hospitals, houses and schools. It also provides training and employment opportunities, the formation of social services, and activates and empowers the poor through the provision of education, training and employment (Al-Jamal, 2007; Elasrag, 2010). *Waqf* as an institution helps to promote and push forward the development of modern Islamic societies and its aim is not limited to the reduction of poverty (Fadaak, 2010).

Moreover, the *Waqf* system plays a crucial role in providing and caring for the women who have been divorced or abandoned by their husbands until they are re-married or their marital problems are resolved (Mashhor, 2012). There is also

⁴ Sunna: The traditional portion of Muslim law based on Muhammad’s words or acts, accepted (together with the Koran) as authoritative by Muslims and followed particularly by Sunni Muslims (ibid).

charitable *Waqf* established to take care of prisoners' families and their children by providing them with food and other necessities of life (Al-Shahlob, 2010).

It is therefore clear that *Waqf* plays a socially significant role in the lives of people in general and in the field of social welfare in particular (Al-Sidhan, 2000). It also contributes in reducing the financial burden on governments as wealthy people are encouraged to contribute to the state's welfare fund towards helping the less fortunate members of their society. Thus, the *waqf* system is an important source of community spirit, and a living symbol of the values of social solidarity and of the strengthening of an understanding of current alms, by supporting social life with continuous progressive benefits passed on from one generation to the next (e.g. Gadad, 2008; Al-Sidhan, 2000). *Waqf* carries a deep significance within the practical framework, which symbolizes the individual's awareness of his social responsibility, and increases his feelings towards his Muslim brothers', causing an interactive movement continuing with their concerns in part or in full (e.g. Al-Sidhan 2000; Siraj (1998).

2.2.3.1 The Types of Waqf

Depending on its beneficiaries, *Waqf* can be classified into two categories, namely charitable *Waqf* and domestic *Waqf*.

1. Charitable *Waqf* involves donating a building (*Waqf*) for a charitable purpose, which could benefit the poor and their housing needs. This could be for a set period of time, after which it becomes a *Waqf* where the founders would nominate a certain person, usually their descendant such as their sons or grandsons, to take responsibility for the *Waqf*. (Sabra, 2000) The decision as to whether it will remain a *Waqf* or whether they will take back possession of the building would depend on the donor (Al- Zoheily, 2006).
2. Domestic *Waqf* is usually initially made to a certain person or persons, whether relatives or not, with a charitable body entitled to the *Waqf* after the founder or persons concerned are deceased (Fdad, 2008; Bafakih, 1998).

2.2.3.2 The Legality of Waqf

“The people went to a Sunna assigned to become closer to Allah, and the Al-jaheliyah⁶ did not know Waqf, however Prophet Mohammed (PBUH) urged them and called upon them and made them bestow charity upon the poor and compassion upon the needy” (Sabeq, 1986).

From the Sunna of the Prophet, a number of his sayings state the legitimacy of *Waqf* in Islamic jurisprudence. The Hadith⁷ of Abu Hurayra (may Allah be satisfied with him) reported that Prophet Mohammed (PBUH) said *“when the son of Adam dies, his good work would be stopped except for three: current charity, science/knowledge used by him, or a pious son who prays for him”* (Muslim, 1929: Hadith number 1631).

2.2.3.3 The Aims of the Waqf and the Philosophy of its Legality

The general aim of *Waqf* in Islam is to create a permanent and continuous source of income to achieve a common purpose for a certain benefit/advantage (Al-zaid, 1992; Amin, 1980). In addition to that, there are a number of other special aims:

1. To continue to admit the pious and those who please Almighty Allah into the *Waqf* during their lifetime and after death. This means that the reward will continue after the death of the owner of charity (Al-zaid, 1992);
2. To organize life according to the balanced and commendable system of social solidarity which improves the life of the poor and the needy while respecting the wishes of the benefactor, realising his constructive desire without harming him or causing him to suffer any injustice (Amin, 1980);
3. To achieve modern living, social and cultural facilities continually (Sabra, 2000);
4. To prolong the length of use with money as long as possible for successive generations (Al- Zoheily, 2006);
5. For the benefactor to ensure the future of his relatives, descendants and others by creating a source of income for them (Sabra 2000; Al-Zoheily, 2006; Fdad, 2008; Bafakih, 1998).

⁶ Al-jahiliyyah: Pre-Islamic period, or “ignorance” of monotheism and divine law (The Oxford Dictionary of Islam).

⁷ Hadith: A collection of traditions containing sayings of the prophet Muhammad (PBUH) which, with accounts of his daily practice (the Sunna), constitute the major source of guidance for Muslims apart from the Koran (ibid).

2.2.3.4 Some Rules of the Waqf

Islam has devised for the *Waqf* precise and detailed rules to protect this charitable and humanitarian aspect from selfish acts and straying from its noble aims. Islam specifies certain conditions for the benefactor so that he can be eligible to donate. For example, he must be of sound mind, of legal age, in possession of money intended for the *Waqf* and has not mismanaged his financial resources (Al-Zuheili, 1993).

2.2.3.5 History of the Waqf and its Establishment in the Kingdom of Saudi Arabia

At the beginning of King Abdul Aziz's reign, a judge controlled the few existing *Waqf*. King Abdul Aziz ordered the revision of the system of *Waqf*, which he adopted from the Ottoman rule (Stibbard et al, 2012; Almatroudi, 2009). The Department of *Waqf* was established in Makkah, Jeddah and Medina. When the Kingdom's basic constitution was first published in 1926, it included the following legal matters: justice and the two holy places (Makkah and Medina), *Waqfs* and mosques, and on 28th of June 1927, a royal decree was issued to bring all the departments of *Waqfs* under a general director, head-quartered in Makkah (Almatroudi, 2009). A director of *Waqfs*, accountable to the general director, was appointed for Jeddah and Medina, and also a council for the administration of the Holy mosque in Makkah was appointed. The director of *Waqfs* in Medina functioned hand in hand with the director of the Mosque of the Holy Prophet, and the commissioner of *Waqfs*. This was followed by an expansion of the *Waqf* system.

1. Rubat buildings that are used to house the poor and those with special needs.
2. Residential buildings for housing the poor, widows, orphans and others, or for using the rent from these buildings for charitable work.
3. *Waqfs* devoted to spending money on the poor, widows or on orphans (ibid).

For the purpose of this research, only Rubat buildings that are used to house the poor and those with special needs were considered.

2.2.4 Nafaqah (Sponsoring of Relatives)

Islam is also keen to strengthen relatives' bonds of love and compassion. Islam allows for people to be sponsored financially by their wealthy relatives (Al-

Damegh 2014). Many Quranic verses urge people to take care of their kith and kin by providing them with moral or financial support. The obligatory *Nafaqah* (financial help given to relatives) is at the family/household level whereas *Zakah* is aimed at the whole community. This is how Islam endeavours to eliminate poverty from society (Omar and Khalid, 2007). In addition to the above-mentioned principles, there are others that recommend work as the best way to self-support. Therefore, Islam requires the state should be held responsible to find work for its citizens who are able to work, and to protect those who are incapable as the basic principle in Islam is working and earning (Alwan, 2007). Islam forbids begging both as a job and as a source of earning money. Ibn 'Umar stated that the Prophet (PBUH) said: “... *that a person loses his self-respect and dignity through the act of begging*” (Fadaak, 2010).

In summary, the state is responsible for taking necessary measures to prevent people falling into the trap of poverty. The solution for poverty eradication provided by Islam is based on the implementation of the principles mentioned above, namely *Zakah, Waqaf, Sadagah and Nafagah* (sponsorship of relatives). However, as reviewed literature has shown, there seems to be a high level of poverty in the Kingdom of Saudi Arabia. It seems therefore right to question whether these welfare initiatives are fully implemented. This study helps answer that question.

2.3 Poverty in Saudi Arabia

Today, talking about poverty is no longer a taboo. Saudi newspapers deal with the issue of poverty through the publication of reports containing graphic scenes of a group of people living in houses made of tin with minimal services (Al-Damegh, 2014). The number of people living in poverty in Saudi Arabia is considered as high. Al-Baz (2009) reported that in an informal preliminary estimation nearly 25% of Saudi citizens live in poverty. Al-Damegh (2014) adds about 1.5 million people receive a social security monthly allowance of “\$238.00.” Al Hugail (2013) notes that the increase in population, which is 2.5 % per annum, is not only higher than the rate of economic growth but also the economy has not been managed in an effective and efficient manner to match with the level of growth in population. In recent years, there have been discussions regarding the general cost of living in Saudi Arabia, as it is higher than one would expect: in comparison to the UK, however, the cost of living in Saudi Arabia is 33.74% lower (Numbeo, 2017). The average cost of a loaf of bread

is 2.81 SAR (\$0.74), a kilo of rice is priced at 6.23 SAR (\$1.66) and a litre of milk at 4.41 SAR (\$1.18).

The pressure that is building within Saudi Arabia is a result of its economic incapacity to tackle the country's poverty (Charitable Fund to Tackle Poverty, 2003). Existing literature has underlined that a first major step in tackling poverty is for the authorities concerned to acknowledge its existence (e.g. Hillebrand, 2009; Fadaak, 2011).

As reported in another field study, 40% of retirees (over the age of 60 years old) in Saudi Arabia do not own their homes and 58% live in public-funded houses or apartments (King Abdulaziz University, 2006). The low purchasing power of individuals and the family, as well as the high cost of living in Saudi Arabia, coupled with fixed incomes in the public sector, contribute to housing problems and the challenges faced by Saudis in providing for their families (Sabha, 2013). If one takes into account the fact that a large proportion of the working population are those with low income, the poverty problem in Saudi Arabia then becomes clear (Al -Shibaiki, 2005).

Al-Baz (2005) measured the poverty level of Saudi families based on cost of living in relation to income. He concluded that the average annual rent for a small apartment to live in anywhere in Saudi Arabia is at least 1733 \$⁸ per person, 2800 \$ for a family of two, 2933 \$ for a family of three and 12000 Riyals for a family of four or more. Whilst he suggests that a reasonable population of Saudis live at the poverty line and do not have enough to buy the necessary consumables and pay for utilities such as electricity, water, telephone bills and other expenses, a clear explanation of the poverty line is not made in his study.

Similarly, Almasry (2005) adds that according to a report by Al-Riyadh newspaper in May 2005, the Ministry of Public Works and Housing had carried out a field survey in 2000 in seven major cities of Makkah, Medina, Riyadh, Jeddah, Dhahran, Al Khobar, and Abha. Almasry found that 51% of the Saudi families do not

⁸ One sterling Pound equals nearly (5.29) Riyals

have a steady income and 40% have a monthly income no more than 1500 \$ with an annual pay increase of just about 9%. This may seem a significant increase, but considering the base line figure and the increase in the cost of living, this rise in pay is not sufficient for a number of people who start with very little (ibid).

A study based on interviews with 400 families show that a large percentage of the poor residents of the highly populated neighbourhoods migrate from their communities of origin because of the difficulty of transportation and lack of environmental development (Al-Naim, 2005). The uneven distribution of development projects in the Kingdom's various regions have created a development gap between them, in addition to a lack of basic economic systems in some areas, which the government is trying to overcome through increased help for some areas, such as Jizan in the south (Al-Damegh, 2014). In addition to the causes of poverty in the Kingdom, high housing costs have led to an emergence of a housing crisis, wherein random areas around various major cities appear to have high concentrations of poverty and crime, as well as areas mainly inhabited by foreign workers, which have resulted in the formation of slums which lack adequate facilities (ibid).

To conclude, reviewed literature shows that by economic, structural and environmental standards poverty exists in Saudi society, although it is not clear what the poverty line exactly is in Saudi Arabia. Based on the existing literature, there is some degree of absolute and relative poverty there. For example, there is the evidence, although not validated, that Saudis may not be earning enough to meet their rental requirements, let alone other needs. By that evidence too, it means Saudis are not getting the required support in the form of benefits to enable them meet their needs. Finally, it must be mentioned that the gender specifics of poverty remain unclear in these studies.

2.3.1 The Social Repercussions of Poverty in KSA

In this study, poverty is understood as deprivation suffered by people in the area of economic, structural and social needs. Thus, people are deprived of a good life and general well-being, due to a financial incapacity, poor structural facilities (e.g. housing) or no access to proper healthcare, employment, and other services (like education) that should be provided in the kingdom. Without a doubt, people who

suffer such deprivations experience life challenges. Some individuals may have no other alternative but to resort to illegal ways such as trafficking in contraband or begging in order to earn a livelihood (O' Flynn, 2016).

A study by Saudi Arabia's Ministry of Labour and Social Affairs confirmed the existence of begging in the Kingdom, and stressed that in 47% of cases the main motivation for child begging was financial need to do so. Another study indicated that crime was often committed by individuals with lower incomes (Webster and Kingston. 2014; Ministry of Labour and Social Affairs, 2003). The study by Al-Niem (2005) on urban poverty and migration reported that 62.3% of the sample migrated because of lack of income and job opportunities in their country of origin. The impact of that immigration can include the disintegration of family, divorce, and moral deviation, which in turn can lead to antisocial behaviours such as drug use, or committing crimes such as theft, forgery and other social problems due to poverty.

In the mid-nineties the United Nations stated that poverty and deprivation threatened human dignity and therefore steps had to be taken to end them (United Nations 2009). Poverty has social, cultural and environmental implications, which require the lifting of its negative effects on individuals and communities (Al-Niem, 2005).

As a result, the prevalence of poverty threatens democracy, because democracy is based on equality and parity, and therefore the existence of poverty and deprivation are considered the main reasons for a lack of democracy in many countries (ibid).

2.4 Policies and Efforts of the State in Tackling Poverty

2.4.1 An Analysis of General Initiative Policies and Efforts

Reviewed literature suggests that poverty has become a major global challenge (Ikejiaku 2009). A large percentage of the global population live in conditions with poor sanitation, poor drinking water and no electricity (Chen & Ravallioniz 2008; Alkire et al, 2014). The provision of shelter for huge numbers of people has become a great challenge facing the majority of developing countries (Alkire et al., 2014; Suleiman 1996).

Great efforts are therefore required to address poverty (e.g. United Nations Report, 2009; Human Development Report, 2014; United Nations, 2015). The 2002 World Summit for Social Development recommended the need for the international community's commitment to reducing the proportion of people living on \$1 a day to half the current number by 2015 and translating this commitment into concrete actions (UN Report, 2002). The reality is that much still needs to be done to reduce poverty.

The population growth (annual %) in Saudi Arabia was last measured at 1.89 in 2013, according to the World Bank, and is one of the highest in the world (World Bank, Annual Report 2013). The growth rate of the Saudi population is due to higher total fertility rate among women and it is expected that its population will reach about 40 million by 2050 (Abusaaq, 2015). The reasons for this high growth in population is improved standard of living, economic migration, female education and a low mortality rate due to good general medical care (The Demographic Profile of Saudi Arabia, 2010). A comprehensive plan was developed in 2002 to address the issue of poverty in Saudi Arabia and a charitable fund was set up for this purpose (Al-Dosari, 2005).

Short, medium and long-term plans were to address the causes of poverty and identify the various government and private sector roles. Initiated to tackle poverty, the charitable fund was established in order to help the poor and the needy according to a variety of therapeutic and preventive programmes (Al-Dosari, 2005). According to Almaiql, the Secretary-General of the National Charity Fund, the charitable fund represents the main foundation in tackling poverty and its objectives are as follows:

- Build awareness of the importance of self-reliance, and instil a strong work ethic and desire to earn a living, particularly among poor people
- Support people living in poverty who are able to work by establishing small investment projects
- Support and encourage individual initiatives for rehabilitation and training
- Work to facilitate the access to health, education, housing and other basic services
- Coordinate/cooperate with relevant authorities in both public and private sectors to provide a decent minimum level of standard of living for the poor.

- Support productive families by encouraging domestic industry and indoor work as well as giving support in the marketing of their products and hold scientific seminars and exhibitions related to the problem of poverty
- Find ways to treat, and the means to reduce, the impact of poverty on the individual and society (Al-Ziadi, 2006).

Despite these policies, there is still a lack of documented statistics or evidence regarding poverty and it is difficult to determine whether the above objectives have been achieved.

To achieve the charitable fund's desired goals of tackling poverty, the cooperation between all government sectors and civil society is a top priority, as the problem of poverty is the responsibility of everyone in the community (Al-shahlob, 2010). Other poverty reduction measures include reducing the migration of young people without qualifications from small agricultural towns to big cities. This measure could be accomplished by creating employment opportunities in smaller urban areas. Doing that will contribute to developing health, agricultural and industrial projects to revive and revitalize the local economy so that migration to urban areas would stop, and so that young people who have already migrated might be motivated to return to their towns and villages to work and live (Al Bassam, 2011). Such measures may reduce the crime rate and addiction amongst young people and may also contribute to rising of the economic indicators in the country (Liu, 2003). Regarding economic migrants, the Saudi government also announced that it would reduce the number of foreign workers from 30% to 20% of the total number of local residents within ten years in order to increase job opportunities for Saudi nationals (Ministry of Labor and Social Development, 2016).

2.4.2 Housing as a tool for poverty reduction

The Kingdom of Saudi Arabia has made efforts for over two decades to provide housing for different groups within society (Al-Mayouf & Al-Khayy 2011). Housing in Saudi Arabia can be classified into three main categories: public housing, private housing, and charitable housing. Aziz Al-Rahman (1993) noted that the Kingdom dedicated significant resources in private and public housing, services, rehabilitation and development programmes. This is of course not different from what exists in many other countries. However, the real difference here has been the

provision of free loans to citizens through the Real Estate Development Fund (Al-Maghlouth, 2007). It is worth mentioning that the purchase of a house through free loans is in line with Islamic law for the provision of adequate housing for the Muslim individuals. This is one of the most important duties of the government (Al-Mayouf & Al-Khayy, 2011).

In 2012, the Council of Ministers approved the right of Saudi women to obtain a mortgage from the Real Estate Development Fund. This approval meant that if they were responsible for the family, it was their right to have access to housing. Moreover, this decision replaced a previous ruling, which stated that only a particular category of women (divorced, widowed or unmarried women over the age of forty) could do so. This new decision made it possible for all women, married (the husband need not be a Saudi national) or unmarried to obtain a mortgage from the Development Fund as long as they are responsible for the household (Arabian business, 2012).

Up to now however, there is no evidence that women have been able to take out loans. This lack of evidence is not surprising, given that in the past, a woman did not have the right to take a loan from the Fund without the support of a guarantor, a process which took a long time (Aldahilan, 2012). Hilali, general supervisor of the women's services in the Secretariat of Riyadh and a specialist in women's issues, confirmed that a large population of women bear both the family's financial and psychological burdens. Rent costs consume a large part of their income and they are left with little at the end of the month. Therefore, if the housing cost is resolved, the women's economic situation will greatly improve (ibid).

Dr. Tariq Fadaaq, a member of the Shura Council⁹, believes it is important to find a specific definition of the poverty line in Saudi Arabia in order to devise regulations concerning housing benefit, bank and real estate loans. Fadaaq notes that this will help achieve social justice by prioritizing housing loans to the poor (Al-baridi, 2014). Surprisingly, this does not seem to happen.

⁹ According to the Almaany Arabic Dictionary of English Translation Shura means a consultative council. The shura council consists of opinion makers consulted by the government in the country's affairs.

Saudi Arabia is often considered to be one of the wealthier countries within the Middle East, bringing in close to \$300 billion in oil per annum. In 1970, the population of Saudi Arabia sat at 6 million and has soared to 27 million 2010, and close to 25% of the Kingdom's population are considered to be living in poverty (Sullivan, 2013). Recent data has shown that around four million Saudis live on less than \$530 a month, which is below the \$17 per day poverty line in Saudi Arabia.

In terms of social spending, the royal family is often seen making large donations to charities – a significant amount of which is invested in housing programs. However, with the number of those living in poverty increasing, the plans to build more housing and create unemployment benefits will most likely not be sufficient.

The Saudi government provides free education and healthcare to all citizens, certain individuals can also qualify for social welfare programs, and there are also schemes that offer free burials to poorer families (Sullivan, 2013). The Saudi government also pays pensions and assistance to the elderly, disabled and orphans. In addition, as Saudi Arabia is a Muslim country, there is a large focus on charitable donations through the Islamic system of zakat.

However, despite all the aid that is supposedly on offer for all those who need it most, there are still concerns over widespread corruption and, due to loopholes within the legal system, many of those in poverty who most need help lack access to it. Those struggling to access welfare services tend to be women. According to Islamic law, men provide for the family and therefore a widow or divorcee often finds herself without a steady income due to no man being present (Sullivan, 2013). In addition, women are often unable to generate their own income due to strict Islamic rules, which limit women's opportunities to find work.

Housing is not simply a place to live. Rather, it should also be a place that offers tranquillity, security and safety where individuals find themselves and achieve their environmental, economic and security needs. For these reasons housing is considered one of the most important components of any state's national strategy. Therefore, any economic problem related to the state or community cannot be

addressed unless development plans were set to solve the housing problem (Al-Ahmadi, 2004). The problem of providing housing is not limited only to the poor, but it also includes low-income individuals employed in the government and private sectors. These people's low monthly incomes make it difficult to save money to build or own a house for their family in the near future. Therefore, large projects were initiated to provide housing for both poor and low-income individuals either for private ownership or for low-cost rent (Fadaak, 2001).

The Saudi government helps people living in poverty in three ways, the first of which is through the social security ministry agency (Al-Dogalibi 2006). This provision is implemented specifically in Makkah, Jeddah, and Madinah, and the buildings are known as *Rubats*. This addresses the problem of poverty and the rehabilitation of people trapped in the cycle of poverty. Lack of affordable housing is the main reason for those who live in poverty. For example, huge proportions of people in receipt of benefit from the government do not own their houses. Studies have shown that only 36% of them own their houses, which mean that 64% are paying rent out of the money given to them by social security. Therefore, a family of seven with an annual aid income of 16,200.00 SAR (approximately \$3863) will have to spend a minimum of 8,000.00 SAR (approximately \$1,907) on rent leaving them with only 8,200.00 SAR (approximately \$1955) to spend on other family needs. This means that the family monthly budget is 683.00 SAR (approximately \$162 which is not enough to buy food as well as to pay for water, phone and electricity bills let alone to cover their school and occasional expenses. Moreover, it is worth mentioning here that some of them risk eviction from their homes, if rental payments were delayed or not paid.

The second governmental initiative involves setting up a housing charity fund to provide adequate housing for the needy and to coordinate the activities of other charities involved in housing projects, so as to ensure their distribution throughout the Kingdom, giving priority to areas with a high number of people living in poverty (ibid).

The housing charity tries to eliminate the problem of poverty and lack of ownership of suitable housing by providing affordable repayment instalments for

needy families. The housing charity sometimes provides housing for a nominal fee or for free of charge depending on the people's financial circumstances. In addition to the construction of residential complexes, the housing charity raises the physical, social and health standards of the region's low-income residents. Many of the Kingdom's housing associations and institutions have an obligation to provide accommodations for all those who do not own a house. These institutions such as King Abdullah bin Abdulaziz Foundation, Developmental Housing Foundation, Prince Sultan and the King Faisal Foundation, and Project Prince Salman work alongside other associations and institutions with the aim of providing full coverage for housing (Bahammam, 2008).

The housing charity project is characteristically less expensive than other housing projects, wherein a variety of residential unit design considerations include the requirements of Saudi families in terms of the number of rooms for family members and the necessary facilities and privacy requirements (ibid).

2.5 Women and Poverty

2.5.1 Introduction

This study's core focus is to shed light on women's poverty in Saudi Arabia. In this section therefore, the aim is to engage with the poverty literature from the standpoint of the issues that women experience. Thus, this section draws from literature regarding gender equality (e.g. Al-Munajjed, 2010; Human Development Report, 2014; Sen, 2013; Sen & Östlin, 2007; United Nations, 2015), women's empowerment (e.g. Al-Munajjed, 2010; Central Department of Statistics & Information, 2008; Kinninmont, 2006; Ministry of Economy and Planning, 2007; Tarbush, 2000; United Nations, 2015) and female/feminine poverty (e.g. Bin Afif, 1993; European Commission, 2006; Fadaak, 2011). Globally, women are more vulnerable for complex reasons. As a result of social and economic circumstances, they have less access to education, employment opportunities and are expected to take responsibility for childcare, spouse care and elderly care (Sen et al, 2007).

In addition to this, due to factors such as discrimination, lower levels of education and economic freedom or access to employment; it is much harder for women to escape poverty (Fukuda-Parr, 1999). In many societies, including Arabic

societies, women are discriminated against and also seen as secondary to men. Moreover, it is common in the aforementioned territories that even in the 21st century some parents still meddle into the relationship matters of their daughters, and make them marry men who are handpicked by their (women's) parents.

Expectedly, a high proportion of such marriages collapse after a short while, as they are not founded on love, leading eventually to a situation where these women end up being single or single mothers and falling into poverty. In addition to these women mentioned above, other groups of women are more likely to be found among the poor such as those from rural areas, widows and elderly women.

The review of further relevant literature concerning women and poverty is organised in the following order. First, women's poverty is discussed, pinpointing clearly the global and regional (Arab World) trends (Section 2.4.2). Thereafter, the author engages with literature on women and poverty under Islam (Section 2.4.3). Also, in Sections (2.4.4, 2.4.5 and 2.4.6) women in Saudi Arabia with particular focus on the ways in which culture and religion influence definitions of poverty and its impact upon women and attitudes towards finding solutions are discussed. Finally this section attempts to illustrate what it is like to be a poor woman in Saudi Arabia.

2.5.2 Women's Poverty: Globally and Regionally

Gender equality (e.g. Buvinic, 1998; Cancian and Reed, 2009; Chant, 2006; Sen and Östlin, 2007; Sen, 2013) and female empowerment (Al-Munajjed, 2010; Chant, 2006; Kinninmont, 2006; Tarbush, 2000) theorists have increasingly stressed the importance of paying proper attention to women's interests in relation to the analysis of poverty and policy. This has also been reinforced in sustainable economic development literature (e.g. United Nations, 2015; Human Development Report, 2014). UNDP (2015) underlines that gender equality and women's empowerment are central to achieving the Millennium Development Goals (MDGs). A central notion behind this poverty perspective is the view that women are disadvantaged by their marginalisation, they face more challenges, and experience poverty more than men (e.g. Al-Munajjed, 2010; Chant, 2006; Sen, 2013). This is gaining international awareness, and therefore addressing gender related issues have become a global

priority for governments and political figures throughout the world (United Nations, 2015).

The importance of closing the gender gap was the central focus at the 2015 UN Summit “Global Leaders’ Meeting on Gender Equality and Women's Empowerment: A Commitment to Action, where 80 world leaders personally committed to ending discrimination against women and announced concrete and measurable actions to kick-start rapid change in their countries. At that Summit, President Xi Jinping of China commented: “Women's rights and interests are basic human rights.” UNDP's 2015 report added that equality between men and women is more than a matter of social justice – it is a fundamental human right.

Table 2.1 World Leaders’ Selected Statements Reflecting the Importance of and Commitment to Women’s Empowerment, Narrowed Gender Gap and Associated Poverty Impact

S/Nr.	World Leader	Notable Statements
1	UN Secretary-General Ban Ki-moon	<p>He directly addressed the assembled world leaders, saying: “As Heads of State and Government you have the power and the responsibility to ensure that gender equality is—and remains—a national priority.”</p> <p>“First, I urge you to create and energetically implement coherent gender equality policies. Second, provide significant financing for gender equality so that commitments become reality. And third, monitor progress so that all governments will hold themselves and each other accountable for the pledges made here today.”</p>
2	UN Under-Secretary-General and UN Women Executive Director Phumzile Mlambo - Ngcuka	<p>“The highest leaders in the land are taking personal responsibility for their commitment to gender equality and the empowerment of women,”</p> <p>“Now the world looks up to them to lead the game-changing actions that secure and sustain implementation. Today we take the first firm steps towards 25 September, 2030.”</p>
3	German Chancellor Angela Merkel	<p>She commented: “We need women for peace, we need women for development. This is what we emphasized at this year’s G7 Summit with our commitment to women’s empowerment and initiative to provide vocational training and entrepreneurial opportunities for women in developing countries. ... In Germany ... we have expanded childcare and we finally have a law on women in leadership positions. ... We all committed in 1995 to implement the Beijing Platform for Action. Now we are making a new commitment with Sustainable Development Goal 5. Commitments are good. Action is better. Let us take action!”</p> <p>“We [commit] ourselves to ... launching an initiative to improve [women's] professional qualifications in developing countries and ... promote the entrepreneurial power of women. In Germany too there is still room for improvement ... We are currently working on enlarging the scope of their professional opportunities.”</p>
4	Xi Jinping, President of the People’s Republic of China	<p>Opening the event, he said, “we still have a long way to go in achieving gender equality. ... The international community should reaffirm the spirit of the Beijing Conference with renewed commitment and pledge greater efforts to promote gender equality and women's all-around development. ... China will do more to enhance gender equality as its basic State policy, give play to women's important role as ‘half of the sky’ and support them in realizing their own dreams and aspirations in both career and life. The Chinese women, through their own development, will also play a greater part in the global women's movement and make greater contributions to gender equality in the world.”</p> <p>To support women's development worldwide and the work of UN Women, President Xi announced that China would contribute \$10 million for the implementation of the Beijing Declaration and Platform for Action and the realization of the related goals in the post-2015 development agenda. President Xi further said China would support women and girls in other developing countries by providing health care, vocational training, financing for education and other assistance.</p>
5	François Hollande, President of France.	<p>“The aim is to enable all girls in the world to freely go to school, have access to work... And to be able to be autonomous and independent in their lives... If we want these to be achieved there's only one way to do it: to give many more women responsibility in countries that make up the international community, to ensure equality at all levels.”</p>

Source: The contents of the table were collated from <http://www.unwomen.org/en/news/stories/2015/9/press-release-global-leaders-meeting>

The expressed commitments covered issues addressing the most pressing barriers for women, such as increasing investment in gender equality, reaching parity

for women at all levels of decision-making, eliminating discriminatory legislation, and addressing social norms that perpetuate discrimination and violence against women. At that historic occasion, Heads of State and Government variously underlined the importance of enhancing the interests of women towards fighting poverty (see Table 2.1), and delivered pledges to underline their support.

Thus, women's issues are critical to achieving sustainable development. Expectedly therefore, much attention is given to their issues, especially the problem of poverty and its impacts on women who are marginalised and disadvantaged in the society in comparison to their male counterparts (Chant, 2006). It seems women are more vulnerable to poverty, and this has prompted United Nations reports to launch labels around poverty among women such as "the feminization of poverty."

In addition to Chant (2006), other scholars (e.g. Asgary & Pagan, 2004; Davids & van Driel, 2005; Wennerholm, 2002) who support the 'feminisation of poverty' notion argue that:

1. Women are prone to suffer more persistent/long-term poverty than men,
2. Women face more barriers to lifting themselves out of poverty,
3. Women-headed households are the 'poorest of the poor', and
4. Female household headship transmits poverty to children (inter-generational transmission of disadvantage).

Within this 'feminisation of poverty' model, women are highly disadvantaged comparatively to men. For example, it is argued that (e.g. United Nations, 2015; Human Development Report, 2014; Chant, 2006; UN, 2012):

1. Women earn less than their male counterparts with similar qualification,
2. Women have fewer educational opportunities compared to men,
3. Women are less favoured compared to their male counterparts with regards to having leadership positions,
4. Women receive lesser entrepreneurial motivation and financial support than their counterparts

Gender inequality is also prevalent in European states (Walby, 2003). There is some evidence in the body of literature that women are not gaining the same level of

jobs at the same level of education of men nor are they getting equal pay for equal work despite existing regulation (Equinet, 2013). Even in the most developed countries women are poorer than men. For example, a survey of the UK benefits shows that female benefit recipients are greater in number than that of men, suggesting that they are poorer than men (Browne & Hood, 2012). Women also represent the majority of those who are living below the poverty line in the United States (Gabe, 2015). However, the above has to be seen in the light of the fact that women live longer than men thereby inflating the number in poverty.

In Europe, the pay gap is explained partly by the persistence of pay discrimination for equal work or work of equal value, despite the fact that European legislation combating this type of gender-based discrimination has existed since the European Community was created, and despite the widespread adoption of national legislation in this area (O' Reilly et al, 2015). This phenomenon continues, even though women's employment rates, job opportunities and levels of education have increased in all States, and despite the fact that girls do better than boys at school and make up the majority of those completing higher education (Council of the European Union, 2010, p. 7). Food and Agriculture Organization of the United Nations (2011) reports that women perform around 60% of the work in the world though do not receive more than 10% of the world's income.

Even though this figure shows the gender inequality in the area of agriculture only, it indicates how input does not necessarily produce the desired output/outcome in the work-gender equation. According to Al-Shahlob (2010) about 70% of the world's poor are female. Economic activity for females over the age of 15 years reached 41% of the economic activity of the male rate in the Arab world against 73% in developed countries and 68% of the world (Al-shahlob, 2010). The highest rate among Arab countries is in Morocco, where it reached 52%, while it is at its lowest in Gulf countries. The rate in Oman is 23% and in Saudi Arabia 27% (ibid).

A study by Hoeksema (2003) suggests that the effect of poverty is larger on women than men, and this forms the greatest cause of depression among women. Cancian and Reed (2009) offer insights that connect to the notion of female household headship and poverty association. They suggest that changes in family structure and

changes in poverty are closely related. They lament that not only are single-mother families about five times as likely to be poor than married-parent families, but also that single-parent families are more common, accounting for a larger share of all poor families. The fact that eligibility for income support programmes, including cash welfare, food stamps and Earned Income Tax Credit, are tied to family composition intensifies the poverty level of single-parent families.

To conclude, Cancian and Reed (2009) “*poverty creates challenges that may be difficult to manage with only one available parent, especially as more single mothers work outside the home. Thus, changes in family structure not only place more individuals at greater risk of poverty, but also may increase their vulnerability to challenges associated with poverty.*” There is gender inequality in the Saudi Arabian society (e.g. Human Development Report [HDR], 2014) that depicts multiple deprivations, which fit within the conceptualisation of feminine poverty in the body of literature (Calderon & Kovacevic, 2014).

Using the Gender Inequality Index (GII), the Human Development Report (2014) shows comparative statistics for Saudi Arabia, based on three inequality dimensions - reproductive health (maternal mortality and adolescent birth rates), empowerment (share of parliamentary seats held by women, and attainment in secondary and higher education by each gender), and economic activity (the labour market participation rate for women and men). From the evidence in Table 2.2 (see next page), Saudi Arabia has a GII value of 0.321 and ranks 56 out of 149 countries in the 2013 index. A close look at the statistics for all three-inequality dimensions shows that Saudi Arabian women are significantly disadvantaged.

Table 2.2 Saudi Arabia's GII for 2013 Relative to Selected Countries and Groups									
	GII Value	GII Rank	MMR	ABR	FS in P	Population with at least some Secondary education (%)		Labour Force Participation Rate (%)	
						Female	Male	Female	Male
Saudi Arabia	0.321	56	24.0	10.2	19.9	60.5	70.3	18.2	75.5
Syrian Arab Rep.	0.556	124	70.0	41.6	12.0	29.0	38.9	13.4	72.7
Arab States	0.545		164.0	43.9	13.8	33.9	46.7	24.7	73.2
Very high HDI	0.197		16.0	19.1	26.7	86.1	87.7	52.3	69.0

Keys: MMR = Maternal Mortality Ratio; ABR = Adolescent Birth Rate; FS in P = Female Seats in Parliament.

Source: Human Development Report (2014, p.4)

While the feminization of poverty is a global phenomenon, even in Western societies, and can impact globalization (Chant, 2006), it takes different dimensions in Arab countries (Buvinic, 1998). In Arab societies, the proportion of poor women increases and views differ on the status of women in general society regarding their right to leave home to work in particular (Offenhauer, 2005). The religious opinion is mixed with the traditions that vary from nomadic to urban and from rural areas to cities. Al-Dameg (2014) states that employment statistics of women in the Arab region indicate that the female unemployment rate there is greater than in most areas of the world and female participation in the labour force is still below the world average, despite women's increased participation in the labour market during the past decade. There are social, cultural and traditional norms that still control Arab communities and limit women's entry in the labour market (Yasser, 2014).

The literature suggests that prevalent cultural norms emphasise that the typical woman's life, and her contribution to society, is achieved through her main role as a mother and wife in a male-headed family. At this point it must be stressed that although research indicates the acceptance of women's work in many cases, in reality however, the burden of social expectations and responsibilities of women, coupled with their compliance to them, makes them less able to join the labour market. This

has led to a weakening of interest in women's economic independence as well as reducing the importance of work in a women's life (Shehata & Sakr, 2009).

Mustafa (2002) notes that many economists in Arab countries believe that the factors that lead to increased poverty amongst women and households led by women is the family structure changing from a family headed by a male parent to a large number of families headed by women only. These come about because of the death of husbands or because of the husbands' disability, retirement or unemployment, divorce and family disintegration, husband migration, or polygamy. It can be argued that the uneducated woman is the first to be affected. Any of these reasons could lead to the women being responsible for the family. Furthermore, their lack of jobs to help them cope with family needs may increase the problem of poverty and its complexity (Mustafa, 2002; Buvinic, 1998).

Moghadam (2005) confirms that poverty increases in cases where a woman supports the family and takes responsibility. Poor families headed by women suffer from low income and the inability to provide the basic needs compared with families headed by the men. In contrast, Al-Shibaiki (2005) indicates that female-headed households headed represent a large minority in the Arab countries and are estimated at 15-20%. The ESCWA¹⁰ document (2015) also reflects figures showing the reality of female poverty, in which female groups appear more marginalized and poorer than men. For every 100 women living Arab countries, 34 of them are poor. In contrast, we find 18 poor men among every 100 men (Alfaris, 2003). The same applies for each individual country except the United Arab Emirates, where the poverty rate increases amongst men in comparison with women, the gender gap reaches a maximum in Syria followed by Lebanon then Jordan. Women suffer from a vast wage gap, rising to over 50 per cent in some cases (ESCWA, 2015).

Poor education and illiteracy contribute to women's low labour participation, and eventually contribute to increased poverty among women (e.g Buvinic, 1998; ESCWA, 2015). According to ESCWA (2015), the illiteracy rate for women is approximately double the rate for men in most countries of the ESCWA except the

¹⁰Economic and Social Commission for Western Asia

Emirates and Qatar, where the illiteracy rate among the population of these countries are about 18 million men and 32 million women. Female illiteracy is driven by cultural reasons, which favour boys more than girls; resource availability is also an issue. There is no doubt that women's poverty has many negative effects on themselves and their children, spreading to the progression of society and the development of their country. Some studies in Yemen, Egypt, Sudan and North Africa report that poverty and the impact that it has on malnutrition, prevention and treatment plays a clear role in female mortality rates (Abdelgawad, 2014).

Poor women in Egypt, Morocco and Lebanon go to traditional healers due to the high cost of private treatment and the lack of treatment possibilities in public hospitals and clinics (ibid). Other indicators show the frailty of children from poor families, represented by high infant and child mortality rates, partly due to malnutrition and an increasing number of children with disabilities (ibid.). Scientific surveys report that globally, the first to be affected by environmental degradation are the poor, especially women, children and the elderly (Al-Shibaiki, 2005).

Poor women face many social and economic difficulties due to their low living standard, amongst which is their inability to support themselves and raise their children, which has serious implications for society in terms of religious, moral, security, economic and social issues (Moghadam 2005). This may be a major obstacle in their role as an important development hub in general and for sustainable development in particular (Al-Shibaiki, 2005).

2.5.3 Women and Poverty under Islam

This section explores the connections and differences between Islamic understandings of women, their rights, and their societal status as expressed in Quran as well as the Arab world's traditions and cultures. The section also reflects upon how Islamic ideas about women—as expressed in Islamic law—affect women and their vulnerability to poverty in the Arab world.

2.5.4 Women under Islamic Law

In Islam, women are granted a revered status; they enjoy rights and a status that they were deprived of previously (Staff, 2007; Abdul Karim, 2013; Alazam,

2004). Al-Munnajjed (2001) demonstrates this through historical evidences; in ancient Greece, women were regarded as the second class citizens of society, had no civil rights and could be traded as a commodity. Moreover, in Roman society, women had no rights and were considered their father's or husband's property, and did not have the right to inherit wealth or property (Al-Ghazali, 1991; Al-Shaarawi, 2000). Before the implementation of Islamic law in Arabia, women were deprived of their basic rights and were targets for infanticide due to the family's social disgrace attached to the birth of a female. Similar to the Greeks and Romans, Arabic women were treated as commodities and did not have the right of inheritance (Al-rawi, 2010).

The emergence of Islam changed women's status considerably. It provided them all the social rights i.e. obtaining an education, selling, buying, working, and participating in social and political affairs (Alazam, 2004).

Zahir (1983) stressed that the Prophet (PBUH) gave higher status to women at the social level, that they were equal with men in all things, and that Muslim women played a major role in the Muslim community. Islam also promotes equality for all when it comes to freedom of education and the freedom of carrying out economic activities. For instance, it is permissible for women to carry out legitimate business functions that improve their economic performance and is not inconsistent with their nature of virtue and decency. In fact, many religious texts from the Quran and Sunnah urge Muslims, including women, to take an interest in science and learning (Mohammed, 2012).

The wives of the Prophet Mohammad (PBUH) had the responsibility to educate the people around them. Prophet's (PBUH) spouse Aisha (may Allah be pleased with her) is the most famous example of early women showing interest in science and education. Abdulkarim (2013) quotes Urwahibn al-zubayr (may Allah be pleased with him): *"I saw a woman who knows everything, medicine, jurisprudence, and speaks poetically, like Aisha."* Therefore, Islam calls for teaching and learning which shows that education is a right for everyone (Abdulkarim, 2013).

Marriage is also a very important right for women and men. It is considered "Half of the religion" to indicate its importance; marriage protects a man from

promiscuity and fornication, which eventually lead to other evils like slander, quarrelling, and family disintegration (Al gudah, 2010; Zaatari, 2011). If at any time the couple fails to fulfil the rights of each other and cannot take an alternative route, then divorce is permitted and can be initiated by the man or the woman. AbdulKarim (2013) explains that in Islam, a woman has the full right to choose her husband and her consent is mandatory. She may also choose to marry another man if her previous husband is deceased; doing so may not prevent her from inheriting her late husband's wealth.

Al-Munajjed (2001) further explains that the Qur'an orders every Muslim husband to be kind and compassionate towards his wives and treat them equally. According to the prophet 'the best Muslim is the one who is best to his wife'. (Al-Munajjed, 2001). A closer look at Islamic Shariah, Qur'an and Hadith reveals that Muslim women have the same rights before and after marriage. Before marriage, women have independent civic character from their personal guardian - her father or other. She has the right to engage in contracts, own property and act for her personal economic advantage. Moreover, her guardian is not allowed to act on her behalf unless she has authorized him to do so and this authorization can be cancelled if she wishes (Abdulkarim, 2009).

AbdulKarim (2009) states that women retain all their rights even after marriage; they are not obligated to change their name, neither do they lose their right to engage in a contract or to own and trade property. Her spouse is not permitted to share her wealth, unless authorized or stated in a contract on her behalf (Abdulkarim, 2009; Ahdab, 2008; Al-Bayanouni, 2006). It is also stated that Islam provides the right of inheritance and self-sustenance to women.

Ahdab (2008) further confirms that Islam does not differentiate between men and women in social rights. Women have the right to get education, work or to participate in various activities, professions and skills. They have the right to work in the commerce and agriculture sectors to earn money as long as the work does not have a negative effect on their families. If a woman works outside the home, the normal responsibility of paying for the living cost of the family is still considered a man's responsibility. Although women can choose to share household expenses if

they wish, they are not obliged to do so. It will be considered as a favour if she lends a hand to her husband and helps improve her family's standard of living (Ahdab, 2008).

However, Alazam (2004) states that the real problem faced by Muslim women is the absence of a true understanding of the legislative system, which has caused the disappearance of the real application of Islam. However, the practical application has seen a focus on women requiring support and protection from their male relatives. This makes women oppressed and discriminated against and prevents them from having access to the labour market and education. Although women can use the Qur'an as a source of guidance for their rights, they may find it difficult to see its full application in the real world. According to Khan (2008), Muslim women, because of their firm belief in religion, will always be grateful for what Allah would provide them. Alazam (2004) also noted that ignorance of rights given by Islam to women has helped to increase the oppression against them. Compliance with customs and traditions also contributes to the oppression of women as some of the traditional systems willingly ignore women's rights (ibid).

The next section will examine the reality of Saudi women's lives in light of their already-discussed rights and duties under Islamic law. People often make the mistake of confusing what the Quran says about women and what actually happens in practice. Women's lives in Saudi Arabia are affected by the cultural interpretation of Islamic law that, at times, is completely at odds with the Quran itself. These interpretations are propagated primarily by men and are usually oppressive and discriminatory against women (Bashatah, 2011). Therefore, a distinction has to be made between the doctrines of Islam and the laws of a society under which Islam is supposedly practiced.

2.5.5 Women in Saudi Society

In the West there exist many ideas of what it is like to be a woman in Saudi Arabia, with much of the media discussion focusing upon the issues of the veil and the prohibition of women drivers. However, the reality of Saudi women's lives is much more complex.

Saudi women make up almost half of the population at 49.9 % and play their part in Saudi society, customs, traditions and culture (Abusaaq, 2015). These customs are rooted in Islam, which sees women as having a specific position in Islamic society, one which suits what is seen as her nature, informed by her physical and psychological characteristics and the responsibilities which are part of her role (Al-nafea, 1999). Islam ascribes roles to men and women. It is seen as an unquestionable part of Islam that a woman's role is as a wife and mother and therefore her first responsibility is her relationships to other people as a daughter, a wife and a mother (ibid). This is seen as women being able to make a positive contribution to society without undertaking things which compromise or go against their role or nature. As Saudi society has developed and moved away from being a rural society, it is natural that women's roles would also shift. Women have been required to undertake new roles in modern Saudi society and have taken roles as journalists, teachers and doctors, although this change has happened slowly (ibid).

Al-nafea (1999) and Al-Munajjed (2001) state that the Saudi women have varying levels of control over their lives. For example, they are able to choose whether they marry a person who proposes to them and therefore cannot be forced to marry. A woman has control over her dowry¹¹ price and also over any inheritance she may receive from her father, husband, brother or sons (Alqaradawee, 2004; Mohalhal, 2010). Women may also own property and wealth both before and after marriage. Women have the right to education and to be employed as long as such activities do

¹¹Dowry is a reality in Islam. It honours women and grants them a higher status in the society. Dowry is not, and never was a "price" for a woman in Islam, or in the Islamic society, as some believe. In fact, it is an honour given to women (Alqaradawee, 2004; Mahalhal, 2010)

- Alwan (1979) defines dowry as a gift the husband gives his wife to honour her and to help her in the transition to the married life.

- AlSibai (1999) stated in his book (Women between Jurisprudence and Law) that dowry in Islam is a symbol of honouring women and their desire to pairing.

- Alqaradawee (2004) stated that the rationale behind the dowry is that women are sought after by men for marriage and matrimony, and not vice versa. Men must seek matrimony from women. The man is the one to seek, exert effort and afford the costs. This is contrary to the traditions and customs of other nations where women should pay either from their own wealth and possession, or from the wealth of their own parents and/or families. They should pay men to marry them! This is a practice known in the Indian Sub-Continent, as well as in other traditions. Muslims in Pakistan and India still suffer such residues of a Hindu un-Islamic practice. The family of the woman may go to the extent of selling some of their precious and valuable items in order to pay for the expenses of their daughters' marriages or weddings. One has only to imagine the suffering of a poor father or a poor widow who has several daughters. However this would be different in an Islamic society, it would be difficult for a poor family to have many sons, as they would need to pay a lot of money for them to marry.

not negatively impact their families. The Qur'an sets out all these rights for women (Al-nafea, 1999; Al-Munajjed, 2001).

However, evidence shows that in the Islamic family the roles for men and women are distinct and complementary; the Qur'an asserts that because men possess greater physical strength they are the protectors and providers in the family. "Men are in charge of women by [right of] what Allah has given one over the other and what they spend [for maintenance] from their wealth, so righteous women are devoutly obedient, guarding in [the husband's] absence what Allah would have them guard..."(Surat An-Nisā' (The Women), 34. The Qur'an also sets out the male responsibility for the financial well-being of the family; it is his job to provide for them. Wives become part of the husband's family. However, they do not change their surnames after marriage. In Islam the family is seen as a hierarchical structure where the young defer to their elders who are deemed wiser. Women are expected to defer to the men, but it is also suggested that there should be mutual respect. While men are considered to be the heads of the household, women actually undertake the greatest part of child rearing and are entrusted to raise and to discipline them (Al-nafea, 1999). This is clearly different from how a family would be run in the West, where these ideas would be considered out-dated.

2.5.5.1 Privacy and Segregation

The concept of privacy is significant in Islam, based on the Qur'an and upheld by tradition and local customs (Staff, 2007). The issue of privacy, and the solutions put in place to enable it, vary from place to place, but in Saudi Arabia this has resulted in the segregation of the sexes. According to Al-Fauzan (2002) this segregation occurs by separating unmarried and unrelated males from the females, by keeping single males apart from families with women, and by segregating men and women in public places. Segregation is also reflected in places of work where women who are employed, work within 'women only environments' and this limits the movement of women outside the home (Al-nafea, 1999). Al-Munajjed (2001) showed that in Saudi Arabia women and men do not mix unless they are related. This separation takes place in almost all areas of public and social activity. There are certain areas in nearly all public places, which are for women only. For example, hospitals have separate waiting rooms for women. Public space is considered a male space, while the private

space is for females. Most economic, political and religious activities are considered to be male areas (ibid).

Moreover, houses in Saudi Arabia are designed to have separate social areas for both men and women to entertain friends (Rapoport, 2005). While some people think sexual segregation is a result of old tradition, others believe Islam is the reason for gender segregation (Al-Munajjed, 2001). Although Islam advises men and women not to mix unnecessarily, the Qur'an does not forbid women from taking part in public life and does not say that women should be totally separated from men (ibid). Al-Munajjed (2001) points out that in the work place women perform traditional female roles. Western feminist literature questions the idea of caring as a naturally female role and the link between a woman's biology and caring behaviour has been uncoupled. However, this is not the case in Islamic countries; so, for example, teaching is seen as suitable for women because of their perceived maternal instincts.

Indeed, women under early Islamic society were involved in social and political life with men. Khadija, for example, the prophet's first wife, had her own caravan business in Makkah (Staff, 2007). Women prayed with men and afterward greeted one another in public. Women in Saudi Arabia today are secluded mainly as a sign of affluence. Most women do not want to work because they are wealthy, while other women think they cannot work with men because their male family members would not allow it. Western women married to Saudi men usually follow the tradition of segregation. Saudi women who have studied or lived abroad, or who need to work for economic reasons, are willing to work with men; other women would not mind as long as they have some guidelines on how to behave around them (ibid). For example female doctors, nurses, or receptionists may work with male doctors.

2.5.5.2 The Veil

Connected to the issues of segregation is the issue of veiling the face, which is required by Saudi Law to be worn, along with the hijab, in all public places by all women, whether Muslims or non-Muslims (Al-nafea, 1999). A Saudi woman may remove her veil when in the privacy of her own home, in the presence of her husband and certain male relatives: grandfather, father, brother, uncle, nephew, son, and grandson. According to Al-nafea, (1999) these men are all considered to be *mahrim*,

meaning that she cannot marry them. These men also carry the responsibility for protecting the woman when she is outside of her home.

In Islam there are rules for the ways in which women dress and this is a topic of debate in Arab culture - whether a woman must cover all her body except for her face. Even though the law has made it compulsory to use the veil, women in Saudi Arabia mostly do this for moral, religious and cultural reasons. In other words, most women would want to wear the veil as a way of reflecting good moral standards, sound religious mind and cultural awareness.

There are also variations in different parts of Saudi Arabia, depending on the regional customs and traditions that play a prominent role in whether to wear the hijab headscarf. Variations also exist relative to the headscarf's shape and to the extent of coverage. Some women veil their face; other women veil their face and hands; other women use a veil to show their eyes, face and hands.

In some areas, it may be possible for some women to be less observant of hijab requirements. They may allow some of their hair to show, and while this may be seen as acceptable, or at least not a problem in their own area, this may cause problems for them if they travel elsewhere. Some women believe that Islam is the reason for wearing the veil but other women believe that it is for traditional and cultural reasons (Bullock, 2000). Many Saudi women believe that these cultural and societal traditions have religious connotations.

According to Al-Munajjed (2001) the hijab historically did not prevent Muslim women from doing activities such as praying with men and conducting business with others. Today the veil plays a major role in male/female relations in traditional Saudi society (Al-Munajjed, 2001). The wearing of the veil has come under criticism in the recent past. Major arguments against the act include the discomfort it causes women and the social awkwardness of dealing with a woman whose face you cannot see. More so, people argue that wearing the veil is not grounded in Islam but is instead driven by tradition. In Sudan (an Islamic country) for example, wearing the veil is not compulsory, as it is in Saudi Arabia.

2.5.5.3 Education for Women

Official education for Saudi women was not implemented until 30 years after the Saudi state was established (Bubshait, 2008). These delays were attributed both to social and economic conditions in the Arabian Peninsula, and to customs and traditions that prevailed before the establishment of the Saudi state. These attributions encouraged many social forces to resist the idea of modern official education for women. The delay limited educational opportunities for women while official education for boys and men received wide social acceptance and, consequently, schools were opened in every city and village (ibid). In fact, people in Saudi Arabia do not accept the idea of coeducation; people who favour coeducation feel that Saudi society is not ready for it because the gender segregation traditions are still so strong (Al-Munajjed, 2001).

Today, girls from the age of six and adult women can only be taught by female teachers; problems emerge when a shortage of female teachers results in male-led lessons taught via video camera. In the past, the Saudi educational system for both girls and boys was very informal, with schools called '*Katateeb*' operating at a local adult's home. This informal education focused on basic reading, writing, and principles of mathematics beside study of the Qur'an (Bubshait, 2008).

The first private girls' school in the KSA was set up in 1942, and a number of subsequent schools were also established throughout the Kingdom. The 1950s and 1960s saw the formalisation of girls' education in the KSA (Castillo, 2003). However, education for girls has faced many problems and challenges in Saudi Arabia, such as the socio-economic climate in the kingdom and questions about whether women should be educated from an Islamic point of view (Hamdan, 2005). Eventually a consensus was reached that education for women is both an Islamic duty and a governmental responsibility.

As a result, there is a growing acceptance in society for the need to educate women. A Royal Decree was issued in 1959, announcing that the government would open schools for girls in Saudi Arabia; the decree stressed that this was not to be seen as a promotion of religious change. It should simply be seen as in step with religion and not against it (Bubshait, 2008).

Conversely though, women's schooling at all levels – elementary, secondary, high school and university – remained under the Department of Religious Guidance until 2002, while the education of boys was overseen by the Ministry of Education (Ministry of Higher Education, 2010; Ross, 2008). This was to ensure that women's education did not deviate from the original purpose of female education, which was to make women good wives and mothers, and to prepare them for 'acceptable' jobs such as teaching and nursing that were believed to suit their nature (Al-munajjed, 2010; Al-Jamal 2007).

However, other factors intervened here. The discovery and production of oil in the 1930s was a major occurrence in the country (Hamdan, 2005). The oil-generated revenue in the early 1970s introduced large-scale changes, including the opening of education to both boys and girls. According to Yamani (1996) the economic shift arising from the increased income from oil gave rise to an increase in education abroad, and a change in lifestyle, and these two changes affected the entire societal structure. Al-Munajjed (2000) adds that the discovery of oil led to considerable developments, including the education sphere, thereby giving Saudi women knowledge and skills, which in turn led to a higher status now enjoyed by them.

Changes in education partially came about because a group of young educated Saudi men told newspapers that they needed wives who had an education equal to their own (Al-Mohsen, 2000). This happened in the 1960s and was supported by changes made by King Faisal Ben Abdel Aziz. Al-Munajjed (2001) reports that education is available in every area of the Kingdom and over 800 communities have schools for women.

The Human Development Report (2014) released by the Saudi Ministry of Economy and Planning, focuses on the education, employment and health of Saudi women. Despite slower progress in women's education compared with that of men, in recent times large numbers of women have sought education. The report provides useful figures supporting this. It cites the attention paid to the education sector on this matter, with specific attention to buildings, teachers and curriculum. As a result, during the 8th Development plan, Human Resources Development received 57.1 % of

all development spending (The Eighth Development Plan, 2004-2009), a step that was aimed at revitalising women's education.

The report also focuses upon the Plan's impact on the numbers of male and female students, pointing out that the end of the Plan (2009) saw numbers of male and female students across the education system reach 4.6 million or 30% of the population, with female students making up 48.6 % of the total in general education. For higher education (diploma, graduate and postgraduate) the number of female students was greater than that of males, with 56.5% of graduates being female (The Eighth Development Plan, 2004-2009).

The number enrolled in general education at different stages significantly improved from about 536.400 students in 1969 to about 5.04 million in 2010, with an average annual growth rate of 5.8%. The number of female students in educational institutions also increased significantly during this period, reaching the average annual growth rate of 7.5% (Ministry of Economy and Planning, 1970/2012). Statistics emphasize a positive relationship between education and work; educated women seek employment because of the self-fulfilling benefits obtained when acquired knowledge is used (Al-Munajjed, 2001).

Education cannot change some factors determining women's lives and experiences, nor does it alter traditional idea and belief systems. Women's education has become a driver for their economic progress and independence in other parts of the world. This has also been accompanied by a decrease in family size, something that is also being seen to some extent, in Saudi Arabia, which is trending towards families with fewer children.

These societal truths may limit women's work or interest in education, in addition to other factors such as a high unemployment level; religious and moral requirements which state that women both married or unmarried to receive support from their fathers, brothers or husbands; and traditions that can be interpreted as condemning Saudi women to the rank of second class citizens (Shadid, 2003). This seems not to be supported by cultural evidence, where women have become involved

in social life and contributed to the growth of the Kingdom of Saudi Arabia, bearing more responsible roles at the local level despite the obstacles they face (ibid).

A family's view on education is deeply influential, because the family is still the fundamental unit of social organisation in Saudi Arabia. Indeed, the desire for education was strong among those with low income, those who are illiterate and wanted to become literate, and those who wished for their daughters to be educated (Al-Munajjed, 2001). It is understood that education has changed the Saudi society. In the past women lived in ignorance and accepted their submissive status without question; now, education has given them more value, personal autonomy and deep awareness of their role in their children's education (Hamdan, 2005). Nowadays, educated women's have more influence over their husbands and in family decisions (Islam, 2014). However, education alone is not enough if local customs are deeply ingrained (Al-Munajjed, 2001). The consequence of these strong local customs or cultural influences is that conservative, Saudi men who prefer the dominating position over their wives tend to resist women's education.

2.5.5.4 Women's Employment

In Islam a woman has the right to work outside the home (Staff, 2007), and the question of whether a woman should work is not at issue—rather, the discussion focuses on which types of work are appropriate for women; the extent to which employment is a priority; and the factors which motivate women to seek certain types of work. Sheikh Abdel Aziz Muhammad Tuwajjiri, the second deputy of the Ministry of National Guard¹², believes that it is not against Islam for a woman to work and in fact he goes further to say that it is actually against Islam to prevent women from working, as long as she has good reason to work (Al-Munajjed 2010). Traditionalist groups argue that Islamic laws, social traditions and local customs have stressed women's roles as wives and mothers, which means that their primary responsibility is to care for her husband and children (Abu Nasr, 2012). Some commentaries even suggest that women should only work in teaching, nursing and medical care

¹²The ministry is responsible for military sectors in Saudi Arabia and the nature of their work is to support the armed forces of the Ministry of Defense during war with an external enemy and support the internal security forces at the disruption of the internal security and civil peace and the fight against terrorism and terrorist organizations.

(Kinninmont, 2006). Al-munajjed (2001) estimates that as many as 62% working women in KSA are teachers.

Saudi labour laws do not stop women from working in public jobs as long as they do not work in the same section of a building as men. Women in KSA can work as long as the following three conditions are satisfied: first, she must view her responsibilities to her husband and children as her first priority; secondly, she must work within existing social conditions and customs, for example she must not work with unrelated men; and finally, she must take on female-suited employment roles such as teaching, or in health care roles, such as nurses, doctors and surgeons. The Kingdom's high cost of living may also factor into a woman's decision to seek employment, as a means to supplement the family income. Women whose male guardian has died and divorced women may feel there is no option but to work (Al-munajjed; 2001 Ghainaa, 2008).

Saudi women's educational and employment status has progressed In the past three decades. Saudi women have assumed more active roles in society and in pursuing their rights toward education and health. National Statistics indicate that by 2015, the percentage of women in the workforce had reached 16.4 per cent, up from just 5 per cent in 1990 (Center Department of Statistics & Information, 2015; The 8th Development Plan. Al-Juraisy (2008, p.57) notes that:

“Saudi women have entered different economic, commercial and industrial fields and set up many establishments involving various businesses like education, training, tailoring, cosmetics and skin care, health care, imports and exports, advertising and publicity, media, interior design, and many others. In all these fields, Saudi women have proven their capabilities despite having a separate work environment.”

Thus, the increasing level of women's education has changed the attitude of women in Saudi Arabia (Fatany, 2007). They are now taking up employment in more fields, such as education, social services, banking, and in the medical services, as well as coping with their traditional roles as mothers and carers for the family (Fatany, 2007). Furthermore, Saudi women are becoming more entrepreneurial. The increased number of female graduates has created opportunities for women to open their own

business such as hair salons, beauty and make-up centres, and tailoring shops; these opportunities have become a popular and viable option for Saudi women. Women are able to invest in these businesses which allow them the opportunity to be self-employed, to participate in the labour market and to achieve higher social status. Self-employed businesswomen still attend to their family responsibilities (The Eighth Development Plan, 2004-2009). These insights lend support to the view expressed by Al-Juraisy (2008).

Women also receive equal pay with men who do the same work (Al-nafea, 1999). They make up half of the population and it is important that they should be able to contribute to the development of their country (Al-munajjed, 2001; Fatany, 2007). Brinji (2008) and Al-Fayez (2008) also explain why work is a positive force in women's lives. Work enhances her character, increases her experiences, expands her thinking, builds self-confidence and makes her feel that her relationship with her husband is based upon reciprocity. Work also boosts the role of both mother and father in family building and society development (Brinji 2008; Al-Fayez, 2008).

Commenting on women's work, Kok (et al., 2011) states that women increase demand by providing job opportunities, and instead indicates that they do not seek to develop themselves in the area in which they want to work, or try to enter new disciplines that serve the labour market. However, subject to what is available, we find a lot of girls looking to enter specializations within education, medicine and engineering, and very little expanding interest into different areas. This indicates the narrow range of possibilities realistically available to well-educated women, which contribute to the pre-existing injustice (Ibrahim, 2012).

Despite these opportunities, The Minister of Labour stated that approximately over a million and a half are seeking jobs, 80% of job seekers are females, and 40% of these possess college degrees (Arabian Business, 2012). This shows that Saudi Arabia, the largest oil exporter in the world, is currently suffering from an unemployment crisis, the level of which reached (according to official statistics) 10.5% in 2009, up from 10% in 2008. A more recent official study showed an exceptionally high unemployment rate, for Saudi women, of 28.4 % in 2009, compared with 26.9 % in 2008 (Arabian Business, 2012).

Ali (2018) reported that many unemployed graduates were unable to find career opportunities in the government sector or private sectors because the labour market did not require their specialist knowledge and skills. While 85.6% of Saudi nationals in the labour force were men (Ministry of Economy and Planning, 2007), the unemployment rate for Saudi women was 26.9% - nearly four times that of men (see Table 2.3). Tarbush (2000) even comments that only 7% of Saudi women were employed.

Table 2.3 Unemployment Statistics (Rates) of Saudi Nationals (2001 - 2008)

Years	Male Percentage)	Female (Percentage)
2001	6.8%	17.3%
2004	8.4%	24.4%
2007	8.3%	24.7%
2008	6.8%	26.9%

Source: Saudi Arabian Monetary Agency (SAMA), Forty Fourth Annual Report, August 2008, p.242).

There are arguments over whether it is right for women to work and in what areas, and this is addressed in the context of whether women should be active members of the society (Al-Munajjed, 2010). According to Salahuddin *“it is a shame to educate our women and not have them make use of their education and brains. You can’t send them to graduate school for Master’s degrees and PhDs and then leave them at home... work is an extension of education and you can’t have half of your society idle. This is a problem that needs a solution.”*

Al-munajjed (2001) reports that in recent years, more women have been taking charge of their own finances without the help of a male relative. The main employer of women in the public sector is ARAMCO¹³. It is the only sector in KSA where women and men work closely together and where women can drive their own cars within the compound. Unmarried Saudi women employed at ARAMCO can work

¹³ARAMCO (Arabian American Oil Company) in Dhahran, a city on the east coast of Saudi Arabia where most American Companies are located. American Engineers and Oil executives brought their families and built many companies and Western-style houses, schools and compounds. Foreign migrant Labour accounted for 43 percent of total workforce in oil companies in the mid -1970s (Yamani, 1996, p. 265). American women were shopping, unveiled in malls and driving cars.

only with their parents' consent. Most of these women are educated and some have a high level of education and employability, such as a medical degree. As elsewhere in KSA, women working at ARAMCO are paid the same, and receive the same benefits, as the men.

Montague (2008) points out that the women who are spearheading the movement for change in Saudi Arabia are from the elite classes; Montague cites Princess Adilah bint Abdullah bin Abdul Aziz, saying that Saudi Arabia will never develop unless it uses the talents of all its citizens. Many of these affluent women were educated abroad, and are well aware of the cultural friction between the West and Saudi Arabia. These women do not want to follow the West, but wish to modernise and develop Saudi society in line with Islam (Montague, 2008). However, Ibrahim (2013) indicates that despite the fact that Islam guarantees women's rights, the ignorance of women's rights still exists; this ignorance which is reflected in the actual activity of women, and has perhaps also contributed to economic instability.

2.5.5.5 The reality of political participation by women in Saudi Arabia

Political scientists emphasise that the women's participation in political life is essential to achieve the political system's objectives in contemporary societies. By that contention, women, like their male counterparts, have equal right to vote and to be elected (Kotby, 2003). Women's political participation is important at different levels of decision-making since the centres of power and authority have an impact on women's lives (Kotby, 2003). Influenced largely by the traditional culture of the Saudi Arabian society, women have basically no political rights in the Saudi political landscape. If Saudi women could be more active in these areas, they could influence things that are of interest to them, and bring relevant issues to light, and defend their rights. For example, their direct involvement in legislation would enable them to assume roles in the development process and in the community. Women's presence in these areas is not only beneficial to women, but also will have a greater impact on all aspects of society (ibid). Therefore, if the aim of the political system is to achieve equal political voice, then a primary step to that will be to ensure equal rights to vote.

Matar (2007) notes that Saudi women have been denied the right to participate in the first municipal elections held recently in the country, even though the Saudi

government has been initiating actions toward gradual political empowerment for women such as calling some specialists to attend meetings of committees of the *Shura* Council and the appointment of six part-time counsellors in the Council. Solomon (2004) reports that in 1990 action was taken by the government to deal with women's political participation, commensurate with the nature of Saudi society when forty three Saudi businessmen personally handed a petition to King Fahd bin Abdul Aziz which included a number of demands for reform, including a request for a greater role for women in public life (Solomon, 2004). Kotby (2003) notes that in November 2003 the Saudi Foreign Ministry announced its intention to hire 40 Saudi women to work as political and economic analysts. Furthermore, in 2013 King Abdullah bin Abdul Aziz announced that Saudi women would have access to membership of the Council from its next session and would be able to participate in running and voting in the upcoming municipal elections (ibid).

However, while Saudi Arabia has seen changes since the beginning of King Abdullah bin Abdul Aziz's reign in 2005, including the appointment of the first woman (Noura Al-Fayez) to the position of Assistant Secretary, and the extension of voting rights to women which has caused the academy of Suhaila Zainal Abidin, which is active in the National Human Rights Association, to note "*the approval of women's political rights by King Abdullah eliminated all the suspicions that have been raised about this issue*". Also the feminist activist Manal al-Sharif added in a statement to Agence France Presse, that "*Saudi women will for the first time be a partner in decision-making*" (BBC, 2011).

In general, it can be said that Saudi Arabia is witnessing some progress in relation to women's rights, both at governmental level and at the level of the women's lives, but such progress does not negate the fact that the political as well as the social and economic situation for Saudi women still follow trends and considerations that characterize traditional thinking in the Kingdom.

2.5.5.6 International Pressure

Women's issues in Saudi Arabia began to come under pressure in the 1990s thereby becoming a subject of universal debate (Rajkhan, 2014). It must be stressed that the wave of globalization and the force of western models of culture and the

western ideas concerning women's issues and rights are critical factors which contributed to the popularisation of women issues. The process of globalization began in Saudi Arabia during this time, with debate about how men and women are similar to each other. In Islam the relationship between men and women is seen as a partnership, and this more accurately reflects the reality of what Saudi women experience. Islamic Sharia law does not call for men and women to have the same roles, as other global trends call for, but instead to carry out what are thought to be distinct, but complementary positions within society. Yet, Saudi Arabia continues to follow the system of male guardianship for women, despite having pledged to the United Nations Human Rights Council in 2009 that this system would be phased out (Human Rights, 2009). As a result of this system women in Saudi Arabia are legally viewed as minors who require permission from their male guardians in order to work, travel, marry or study, amongst other things (Human Rights Watch, 2009).

Gender segregation as it is applied in the Kingdom's public spaces and workplaces impedes women's full participation in public life (Human Rights Watch, 2010). While women now comprise 20.2% of the workforce, a figure that has tripled since 1992, Human Rights Watch cites a 2010 study by Booz & Company, which found that women's unemployment rate is four times that of men.

The absence of a national constitution and the real right to vote in Saudi Arabia hinders women's pursuit of their political activities (Dersnah, 2012). Professor Ali Rastbeen points out that the concept of human rights and respect for women as identified by Islam is fully compatible with the United Nation's 1948 Universal Declaration, which called on all Muslim countries, without exception, to show respect for human rights (Al Quraishi, 2012). Rastbeen also presented to Alrovissour Dumont (former president of the Sorbonne) a set of statistics, which proposed a reduced right to work for women in favour of men in Saudi Arabia (85% of employees are men). Rigoulot (Director of the Institute of Social Sciences), through his contribution to this symposium, raised the point that Saudi Arabia does not embrace the principle of equal rights between men and women (Al-Quraishi, 2012).

Furthermore, it is reported that women in Saudi Arabia cannot work as judges or prosecutors, and that promises made by the Justice Ministry to draft a law allowing women lawyers to practice in court were not kept (Alhussein, 2012).

From a different perspective, according to the report of Human Rights Watch (2010), Saudis were freer than they had been five years previously: Saudi women were less subject to rigid sex segregation in public places; citizens had greater latitude to criticize their government. It also asserts that reforms made by King Abdullah bin Abdu al-Aziz Al Saud have loosened the reins stifling Saudi society.

Human Rights Watch (2010) noted that King Abdullah has encouraged women's education and entry into the workforce. In 2004, he issued a decree permitting businesswomen to open businesses without their guardian's approval; he also allowed a photograph of himself surrounded by more than 35 female participants in the seventh National Dialogue in Najran to be published on the front page of Okaz newspaper. The resulting debate has contributed to a looser application of sex segregation in public places, like restaurants and shopping malls. Overall, one can note that while improvement has been made, there is need for cautious optimism. It is legitimate to say that much needs to be done before women's lives can become measurably better.

2.5.5.7 Internal Pressure

With regards to internal pressure on the development of women rights between 2003 and 2004, there was a veritable surge in organized domestic voices for change, which demanded many things from the government including equal rights for women (Al-Mohamed 2008). The government responded in 2004 with the establishment of KSA's first human rights organization, followed in 2005 by the Human Rights Commission (HRC), a government department focussing on human rights (Human Rights Watch, 2010). The report titled Conformity of Saudi Laws and Regulations described women's pursuit for equal rights, such as the 2007 attempt to register the Society for Protecting and Defending Women's Rights—an effort for which women received governmental warnings to discontinue such activity. The report also mentioned that Saudi women have been calling for the right to drive an

end to the system of male legal guardianship, collecting many signatures in a petition sent to King Abdullah (Human Right Watch, 2010).

Amnesty International indicated that up to one billion women in the world are beaten or subjected to violence in multiple ways (Prügl, 2013). There is no specific statistics on violence against women in Saudi society but the women's charities, the media and various contingencies have in some hospitals spotted multiple instances of different types of domestic violence against women by their husband, father, brother or others. The establishment of Public Management of Social Protection by the Ministry of Labour and Social Affairs confirms the clear evidence of the increasing incidence of violence against women (Novac, 2007).

Recent studies have shown that women who suffer abuse at the hands of their husbands or families find it difficult to access justice through the *Sharia*¹⁴ courts, which leaves them nowhere to seek any form of assistance (Alhussein, 2014). A great number of these women suffer from poverty and neglect but due to traditional attitudes are unable to leave their abusers or to seek work in order to escape an abusive husband. There are people within Saudi society who try to prevent social change, and preach adherence to local traditions in the name of Islam, despite these traditions having no basis in Islam itself (ibid).

However, the women affected usually prefer not to report to the police for many reasons. They may not have the support system they and their children (if they have any) could fall back on if they inform the police about any domestic violence (Tashkandi & Rasheed, 2009). They may not even know the reporting procedure. There is also the family shame for failed marriages, which seems to blame the woman for all marriage failures (Adeyemi-Bello & Kincaid, 2012; Alkahtani et al., 2013). The police take domestic violence in Saudi Arabia. A law introduced in 2014 would have punished men involved in domestic violence with fines of up to \$17,000 and/or 12 months imprisonment (CNN, 2014). A major after-effect of such disciplinary step is that it leaves the concerned woman without a breadwinner and condemns her to the

¹⁴Sharia is defined by the Almaany Arabic dictionary of English Translation as what God has prescribed for his slaves from belief and provision. This is also regarded as method and approach.

poverty cycle. Most cases of violence, as it was stated previously, are linked to poverty, addiction, family breakdown, unemployment and lack of awareness.

Moves to protect those who are suffering from domestic violence, such as plans to provide a hotline for female victims of domestic abuse and the creation of shelters to house them, are being made by The National Society for Human Rights (2010). The organization is also organising talks and workshops to promote awareness of women's legal rights. Such rights are extremely important in the context of high levels of discrimination against women, who are prevented from achieving their potential and are denied the rights to which they are entitled under Sharia law (Fatany, 2007). The rights of women need to be given attention by the government and upheld in the courts (Kelly & Breslin, 2010). Part of this change will involve attempting to counter negative attitudes held about women and by rejecting old cultures and traditions, such as preventing women from gaining skills or withholding opportunities for them to earn a decent wage. Other social customs considered discriminatory towards women include the prohibition on women driving, especially when there is a lack of acceptable public transport, basically prevents women from leaving their homes.

Jurist¹⁵ scholars in Saudi Arabia confirmed that the implementation of these demands would open the field of investment for businesswomen. According to a research by Shraih (2011) in a study of 367 women, it was found that 21% were employed and 5% were self-employed. The study showed that 94% of Saudi women want to work. Sources estimated Saudi women's economic fortunes, which stand at about \$11 billion reside in bank deposits, rather than investments, because these women worried that the process was too complex or that they would be exploited.

However, women's freedom is restricted by the kingdom's laws, and also by some men's attitudes towards women, which in turn impact upon women's ability to move freely in society. This view was expressed by Al-Fayez when she said: *"My freedom as a woman is restricted with respect to overseas travel and also in terms of moving from one place to another within my community, because as a woman I*

¹⁵Jurists are experts in Law. They can be a lawyer or a judge.

depend fully on males like my husband, sons or drivers.” Moreover, Al-Fayez said, “My freedom is also restricted in regard to my active participation in the development of society and making contributions to or taking decisions along with other Saudi women on issues related to women’s and society affairs. We see ourselves as part of this society and fully aware of its affairs” (Al-Fayez, 2008, p. 131).

Article 13 of the Declaration of Human Rights statement, in which; “everyone has the right to freedom of movement and residence within the borders of the state. Everyone has the right to leave any country, including his own, and to return to his country,” does not seem to apply in Saudi Arabia (Human Right Watch, 2010). While men are free to travel between Saudi cities, women must do so in a male guardian’s company. Moreover, women who wish to travel outside of the Kingdom are required to obtain the permission of their male guardian or a governmental agency, in addition to a passport. Al-Sharif (2008) notes that the restrictions on movement are not limited to women; young men under the age of 21 must have their father’s permission to travel abroad, even though males are considered to be adults from the age of 18. The restriction on women’s movement, however, applies to all females (Al-Sharif 2008).

In addition, the benefits and disadvantages of allowing women to drive has been discussed frequently in the press¹⁶. Arguments against such permission include the perception that traffic and parking would become problematic, and that expatriate drivers would lose their jobs (Quds, 2013). Women may be prone to threats from criminals and safety issues when they drive on their own. Those in favour of a change in the laws point to the lack of independence such restrictions create for women who need to travel generally or emergency situations if their guardians are not present (Al-Shabrawi et al., 2011). The inconvenience of not being permitted to drive was supported by Al-Mushait (2008, p.135) who commented that:

“Driving a car is very important for me as a physician. Sometimes I need to leave at different times and I also move from one hospital to another or to the outpatient clinics. It is not possible to have my driver waiting for me all day.”

Such venues as the Saudi Women Revolution channel, introduced through the social network Twitter in February 2011, feature robust discussion of such issues.

¹⁶ On 26 September 2017, King Salman bin Abdul Aziz issued a royal order allowing Saudi women to issue licenses to drive cars, effective in June 2018.

There is an urgent need to change the reality of Saudi women's lives, such that they regain their human rights commensurate with the purposes of Islamic law in the values of justice, equality and freedom and with international conventions in the fields of women's rights (HRW, 2008). In that sense too, there is a need to remove the requirement that women should obtain permission from their guardian to carry out financial transactions, to enter into contracts, or to access education, work, or trade practice (Ibid).

In addition, there is a need to reconsider the Real Estate Development Fund's system, which decides on grants women may obtain to purchase a private residence. The current provision is only made available to women who meet certain criteria, such as being over the age of forty or divorced, for example. It is suggested that these criteria be removed to make it easier for women to obtain housing (UN- Habitat, 2007).

In conclusion, it could be argued that most of the rights of women granted by the Quran were removed by Saudi law and culture. This does not necessarily relate only to the neglected rights of women such as in terms of education, business ownership, employment and freedom of movement but also regarding the support system the Quran advocates. The next section looks at the poor women in Saudi Arabia in light of the Kingdom's social changes, and the lack of application of proper Islamic support systems and ways of protecting them.

Islam and Saudi law state that the husband, the father, or another male relative are responsible for women. However, there are many examples of where men have abandoned their responsibilities. Despite the fact that there are ways of protecting women envisaged in Islamic and Saudi laws, men are able to abdicate responsibility without suffering any consequences.

2.5.6 Position of Poor Women in Saudi Society

Poverty amongst women did not have such strong evidence before the discovery of oil and subsequent urbanisation and changes in the community's social environment. Poverty was prevalent in society in general; the poverty of any individual family member was not evident to other individuals, as they belonged

mostly to a homogeneous community (Simmons, 2005). The extended family system was the most common, which included grandparents and their male children's spouses and their children. Family members had different roles and satisfied others' needs (Alkahtani et al., 2013). It is argued that if the Islamic laws were applied faithfully, there would be fewer women in poverty.

After the rapid cultural changes in Saudi society, which have affected the latest developments in most educational, health, social and housing services, large families were fragmented and the traditional lifestyle changed to a modern one (Adeyemi-Bello & Kincaid, 2012). The extended family's role was reduced, and the state and various other social institutions worked to meet individuals' needs, which in turn replaced the tribal support system. Women were able to support themselves in the cases of economic and social crises, through the educational and employment opportunities available to them. Uneducated women in poverty were still not able to fulfil their families' economic and social responsibilities (King Abdulaziz University, 2006).

A study by the King Khalid Foundation (KKF) on feminine poverty in Saudi society showed that of the 3865 female participants from Kingdom's thirteen administrative regions, 2898 (almost 75%) were without a breadwinner. Half of the women were divorced or widowed, while more than half were married to husbands that did not work. The absence of the breadwinners in women's lives is a reason for the deterioration of their economic situation (Al-Najem, 2014).

Al-Otaibi (2005) explored the problems facing women breadwinners, and found that 31% of families suffer from poor economic resources, resulting family problems. This is because of the absence of the father due to travel, death or separation. They have no educational or physical potential enabling them to work. Al-najem, an associate professor at the Department of Social Studies at King Saud University, considered a lack of education as a major reason for the low public awareness of different lifestyles. She tied women's unemployment to the lack of education opportunities available to them. With no skills, there is a near absence of poor women who are able to enter the labour market at different stages of their lives. Moreover, their lack of experience will limit even the few opportunities that may be

available, as would-be employers prefer women with previous work experience. As the majority of poor women in Saudi Arabia are at the working age of 20 to 50, the lack of job opportunities and the inability to be a productive member of the society condemn them to a life of poverty and all its concomitant negative effects (Al-Najem, 2014). Al-Naim (2005) found that weak economic resources are one of the most important causes of migration to highly populated urban neighbourhoods. Women's social and economic conditions in these neighbourhoods are low and there is the prevalence of illiteracy among women.

Furthermore, a study by Al-Saud (1995) indicated that the neediest social security benefit recipients are married, divorced or widowed women who are married, divorced or widowed. Single women remain in their parents' homes; if their parent die then they would be entitled to social security. The majority of recipients have low levels of education, are unemployed and are dependent on the social security income and charity. However, even such financial assistance from Social Security and women's charity groups do not cover the basic monthly expenses, Al-Saudi (1995) added. Thus, he recommended that recipients be urged to work and not rely on Social Security benefits, especially those with large families.

Many indicators that show that poverty impacts Saudi women more than men and that the number of women beneficiaries of social security benefits, pensions and aid is increasing (Al-Shahlob, 2010). The number of women who benefit from social security is undeclared officially because of social security policy in the area (Al-Shibaiki, 2005). He also adds that the social security offices' annual reports show that their expenditure on men is more than that of women. The spending on men is 59%, while the total proportion of spending on women is 44% (ibid). The reason is because a man can have up to four wives while in the case of women they only look after the children up to the age of eighteen (ibid). Moreover, a study by Al Shibaiki, (2005) concluded that women make up more than half of beneficiaries of social security provisions (pension), with two thirds of these widowed and the remainder divorcees. The unemployment rate of women in families in receipt of social security benefit was over 79%. The poverty line for them was estimated to be 9,622.77 Saudi Riyals (approximately \$231) (ibid).

Al-Shibaiki (2005) confirms that women and widows constitute the biggest group of social security's beneficiaries where the percentage stands at 36.06%, divorcees at 21.9% and unmarried women without a breadwinner at 0.74%. Women's charities reports also indicate that women and orphans are the main beneficiaries of aid and subsidies because of their permanent need for spending on their young and that they carry the burden of their responsibilities in the event of widowhood, divorce or abandonment (ibid).

The literature review undertaken so far has emphasised not only the importance of education for women with regards to entering the labour market, but also the fact that those trapped in the cycle of poverty are uneducated. Al-Shahlob (2010) and Alrdien (2005) show that the income of the wife has a major role in family spending and that 75% of working women contribute their wages fully expenditures to meet family needs.

Women are the victim of the family disintegration as a result of widowhood, divorce, abandonment and imprisonment of the male breadwinner (Novac, 2007). Studies have linked the difficulty in family living conditions to unemployment, low income, low levels of education, large family size, deterioration of the neighbourhood, the lack of housing, and domestic violence (Cancian & Reed, 2009; Novac, 2007).

One aspect of family disintegration is divorce, where women are more affected than men especially if they are poorer, less educated and less prepared to defend themselves. The divorce rate in Saudi society has recently risen to 12,775 cases a year (Romaih, 2009). Divorced families are more affected in terms of unemployment, behavioural problems in children, and debt accumulation. Divorced women are stigmatized socially, even when they have been victimized by their husbands. Families usually blame their divorced daughters as the cause of the divorce. As it is in most Arab countries, the notion is that a good wife stays in a marriage under all circumstances (Alkahtani et al., 2013), which is why women are stigmatized when their marriage fails. Even with increase of wealth and the changing nature of Saudi society, this traditional and notion of women for all marriage problems has persisted (Romaih, 2009). Divorced women are perceived as irresponsible (Mobaraki

& Söderfeldt, 2010). They face several problems in courts and the judiciary in respect of alimony and childcare. The women, in majority of the divorce cases, lose their children and also are expected to leave the man's house. This causes poor women in particular, physical, psychological and social problems related to being forced to choose between an unhappy marriage and living with her parents (Al-Mohamed, 2008). The divorcees also experience difficulty in the preparation of the paperwork required by the court or for applications for social security, insurance, retirement and charitable assistance (Mobaraki & Söderfeldt, 2010).

2.5.7 Saudi Arabia's Efforts to Reduce Poverty among Women

For poor women, the focus of this study, there are organized groups whose efforts aim to assist them to take advantage of available resources to mitigate the effects of poverty. These organised sources of help are explained next, namely, the social security agency (Section 2.5.7.1).

2.5.7.1 Social Security Agency

The Deputy Ministry of Social Security and Social Housing is one of the most important social welfare providers in Saudi society; it aims to ensure a minimum standard of living for poor and needy families. This agency also provides care and assistance in the form of payments and pensions. These payments are disbursed periodically to those who are unable to work due to disability or old age and to orphans and women who do not have access to housing (Ministry of Social Affairs, 2006). Table 2.4 illustrates the eligibility requirements and restrictions for potential recipients of Social Security benefits.

Table 2.4 Saudi Arabia Social Security System		
Recipient	Conditions	Limitations
Orphans (In this context children who do not have a father)	<ul style="list-style-type: none"> - Any male or female whose father has died - Below 18 years of age. - Has no able-bodied or sufficient source of livelihood. - Children who do not know their father, as well as those who can prove they have no contact with an absent father, whose place of residence was unknown for more than six months. 	
The inability to work through incapacity	Those who have been medically proven unable, on a permanent or temporary basis, to perform any work, or those with an impairment on his or her ability to perform appropriate work due to illness or disability, and has no one capable of providing for their needs or a sufficient source of income.	
Older People	Anyone who is over 60 years of age who does not have sufficient source of income.	Disabled persons, widows with orphans, and orphans who do not have proof of Saudi Arabian nationality and who have mobility cards are also able to benefit from the provision of the regulations
Women who have no breadwinner	No benefit available	
The low income family	Any family that has no breadwinner either because of death, divorce, loss, imprisonment, abandonment or otherwise, without enough money to meet living expenses	

Source: Social Security System at <https://www.boe.gov.sa/printsystem.aspx?lang=&systemid>

Aid is also available as one-off payments or on a short-term basis in times of illness, temporary disabilities or disaster. The aid is available to those able to provide medical evidence, social workers' reports, or any other documents to prove their eligibility for pensions or other financial assistance (ibid).

Some rules and regulations, however, may stand between women and the benefits available from Social Security Agency. Single mothers in poverty or those who lack their family's support are excluded, as are low-paid working women, even though these women are responsible for providing food, shelter, health care and education for their families. Simultaneously, public spending continues for divorced

women and couples—with or without children—who already have a good standard of living and are relatively prosperous. Public funds are also available to single fathers, even if they are well-off with a good standard of living and would be able to manage without these benefits (Al-Shibaiki, 2005).

As with young and middle-aged women, older women and women with disabilities are required to visit social security offices to complete necessary paperwork and collect their benefits, step which could be very challenging to these groups of people. It has therefore been suggested that women in certain categories be exempted from the attendance requirement, and enquiry into their circumstances could be undertaken by visiting them to assess their situations (ibid).

Al-Shibaiki (2005) adds that the social security framework is such that the women cannot combine the pension with the social security benefits. There are also many difficulties with pension system requiring the recipients to provide evidence (ibid).

Within the social security package, the available cash assistance programmes include cash assistance for school bags and uniforms; partial payment of electricity bills; cash assistance for food; health insurance; housing repairs; monies for mattresses and other furniture; and a productive projects programme. Al-Damegh (2014) notes that there are no details of the size of each programme and the support mechanism, nor is there any information that shows the foundations upon which, the figures are based. In a view that also supports the notion of ineffectiveness in the social security programme, Al-Baz (2009) comments that the social security is in need of a comprehensive study of the conditions of beneficiaries, so that it can achieve its goals of helping individuals to become independent and their dependency transformed to the role of breadwinners. Al-shahluob (2010) agrees with Al-Baz (2009) that the social security agency relies on the conventional methods to tackle the problem of poverty, and that it must reconsider its approach beyond the pastoral approach, which may foster dependency and negative values in the beneficiaries.

Al-Damegh (2014) contends that the social security system needs to be reviewed, re-formulated and re-evaluated to reflect the true image of the status quo

and to fulfil its real role in limiting the beneficiaries to particular categories. For instance, there are thousands of young workers whose earned income is not sufficient to enable them support their families, thus there should be some flexibility in the social security system that allows partial aid to be provided to them and other needy families.

2.5.7.2 Charities

The concept of charitable support implies an initiative aimed at alleviating human suffering and supporting the poor and needy with food, shelter, and healthcare (Spero, 2014). It is a philanthropic initiative driven by the goal of promoting social change and deals with the root causes of social ills by, for example, addressing wealth inequality, improving health, and spurring education and research. In developing countries, it has become a tradition for wealthy individuals and families to make charitable contributions to improve education and to alleviate local social problems such as poverty, hunger, and disease (e.g. Spero, 2014).

A number of citizen-created voluntary charities serve their communities and help the State provide services to those in need (Al-Shibaiki, 2005). The State endeavours to support those charities financially and recognizes the important role that they play in their communities. Such endeavours include elder care programmes; literacy initiatives; education and training for women and girls, for example, in sewing, computing, handicrafts, as well as language learning and other programmes benefiting women; all of these initiatives enable women to work. Other important charities provide health services and care for the elderly, the disabled and orphans in addition to the building and improvement of the housing stock (Al-Baz, 2005; Al-Nasser, 2003).

On the other hand, Al-Shibaiki (2005) reported that some charities set many conditions for determining the eligibility of women who request for their assistance. Women with adult children—even women who have no connection to their adult children—or women whose spouses do not provide for them are considered ineligible for assistance.

2.5.7.3 Charity Housing Programme

This is one of the most important programmes offering help to poor women; it provides housing free of charge to low-income families in places where all services and facilities are situated within the residential neighbourhood (Alkadi, 2005). This programme's core focus is to mitigate some of the problems faced by poor people. 30% of the average family income in Saudi Arabia goes towards the cost of housing and home ownership rates have fallen to 55% of the population (Jeddah Economic Forum, 2013; Alhubashi, 2012).

The significance of encouraging institutions and charities to provide housing for low-income families becomes apparent in this light. The housing provided by a charity set up by King Abdullah, the Developmental Housing Foundation, and the Prince Salman Charity Housing are two cases in point (Alhubashi, 2012). However, women's share of such housing is limited. They are allocated only 18% of the total housing despite the increasing need of poor women (those who are divorced or widowed) to be provided with good quality private accommodation to help alleviate some of their economic hardships (Jeddah Economic Forum, 2013).

2.5.7.4 Charity Fund

The idea of establishing the charity fund began in 2002, after King Abdullah visited Riyadh neighbourhoods inhabited by the poor. The Minister of Social Affairs supervises the fund, which as a social institution works to improve poor people's living conditions and to meet their needs through their qualitative participation (Elsafaan, 2004). The approach to poverty by this charitable fund takes a different stance, as it places emphasis on enabling individuals and poor families to support themselves, enabling them to gain employment and removing their need to rely on third parties or charities for support (ibid). The charity fund also provides soft loans to facilitate the set-up of small projects and businesses commensurate with the skills of poor families, thereby enabling them to find a steady source of income (Al-Shahlob, 2010).

Al-Shahlob (2010) states that the Charity Fund may face obstacles in implementing its programmes, due to the lack of accurate data, on the poor in Saudi Arabia. There is no doubt that the absence of this information represents a major

impediment to the implementation of the Charity Fund programmes in general and all other anti-poverty programmes in the country in particular. Another obstacle is that many of those living in poverty are reluctant to admit that they are poor, and want to avoid shame and stigmatization. Despite these obstacles, the establishment of a fund to address poverty is an important step forward in combating it. The evaluation of charitable fund programmes, as well as other programmes, needs to be given enough time so that the results on the ground can be measured.

2.5.7.5 Community Help

This system of providing support, very popular with some of Saudi Arabia's population, involves giving alms and zakat to women's charitable societies to provide comprehensive care for families such as buying a house for them (Al- Shahuob, 2010). Al- Shahuob (2010) states that such efforts contribute to the alleviation of poverty for needy families in general and women in particular because women are more affected by the problems of poverty, the limited employment opportunities and business activities for them in Saudi Arabia (ibid).

2.5.7.6 Rubat History and Evolution in Saudi Arabia

The building known as the *Rubat* takes its name from the stationing of troops in a type of military building in which warriors sought refuge (Shafei, 1995). The buildings are rectangular in design, furnished with towers in each corner, with a courtyard in the middle surrounded by small windowless cells attached to a mosque. Life in the *Rubat* consisted of military drills, guard duty, worship and preparation for martyrdom (Maher, 1985). Since the first century of Islam, Muslims were keen to build *Rubats* in various cities in West and North Africa, where the symbol of the *Rubat* was used to defend the Muslim lands (Mounes, 1984). Examples of the most famous *Rubat* in North Africa were those in Monastir built in 795AD and in Sousse built in 821AD, both in modern-day Tunisia (ibid).

In the fourth century AH after the Islamic state had grown in strength and expanded, *Rubat* buildings developed from their original role as military buildings in border areas, into buildings within cities. This role was changed with the intention of sheltering the poor and needy (Shafei, 1995; Ghalib, 1988). For example, in the city of Cairo more than sixty *Rubat* buildings were used as shelters for poor people

(Maher, 1985). One of the first *Rubats* to be built in the Kingdom of Saudi Arabia was the Sidra Rubat in Makkah, which was built by Hajer, the Aunt of Caliph al-Muqtadirbeallah, in 924 AH (1518) , and was specifically dedicated to the rehabilitation and care of the poor and for worship (Shafei, 1995).

Rubat buildings receive different categories of people, not only the poor but also intellectuals and scientists for conferences, for example, such as the Sidra *Rubat* (Ghalib, 1988). The Rabia *Rubat* in Makkah was known for the existence of scientific libraries and providing scientific books (Shafei, 1995). This added the role of spreading knowledge and culture to the *Rubat*'s already-varied role of supporting the poor. Many scientists were able to contribute to the writing of scientific literature due to the development of libraries within the *Rubat* and the calm atmosphere that prevailed there (Shafei, 1995).

It is important to highlight here that the *Rubats* built for the poor is the focus of this study. Subsequently, many generous people started giving *waqf* in the form of *Rubats especially* in Makkah, Medina, Jeddah and Taif to enable *them* to house pilgrims on Hajj to the holy places of Saudi Arabia (Aldhas, 1999). Some of these *Rubats* were reserved for certain nationalities, such as the *Rubat* of Hadhrami in Jeddah, which catered solely for pilgrims coming from countries such as Yemen, Egypt, and Somalia (ibid). Some people specified certain parameters for *Rubat* housing, such as the situation in Asbhani *Rubat*, which allowed pilgrims to live there for only forty days, which is the period of Hajj. After this, the *Rubat was* to be inhabited by other people. Others required a period of three years, and some required non-accrual housing in a *Rubat* whereby if a resident travelled or was absent from the *Rubat* and did not return before the end of the time period, he/she would lose the right of accommodation in the *Rubat*, and other people would be permitted to replace the former tenant (Shafei, 1995). The encouragement of *Waqf* in Islam has the greatest impact on the Kingdom's ability to maintain the *Rubats*, and this was the main source of financial support for the *Rubats* (ibid).

Rubats have several important roles, such as their contribution to maintaining social life and their roles in caring for the poor, orphans of divorced women and widows, as well as fulfilling the basic human rights and requirements such as

education and housing needs (Aldhas, 1999). Every *Rubat* reserved for women has a female manager, known as the *shaykhah*, and her responsibility is to supervise the residents' social behaviour and give sanctions to those who do not follow the *Rubat* rules (Bin Afif, 1993).

The *Waqf* has contributed to finding solutions to the problems of the city and urban life, such as solving the housing problem of the poor newcomers to the city. These endowments have been cancelled in some Muslim countries such as Egypt and Syria because of the bad conditions of these *Rubat*, where nobody takes responsibility for maintaining the buildings (Abu Zahra, 1971; Sabra 2000). However, some endowments still exist, such as the ones in the Hijaz region in western Saudi Arabia, where *Rubats* have existed since the beginning of the third century. Historical sources indicate that there were more than sixty-three *Rubats* in Makkah and sixteen *Rubats* in Medina during the fifth century (Bin Afif, 1993).

There are several endowment projects in Saudi Arabia which include *Rubats* to meet the social needs of housing the poor and those with special needs and endowments of residential buildings which are used either for housing the poor, widows, and orphans, or are rented out with the payments donated to charitable work (Aljuhany, 1999).

According to Bin Afif's study (1993), the number of *Rubats* in the western region has reached 75 in Makkah, 63 in Jeddah, and 29 in Medina. However, Bin Afif indicated that the function of the old *Rubats* has changed to the extent that they no longer provide education, because the government has since established a number of schools and universities. Meanwhile, the Ministry of Pilgrimage and Endowments has become responsible for the pilgrims' accommodation arrangements, so *Rubats* are no longer needed to house pilgrims. Recently, the *Rubat* has taken on only the role of providing housing for poor people (Bin Afif, 1993).

2.5.7.7 Socio-economic Environment and Rubats

There has been a steady decline in the number of *Rubat* housing units built recently within the kingdom, despite evidence that suggests that *Rubats* are effective in reducing poverty. The Saudi government plans to invest billions into housing

schemes in the next few years (Sullivan, 2013), but it is not clear when such schemes will be implemented.

As the Saudi population continues to rise, around 25% of the population are now considered to be living in poverty. The degree of poverty in Saudi Arabia is difficult to record as it is not well documented. The government has been known to imprison those who speak out to reveal poverty issues in Saudi society, as in the 2011 incarceration of three bloggers for the release of an online documentary illustrating poverty in the Kingdom (Sullivan, 2013).

In regards to the creation of more *Rubats*, the increasing population in Saudi Arabia means that there is an increasing demand for housing. Prince Sultan has claimed that through programs that include micro-loans and infrastructure developments, poverty levels will decrease.

2.6 The Role of Bodies Responsible for the *Rubat*

Individuals and private organisations bear responsibility for building the *Rubats* as a form of charity. Governmental and civil bodies as well as individuals share responsibility for *Rubat* buildings' maintenance and care of their inhabitants (Bin Afif, 1993). This cooperation represents one aspect of social responsibility towards the poorer classes. Some of the bodies responsible are government bodies (Section 2.6.1), civil bodies (Section 2.6.2) and individual citizens (Section 2.6.3). Following these, the rules governing the charitable *Rubats* are presented in Section 2.6.4.

2.6.1. Government Bodies

Rubat residences are managed by a number of government bodies, including the Ministry of Islamic Affairs, Endowments, Call (Da'wah) and Guidance, the Ministry of Labour and Social Affairs and the *Rubat* Improvement Board.

2.6.1.1. The Ministry of Islamic Affairs, Endowments, Call (Da'wah) and Guidance

Rubat must comply with the rules and regulations of the Ministry of Islamic Affairs, Endowments, Call (Da'wah) and Guidance (1998) in order to qualify as a

charity. The Ministry has several administrative departments for this purpose, including the Department of Charity Owners, where most charitable documents are kept, and the Department of *Rubat* Affairs, which manage the *Rubats*.

These *Rubats* can be divided into two types:

1. Private or civil *Rubats*, which are supervised by the owners themselves or by supervisors who look after their affairs and protect their interests. The Ministry has the right to manage and inspect them.
2. Public *Rubats*, which are in the care of the Ministry of Islamic Affairs and Endowments, and supervised by general authority of charitable endowments. However, most of the Jeddah *Rubats* are old and their owners are deceased (Bin Afif, 1993).

Rubats attached to the Ministry of Islamic Affairs, Endowments, Call and Guidance in Jeddah total 97, of which 17 are government *Rubats*, and 80 are private (Ministry of Hajj and Religious Endowments, 1998).

2.6.1.2 Ministry of Labour and Social Affairs

The Department of Social Welfare in the Ministry of Labour and Social Affairs is responsible for the care of specific groups. This ministry depends on citizens' voluntary efforts and charity workers. Charities are encouraged to be set up in various cities, in Saudi Arabia, and supports them materially and morally. It is clear that the ministry's interest in the *Rubats* is through supporting the charities that directly govern the *Rubats* (ibid).

2.6.1.3 Rubat Improvement Board

The Rubat Improvement Board was formed under Administrative Decision No. 23/Q/M on 10/12/1981 by the Supreme Council for *Rubats* in Makkah, Medina Ta'if and Jeddah. These board members represent various government bodies, including the Ministry of Islamic Affairs, Endowments, Call (Da'wah) and Guidance, the Ministry of Interior, the Ministry of Social Affairs, the Ministry of Justice, the Ministry of Finance, and the Ministry of Health.

This board prepares reports on the status of *Rubats*. The first report was published in 1982. Each ministry offers its services to the *Rubats* within its jurisdiction. For example, the Ministry of Islamic Affairs, Endowments, Call

(Da'wah) and Guidance is responsible for the *Rubats* as donated buildings; the Ministry of Health is responsible for the health aspect while the Ministry of Interior organizes the settlement of residents so that they have a formal residency. The Ministry of Social Affairs offers its services to residents by way of supporting charitable organizations (ibid).

2.6.2 Civil Bodies

Charitable organizations in Jeddah, which is located in the western region of Saudi Arabia, represent the civil bodies in offering services to the *Rubats*. The charities are civil voluntary organizations whose officials contribute to raising the level of well-being of citizens socially, culturally and medically. They participate in state efforts for the benefit of society, meeting its needs and providing social services to all who need them. The charities offer many services to the *Rubats* through the activities of various committees, including social care, healthcare, education and religious services (Al-ahmadi, 2004).

2.6.3 Individual Citizens

Individual citizens provide many types of aid to residents of *Rubats*, by way of giving *Zakat* and alms, which can be in the form of money or in other forms such as food, clothing and furniture. This aid is distributed to resident's daily, weekly, monthly, seasonally or during special occasions. The nature of this aid depends on the donor's capabilities, with people donating what they can afford. For example, owners of clinics and hospitals donate free medical treatment, and there is a certain group of individuals who build the *Rubat* buildings and donate to the Ministry of Islamic Affairs and Awqaf. The *Rubat* owners also offer different services to the residents including financial aid, as shown in Table 2.5.

Table 2.5 Distribution of the Rubats' Supervision Points in Jeddah	
Co-sponsor	The Number of Rubats
Faisaliah General Women's Charity	17
Ladies Charitable Society	20
The Ministry of Islamic Affairs and Awqaf in Jeddah	10
Rubat Landlords and their Representatives	50
Total	97

Source: Ministry of Hajj and Social Endowments

All the *Rubat* buildings fall under the general supervision of the Ministry of Islamic Affairs and *Awqaf*, although some are under direct supervision of the Ministry of Islamic Affairs and *Awqaf* of Jeddah. However, others are supervised by charitable organizations, by owners or those appointed as guardians of the *Rubats* or those who have inherited them from their parents. It must be emphasised that one major problem with the administration of individual citizen type of *Rubats* is that they are supervised by different organisations and individuals, and as a consequence there are hardly any uniform standards to regulate them as a whole. In other words, the *Rubats* might be in a deplorable condition, but the supervisors may not pay much attention as different organisations and people decide the course of action to be taken.

2.6.4 Rules Governing the Charitable Rubats

A council has been established for the welfare of *Rubats*. Its task is to develop and care for the buildings. This council has guidelines and rules for developing methods of care and supervision, solving problems and playing its role to the fullest.

One of the Ministry of Islamic Affairs and Endowments' functions is to build *Rubats* and charity housing and to maintain and care for them (Al-Sheikh, 2006). The ministry also encourages donors to do the same according to Shari'a and management standards, which stipulate that the donor must prepare plans for the project, and construction must be in accordance with the established requirements and specifications. The ministry has the right to oversee the implementation of the

projects. The donor should, as far as possible, offer to build all the elements of the project, bear all financial burdens, and hand over the *Rubat* to the ministry once the building is completed if so desired. As for general supervision later down the line, this is to be carried out by the ministry of Islamic Affairs and Awqaf (ibid).

In addition, controls have been placed on the beneficiaries so that they satisfy the conditions of charity and to confirm that they are Saudi nationals. If they are not Saudi, then they should hold proper residency. They must also prove that they are not in possession of housing and are in need of charitable housing, that they are able to look after themselves and conduct themselves well, and will adhere to all laws, regulations, instructions and rules issued by the ministry.

With the above conditions for those who ask for accommodation, it must be observed that the resident does not pay rent as a whole or part thereof. Also, the resident does not have the right to move anyone in with them, or to use the residence for another purpose such as using it as a storeroom or a shop. It should also be noted that the residents give up their right to housing by breaking any of the conditions. The residents should not be absent from the *Rubat* in which they live. Should they wish to do so for a period of more than 3 months, the relevant charity management must be notified. The administrative management of the charitable *Rubats* is explained in Section 2.6.4.1.

2.6.4.1 Administrative Management of Charitable Rubats

Charitable and public *Rubats* come under the care and supervision of the Ministry of Islamic Affairs and Awqaf. Private *Rubats* also come under the management of the ministry in accordance with Article 4 of the Charitable Endowments Law. When supervisors are incapable of carrying out their duties, the ministry takes over or appoints alternative supervisors in cooperation with the Shari'a court. The supervisors of private *Rubats* must ensure that they apply the conditions set out by the donors, and coordinate with the ministry in processing *Rubat* housing applications.

They must make sure that the conditions of housing are met by the resident and that the names of all residents of *Rubat* must be registered and the ministry be

provided with a copy (Ministry of Islamic Affairs, Endowments, Call (Da'wah) and Guidance, 1998).

By law, the supervisors must not breach any of the donors' conditions or take advantage of the donors for personal purposes. The directors' duties for public *Rubats* include the general management of the *Rubats* ensuring their cleanliness and carrying out maintenance, organizing public activities and preparing various programmes, supervising the affairs of the residents, recording the details of residents, following the conditions of the residence, receiving applications for housing, and paying service charges for water, electricity, telephone and other bills (ibid).

It was also noted that there are duties common to both the supervisor of private *Rubat* and the director of public *Rubat*, for example solving any problems that face any of the residents, making residents aware of the importance of cleaning their accommodation, and informing the closest health centre about patients who are unable to leave the building. If a resident of a *Rubat* dies, the death must be reported immediately to the police and the ministry. The ministry must also be notified of any violation of the housing conditions by residents (ibid).

2.7 Influence of the Literature Review on Methodology

This specific chapter has provided an extensive and solid foundation of knowledge regarding women living in poverty, as well as how that relates to the Saudi Arabian social context and to Islamic beliefs and traditions. Through providing the theoretical research and evidence, the questions that are later applied within this study have been refined, therefore allowing for clearer answers to be drawn. The research regarding urban poverty and the work carried out by Moser in regards to vulnerability has also greatly influenced the direction of this study.

2.8 Conclusions

Buvinic (1998) commented thus:

“This feminization of poverty should be considered a legitimate foreign policy concern. Because women are increasingly economic actors and heads of households as well as mothers, their poverty slows global economic growth.” (p.3)

Aligning to the above-mentioned economic logic, this study is premised on the ‘feminisation of poverty’ domain, and is designed to illuminate women’s poverty and the nature and effectiveness of initiatives to reduce it in the Kingdom of Saudi Arabia. Towards achieving that target, the aim of this chapter was to explain the theoretical positioning of this research. A detailed review of relevant literature was undertaken to clearly show the theoretical guide for this study.

As a first step, the definition of poverty in previous literature was discussed and it concluded with a conceptualisation of poverty for the purpose of this study. Moreover, a thorough discussion of poverty was undertaken, explaining it from a global perspective, describing the different ideas about it such as absolute and relative poverty and the concept of the feminisation of poverty. Following the feminisation of poverty background, women living in poverty in the Saudi Arabian context, as well as its social repercussions were also explained.

In addition, the position of Islam with regards to poverty was discussed. In doing so, the provisions of Islam relating to alms were explained, as well as the types of alms, especially in the Saudi Arabian context. The role of culture and lack of education and minimal influence from religion, were also highlighted. Here too, the historical background of the *Waqf* was also explained.

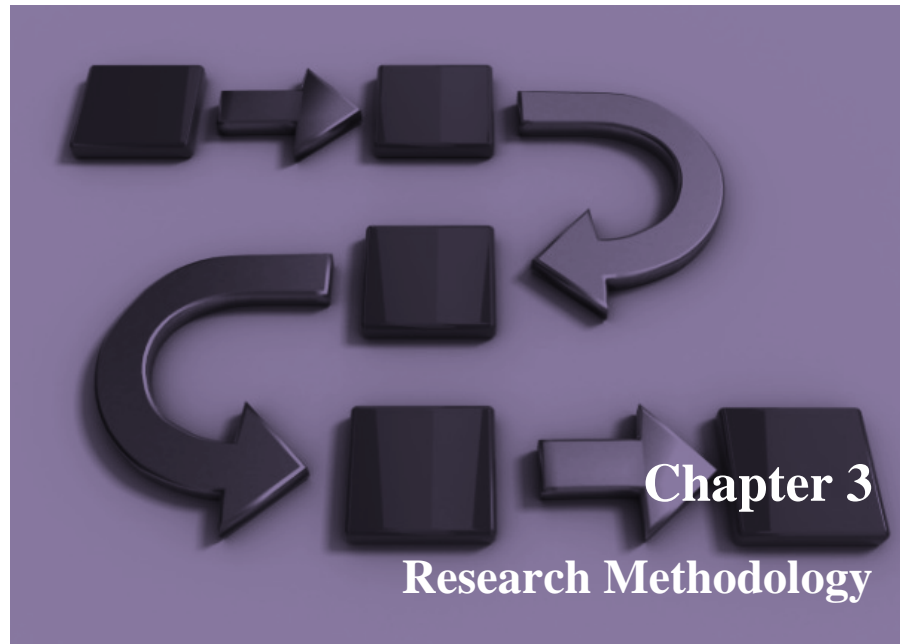
Islam grants women their rights; nonetheless in Saudi Arabia women are considered second-class citizens. Even though women’s status within Saudi society has improved, it is clear that there has been slow progress. Some issues still need to be solved—especially in terms of employment, guardianship, and education. Moreover, the rights of women in the Kingdom are yet to be guaranteed especially in terms of housing poor, divorced and widowed women.

As a result of the *Waqf* system of providing charity housing for the poor, the rich individuals and organisations have been able to address this issue superficially by providing *Rubat* buildings for poor and homeless women, but there exists no good practice on how the *Rubats* should be operated for those living in them. In this chapter, the role of government in the design and implementation of *Rubats* was also discussed, as well as the problems associated with housing for those who are living in

poverty, in particular regarding measures taken to address issues which prevent women from accessing housing is analysed.

This study also notes that there seem to be some mechanisms in force towards reducing the number of women living in poverty, one of which is the *Rubats*. The aim of this study therefore is to enhance the understanding of how the housing in *Rubats* is implemented and also to ascertain how effective this mechanism is in combating the percentage of women living in poverty in Saudi Arabia. Towards achieving that aim, in the next chapter, the focus shall be on explaining the methodological approach used in this study.

Overall, the literature review has helped to shape the arguments within this study as, specifically through analysing the theoretical research from Moser, the research objectives were further clarified and a larger knowledge base was provided. The literature review further supported the need for this research.



“It is common sense to take a method and try it. If it fails, admit it frankly and try another. But above all, try something.”

Franklin D. Roosevelt (1882-1945)

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Chapter 3: Research Methodology

3.0 Introduction

This study aims to illuminate the nature and effects of poverty among women, and examines Rubat provision as one intervention measure used for poverty reduction in the Kingdom of Saudi Arabia. There was an initial aim to explore the situation for women of all kinds who live in the Rubat; during the fieldwork interviews, however, it became clear that two very different groups of women were living in the Rubat. As a result, this study focused upon how the Rubats served the needs of not just poor women, but also women who are at different stages of their lives: women with their children and older women. As stated previously, this study had multiple objectives: to gain insights into the residents' personal, social, economic, educational and health needs; to identify the extent to which Rubat building design met the residents' basic needs; and to explore the responsibilities of those managing Rubats, as understood by various agencies, whether governmental, national or individuals; to identify the services provided by these agencies; and to investigate the nature of problems associated with Rubats (administrative or otherwise).

Towards achieving the above objectives, this study drew methodological substance from Crotty (1998) who suggested four questions that a researcher must consider in designing and implementing a research (see also Creswell, 2002), namely:

1. What are the theories or theoretical perspectives informing the research (e.g., objectivism, subjectivism, etc.)?
2. What theoretical perspectives or philosophical stances lie behind the research methodology (e.g., positivism, postpositive, interpretivism, critical theory, etc.)?
3. Which methods and approaches have been chosen (e.g., experimental research, surveys, ethnography, etc.)?
4. What methods, techniques and procedures do we propose to use (e.g., questionnaire, interview, focus group, etc.)?

In Chapter Two, relevant literature was reviewed to explain the theoretical perspectives guiding this study. This chapter explains this study's methodological approach to address the research aims and objectives (see Section 1.1.1).

3.1 Research Paradigms and Assumptions

According to methodology scholars (e.g. Vaus, 2001; Frankfort- Nachmias & Nachmias, 2008), a research design's purpose is to ensure that the empirical evidence obtained convincing answers to the research questions. One critical step in ensuring appropriate research design is to fit the research within the context of the research philosophy or paradigm. Guba & Lincoln (1994, p.105) define the research paradigm as "the basic belief system or world view that guides the investigator, not only in choices of method but in ontologically and epistemologically fundamental ways." This implies that a scientist normally works within a paradigm that determines which problems are crucial, how the problems are conceptualised, which methods of enquiry are ideal, and the relevant standards of judgment, etc. (Phillips, 1987; Kuhn, 1962).

The literature on methodology identified four research paradigms: positivism, critical theory, constructivism and realism (e.g. Healy and Perry, 2000; Guba and Lincoln, 1994; Lincoln and Guba, 1985) or, according to Crotty (1998), positivism, postpositivism, interpretivism and critical theory. Creswell's (2003) four paradigms are postpositivism, constructivism, the advocacy/participatory paradigm and pragmatism.

However we name them, to understand the four research paradigms clearly, scholars (e.g. Creswell, 1998; Guba & Lincoln, 1994; Myers, 1997; Perry et al., 1997) recommend that they be evaluated based on their ontology (what is known), epistemology (how we know it) and methodology (the process for studying it). These three variables, also called 'elements of inquiry,' give rise to different research approaches (Creswell, 2003, p.5).

3.1.1 This Study's Philosophical Position

For the current study, Creswell's (2003) research paradigms were of most interest, and these are presented in Table 3.1.

Table 3.1 Alternative Knowledge Claim Positions	
Postpositivism <ul style="list-style-type: none"> • Determination • Reductionism • Empirical observation and measurement • Theory verification 	Constructivism <ul style="list-style-type: none"> • Understanding • Multiple participant meanings • Social and historical construction • Theory generation
Advocacy/Participatory <ul style="list-style-type: none"> • Political • Empowerment Issue-oriented • Collaborative • Change-oriented 	Pragmatism <ul style="list-style-type: none"> • Consequences of actions • Problem-centered • Pluralistic • Real-world practice oriented

Source: Creswell (2003, p.6)

The advocacy/participatory paradigm is a philosophical position which, as Creswell (2003, p.9) states, “arose during the 1980s and 1990s from individuals who felt that positivist assumptions imposed structural laws and theories did not fit marginalized individuals or groups or did not adequately address issues of social justice.” Historically, advocacy/participatory (or emancipatory) writers have gained from the foundational ideas in the works of Marx, Adorno, Marcuse, Habermas and Freire (Neuman, 2009). This paradigm is similar to critical theory (e.g. Guba & Lincoln, 1994; Perry et al, 1997).

Both paradigms matched this study’s focus in several ways. First, the critical theory paradigm emphasises social realities incorporating historically-situated structures (Healy & Perry, 2000). This study examined the social realities of those living in poverty in Saudi Arabia, and the use of Rubat housing to combat poverty. My aim in this research was to explore the role of Rubat in providing a decent way of life in Saudi Arabia. This was a significantly under-researched area—the literature on Rubat housing was scant, and within that scope, the literature on women's Rubat was even more limited. Given the lack of scholarly attention, it was not surprising that very little policy attention was given to the topic. Hence, my aim was to contribute to a field that was under-explored and to draw attention to the female Rubat residents’ plight. My desire to explore this topic was driven by a genuine desire to make a difference.

Moreover, researchers have used critical theory aim to critique and transform the social, economic, political, cultural, and/or gender aspects of a reality (Perry et al., 1997). The present study had similar intentions; it examined a gender-based social phenomenon, and conceptualised gender inequality through (a) poverty among women and (b) the lack of women's empowerment in Saudi Arabia. Consequently, one core aim of this study was to highlight flaws in Rubat housing provision and to propose initiatives for improving and implementing policies that address issues faced by women living in poverty in Saudi Arabia (Creswell, 2003; Perry et al, 1997). In other words, this study aimed to evaluate the Rubats system and drive change towards enhancing system effectiveness. This aim matched other advocacy/participatory (or emancipatory) studies, which "should contain an action agenda for reform that may change the lives of the participants, the institutions in which individuals work or live and the researcher's life" (Creswell, 2003, p.9–10). According to Creswell (2003, p.10), advocacy/participatory knowledge claims address specific issues "that speak to important social issues of the day, issues such as empowerment, inequality, oppression, domination suppression and alienation." Indeed, social issues were central to the conceptual approach of the current study.

Advocacy/participatory knowledge claims are appropriate for this research, as it fits research where there are stances for groups and individuals in the society that may be marginalised or disenfranchised (Creswell, 2003). Saudi society is dominated and marginalised by a traditional culture that sees men as superior to women. For such stances, *"theoretical perspectives may be integrated with philosophical assumptions that construct a picture of the issues being examined, the people to be studied, and the changes that are needed"* (Creswell, 2003:10).

Women, especially single women, are treated as more or less secondary in Saudi society and less attention is given to issues relating to women. Based on a feminist perspective, this study draws on research topics that focus on realising social justice for women in specific contexts or knowledge about oppressive situations for women (Olesen, 2000), and critical theory perspectives concerned with empowering human beings to overcome the constraints placed on them by race, class, and gender (Fay, 1987)

3.2 The Methodological (Research) Strategy for this Research

The value of any scientific method must be evaluated in the context of its ability to provide meaningful answers to the underlying research questions (Elliott et al, 1999). The focus of this research is to enhance our understanding of poverty among women in the Kingdom of Saudi Arabia, and to examine the effectiveness of Rubats in combating poverty and improving the social well-being of poor Saudi women.

Fadaak (2011) recommends multiple data collection tools to gain increased understanding of poverty among Saudi women. Therefore, to achieve the research aim and objectives specified in Chapter One (see Section 1.2.2), this study uses a mixed methods approach, incorporating a variety of techniques for collecting data—including questionnaires, interviews and building audits—to ensure the richness of data (e.g. Easton, 1995; Zolkiewski & Littler, 2004). The method will enable the researcher to more accurately describe the daily lives of poor female-headed households, illuminating their experiences and their social welfare, as well as explaining the gap between theory and practice in social policies.

This study's fieldwork plan was designed to investigate the socio-economic conditions of female-headed households (older women, divorced women, and disabled women) living in Rubats; the physical and aesthetic conditions of the Rubat housing provided for those women; and the possible ways in which Saudi Arabia could provide better quality housing for the women.

Thus, the three areas for study were (1) residents' socio-economic conditions and welfare needs, (2) the quality and suitability of Rubat buildings and (3) the roles and responsibilities of Rubat managers/owners.

3.3 Methods of data collection and Rationale

The tools used in this study to collect data included a questionnaire to study the personal, social, economic, educational, and health conditions of residents; in-depth interviews with women in Rubats; non-participant observation; a building audit to assess Rubat buildings' environment and design; drawings with photographic study of the premises; a questionnaire about the role of Rubat buildings' bodies in managing Rubats; and focus groups to discuss women's desired changes for Rubats.

The sections that follow elaborate each of this study's data collection tools. Each tool is explained, with details about how each tool was implemented (including duration, where applicable), and for which component(s) of this study each tool was used.

3.3.1 Questionnaires

This study used two questionnaires. The first questionnaire collected respondents' specific information such as their age, gender, occupation, and socio-economic demographics. This questionnaire was completed by the researcher to help those women who could not read, and practice allowed for follow-up interview questions. The second questionnaire was designed to gather information about the bodies responsible for managing the Rubats.

3.3.2 Interviews

Interviews were the major data collection tools in this study, and the data was collected using written notes. No voice recordings were used so as to adhere to ethical research measures (Sutton, 2015). There are various types of interviews, based on the degree of structure and formality (Robson, 1993), and these range from highly structured to free range conversations, from closed to open-ended questions (Yin, 1989). Semi-structured, in-depth, face-to-face interviews were conducted in this study. This approach was suitable for this study because semi-structured interviews allowed the researcher and participant to engage in a dialogue in real time (Pietkiewicz and Smith, 2012). It also allowed the flexibility required for original and unexpected points to emerge, which the researcher could explore further with more questions (Golafshani, 2003). Interviews were also conducted after the initial questionnaire to add additional value to their responses.

3.3.3 Observation

One type of observation was carried out in this study. During interviews, the respondents' non-verbal communications (body language, signs and gesticulations) were observed for cues that would enable better understanding of their feelings. As Robson (1993) notes, people's actions and behaviour are important aspects of social inquiry, and must be observed. In this study, memos were kept for each observation (Charmaz, 2006). Table 3.2 shows memo excerpts written during interviews with some respondents. The observations relate to different interviews.

Table 3.2 Examples of the Observation Memos Written during Interviews & Analytical Memos written during the Coding Process

Transcript of verbal comments during interview	Non-verbal communications
<p>Q: Can you tell me how long are you living in this Rubat and what made you decide to live in a Rubat?</p> <p>A: Well, I have lived in this Rubat for over 10 years now; that is exactly 3 months after my divorce from my ex-husband. When I divorced from my ex-husband, the only option available to me was to go into the Rubat, as my family members did not want to accommodate me, and I could not afford to rent a an apartment on my own. Due to my divorce, I lost my job and only opportunity to sustain myself.</p>	<p><i>She starts to cry</i></p> <p><i>Voice suddenly becomes loud and aggressive, reflecting anger.</i></p> <p><i>She sheds tears again. Shakes her head in disbelief that her family did not want to accommodate her.</i></p>
<p>Q: How long have you lived in the Rubat, and are you happy with your experience so far?</p> <p>A: I have lived in the Rubat for more than five years, before I lived with my grandmother after my mother abandoned me, after my parents divorced, and after the death of my father. When my grandmother died my uncles abandoned me, like my mother, and I found myself on the street. Before I lived in the Rubat I slept under the stairs of a Mosque for women then I slept in the public gardens when the Mosque closed. I went to the Awqaf and they helped me to become a resident of the Rubat. A lot of my needs are not met in the Rubat.</p>	<p>Analytical memo – family declines its responsibility to family member.</p> <p><i>She sheds tears</i></p> <p><i>Cannot hold her emotions back anymore, and starts crying</i></p>
<p>Q: And what are the challenges you are facing in living in this Rubat?</p> <p>A: First of all, I thank Allah that I can have a place in this Rubat. One of the major challenges I am facing is the fact that the accommodation here is not fitted with facilities that would enable people like me with disability. I am not able to move as much as I want and that is making me to add much weight. Another problem is that we are not given enough money to support us. Well, it could be better, but I am happy to have this privilege.</p>	<p>Analytical memo - Structural deficiencies in the Rubats. Inadequate funding of the Rubats.</p> <p><i>She smiles.</i></p>
<p>Q: How long have you lived at this Rubat and how is the relationship between residents?</p> <p>A: I have lived in this Rubat of a short time, I think 5 years now. My children live with my mother as they do not like to live in the Rubat because of the social stigma. I miss them so much, I am not able to see them often..... Some residents are very unfriendly. When we received food, one resident kept it for herself and this made me unhappy, I discussed it with her, but she is still doing this. I do not understand why people would keep more than their fair</p>	<p>Analytical memo - unfriendly behaviour and conflict in the Rubats.</p> <p><i>She sheds tears.</i></p> <p><i>Shakes her head several times while responding, as if wondering how somebody could care so little about other people</i></p>

share when other people in the area may need this food. I am friendly with everyone but I don't like it when other women do this, or keep food for their children who do not live in the Rubat

Table 3.3 A Sample of the Analysis of Data collected through Interviews - Data 1

Coding	Interviewee's Comments
<p>Family decline responsibility to accommodate her.</p> <p>Inadequate Rubat support.</p> <p>Ex-husband did not support – did not supply paperwork.</p> <p>Ex-husband had health issues.</p> <p>As a result, government did not provide additional support.</p>	<p>I have lived in the Rubat for more than five years despite having parents and sisters and receiving 850 riyals per month (£145.52) in Social Security, but all that is not enough to meet the needs of my children, and I need my ex-husband to provide paperwork to prove that I have taken responsibility for our two children, in order to get more support from the government, but he does not want to admit this and is suffering from mental illness in the form of depression and no one can force him to complete this paperwork, or to recognise that he does not pay maintenance for his children. The government will not provide me with any additional support without these documents and I don't know how to get them as my ex-husband will not cooperate.</p>
<p>Knows the neighbourhood.</p> <p>Receives support from the neighbourhood. Harmony amongst Rubat residents.</p>	<p>The Rubat is in a good area, all of the neighbours help and support us, and in fact every Friday we receive food from the neighbours which we share with the other residents.</p>
<p>Has settled into the Rubat.</p> <p>Already has long-term friendships in the area. Will stay at the Rubat.</p>	<p>I have lived in the Rubat for 20 years. Even though it is not the perfect place, I have now long settled down here. I have established long-term friendships and close-knit community. So I don't want to move out. In any case I have nowhere better to go.</p>
<p>Widowhood is the cause of living in the Rubat. Could have lived with her family, but she chose to live in the Rubat. Have good relationships with other residents. She is disabled and other residents help her with her shopping. She is not mobile, as the Rubat is not fitted with the right facilities.</p>	<p>I live in the Rubat after my husband's death, although I have children but it is better to live in the Rubat, it is freer and more comfort for me, my relationship is good with other residents, and because of my difficulties in going up and down stairs they help me to do my personal shopping, to dress or to wash my face and my hands, but showering I do by myself, though I find it difficult. I spend my time in my room, I sleep and watch TV and listen to the radio. In fact I feel tired when I try to go outside because of my difficulties climbing in and out of bed or getting in and out of the chair, so I prefer to stay in my room.</p>

3.3.4 A Building Audit and Drawings with Photographs

A building audit was designed to investigate the Rubat buildings' environmental and architectural conditions. Drawings and photographs of the Rubats were used to help understand the residents' real life situations, use of space and their space requirements.

3.3.5 Comprehensive Review of Literature

The second type of evidence collection was documentary evidence, which involved document review pertinent to policies, regulations and actual actions taken concerning poverty among women and Rubat housing.

A vital qualitative tool used in this study relates to the review of existing literature on poverty and social policy, with particular attention paid to poverty on the global level, territorial (Arabic region) level and local (Saudi Arabian) level. With regard to the latter context, relevant literatures were examined to highlight critical issues relating to poverty among women, such as traditional, religious and societal issues essential to understanding the marginalisation of Saudi women.

3.3.6 Focus Groups

Two focus groups were carried out in the Rubat buildings, in whatever space was possible to meet with a group. One focus group met in a room; the other meet in a corridor; both focus group sessions lasted approximately two hours. One focus group was held with women living with their children; the other group consisted of older women. Both groups discussed changes they desired for the Rubat buildings. The researcher used the data when drawing up the plans for the proposed Rubat buildings, such that the plans took into account the women's needs.

3.4 Implementation of this Study's Tools

The study was implemented in two stages: the Pilot Study Stage and the Main Study Stage. Firstly, the epistemology and ontology underlying this study are summarised, and thereafter an outline of preliminary steps towards implementing this study is presented (Section 3.4.1). Secondly, the Pilot Study is detailed (Section 3.4.2). Thirdly, the main field work is explained (Section 3.4.3).

3.4.1 Preliminary Steps Taken

The epistemology in this research was that all humans need shelter and security, and different types of housing are needed for the sick, the disabled, the elderly, and the poor. Based on this epistemology, this study explored the Rubat buildings used by poor women and assessed the extent to which they met residents' needs. To compare and contrast the suitability of different buildings, the building audit was administered to establish the architectural features in each of the buildings. This allowed the collection of information about the various building styles, and the quality of these buildings. The items used to assess the quality of the buildings were adopted from Fadaak (1989).

The ontology underlying this study concerned the notion that in most societies obtaining housing requires money. This was the case in Saudi Arabia, at least, as there was little available in the way of social housing. Some provision was made for those with low incomes, but not for those who did not work, apart from housing provided by rich benefactors, such as the Rubats. Limited government support was available for the charitable sector. In Saudi Arabia, specialist housing can be even more expensive, as facilities that cater for the disabled are rare and found routinely only in hospitals or expensive hotels; however, this has started to change. With regard to this topic, there will be a need to examine the ways in which housing is provided for older people, or those living in poverty, that depend on Rubat housing. The fact that this type of housing was provided by a system of charitable donations from individual benefactors also means that the housing was not standardised and there was great variation in the quality.

The research also considered the Rubat residents' human rights, to ensure they had an adequate standard of living. To achieve this, the study took an interpretive approach by collecting information from the opinions of those involved in Rubat housing. This was followed by an interpretation of the data collected. It also enabled the researcher to suggest improvements to the Rubat system in response Rubat residents' and managements' opinions.

The researcher issued a questionnaire to the management to gather quantitative data regarding how the money given to the Rubats was used. The researcher analysed the data to discern how pecuniary grants could be spent more effectively and whether the funding was adequate. The questionnaire tool was essential to the study because the researcher is a woman, and in Saudi culture a woman and a man who are not married to each other cannot spend a long time together. For this reason, necessary interviews were kept very brief. Interview questions put to management, included for example, what efforts were made to identify and address residents' needs? What plans were made to improve the Rubats' futures?

In terms of qualitative research, the researcher undertook observation of the women living in the Rubats, with a particular focus on how they spent their time. Further, semi-structured interviews were conducted to establish the women's views on the Rubat buildings. From these, the researcher gained an understanding of whether women's experiences met the requirements of the Universal Declaration of Human Rights. Most of this research involved a social research epistemology and, while it was necessary to gather quantitative data to provide factual data on the state of the buildings, management agents' attitudes, and statistical information on the residents' socioeconomic characteristics, the majority of the work was qualitative in order to gain an understanding of the Rubats' resident's life experiences.

3.4.2 Pilot Study

According to Teijlingen and Hundley (2001, p.4); 'pilot studies can inform us about the best research process and occasionally about likely outcomes.' Prior to the pilot study, the researcher had access to previous studies and relevant research that helped in the design of the research methodology. A pilot study was undertaken to test the research tool with the women residents. From a list of Rubats obtained from managing agents, three Rubats were chosen – one from each city area – and a small number of women were approached. During these encounters, both the questionnaire and the follow-up interview questions were tested and subsequently adjusted to include participants' concerns.

This research contributed to the case study selection and preparation of the trial questionnaires for the residents, Rubat management and a building audit for the Rubat

building. This pilot study was carried out in July 2011. Sixteen residents were chosen for the pilot sample. The participants were residents of three Rubat buildings located in different areas (Historical, Traditional and Modern) in Jeddah. In addition, the sample for the Rubat management comprised three Rubats, and sketches and photographs were taken.

The pilot study's aim was to identify the difficulties and barriers to the research, or weaknesses in the questionnaires. It also sought to identify the research methods that would be used, as well as to determine which form of interview would occur (structured, semi-structured, and so forth). Doing so enabled discovery of participants' receptiveness to the research. The researcher found that the pilot study was useful to test the questionnaire, to make improvements and to discover if any questions needed alteration or rephrasing for clarity. Moreover, the pilot study had the advantage of testing the amount of time required with each participant, which allowed the researcher to plan their time for the remaining fieldwork.

The first stage in pilot study preparation was to collect data, reports and statistical materials, such as the number of residents and their nationalities, from the bodies responsible for the Rubats. These bodies included the Ministry of Pilgrimage and Endowments; the Director of the Women's Charity Association in Jeddah; a social worker from Al Faisaliah Charity Association for Women in Jeddah; the Director of one modern Rubat; the Sheikha of one Rubat centre manager employed by the ministry; and the social worker responsible for the Rubat of Women Charity Society in Jeddah.

In addition, a map of Jeddah was consulted to identify Rubat locations. While the researcher studied in England, there were many changes in the layout of Jeddah, especially in terms of development, new buildings and overcrowding. Many routes around the city changed; new roads, flyovers and motorway bridges were built; and old roads were blocked. Consequently, many routes changed in the city's traditional and historical areas. Therefore, the researcher experienced some difficulty in finding the field sites, especially the Rubat buildings.

Two questionnaires were piloted; the first was for residents and was divided into three sections. The first section asked for basic background information such as marital status, age, education and health status. It proceeded to obtain data about income, relatives and finally housing facilities, for example the number of rooms in the Rubat unit, and also what problems, if any, were faced. The second questionnaire was for the management and include questions about services they provided to residents and responsibility for inspection, maintenance and so forth. The building audit was designed to gather information about the surrounding environmental conditions, the interior living environment of a residential unit and the building's architectural condition. The researcher completed the audit, the aim of which was to obtain information about the Rubat buildings—specifically, whether the area in which it was located was suitable for the residents.

The researcher's first visit revealed that the women reacted differently from what was expected. Firstly, the women all came to see who was visiting the Rubat; they wanted to know why the researcher was there and were happy that someone had come to visit. The researcher encountered some difficulties, as she had to explain to all residents why she was visiting the Rubat, the purpose of her research and what she wanted to learn. The women were pleased that someone was taking an interest, but were also intrigued to know what help the researcher could provide. All of the women wanted to speak with the researcher, who agreed that she would speak individually with each of them. This was very useful to the researcher, as it allowed her to speak directly with them and it generated many questions that were useful for the questionnaire—for example, what problems did the female residents experience in terms of not being able to inhabit the Rubats once their sons became adults.

The researcher spent one week in each selected Rubat building; during this time the researcher drew sketches and photographs; met with the residents; and administered the questionnaire, which facilitated the researcher's identification of additional questions to ask the residents. The researcher met with three managers of the Rubats to pilot test and check the the building questionnaires' suitability.

The pilot study was crucial because it enabled the researcher to understand fieldwork realities and any associated obstacles. The researcher collected data and

analysed questionnaire responses. Based on the pilot study responses, the questionnaires were revised and finalised for use in the Main Study. For example, the management questionnaire was revised to include questions relating to the issue of 18 year old sons and what plans were being made to address the issue. Also, questions were included with regards to what steps the management officials were taking towards improving support to residents and general steps taken towards improving the Rubats' effectiveness in meeting the residents' needs. Based on participant comments during the pilot study phase, the framing of questions were revised to ensure appropriateness of the language and clarity of the questions (e.g. Opute, 2009;).

Pilot study results indicated the need to improve some areas of the questionnaires; the results also afforded the opportunity to reorganize the sequence in which questions would be asked during the fieldwork phase.

3.4.3 The Main Study

3.4.3.1 The Scope of the Research

As we can see from Gillham (2001), a case study is an attempt to understand 'a unit of human activity embedded in the real world, which can only be studied or understood in context' (Gillham, 2001 p.1). He added that a case study investigates this activity to answer specific research questions. The researcher chose to undertake a case study of female residents' lived experiences in the Rubat buildings. To achieve research objectives, the researcher needed to examine the buildings, their management, and residents' lives. These questions required research, which Gillham defined as 'creating new knowledge', through the use of evidence that needs to be gathered and analysed (Gillham, 2001, p. 2).

Furthermore, De Vaus (2001) states that when looking at the design of the case study, it is possible to use either single or multiple case studies. The use of multiple case studies will usually provide more powerful or convincing evidence than a single case study design (De Vaus, 2001) The researcher opted to use a multiple case study design, and looked at several Rubat buildings across three different areas of Jeddah. This enabled the researcher to investigate different building types and to compare them during the analysis.

- **The Case Study**

This study was conducted in the city of Jeddah, because Rubats were located only in three western-region cities in Saudi Arabia: Jeddah, Makkah and Medina. Makkah and Medina are considered holy sites to which people travel on pilgrimage, especially during Hajj, while Jeddah is the gateway to these cities for many pilgrims. Traditionally, some Rubats offered shelter to pilgrims; hence, their locations near the holy places. The study was aimed at residents who lived in Jeddah's Rubats and included only the functional female Rubats: specifically, those not designed to house families.

The researcher chose the functional female Rubats for two reasons. Firstly, Saudi social customs prohibited a female researcher from entering a male space or residence. Therefore, permission would only be granted if the researcher interviewed only female residents. As mentioned in the previous literature review, few studies on the Rubat buildings existed that would have allowed the researcher to fill gaps in the literature and research. None of the three extant studies conducted were current; the most recent occurred in 1999 and was conducted by the Ministry of Labour and Social Affairs. That study examined both male and female Rubats, in which male researchers had to conduct research with a female social worker's assistance; the female social worker spoke with residents and entered the Rubat on his behalf, as in the Al-Samiri study (1989). Only one study, Afif (1993), was conducted by a woman, and that research focused on the psychological and social effects of living in the Rubat accommodation, rather than the buildings' suitability for meeting residents' needs or the funding systems in place for the Rubats.

Second, the researcher was particularly interested in Rubats that did not contain families, which enabled her to meet the female residents face-to-face. The women who lived in these Rubats spoke to the researcher with a greater degree of openness because a male was not present. Furthermore, the researcher was able to move around freely in the Rubats.

3.4.3.2 The Selection of the Research Setting

This section's maps illustrate the Rubats' locations in three districts of Jeddah: the Traditional Area; the Historical Area; and the Modern Area.

Saudi Arabia



Figure 3.1 Map showing three Rubat areas

Jeddah

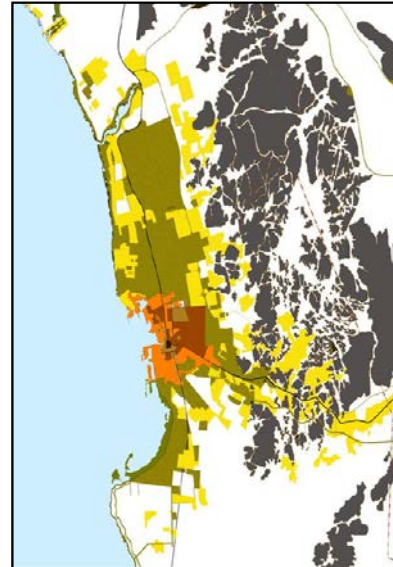


Figure 3.2 Map showing city development



Figure 3.3 Map showing sample of women's Rubat building distribution as located in Jeddah

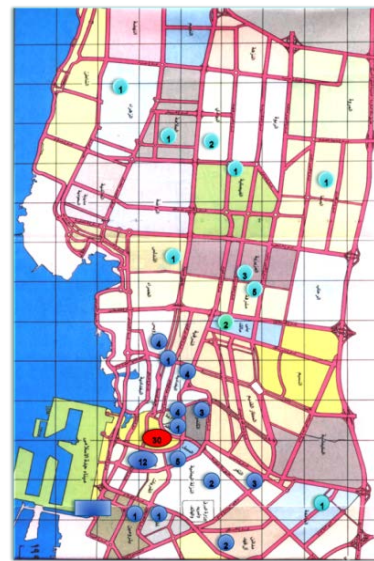


Figure 3.4 Map showing all Rubat locations in the city of Jeddah

Historical Area ● Traditional Area ● Modern Area ●

There are several considerations in choosing Jeddah as the case study area. The main reason was because the researcher lives in Jeddah; therefore, an awareness and understanding of the different districts of the city was already in place, which made access easier. Additionally, as the research took approximately three months, this would have required significant accommodation expenses. Finally, there are several culturally specific difficulties for women in undertaking research in Saudi Arabia, including the requirement of a *maharam* (a male relative, usually a father, brother, son, husband, uncle or nephew) to accompany a female researcher travelling to another city. This made travelling impractical. Indeed, religion and tradition affects all aspects of Saudi Arabian culture and has a significant impact on the ease of conducting research as a female researcher.

3.4.3.3 The Sampling Techniques

Previously, there were many Rubats, but some have closed or been demolished, as mentioned in the second chapter. Currently, there are 25 Rubats for women in Jeddah, as illustrated in the Table 3.4. The researcher found significant building quality variations in different areas of the city, which were classified using the terms *historical*, *traditional* and *modern*. Therefore, the researcher determined that it would be logical to classify the Rubats located in these areas under the same headings.

Area	Number of Rubat	Sample chosen
Historical areas	8	2
Traditional areas	14	2
Modern areas	4	2
Total	25	6

Of the 25 remaining Rubats, it was decided that it was important to select more than one Rubat in each of the three areas, in order to acquire a more representative sample of the resident population. It was not possible to research all of the Rubats because of the time frame available to the researcher, the effort required in

drawing the horizontal projections of the Rubats, taking photos; undertaking surveys which studied the surrounding environment of the Rubats, their interior environment and interviewing the residents and filling in their forms. The sample included 117 residents living in six Rubats for women.

The residents were of different ages, social and economic backgrounds, and nationalities; some lived alone and others lived with their children. These women lived in different types of rooms, depending on the Rubat. Some women had one room only (in a popular Rubat) or a small apartment (in a block of flats). Each individual dwellings was represented by a single resident, whether or not they lived with their children. The distribution was as follows:

1. Twenty-four (24) residents, living in two Rubats in the historical area of Jeddah,
2. Twenty-four (24) residents, living in two Rubats in the traditional area of Jeddah,
3. Sixty-nine (69) residents, living in two Rubats in the modern area of Jeddah.

Table 3.4 presents the community and the sample chosen according to the stratified sampling. The sample selected used two stages based on the availability of time and effort. Time was limited for the researcher due to the fact that she had to conduct the study with her brother, due to the unsafe location of some of the Rubats in the historical and traditional areas.

The first stage: Rubats were chosen because they were specifically for women only and did not accommodate men or families; these numbered forty-two (42) in total. Seventeen (17) Rubats were closed. This reduced the total to twenty-five (25) Rubats in Jeddah as obtained from the Ministry of Waqf and depicted in Table 3.5.

The second stage: When selecting a number of women in each of these Rubats for interview, one Rubat only had eight residents; therefore the researcher interviewed all these women, as the researcher did not wish to create tension within a small community, by choosing some women and not others. In Rubats where the residents numbered less than 20, the researcher spoke with each resident to achieve a large sample. Rubats were larger in the modern area; therefore, due to time constraints, it was not possible for the researcher to speak to all residents.

In addition, the researcher was mindful of data saturation, with large numbers of participants not necessarily yielding richer data, but requiring greater effort on the researcher part. This effort could be better spent in a more thoughtful analysis of the data gathered. However, the researcher spoke to 69 of the women living in the modern-area Rubats. The distribution of the Rubats and sample for this study is shown in Table 3.5.

Table 3.5 Distribution of Rubats according to the research community areas of Jeddah and the sample of the study				
Research community	The responsible authorities	Number of housing units	The number of residents in inhabited units	Number of residents in the sample *
Historic Area				
A1-(Deeb)	Ministry of Islamic Affairs and Awqaf	38 Rooms	19	16
A2-(Al Maghrby)	Ministry of Islamic Affairs and Awqaf	17 Rooms	8	8
Traditional Area				
B1-(Badr al-Din)	Women's Charitable Society	16 Apartments	16	12
B2-(Al eesa)	General Faisaliah	23 Apartments	14	12
Modern Area				
C1-(Dar Alshakireen)	Management Agent	40 Apartments	49	34
C2-(Bugshan)	Management Agent	50 Apartments	84	35
Total			190	117

Source: Ministry of Islamic Affairs and Awqaf

*The number of residents where the sample does not include all of the residents in inhabited units—a room or apartment.

3.4.3.4 The Research Methods

As indicated previously in the Literature Review, there has been little research conducted about the Rubat buildings of Saudi Arabia, and there is no defined system for measuring the quality of buildings, nor their suitability for the residents.

Therefore, this research adopted a mixed methods approach (interviews, comprehensive review of literature, observation and questionnaire). Questionnaires were used to gather statistical information about the women living in the Rubats; for

example, their marital status and level of education, along with the features and facilities of each building. Both qualitative and quantitative approaches were considered complementary in this study, with statistical analysis used to determine any correlation between the information collected. This allowed the researcher to gather the experiences of the women living in the Rubat, in order to assess fully the suitability of this housing for women.

The summary of the data collection activities is presented in the Table 3.6 below.

Stage	Duration	Activities during fieldwork
1.	November 2011	Selection of case study area Questionnaire revision
2.	December 2011 February 2012	Questionnaire administration Interviews conducted
3.	March 2012	Coding of questionnaires
4.	May 2012 October 2012	Data analysis performed

Motivated by this project's research objectives, this study used several qualitative tools. Table 3.7 explains the various data collection tools and the purpose for which they were used.

Table 3.7 The Data Collection Tools used in this Study and Stages Used

Research	Method	Who	Why
Residents who live in the Rubat	A questionnaire to study the characteristics and situation of the residents	Carried out by the researcher, both inside and outside the Rubat buildings	To identify the personal, social, economic, educational and health conditions of the residents. To reveal the extent to which the Rubats in their current situation satisfy their basic living needs
	In-depth interviews with the occupants of the Rubats	Carried out by the researcher, inside the Rubat buildings	To reveal the extent to which the Rubats in their current situation satisfy their basic living needs.
the conditions of housing provided for these women	Observation of occupants in their activities and their use of space in the Rubats; the use of photographs to capture events	Carried out by the researcher, inside the Rubat buildings	To identify the current design and layout of the Rubat buildings, and to identify to what extent these helped to meet the basic needs of the residents
	Audit of the environmental and physical condition of the Rubats and the overall condition of the physical structure of the Rubats	Carried out by the researcher, both inside and outside the Rubat buildings	To identify the current design and layout of the Rubat buildings, and to identify to what extent these helped to meet the basic needs of the residents
	Photographic study of the buildings and digital maps of the Rubats and surrounding areas, marking the location of services and facilities used by the Rubat residents	Carried out by the researcher, both inside and outside the Rubat buildings	To identify the current design and layout of the Rubat buildings, and to identify to what extent these helped to meet the basic needs of the residents

3.4.3.5 Collecting Primary Data

As stated in Section 3.3, the methods used to collect primary data included in-depth interviews, questionnaires for the residents, non-participant observations, building audits, drawings and photographs, and a questionnaire on the role played by the bodies responsible for managing the Rubats.

The use of both a questionnaire and an interview occurred during rich interactions with the women in the Rubats, where the researcher used several different methods. They took photographs and drew plans of the building but also took the opportunity to ask women matter-of-fact questions, following a questionnaire, before engaging them in a discussion to understand their story and unpack their experiences, which the women discussed while completing the questionnaire with the researcher.

As a first step in the interview process, the researcher asked basic questions from the questionnaire, like age and marital status; the researcher also ascertained if the concerned person was a legal resident and qualified to respond to the questions. From that point, the researcher asked the women much more open questions about how they spent their time, how they felt about the Rubats and the support they received (or not), and so forth. Bryman (2004) highlights that the flexibility of this approach makes it popular with researchers and it was considered the most appropriate method for working with this particular group. Most of the women living in the Rubats were elderly and, typically for their generation in Saudi Arabia, had low literacy levels. Moreover, there were a large number of women of different nationalities, whose basic literacy skills may have contributed to their difficulty completing a questionnaire. The residents had the opportunity to ask if there was anything that they did not understand and to talk in more detail about the questions asked.

The aim of the interviews was to collect information that would allow the researcher to achieve the first objective—to gain insights into the residents' personal, social, economic, educational and health needs.

The interviews concerned the residents' personal characteristics, their views about the relationship between their needs and the extent to which the Rubat building

met those needs, and opinions regarding how the Rubats could be improved. Therefore, the questions following the questionnaire attempted to assess the individual residents' need levels to participate in this research. It was designed to explore the reality of the situations residents faced in comparison with their needs. As a measure to establish Rubat buildings' quality, it was also important to ask residents questions about how long they had lived in the building, and whether they intended to stay in the building and the type of dwelling they occupied, in order to establish their level of satisfaction with their accommodation.

Questions relating to satisfaction also reinforce the opinions offered in social research, as this enables the views of the people experiencing the situation to be represented, rather than those of the researcher. The questions (the questionnaire) comprised five main sections, as listed below.

1. Basic background information, such as age, social situation, nationality, number of individuals living with her, length of residence, educational status and health status
2. Residents' social status, including questions about their relatives, who they socialise with and how they spend their free time
3. The facilities available in the neighbourhood, including questions to establish how familiar residents are with their surroundings and their level of satisfaction
4. The use of space both indoor and outdoor, the residents' experience of housing facilities and their levels of privacy
5. The economic situation of residents, including their feelings about their economic circumstances (see Appendix B).

The interviews took place in the room or apartment of the resident in question. This was done without the use of any recording equipment, despite it being usual practice to ask an interviewee if the conversation can be recorded. However, due to social customs in Saudi Arabia, it was not possible to suggest this option. This meant that all interaction between the researcher and interviewees had to be noted quickly. The interviewer did this by making brief notes during each interview and then noting more detailed information immediately after the interview had concluded.

During the interviews, most residents gave clear statements about their circumstances, their lives and some personal problems; however, some women were reluctant to discuss their economic circumstances, as they did not want to show that they were in need. Conversely, some women were comfortable talking about this subject and stated that they were in need of help. Some residents asked for material assistance from the researcher, such as being a sponsor, or finding someone else able to do this while they sought alternative accommodation. The desire for alternative accommodation arose most often for women who wished to live with their children, since dependents are not allowed to live in the Rubats after reaching the age of 16. The researcher was also asked to contact agencies on their behalf, to ask them to provide food baskets, to book hospital appointments, or to purchase medicine.

At the end of the interview, the researcher allowed time for the interviewee to expand on other topics not necessarily mentioned in the topic guide. This yielded a large volume of very rich and useful information. The women provided their opinions and made suggestions about ways the Rubats could change to support them. This gave the interviewees an opportunity to communicate a detailed account of their experiences in the Rubats as well as their hopes and aspirations towards making the Rubats more accommodating and comfortable. The interviewees were willing to answer all the questions. Each interview lasted two hours, in addition to the time required to transcribe and translate responses.

Non-participant observation was the second type of observation used to collect data. According to Bryman (2004, p. 166), there can be a gap between what people state in interviews and their actual behaviour, which makes observation a useful tool to either support or question what the women said during the interview process. The researcher decided to simply observe the women living in the Rubats, rather than participating herself in their activities, in order to gather information about how they interact with one another in the Rubats. The researcher visited at different times to observe how the space was used, to get an idea of the daily life of the place. The researcher decided that detail was important; therefore, gathering information in a non-structured way was deemed the best option, as it allowed the researcher to collect a significant amount of narrative information.

The researcher went to the Rubats and, initially, spoke to the residents as a group, making notes about these women and the stories they shared during these sessions. The researcher also spent some time making sketches and building relationships with the residents, becoming a trusted and familiar face. From this position, she was then able to recruit women to take part in the in-depth interviews. While the researcher was spending time with the residents, she was also able to observe how the women used the space, and the interaction between the residents.

According to Gillham (2000, p. 49); ‘this is the notion of *convergence*; different kinds of evidence bearing upon the same point.’ This helped the researcher assess the adequacy of the spaces available to the residents of the Rubats. Another advantage of this method was the ability to understand the Rubats’ occupants’ social interactions. Many visits were arranged throughout the day to observe the Rubats’ residents’ daily lives. The researcher spent periods of approximately three hours watching the residents’ activities and talking to them, which allowed the researcher to study the use of the spaces in which they lived as well as recording the residents’ concerns and problems. It was noted that most of the residents, specifically the elderly women, preferred to spend most of their time in the bedroom to do their activities, including eating, while some of them preferred spending time in the corridor sitting and preparing coffee. The researcher interacted with the residents by listening to their stories and concerns, which are explained in more details in the results chapter. Overall, the residents were quite happy to have someone new visiting them and showing interest in their well-being.

Building audits were used to complement the information collected during the in-depth interviews. The building audit was used to compile data on one main point—evaluation of the Rubats’ environmental and physical conditions.

This building audit was designed to investigate the environmental and architectural conditions of the Rubats. Therefore, it aimed to collect quantitative information about the Rubat buildings’ architectural state, the standard of the interior residential environment of the units, and the environmental conditions external to the buildings. This enabled the researcher to categorise the Rubats in a meaningful way and judge objectively whether a Rubat was of a high or low standard. Using the Maintenance Management Framework Building Condition Assessment (2012)

produced by the Queensland Government, and adapting it for use with the Rubat, the researcher created three categories for the Rubat buildings, and their components, to make an objective judgment on their condition. Using this Australian guide was helpful in deciding what was important to evaluate in terms of the building and how it could be done, and also in terms of understanding the quality of the location.

A building or component was categorised as being in a good condition if it met the following conditions: it had no, or only minor, defects, only superficial wear and tear, only minor deterioration of finishes, and no major maintenance was needed. A building or component was classed as acceptable in this study if it was in a fair condition; some significant defects could be observed; the finishes were worn and needed maintenance; services such as air-conditioning work, but needed maintenance; and maintenance work was not done immediately or there was work waiting to be done.

Buildings or components were classified as poor if it was in an obviously inferior condition, there were potential issues with the building's structure, major defects were observed, and services failed frequently. Buildings unfit for human habitation were also classed in this category (Department of Housing and Public Works, Australia, 2012). Further explanation of these categorisations is contained in Appendix D.

This building audit was created to aid the researcher in the investigation of actors that facilitated the achievement of objective 2—to identify the extent to which Rubat buildings' design met residents' basic needs. It also identified the reality of the Rubat buildings and their individual building features: for example, access for the disabled, lighting and ventilation. Research looks increasingly towards the satisfaction of residents; how they think and feel about their housing. Kaitilla (1993) states that building features have a strong correlation with the level of housing satisfaction experienced by residents.

In addition, factors such as the characteristics of the residents' private space, management of the building, and the location and environment of the building, are also important in fostering feelings of satisfaction (Awotona, 1991; Vrbka and

Combas, 1993). Taking this into account, the building audit was prepared to determine whether or not a list of building features was found in each of the Rubat buildings; specifically, the features used for the same purposes as a study conducted by Fadaak and Farhat (1989) that considers the unique structure of buildings found in Saudi Arabia and features that are commonly found.

The current study used Fadaak and Farhat's (1989) building audit to address the characteristics of the buildings from three different perspectives, as outlined below. Therefore, the findings enabled the researcher to gather a significant amount of detail, not only about these buildings, but also about the surrounding area. It is important to obtain information about the surrounding area and the environment because it may impact on the satisfaction of the residents.

The first building audit was divided into the following three categories:

1. Measures for the surrounding environmental conditions

This includes the level of cleanliness in the location; the state of the pavement; street lighting; water outflow; population density; the provision of services; ease of movement around the location; noise; odours; and the provision of public transportation stops. These measures were selected because studies have shown a link between the level of satisfaction residents have in their area and their level of satisfaction with their dwellings. Awotona (1991) states that distances travelled to school by residents' children, as well as the distance to medical centres and employment, all influence residents' levels of dissatisfaction. Vrka and Combs (1993) argue that residents are more likely to overlook dissatisfaction with their residential units if they are satisfied with the neighbourhoods in which they live. The location of public transportation stops, the facilities located in the neighbourhoods of the dwellings, and the quality of the surrounding area (in this study, measured by the physical condition of the area) and how well it is cared for, were noted by Ozo (1990) as providing an indication of the level of satisfaction experienced by residents.

2. Measures for the interior living environment of a residential unit

The data in this building audit was chosen to investigate the characteristics of the Rubat buildings; therefore, questions were asked about the building materials used

and architectural features of the buildings, including the level of cleanliness in terms of rubbish, insects, water leaks and smells; an evaluation of the main corridors and branch corridors and stairways, and the integrity of columns and paving stones; the surface of walls in terms of cracks, openings, and the quality of surface material; natural and artificial light; and natural and artificial ventilation.

3. Measures of the architectural condition of the building

These include the structural condition of the building in terms of structural stability, the age of building materials, the building of walls and ceilings, and protection of the building against fire; the provision of services in terms of electricity, water and telephone; the suitability of the design regarding to lighting, ventilation, privacy, the use of insulation, and protection against humidity; flexibility/durability of the design in bedrooms, living rooms, kitchens, bathrooms, outside courtyards and emergency exits (see Appendix A).

Understanding the use of space in the Rubats is an important part of the fieldwork; therefore, floor plans of the building are crucial to understanding the space. As plans of the buildings did not already exist, the researcher needed to investigate the layout of the Rubat buildings and create sketches of the building layout. When the researcher was reviewing previous research of Rubat buildings, there were only photographs taken from the outside of the buildings; therefore, it fell to the researcher to create thorough records, including drawing sketches and taking photographs. This was very time-consuming, with the researcher needing to take the photographs during quiet periods usually in the afternoons when the light was good, but the streets were quiet. Taking these pictures outside at this time was deliberate, as this time was deemed culturally acceptable since many Saudis were uncomfortable with being photographed as part of street life. This was also during the time when the Rubat residents were just waking up, as they tend to rise late, and it was appropriate for the researcher to sit and talk with them. The sketches of the whole building were drawn first, before the researcher drew and photographed individual rooms. With regards to photographing the individual rooms, the residents were very cooperative and supportive, as they were happy that somebody showed interest in their matter. Moreover, the fact that the research was conducted by a female made them feel relaxed and open.

Drawings of the Rubats were made in order to help understand the residents' real-life situations, their use of space and their space requirements. Photographs were also taken of the conditions of the Rubat buildings themselves, both inside and outside. The researcher personally took all of the photographs, and permission was obtained for pictures taken inside of residents' homes; not all residents agreed to photos to be taken. Some residents did not allow the researcher to photograph their rooms, and so the researcher drew sketches of their space instead; some residents were more comfortable with this approach. The researcher was particularly interested in how they used the space, what activities were carried out there and how suitable the space was for such activities. All photographs were taken during the fieldwork phase of this research.

This questionnaire was designed to discover more about the bodies responsible for managing the Rubats, including the services they offered. This encompassed an additional investigation into the problems faced by these management bodies; moreover, this questionnaire explored how Rubats were divided between management agencies, how often they are inspected, who was responsible for any maintenance, and whether they received any public or private sector assistance. It also examined whether they provided any administrative assistance to the residents; how they distributed alms to the residents; whether they provided any activities for the residents; whether they helped resolve any disputes between the residents; were there any plans for the future of the buildings; was there a waiting list for women who apply; what provisions were made for women with children; and whether they considered adapting the Rubats for women with children. The questions asked assisted the researcher in answering the research questions about the role played by the bodies responsible for managing Rubats (see Appendix C).

The secondary data collected included research and reports by other researchers on the conditions of the Rubats. This consisted of reports from the Ministry of Islamic Affairs and Awqaf, Ladies Charitable Society, Faisaliah General Women's Charity and Management Agent. For this, an official letter was obtained from King Abdulaziz University to the appropriate government agencies, which explained the purpose and the importance of the study and which requested their assistance in collecting necessary data. This secondary data helped form a

comparison, and also gain additional information about the history and origin of the Rubats, all of which enabled the researcher to complete her study.

Since this study was located in Saudi Arabia, data collection was conducted in the official language of the Kingdom of Saudi Arabia—Arabic. Therefore, it is important to explain how language-based threats were addressed in this research (see Section 3.4.3.6) prior to explaining the data analysis process followed in this study (see Section 3.5).

3.4.3.6 Addressing the Issue of Working in Two Languages

In this section, the focus is on explaining how the issue of language and translation from Arabic to English was managed to ensure the validity of this study.

In this research, all the interviews with respondents were conducted in the Arabic language. The interviews were noted then transcribed. The memos written during interviews and observations were transcribed in Arabic. The aim was to ensure that the researcher would easily check the contents with respondents who spoke mainly Arabic. A second major reason was to retain rich and symbolic Arabic meanings; the Arabic language is very nuanced and complicated and the women's language is associated with many social circumstances that generate a specific discourse (Fadaak, 2011).

Data analysis was also undertaken in Arabic, and subsequently the analysed data and transcripts were translated to English.

Following methodological practice on the study of female poverty in Saudi Arabia (Fadaak, 2011), the analytical process in Arabia developed as shown in four steps. Firstly, analysis was commenced by using the Arabic language and Arabic framework of meaning in texts and documents. Through that process, many indicators, themes, and issues relevant to the research questions were identified. I categorized and classified the significant themes under titles and subtitles appropriate to the research goals. Secondly, since the Arabic documents included rich information of women's stories, many quotations from these stories were identified for inclusion under the appropriate sections and titles. Next, upon the completion of the first draft of the analytical outline, the primary outline was translated into the English language. Fourth, this primary analytical outline—at this stage translated fully into English—

was then enhanced according to the growth and development of themes, codes and research discussions.

In the analytical process, several Arabic words, phrases were found that were of very technical nature and required careful approach in translating them to English to avoid loss of intended meanings in Arabic. Careful steps were taken therefore to translate, and the methodological steps taken to ensure validity of translations have been elaborated in Section 3.9.1, which explains the methodological procedures followed to ensure reliability and validity in this research.

3.5 Data Analysis

3.5.1 Introduction

In this section the researcher explains the analytic process followed towards deriving meanings from the emergent data from the field work. In order to ensure better structuring and easy understanding, only a review of methodological literature on data analysis and explanation of the analytical process followed are presented here. Apart from the ‘inferential statistics’ displayed in Section 3.6.5, all other analytical process actually performed on data will be discussed and presented along with the findings from this study, to enable the reader gain a better understanding of the results.

Smith and Osbourne (2003) note that the researcher should make sense of the data by engaging in an interpretative relationship with the transcript. By that process, the research gains a better understanding of the participant’s world, they noted further. Thus the researcher is able to identify the meanings behind the participants' experience through a process of dividing the text into meaning units, when enables the researcher to identify commonalities, differences and contradictions not only for a single participant, but across a number of participants describing the same phenomenon. The qualitative method for thus study involved the use of several tools. The analytical steps taken are therefore explained in the following order:

1. Analysis of data collected through questionnaires (Section 3.5.2).
2. Analysis of interview data (Section 3.5.3),
3. Analysis of data collected through observation (Section 3.5.4), and
4. Analysis of documentary evidence data (Section 3.5.5)

3.5.2 Analysis of Data Collected Through Questionnaire

For quantitative data collected through questionnaires, a number of steps were taken to examine the data. The researcher used a number of statistical processes to extract results, represented in descriptive statistics such as frequency distribution and percentage. The researcher followed the procedure of analysing the data collected as outlined below:

1. Coding each section or item within a question as a variable and obtaining a code number. This step facilitated the input data process to a statistical programme, such as SPSS,
2. Input the variables into SPSS as coded and present attributes for variables,
3. Input collected data,
4. Analysis:
 - a. Describing the characteristics of the questionnaire's respondents: age, experience, and place of work,
 - b. Finding descriptive statistics: number of respondents, frequencies, mean, median, range and other statistical measures for each variable, for example, SPSS was used to provide a statistical breakdown of the marital status of the women living in the different Rubats, showing that the greatest percentage of women were divorced, at 49.6%.
 - c. Ranking the results for appropriate questions.

3.5.3 Analysis of Interview Data

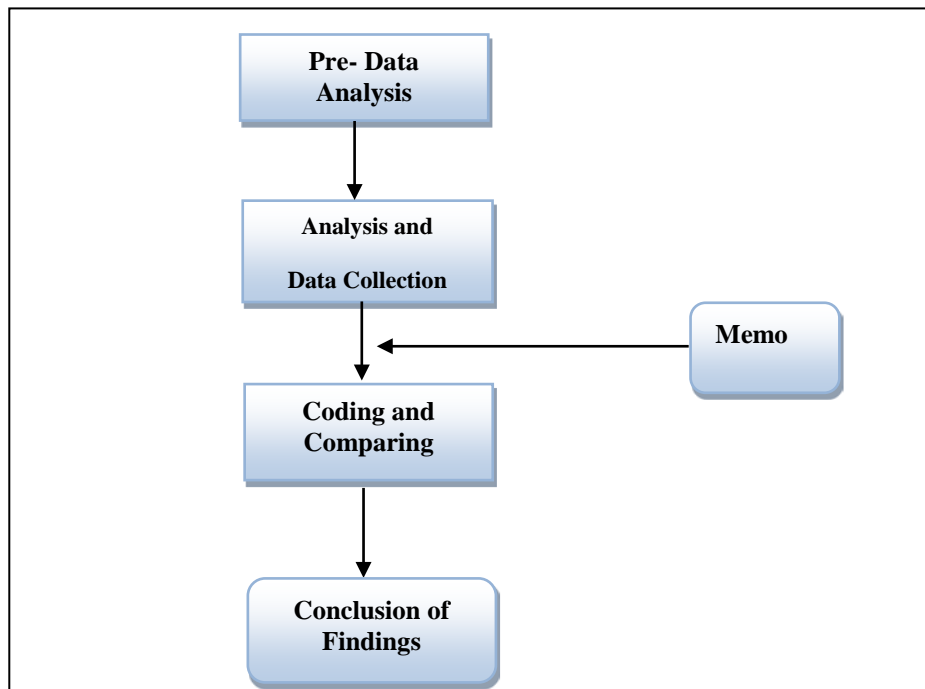
As mentioned in Section 3.4, this study was interpretive, and the data analysis of interview data commenced with the transcription of emergent data from interviews.

The process of interpretive analysis did not involve merely the categorisation of data (Brocki and Wearden, 2006); rather, analysis required close interaction between the researcher and the text as the researcher attempted to comprehend the presented account, with the simultaneous use of their own interpretive resources (Smith, 1999). Smith (2004) adds that the quality of the final analysis is determined by the level of personal analytical work done at each stage of the analytical process. In this current study, the analytical process, summarised in Figure 3.5, focused on making meaning explicit.

After transcribing the recorded data, the researcher commenced reading of the transcripts and memos for each interview and comparing the transcripts for each interview. Thematic coding was used in this study. Coding, "the categorizing of segments of data with a short name that simultaneously summarizes and accounts for each piece of data" (Charmaz, 2006, p.43), was undertaken for each interview.

To get a full picture of the overall data, the coding for all the interviews were compared, and memos were written to document the central findings (Corbin and Strauss, 2008). Conclusions were made based on the overall findings. The actual analytical steps taken in this study have been explained in the relevant sections of Chapters 4, 5, 6 and 7.

Figure 3.5: Data Analysis Steps Followed in this Study



Source: Author. Methodological insights adapted from Fade, 2004; Rodon and Pastor, 2007

3.5.4 Analysis of Data Collected through Observation

The observation tool was used to access the non-verbal cues (body language, signs, gesticulations and voice signals) during the interviews with the women respondents. A memo report was taken to document evidence (for example, see Table 3.2). The observation tool was also used to ascertain how women who lived in the Rubats spent their time. Observations were also carried out to get some idea about the state of the Rubats buildings. All memos written for each of the three aforementioned

contexts were put together and analysed to identify core themes and findings for each context.

3.5.5 Analysis of Documentary Evidence Data

This study also used documentary evidence. This involved engaging intensively with relevant literature to identify a suitable theoretical guide for this study (see Chapter 2) from a broader context to the narrowest context: gender inequality and women empowerment, poverty concepts in the Western framework, and poverty in Islam and poverty in the Arabic and Saudi Arabian contexts. Also, documentary evidence relating to the Rubats housing, allocations and management of residents' needs (where available) was examined. All the materials were collected, and managed according to the type of data and information and relevance to the research structures (Fadaak, 2011). Statistics, regulations, policies and actual steps taken were analysed thematically and the findings have been included in the presentation and discussion of findings.

3.6 Ethical Considerations

The Statement of Ethical Practice of the British Sociological Research Association (2002 and 2006) underlines the importance of the commitment of researchers to ethical and legal standards, in order to maintain the integrity of the research community and all of their professional relationships. These ethical factors include research approval, relationships and responsibility towards research participants, anonymity, privacy and confidentiality as well as relationships with the sponsors. Kubaisi and Omari (2007) add that such ethical orientation will enable the completion of research with high efficiency, while preserving the dignity and rights of individuals involved, maintaining their privacy and respecting their personalities.

With reference to the above factors, there are ethical considerations to which the researcher must commit when working with the research sample of one's research, the first of which is trust. When the participants met the researcher, some residents feared they would lose their homes should they speak out about or object to their lived experiences in the Rubats. This fear was particularly the case for non-Saudi residents; however, the researcher introduced herself and explained the purpose of the study, and reassured the residents that all the information gathered would be used solely for

academic purposes. In order to further reassure the women, the researcher explained that their details would remain confidential and that only first names would be noted on questionnaires or in interviews. The researcher also reminded the participants that they could, at any point, decline participation in the study, if they so wished.

The researcher also committed to seek permission to enter their rooms and to take measurements and photographs. She also respected the privacy of some residents who refused, and instead arranged to meet with them for the interview in the corridor. To ensure that as much information was captured as possible, the researcher had to ask some questions two or more times. As previously mentioned, due to the culturally unacceptability of recording the interviews, there was an additional burden on the researcher to take detailed notes. One ethical consideration of the study was how a female researcher—whom, in a conservative society, would not be permitted to meet with an unrelated man in a closed room—would conduct interviews with officials from the Rubats' administration, whether with members of the ministry or Rubats' owners.

The researcher overcame this obstacle by meeting in the office of the manager, in an open office where other employees were present. For the interview with one Ruba owners, the researcher arranged the meeting in front of the Rubat, in the presence of her brother. As mentioned previously, Saudi society is very conservative and it was vital to respect the community customs and traditions by obtaining the manager's approval before taking any pictures or drawing plans that illustrated how the building was used. Moreover, the researcher received a request from the Ministry of Awqaf and the owner of one of the Rubats, to provide copies of any floor plans relating to the Rubats and any suggestions contained in the report about the Rubat. The researcher agreed that she would provide copies, but only after completion of the Ph.D.

3.7 Difficulties Experienced During the Fieldwork

The data collection during the fieldwork went as planned, but many difficulties were encountered during the process. These related to the climate, the government, the residents, data collection and drawing of plans for the Rubat buildings, transport to the Rubat sites, and some family pressures experienced by the researcher. Each of these areas will be explored in greater detail in the following section. First, with

regard to the climate, the researcher undertook her research in Jeddah during the summer, when temperatures are in the region of 45C. This meant that there were times during the fieldwork when it was too hot for the researcher to conduct any research; therefore, the research was conducted mainly during early morning, late afternoon or the evening. During the fieldwork, there were also two incidents of flooding in Jeddah. Both caused damage in the study area and the researcher had to stop the fieldwork in order to help the relief effort, by providing assistance to those who had suffered damage to their homes and belongings.

The second area of difficulty for the researcher was working with the government in order to gain access to the Rubat buildings; for example, the researcher encountered some difficulties in finding the exact location of the Rubats from the information given by the Ministry. This is due to the way in which addresses are given in Saudi Arabia, without a number for the address, addresses include street name and local adjoining landmarks.

In addition, some Rubats did not display the building's name on the outside, which made identification more difficult. This obstacle was a result of some residents not wishing it to be public knowledge that the building in which they lived was a Rubat.

A lot of protocol was required by government officials before access was granted to the researcher. This came in the form of completing forms and waiting for approval before conducting the interviews. There was also the added difficulty of arranging interviews with some Rubat co-sponsors, or even carrying them out in person due to the culture of gender separation; additional time was needed for the researcher to arrange appointments. The researcher called the Ministry of Waqfs on the telephone and made an appointment to meet at the male manager's office. As the Ministry deals with women's issues, it was possible for the researcher to meet with him in his office, with another man present. They discussed the situation in the Rubats and he asked her to return one week later to collect the completed questionnaire. The manager of Dar Al-Shakreen, which is located in the modern area, was willing to discuss the Rubats on the telephone with the researcher, and she administered the questionnaire while they talked. He was subsequently able to meet with the researcher

in the street in front of the Rubat building in order to grant her permission to enter the Rubat and take photographs of the building.

After permission from the government had been sought and gained, organising the interviews themselves was very time-consuming. Multiple visits to the Rubats, to spend time speaking to the women who lived there, were required beforehand as part of Saudi social custom. This relationship-building had to occur before the researcher could start to ask the women questions about their lives in the Rubat. In addition to the multiple visits, the researcher had several wasted journeys to the Rubats as some of the residents were not available. Again, this impacted on the time taken for the research.

When given an opportunity to share with the researcher, the women were very emotional in communicating their experience of living in the Rubats and this, in turn, was emotionally draining for the researcher. 'Research is a process of trying to gain a better understanding of the complexities of human interactions' (Marshall and Rossman, 1995). This was apparent during this part of the research. There were some difficulties in contacting and communicating with some residents from other countries, who did not have a good command of Arabic.

The researcher tried to explain the questions in a simple way or to ask residents to translate for them. During the interviews, the researcher took notes in Arabic, which then needed to be translated into English. Moreover, some older residents had problems understanding the questions being asked, and asked for them to be repeated several times. This meant the interviews took much more time and greater effort on the part of the researcher.

As we can see from the difficulties faced during the interviews, the necessary data collection was conducted solely by the researcher. This made drawing the building plans of the Rubats more time-consuming. The pictures of the Rubat buildings were also taken by the researcher as part of the mixed-method approach to data collection; however, this was very tedious, and photographs could not be taken in Saudi society without advance permission.. Such permission, however, may not

suffice as the researcher might also encounter problems with local residents who are unhappy with photographs being taken of their area.

Currently, women in Saudi Arabia are forbidden to drive themselves, which made it necessary to visit the Rubat sites with a male relative, usually the researcher's brother. This meant that the researcher had to manage three timetables when planning visits to the Rubats; her own, her brother's and those of the women residents. In Saudi Arabia, public transport is not widely available; therefore, a woman is reliant on a male relative or driver, to take her to places she wishes to go, a process which may involve extensive negotiation. The alternative is to take a taxi, but these are relatively expensive. Moreover, once in the area of the Rubats, which can be unsafe for a woman to travel to alone, there was the potential difficulty of finding a taxi for the return journey.

Some of the major difficulties faced in fieldwork were the lack of references and studies available about the Rubats and the lack of maps and plans for the buildings. In addition, very little data was available about the time of the establishment of the Rubats, and the source of funding for the building or the conversion of an existing structure into a Rubat. The researcher faced pressure from family members during the fieldwork, and she explained the limited time available in which to conduct the study. This pressure emerged because they had expected that the fieldwork visit would give them an opportunity to meet with the researcher and spend time with her.

Section 3.8 will explain the methodological steps followed to ensure reliability and validity of this research.

3.8 Methodological Steps for ensuring Reliability and Validity of this Research

Methodological literature underlines the importance for qualitative researchers to ensure research validity and reliability (e.g. Fade, 2004; Guba and Lincoln, 1994; Miles & Huberman, 1994; Patton, 2001; Yin, 2003). Patton (2001) comments that when designing a study, analysing results, and judging the quality of the study, qualitative researchers should pay attention to the two issues of validity and reliability. Fade (2004) reinforces that view by stating thus:

“It is important that qualitative research reports give enough methodological details to enable readers to understand what has been done and so make a judgment about the quality and usefulness of the work” (p.647). Supporting the aforementioned methodological point, Lincoln and Guba (1985, p.290) asked the question “How can an inquirer persuade his or her audiences that the research findings of an inquiry are worth paying attention to?”

Responding to this pertinence of reliability and validity in qualitative research, Yin (1994) suggested three criteria for ensuring research rigor, namely reliability, construct validity and external validity. Interpretive scholars (e.g. Andrade, 2009) adds a fourth: internal validity. Combining these methodological perspectives, the steps taken to ensure reliability of this research are explained in Section 3.8.1, while the validity (including construct validity, internal validity and external validity) steps are explained in Section 3.8.2.

3.8.1 Steps Taken to Ensure Reliability in this Research

According to qualitative literature, reliability for qualitative research “means producing results that can be trusted and establishing findings that are meaningful and interesting to the reader” (Trauth, 1997, p.242), instead of showing consistent results by repeated analyses (Andrade, 2009). Several steps were taken in this research to ensure reliability. Firstly, the methodological actions taken in this study were defined based on existing research gaps. Secondly, a quantitative tool (questionnaire) was used in this qualitative study. The two structured questionnaires used in this study were developed from existing instruments (e.g. Fadaak&Farhat, 1989; Afif, 1993; Al-Hashmi, 1998).

3.8.2 Steps Taken to Ensure Validity in this Research

In qualitative research where there is a high likelihood of bias due to the subjectivity factor (Cohen et al., 2007), appropriate measures must be followed to ensure validity (Andrade, 2009; Yin, 1994). According to Miles and Huberman (1994, p.11), validity is testing “the meanings emerging from the data...for their plausibility, their sturdiness, their ‘confirm ability’.” The steps taken to ensure validity are

presented in Sections 3.8.2.1 (construct validity), 3.8.2.2 (internal validity) and 3.8.2.3 (external validity).

3.8.2.1 Construct Validity

Construct validity has been conceptualized as the establishing of appropriate operational measures for the investigated theoretical concepts by connecting data collection questions and measures to research questions and hypotheses (Yin, 1994, 2003). Since a major problem of case study design is in the defining of a “correct operational set of measures” (Yin, 2003, p.35), case study researchers have sought to address this problem by using multiple sources of evidence in a triangulation fashion: “data triangulation essentially provide[s] multiple measures of the same phenomenon” (Yin, 2003, p.99).

To optimise triangulation impact, the researcher studied several Rubats, and also used diverse data collection tools. To ensure construct validity, this study followed interpretive research methodological guidelines (e.g. Yin, 2003; Andrade, 2009) and replaced triangulation with corroboration, which denotes “the act of strengthening [an argument] by additional evidence” (Hayward and Sparkes, 1975, p.253). In this study, corroboratory evidence was gained through interviews, observation and questionnaires.

3.8.2.2 Internal Validity

Qualitative research literature (Yin, 2003) has emphasised the importance of using pattern-matching as a strategy for ensuring validity in case study research. Such pattern-matching approach enables researchers to match or contrast emergent themes during data analysis (e.g. Rowley, 2004; Yin, 2003; Lindgreen, 2001). In the interpretive research design of this study, the following two steps were taken to ensure internal validity. First, to ensure plausible explanation of women’s poverty and socio-economic welfare of Saudi women, using the Rubats housing, the researcher kept an open mind in looking for core cues about the phenomenon.

The researcher also checked for non-verbal cues, for example, the emotional expressions when residents talked about their divorce, motivations for living at the Rubats, their economic hardships, how they are neglected by the management of the

Rubats and the Saudi Government, and so forth. Following this methodological step added to the credibility of the analysis and findings (Guba and Lincoln, 1994). Second, a rigorous coding procedure was followed to achieve credibility in the findings. It must be mentioned here that the researcher's interpretation of emergent data were checked through several means to ensure that they represented the perception of the study participants. For example, the interpretations from this study were checked with several participants (Kakabadse et al., 2010). Also, the meanings derived from both the Arabic recordings and English translations were checked with two top academics who possessed good knowledge of interpretive research (Brocki and Wearden, 2006) and also good working experience of English and Arabic languages.

3.8.2.3 External Validity

External validity (Yin, 1994; 2003), which is also referred to as transferability and applicability (Byrne, 2001), implies the extent to which the researcher's findings can be applied beyond the specific case study, in other words, can the results be applied in other contexts or other cases in the research population (Yin, 1994; 2003; Andrade, 2009).

This study was based on multiple case(s) [multiple respondents for each of the core respondents groups explored in this research] and the focus was on 'analytical' and not 'statistical' generalization (Yin, 1994; 2003). The focus in analytical generalization was to generate findings from case studies that could be replicated (Yin, 1994; 2003). To achieve that target, external validity was ensured by using the multiple case designs (Yin, 1994; 2003; Biggerstaff and Thompson, 2008); and multiple sources of data (Biggerstaff and Thompson, 2008).

3.9 Conclusion to Chapter Three

The conclusion summarises the chapter's core focus and also flags the focus of the fourth chapter.

This Chapter (3) specified and justified the methodological approach followed in addressing the research questions underlying this study towards offering plausible conclusions. The notion of research paradigm was explained, leading to the

explaining and justifying of the positioning of this study in the context of research paradigm. Thereafter, the research strategy was introduced, explaining the exploratory nature and mechanisms for this study.

To explore the Rubats use and effectiveness as poverty reduction tool in Saudi Arabia, a mixed methodology approach (including interviewing, observation, comprehensive reading and the use of questionnaires) was used. The implementation of these tools was undertaken in two main stages—the pilot stage and the main fieldwork stage. In that regard too, the selection of participants and criteria used were also explained. The researcher explained the steps taken to address language-related threats based on the fact that interviews and analysis were undertaken in Arabic and subsequently translated to English. The data analysis process was also explained. The analytical steps taken for each of the data collection tool were explained.

The researcher also explained the challenges encountered in the methodological process for this study. The ethical considerations in research were also explained.

In this last section, the chapter's conclusion was presented. This contained two main contexts. First, the importance of reliability and validity in research was recognised. As a response, the researcher explained clearly the steps taken in this research to ensure the reliability and validity of this research.

In the next Chapters (4, 5, 6 and 7) the findings are presented.



“It’s an objective fact, that if you want to solve some of these huge, kind of bigger problems of extreme poverty, you have to include the women.”

International Women’s Day 2014

Zoe Mintz 03/March/14

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Chapter 4: The Socio-Economic Conditions of the Women Living in Rubat Housing

4.0 Introduction

Chapter four, the first fieldwork chapter, explores the situation of the women and specifically gives an experiential insight into women living in poverty; who they are, how they come to live in the Rubats, and how they manage. The evidence was derived through the use of questionnaire, followed by a semi-structured interview, and covered basic background information about the women, such as; age, nationality, educational status.

4.1 Who Lives in the Rubats

Two major categories of women live in the Rubats: older and disabled women and younger women with children.

4.1.1 Age of Residents

In Saudi Arabia people tend to think of old age as starting at 60. The Rubats receive women of all ages, but 84 of the 117 women in the study were aged 50 years and above and of these, 64 were 60+ years of age. The number of older women in the Rubat is high, which is explained by the fact that given their age and the fact that all their relatives may be dead, only the Rubats provide them much needed economic and social support. Significantly, only 14% of these older women were Saudi nationals. When non-Saudis chose not to return to their countries of origin for various reasons, they had no other option than to live in the Rubats.

One of the reasons for the low number of Saudi older women is that Saudi Arabia is still seemingly traditional in its duties to older parents; the extent of change occurring in the Saudi society has impacted less on older women than on younger divorcees and younger widows. As commonly and severally represented in the Qur'an, people should care for their parents: "And the Lord has decreed that you worship none but Him. And that you are dutiful to your parents. If one of them or both of them attain old age in your life, say not to them a word of disrespect, nor shout at them but address them in terms of honour." And lower to them the wing of submission and humility through mercy, and say: "My Lord! Bestow on them Your

Mercy as they did bring me up when I was young” (Surah 17-Al-Isra, Part 15, 1996). Despite the need for improvements in housing for elderly people, it is believed that families in Saudi Arabia should care for their own parents.

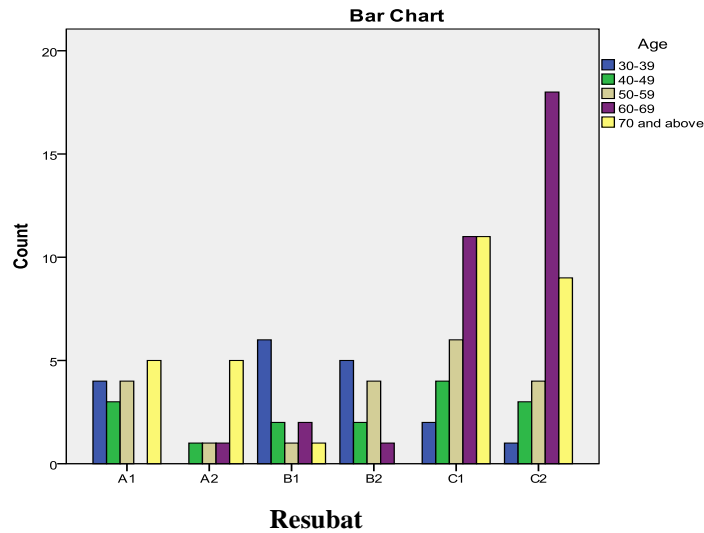


Figure 4.1 Bar Chart - Distribution of residents by age group

Figure 4.1 presents the distribution of residents by age groups. According to Shalash (2007), many Saudis feel that the increasing provision of housing for older people leads to families neglecting their duties under Islam. However, there is no doubt that some elderly parents suffer from neglect at the hand of their children (Al-Naim, 2001).

However, Saudi Arabia has recently undergone rapid social and economic changes; these changes have resulted in changes in family relationships. The extended family is less common now and the nuclear family has become more common (Katuib, 2010). Family life has become more complex with sons playing a more important role in making decisions that will affect the whole family, and with the elderly having less influence.

Mishaas, a sixty-five year old divorced Saudi woman, who lived in Rubat B1, commented:

“I have lived in the Rubat for more than 10 years, I was working in the private sector as nurse, but now with my age this is no longer possible and now I spend my time sleeping, watching TV or

listening to the radio, I have children, sisters and brothers but sad to say they do not have the time to contact me as everyone is busy...."

Malak, a seventy-year-old Yemeni widow, who lives at Rubat C1, however, spoke about living in the Rubat as a more positive choice: *"I live in the Rubat after my husband's death, although I have children but it is better to live in the Rubat, it is freer and more comfort for me...."*

Fatima, a Saudi widow aged more than 70 years, resided in Rubat A1. She also talked of independence in relation to her housing. *"I have lived in the Rubat for less than 20 years; I can get outside the Rubat and I do personal errands by myself...."*

Figure 4.2 shows the years of residence for the women living in the Rubats.

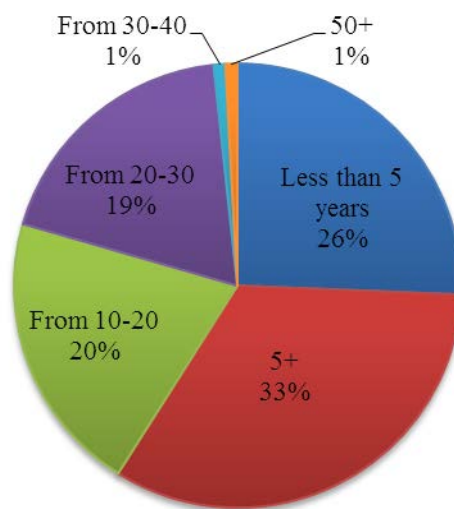


Figure 4.2 Distribution of residents by years of residence

As Figure 4.2 shows, 48 respondents (41% of those living in the Rubats) had done so for a period of up to ten years, while 39 % of the women had lived there for 10 to 30 years.

Fieldwork revealed that those who had lived there for more than 10 years were not prepared to move from the Rubats unless they had the opportunity to move to a better one. The Rubat offered them shelter, safety, food aid or donations from philanthropists, and they had no relatives to care for and support them (Al-Harbi. 2012). The longer residents remained in a Rubat, the less the likely they would move, as a respondent, Mkawiyeh, a single woman from Saudi Arabia, who lived in Rubat A1 indicated:

“I have lived in the Rubat for 20 years. Even though it is not the perfect place, I have now long settled down here. I have established long term friendships and close knit community. So I don't want to move out. In any case I have nowhere better to go.”

Some women who were long-term residents had inherited their Rubat room from family members, such as a daughter inheriting from a mother. Others were first-generation residents. There are very few new Rubats being built. In fact, some have been demolished, leading to fewer options in the midst of higher demand, which is due to the rising number of divorced women.

4.1.2 Marital Status of Residents

The evidence regarding the marital status of the women is captured in Figure 4.3 below.

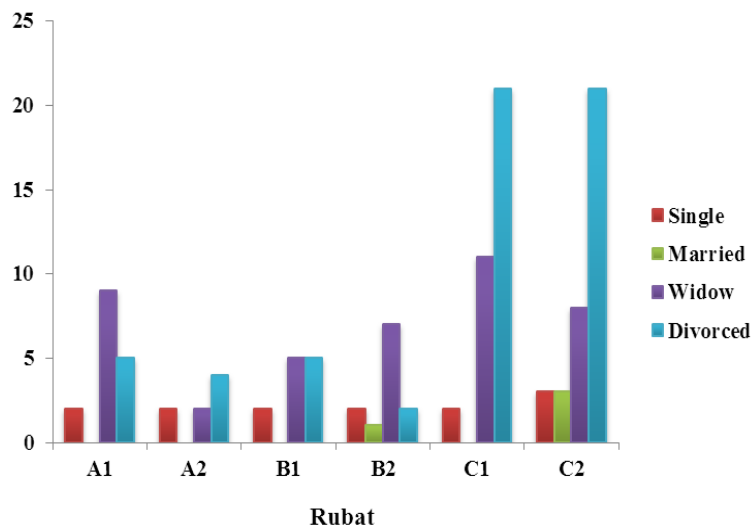


Figure 4.3 Residents by Marital Status

There were a high number of divorced residents in Rubats C1 and C2, outnumbering widows. In Rubats A1 and B2, widows outnumbered divorcees, while in Rubat B1 there was an equal number of divorcees and widows. Overall, the proportion of married women in all the Rubats was very low.

4.1.3 Residents living with another person

The distribution of residents based on the number of residents living with another person is shown in Table 4.1 below

Percentages and totals are based on respondents.

Table 4.1 Distribution of residents by the number of residents living with another person					
Rubat		Number of residents living with another person			Total
		Son	Daughter	Other	
A1	Count	0	5	3	8
	% within Rubat	-	62.5%	37.5%	
A2	Count	0	0	0	0
	% within Rubat	-	-	-	
B1	Count	1	3	0	3
	% within Rubat	33.3%	100.0%	-	
B2	Count	5	7	1	1
	% within Rubat	55.6%	77.8%	11.1%	
C1	Count	2	2	1	5
	% within Rubat	50.0%	50.0%	25.0%	
C2	Count	3	4	5	12
	% within Rubat	27.3%	36.4%	45.5%	
Total	Count	11	21	10	42
	% within Rubat	26.2%	50.0%	23.8%	

As evident in Table 4.1, more than 30 sons and daughters of the residents live in the Rubats with them in Rubats B1, B2, C1 and C2. Half of all those who resided with another person lived with their daughter(s), while a quarter lived with a son under the age of 18. Male children older than 18 are not allowed to live in women's Rubat for religious reasons.

4.1.4 Nationality of Residents

The Rubat is purposed to be charity-based housing for women who have no family support. Many women found in the case study Rubats were non-Saudi nationals with no relatives in the country and they represented the larger population in the Rubats. However, it was clear that a high proportion were Saudi citizens. Those in A1 and the majority of those in B1 and B2 were Saudis. The co-sponsors of these Rubats give priority to women from Saudi Arabia. In A1, all of the women were Saudis, as was the case in B1 with the exception of one. This change has happened

over the last decade, with an increase of more than 10% in the Saudi residents seen in a previous study which was 24% (Al-Ahmadi, 2004).

Table 4.2 Distribution of Case Study Participants according to their Nationalities					
Rubat	Nationality				Total
	Saudi Arabia	Yemen	Somalia	Other	
A1 Count	16	0	0	0	16
A1 % within Rubat	100.0%	-	-	-	100.0%
A2 Count	2	5	0	1	8
A2 % within Rubat	25.0%	62.5%	-	12.5%	100.0%
B1 Count	11	0	0	1	12
B1 % within Rubat	91.7%	-	-	8.3%	100.0%
B2 Count	8	1	0	3	12
B2 % within Rubat	66.7%	8.3%	-	25.0%	100.0%
C1 Count	4	3	6	21	34
C1 % within Rubat	11.8%	8.8%	17.6%	61.8%	100.0%
C2 Count	1	7	10	17	35
C2 % within Rubat	2.9%	20.0%	28.6%	48.6%	100.0%
Tota Count	42	16	16	43	117
Tota % within Rubat	35.9%	13.7%	13.7%	36.8%	100.0%

In C2—the larger Rubat—Saudi women were a very small group because the sponsors accommodated people regardless of nationality. Among Rubat sponsors, there was clearly an understanding that more Saudi women would need to be housed. This research also found that 16 respondents (13.7%) were of Yemeni nationality because of its neighbouring position to Saudi Arabia, and the fact that the two countries enjoy good relations and permits to live and work in the Kingdom can be obtained with ease. Many Yemenis migrate to the Kingdom where the customs and traditions are comparable (Al-Hemdan, 1990).

As shown by the Table 4.2, 16 respondents which represent 13.7% of the residents were of Somali nationality. The Rubat specifically built to house Somali women was closed because of poor conditions. Since that time, the Somali women

have been housed at the remaining Rubats. 43 respondents representing 36.8% of the residents were from other countries, such as Ethiopia, Egypt, Eritrea and Pakistan.

4.1.5 Education

The level of education of residents living in the Rubats is summarised in Figure 4.4 below

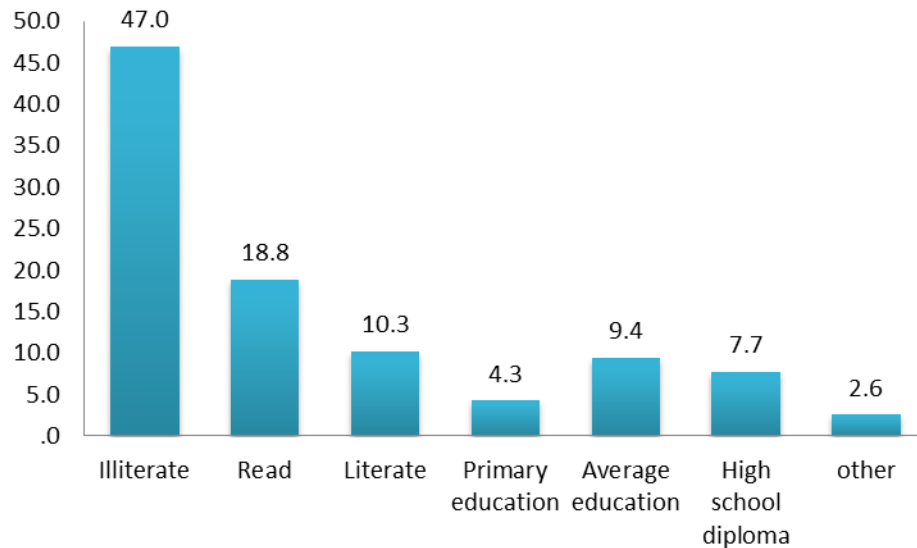


Figure 4.4 Distribution of residents by educational status

Almost 80% of all residents had a very low level of education, with the majority being illiterate, and the rest having basic levels of reading, or reading and writing. Thus, for a high percentage of residents, their educational standards did not permit them to work. As Bin Afif (1993) and Al-Sumairi (1989) indicated in their studies, individuals' increased ambition is part of the social function of education, which in turn pushes them towards improving their social status. As for the Rubat residents, their low levels of education made them unable to raise their social and economic levels. In addition, many residents were older women with health issues and were beyond the time of life when they thought of making great change in their situations.

4.1.6 Types of Relatives

Table 4.3 Distribution of residents by types of relative

Rubat		Relatives				
		Spouse	Brother or sisters	Children	Grandchildren	Cousin
A1	Count	0	9	8	0	5
	% within Rubat	.0%	64.3%	57.1%	.0%	35.7%
A2	Count	0	2	5	1	3
	% within Rubat	.0%	25.0%	62.5%	12.5%	37.5%
B1	Count	0	5	5	0	1
	% within Rubat	.0%	55.6%	55.6%	.0%	11.1%
B2	Count	0	8	2	0	3
	% within Rubat	.0%	66.7%	16.7%	.0%	25.0%
C1	Count	1	5	10	3	13
	% within Rubat	3.3%	16.7%	33.3%	10.0%	43.3%
C2	Count	1	14	14	0	12
	% within Rubat	3.2%	45.2%	45.2%	.0%	38.7%
Total		2	43	44	4	37
		1.93%	41.34%	42.30%	3.84%	35.57%

Percentages and totals are based on respondents.

As Table 4.3 shows, the majority of Rubat residents had some family network in the form of a brother, sister, child or cousin. 43 respondents (representing 33%) had a brother or sister, 44 respondents (representing 34%) had a child and 37 respondents (representing 29 %) had a cousin. It is clear that some women had more than one kind of relative, as stated in table (4.3), with some of them living outside of the Rabat.

The Saudi culture, is underpinned by religion and social customs, requires families (especially siblings or children) to have close links with one another. The fact that these women had so many living relatives but were not supported by them gave them a sense of loss and abandonment. This situation could be considered to be indicative of changes in Saudi society, especially within families, with increasing trends towards small nuclear families that are not always able to fulfil their traditional role towards female relatives, such as mothers and sisters.

4.2 Sources of Support

The researcher presents the findings regarding the financial and social support available to women and its adequacy in this section.

4.2.1 Social Security, Donations, Incomes and Other Sources

The evidence from this study suggests that the women living in the Rubats were highly dependent on social security and alms. Overall, the residents were not able to meet most of their needs as the Social Security payments they received were relatively small.

To get a better understanding of the residents' economic situations, it was important to highlight their circumstance with regards to occupation, other sources of income, and aid received and frequency.

Occupation: Figure 4.5 shows a high proportion of Rubats residents previously were housewives (33.3%), while 17.9% had worked in either their own business or a family-owned business.

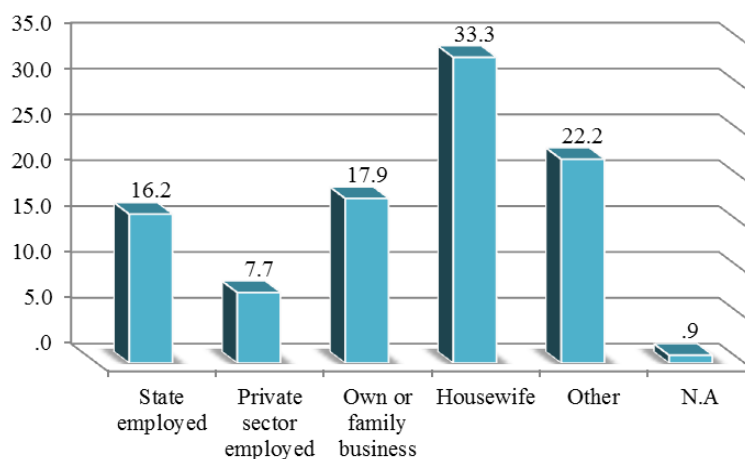


Figure 4.5 Distribution of residents by previous occupation

In their current capacity as residents in the Rubats, these women no longer had earning opportunities and as divorcees or widows, no longer had a secured income from their husband. Instead, their main source of sustenance was the Rubat itself and Social Security.

Table 4.4 shows that 52.1% of residents were without a steady income and were dependent on charity from rich people or their neighbours, while the remaining residents (56) representing 47.9% of the sample, had an income. 38 of these had a regular income from their Social Security and 15 of them worked, while the rest lived in Rubat B1, where the owner/landlord gave money to all the residents of between SR100 monthly (£16.25) and SR 250 (£40.63) if they had children. In Rubat B2, all the residents were given SR100 per month each from a rich individual. Where there was an income, this was mainly linked to Saudi women rather than other nationalities, except for donations by the Rubat owner or a reliable philanthropist donating to the whole Rubat. Those who were non-Saudi had to depend on more uncertain funds, available especially during religious festivals, when monetary donations are seen as a good deed. This study found that these residents' monthly income ranged between SR 300 (£49.27) and SR 1500 (£246.34).

Table 4.4 Distribution of residents by monthly income, and type of income								
Rubat		Monthly income		Social security		Other major income		
		Yes	No	Yes	No	Work	Charity	Family
A1	Count	15	1	15	1	1	15	0
	%	93.8%	6.3%	93.8%	6.3%	6.3%	93.8%	-
A2	Count	2	6	2	6	0	8	0
	%	25.0%	75.0%	25.0%	75.0%	0%	100.0%	-
B1	Count	9	3	9	3	7	4	1
	%	75.0%	25%	75.0%	25.0%	58.3%	33.3%	8.3%
B2	Count	8	4	8	4	2	10	0
	%	66.7%	33.3%	66.7%	33.3%	16.7%	83.3%	-
C1	Count	15	19	3	31	2	32	0
	%	44.1%	55.9%	8.8%	91.2%	5.9%	94.1%	-
C2	Count	7	28	1	34	3	32	0
	%	20.0%	80.0%	12.9%	97.1%	8.6%	91.4%	-
Total	Count	56	61	38	79	15	101	1
	%	47.9%	52.1%	32.5%	67.5%	12.8%	86.3%	.9%

Thus, non-Saudi residents were poorer than Saudi nationals who supplemented their income through work and received social security. Non-Saudi women did enter employment (usually illegally) but they were less likely to find well-paying jobs because of their lower education levels. There was also a difference in income of the

different Rubats. For example, the women in A1 and A2 were financially better-off because they had good relationships with the neighbourhood. Rich people frequently visited these Rubats and supported the residents. Even though the overall living condition was bad, the women did not want to move out because of the benefits they received.

Table 4.4 also shows that 32.5 % of residents—especially Saudi women—that received financial assistance from governmental agencies, also received Social Security, insurance, or pension. Where women had Social Security, some also had these other income sources. This group of residents had monthly incomes ranging between SR 800 (£131.39) and SR 1500 (£246.34). The researcher noted that some women were reluctant to speak openly about money and some women gave information which was known to be incorrect, possibly because they were frightened to seem too well off in case they were asked to leave the Rubat.

Most residents were dependent to an extent on charity from their neighbours or rich people and this was most evident in the historical area (A1 and A2), where access to aid from others reached 86.3%, while the proportion employed to work outside the Rubat, for example in service, or as a cleaner, was only 12.8%. Thus, charity played an important role in supporting the Rubat residents, with 86% of residents dependent upon charitable donations, in contrast to the 0.9% who relied upon their relatives. Only 32.5% is this in total or in the historical area received Social Security, which was available only to residents from Saudi Arabia; however, this money was not a large amount, especially for those who have children.

The dependence on alms and contributions was due, in part, to the old age of some of the residents, which prevented them from earning a living. When asked about their monthly income, it became apparent that many of those who had no fixed income depended on alms from charitable persons, although such donations were not given with any regularity. In discussing their situation, most respondents evidenced anger and frustration with tears, increased speaking volume, hisses, and so forth. Hence, as Al-Shahlob (2010) once commented, residents' dissatisfaction and frustration arose from their low standard of living.

Though all residents depended upon charitable sources, the alms were not fixed, and the frequency of these donations varied. However, these resources were given mostly in the months of Shaban and Ramadan, or on other feast occasions. A summary of the frequency of aid to the residents is presented in Figure 4.6.

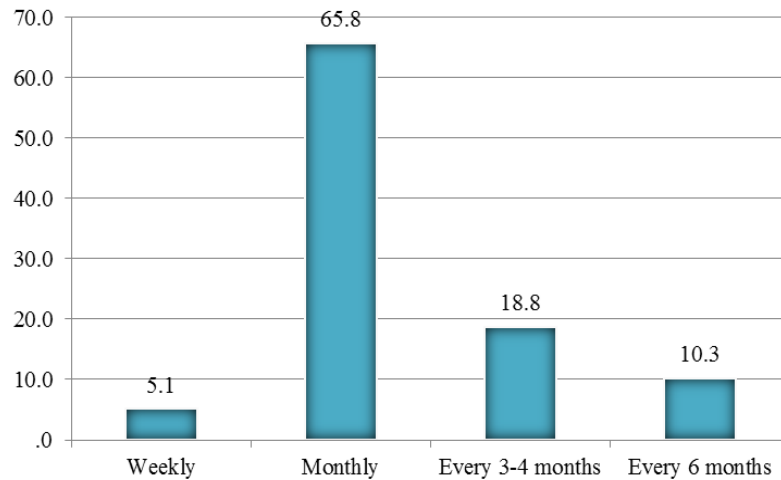


Figure 4.6 Distribution of residents by the frequency of aid

As for financial subsidies, only a few, mostly Saudi, residents received them from charities. Some Rubat owners distributed a small sum of money to the residents, regardless of their nationalities. This aid was paid monthly or on feast days and special occasions. 65% received their aid on a monthly basis.

Almost three quarters of residents felt that the subsidies were not enough, and were given infrequently, sometimes only every six months, in addition to occasionally being unfairly distributed. 28.2% of residents, however, felt that they had enough—evidence, perhaps, of fewer needs. Some women did not like to rely on charity and therefore never asked for further support. These women expressed content with what they received, were unperturbed if other people had more, and rather praised God for what they had.

Non-monetary support: This study also found that the residents also accessed additional, non-monetary income from charity associations. Most (87%) charitable donations were received as food subsidy distributions to residents by charitable sources. Some contributions were financial gifts towards food purchase. In most cases, most tangible food donations did not match the residents’ different needs

depending on age and physical conditions. The hardest hit in such circumstances were children and elderly women, who typically had additional needs. Donations were provided every six months, according to the charities' system of distribution, of food stuffs such as cooking oil, rice and other basic supplies and were often reserved for Saudi women.

This phenomenon may be explained as putting Saudi women first when resources were limited.

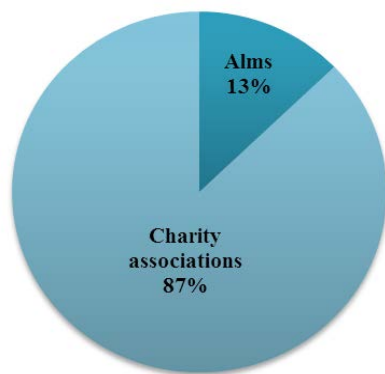


Figure 4.7 Distribution of residents by additional income sources received

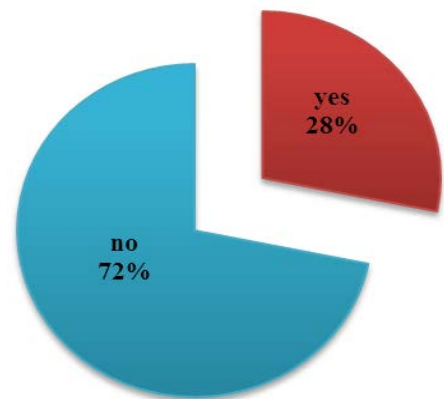


Figure 4.8 Distribution of residents by whether their income met their needs

For two months during the year's religious festivals, residents received more money from people but the rest of the year they just received donations of food and clothes. Many residents found that such assistance was insufficient, especially residents with children, due to the developmental needs of growing children, including food and clothing. In addition, some residents, mainly Saudis, supported their adult children outside the Rubats.

The residents who believed that the aid was not enough were concentrated in the Rubats located in the modern area (Dar Alshkireen and Bugshan). The majority of these residents were non-Saudi, and did not receive subsidies or a fixed income each month, either from the Rubat owner or from people outside the Rubat (see Table 4.4). Life was more difficult for the non-Saudi residents, who would have liked to have

more money at their disposal, for expensive medical treatment, or for the renewal of residence permits.

4.2.2 Expenditure: Water fee, Electricity fee and Mobile phone Costs

Some residents cannot pay for their own bills as shown in Figure 4.9 and Table 4.5.

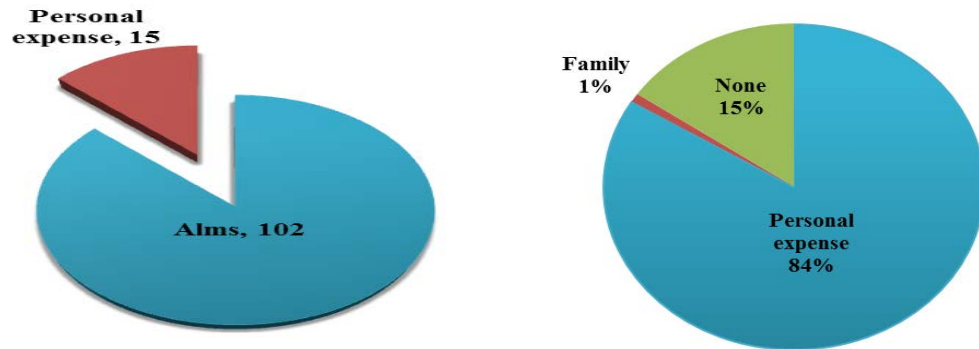


Figure 4.9 (left) frequency of residents by how they pay for their water fee, electricity fee (Right) and by how they pay the mobile phone fee

Table 4.5 Distribution of residents by how they pay their water fee, electricity fee and mobile phone fee									
Rubat		Water		Electricity		Phone fee			Total
		A	PE	A	PE	PE	F	N	
A1	Count	16	0	16	0	15	0	1	16
	%	100.0%	-	100.0%	-	93.8%	-	6.3%	100.0%
A2	Count	8	0	8	0	5	0	3	8
	%	100.0%	-	100.0%	-	62.5%	-	37.5%	100.0%
B1	Count	0	12	0	12	12	0	0	12
	%	-	100.0%	-	100.0%	100.0%	-	-	100.0%
B2	Count	9	3	9	3	11	0	1	12
	%	75.0%	25.0%	75.0%	25.0%	91.7%	-	8.3%	100.0%
C1	Count	34	0	34	0	28	1	5	34
	%	100.0%	-	100.0%	-	82.4%	2.9%	14.7%	100.0%
C2	Count	35	0	35	0	27	0	8	35
	%	100.0%	-	100.0%	-	77.1%	-	22.9%	100.0%
Total	Count	102	15	102	15	98	1	18	117
	%	87.2%	12.8%	87.2%	12.8%	83.8%	.9%	15.4%	100.0%

Legend: A=Alms; PE=Personal Expense; F=Family; N=None

The study found that all the residents depended on alms from the Rubat owner or the government to pay their water and electricity fees. Only 12.8% of the residents who resided in the traditional area Rubats, could afford the payment of water charges, without relying on alms. In Rubat B1, all 12 paid for their own water and no one depended on alms. Only a small percentage of residents were able to pay their own electricity charges. 83.8% of the sample members paid their own fees for their mobile phones. This was with the exception of the residents in Rubat B1, where all residents paid for electricity themselves, as did 83.8% of respondents with respect to telephones. Given the expense of telephone charges, it was apparent that cost contributed to the fact that 15.4% of respondents did not possess a telephone. The use of a phone was important to the women because it was their only way to keep in touch with family and friends. Telephone usage was particularly important to them during the holidays and on significant occasions in their lives, whether joyful or sad. Moreover, telephones enabled residents to stay in contact with people and contact someone in an emergency.

Rubat		Do you have enough to live on without help from others?		Total
		Yes	No	
A1	Count	0	16	16
	%	0%	100.0%	100.0%
A2	Count	0	8	8
	%	0%	100.0%	100.0%
B1	Count	2	10	12
	%	16.7%	83.3%	100.0%
B2	Count	0	12	12
	%	0%	100.0%	100.0%
C1	Count	0	34	34
	%	0%	100.0%	100.0%
C2	Count	2	33	35
	%	5.7%	94.3%	100.0%
Total	Count	4	113	117
	%	3.4%	96.6%	100.0%

It was found that the Rubat residents in the historical area (A1 and A2) felt that the aid they received was sufficient. In this area, the local people provided aid to residents on a very frequent basis.

In Rubat C1, the vast majority of residents were Saudi, worked, and earned a steady income in addition to reserved food donations. As Table 4.6 shows, 113 (96.6%) of the residents did not have enough to live on without help from others, which implied that Social Security fails to meet the residents' most basic needs such as clothing, food and drink and medical treatment.

4.3 Daily life

4.3.1 Relationship to the Neighbourhood

The residents have lived in the Rubat for many years (see Figures 4.10 and 4.11) and seem to have good knowledge of the neighbourhood.

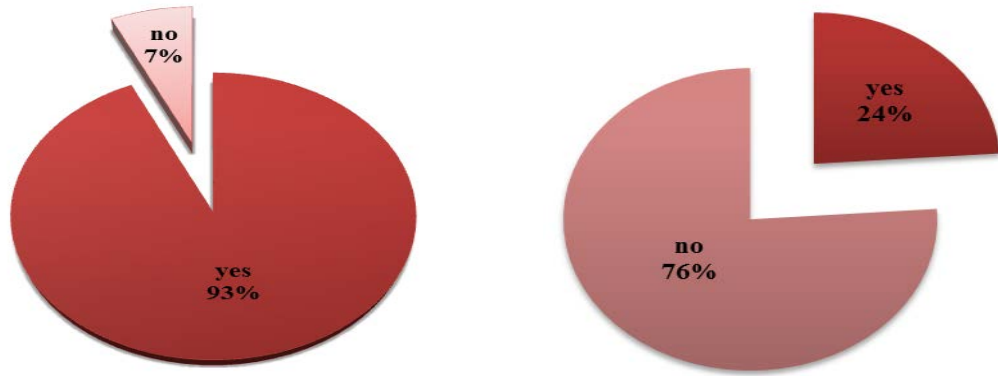


Figure 4.10 (left) frequency of residents by knowledge of the neighborhood and Figure 4.11 (right) the number of contacts they have in it

The results suggested that the vast majority of residents knew the neighbourhood, and only 7 % of the residents did not know the neighbourhood at all, which meant it was more difficult for them to access facilities and services. From Figure 4.11, however it is clear that the majority of Rubat residents did not know people in their neighbourhood. Salama, who lives in Rubat B1, said, *“I have lived in the Rubat for more than 5 years, I got to do my shopping by myself so I know the neighbourhood but unfortunately I do not know the people who live in the area.”*

Women living in the Rubats located in the historical area had more contact with people in the local area, possibly because this area has a reputation for being more close-knit.

From Table 4.7 (next page), it is evident in B1 and B2 (the traditional area) and C1 and C2 (the modern area), that many residents had physical knowledge of the neighbourhood but did not know many people in the neighbourhood.

Table 4.7 Distribution of residents by knowledge of the neighbourhood and the number of contacts in it

Rubat		Know the Neighbourhood		People in this Neighbourhood		Total
		Yes	No	Yes	No	
A1	Count	16	-	16	-	16
	% within Rubat	100.0%		100.0%		100.0%
A2	Count	8	-	8	-	8
	% within Rubat	100.0%		100.0%		100.0%
B1	Count	11	1	-	12	12
	% within Rubat	91.7%	8.3%		100.0%	100.0%
B2	Count	12	-	1	11	12
	% within Rubat	100.0%		8.3%	91.7%	100.0%
C1	Count	33	1	3	31	34
	% within Rubat	97.1%	2.9%	8.8%	91.2%	100.0%
C2	Count	29	6	-	35	35
	% within Rubat	82.9%	17.1%		100.0%	100.0%
Total	Count	109	8	28	89	117
	% within Rubat	93.2%	6.8%	23.9%	76.07	100.0%

Many people in the historical area came to Saudi Arabia from other countries and from different age groups; the city centre location means there are many facilities, such as shopping centres. The social make-up of the people of this neighbourhood is very diverse, which may have indicated that the Rubat residents felt more comfortable mixing with others. This area's residents also had much to do with the Rubats—they made donations and visited, for example. The Rubats were well-known, as the area tried to support the residents. Salha, who lives in Rubat A2 said, *“The Rubat is in a good area, all of the neighbours help and support us, in fact every Friday we receive food from the neighbours which we share with the other residents.”* The residents were all very content to live there, and were less concerned with building quality, because they wanted to stay close to the local residents.

In the other areas, there was a wide gap between the inhabitants and the surrounding community. Rubat residents worked for those in the neighbourhood. Some residents had lived in a private apartment with their own children before they became Rubat residents; some adapted to it eventually but others refused to stay and

tried to find private accommodation. One Saudi resident said that because of her divorce she had to live in the Rubat, but her children refused to live there because of the stigma associated with Rubat dwellers; they chose to live with her parents and she visits them during holidays.

In Rubat C1, a resident from Yemen who was divorced and had children said that she could not even let her family or her friends in her apartment. She was embarrassed because she once lived in a very spacious and comfortable apartment in a good neighbourhood. Her experience of the Rubat was uncomfortable and she experienced difficulties in finding friends for her children. She had allowed them to play once with some children, but there were fights so she never let them play again.

Although many investigative journalists¹ have visited these Rubats to report on the conditions and reveal residents' stories and situations, such revelations have not led to change. These investigations raised public awareness of Rubat-related problems in the community over the last decade, but no drastic improvements have been made,

3- Some journalistic investigations for the Rubat by the historical sequence published: -

- Al Harbi, (2008) Elderly women been forgotten in the Rubat of Jeddah left without the elements of a decent life, Al waten newspaper, No 2709, date 29-02-2008.

-Alkhtarh, Khchifaty and Najrani (2010) Victims of isolation and disobedience, Okaz newspaper, No 3393, date 10-01-2010.

-Shawish, (2010) Rubats in Jeddah. The role of an abandoned and dilapidated building and the absence of social responsibility, Aleqtisadiyah, No. 6201, date 30 - 10 -2010

-Mashour&Alhadbana, (2011). Rubat residents demanding hygiene and Electrical devices and the Social Affairs assure the provide all the needs, Al madina newspaper, No 19062, date 11/03/2011

- Bahauddin& Solomon (2011) Mothers been forgotten screaming: Where are the philanthropists and why they disregard? Sabq online newspaper, date 28-03-2011.

-Arwa (2011), Rubat residents are living in cramped rooms and suffering miserable existence, Al-Hayat newspaper, No 17682.date 2-09-2011.

-Anber, Abdulrahman&Alalghemana (2013), -Rubat Inhabitants between the lonely and the memories of joy, OkazWeekly, No 4436, date 9-08-2013.

- Al-Ghamdi (2014), Dilapidated buildings and shared bathroom Rubats in Jeddah waiting for maintenance, Okaz newspaper, No 4765,date 04-07-2014

- Hussein (2015), The Ministry of Awqaf and Charity Association Branch draws the roadmap for Rubats in Jeddah, Al-jazirah.com, 18-05-2015.

especially in old Jeddah (historical) area. The researcher found there was a strong closeness between the Rubat residents and the community members in old Jeddah; this closeness was not replicated elsewhere.

Furthermore, it was noted that there were some obstacles in visiting the Rubats. During the interviews, respondents often mentioned that people from the outside of the Rubat were not aware of Rubat housing, or the background of the women who live there. They said that people often were surprised when they found out about the existence of Rubat accommodation, and also mentioned that people were willing to help but expressed reluctance to visit the Rubat. It seemed that people were willing to give to charity, but they were afraid of visiting them, especially because most Rubat residents are from other countries such as Yemen, Somalia, and Egypt. Moreover, the residents' cultural backgrounds may have affected the levels of tidiness and hygiene of the Rubats which the researcher observed, due to different food storage customs. Some residents stored many belongings in their rooms.

4.3.2 Leisure

Rubat residents performed different activities during their free time, as shown in Figure 4.12. The various places they performed these activities are shown in Figure 4.13.

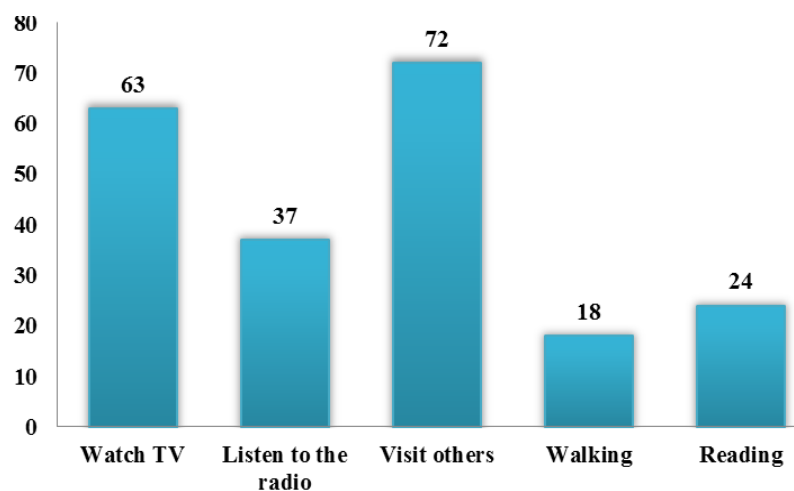


Figure 4.12 Distribution of residents by how they spend their free time

The study's results showed that most residents socialised with other women in

the Rubat. Most women spent their time with other women in their rooms and visited one another (57.7%); they also socialised in the corridors (63.5%). Many of the Rubats had no social space for the women to gather together, but even in Rubats B1 and C1 where a common room existed, such areas were not used. The common room in B1 was a good size, but the residents removed the room's old furniture and wanted new furniture before the room was used—a goal that has not been achieved. The social space in C1 was small and mainly locked, and was unlocked only when it was used as a mosque. In addition, there was no furniture in this room, which made it difficult for the women to use it, especially those with health problems. In both of these Rubats, the owners' attention could have ensured that the women had usable space in which to socialise.

Furthermore, some residents felt embarrassed in welcoming the researcher into their rooms because of the overcrowding and lack of furniture. In Rubat C1, rooms include one kitchen and one bathroom, which contributed to the room's bad smell. Also there was a lot of furniture in every corner and place. The distribution of locations where the residents spent most of their leisure time is shown in Figure 4.13 below.

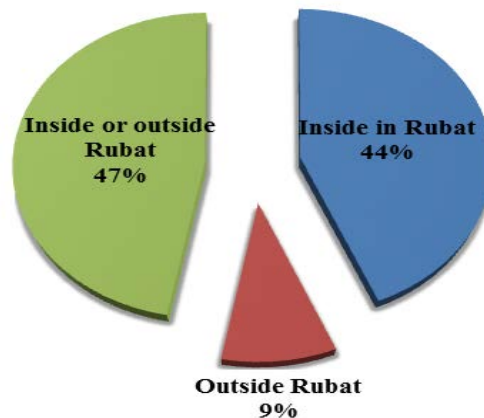


Figure 4.13 Distribution of the location of the residents' free time activities

Forty-four% of the residents engaged in their activities inside the Rubat; they watched television, listened to the radio, spoke with other residents who lived in the same Rubat, or walked in the corridors. On the other hand, 47% of respondents engaged in activities both inside and outside the Rubat—the shopped, walked in the streets to shops or mosques, or visited their relatives.

It is clear that only a small percentage of the sample carried out most of their activities outside of the Rubat (9%) and for a large number of women (44%) the Rubat had become their social world, as they never left it and only visited other women living inside it. Those who mostly or spent all their time in the Rubats were often older. Some residents told the researcher that they did not like to go out of the Rubat, because they were tired or they had nowhere interesting to go; they were content to sit with other Rubat residents of the same age, in the same situation as them. Some residents said they felt isolated from the community and this caused them to stay in the Rubat.

According to Zahran (2003), the residents living in the Rubat in the modern area preferred to spend their time in the Rubat, possibly due to the aging residents' physiological changes and social changes. This made them less willing to socialize outside the Rubat, despite the fact that they had relatives there. They likely spent their time inside the Rubat because they felt their family or society did not care about them. Zahran (2003) also indicated that the lack of contact with people outside caused the residents' social sphere to narrow into a small group of people of their age generation, which declined as members of that group died. The consequences were isolation and an indifference to socializing with others.

On the other hand, we can see that almost half of the residents participated in activities both inside and outside the Rubat. It is clear that the residents who resided in the historical area socialized more with people outside of the Rubat, as did the residents in Rubat C2 in the modern area, because there is a mosque opposite the Rubat building and the location of this Rubat itself encouraged residents to make contact with other people in the area. It was evident, however, that the majority of the residents that visited the mosque and utilised its contact and network building advantage were women with children.

In their leisure time the respondents socialised, as Figure 4.12 shows, and to expand on this, Figure 4.14 below shows the extent to which the respondents socialised with each other residents.

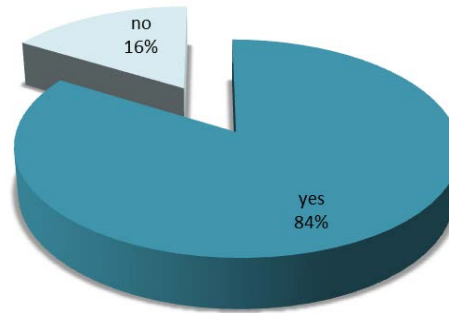


Figure 4.14 Distribution of residents based on whether they socialize with other women

From Figure 4.14, it is clear that the majority of the Rubat residents spent time socializing with other women, while 16.2% often preferred to stay on their own because they were in poor health and did not want visitors. Others did not socialize with the residents because of their children, because they did not want to have any problems with other residents, because of residents' age differences, or because different nationalities caused intercultural conflict at times. Two respondents justified not socialising with other residents thus: Malak, a 70-year old Yemeni widow, who lived at Rubat C1, commented that due to her old age, she spent her leisure time on her own, while Salama, who was in her late thirties and resided in the Rubat with her two children, commented that she was too busy with her children to spend time with other residents.

In conclusion, chapter four presented the findings which related to the female Rubat residents' socio-economic situations. The information that covered three areas was obtained through the use of a questionnaire, followed by a semi-structured interview, and covered basic background information about the women, such as age, nationality, and educational status. The residents' social status, including information about their relatives, and who they socialised with, were also valuable data sources. The chapter also presented findings regarding the facilities available to residents living in the different areas and their familiarity with the neighbourhoods in which they lived.

The next chapter (5) examines in closer detail the problems and issues the women experience in their lives.



“The problems people living in poverty are faced with are the result of poverty, not the cause. They have to do with the way society works. In our society, there are mechanisms which ensure that poor people always end up at the bottom of the pile, no matter what they try...”

De Maeseneer, 2003, p. 124

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Chapter 5: Problems for Women Living in Rubats

5.0 Introduction

Within this chapter, the issues that women living in Rubat housing face shall be further explained. This chapter aims to reveal the various problems that are experienced by women who have been placed in Rubat housing.

The discussion concentrates on how the Rubats support the residents' everyday life needs and explores issues about the Rubats' locations, including transport and neighbourhood factors, considering the Rubats' internal living environments. This section explores how activities were carried out within this space; how the women felt about their housing; relationships between the women and their children; and whether the residents would consider moving out of the Rubat.

5.1 Outside the Rubat

This study found that the area outside the Rubats generally did not meet the resident's needs, as access around the Rubat was difficult. Streets were crowded with no safe access for older or disabled people because of the lack of pavements and ramps that made walking or moving about freely difficult.

The lack of public transport made the Rubats' female residents lives more difficult. Interview data demonstrated the need for women in the Rubats, especially B1, to travel, and taxicabs were the major means of transport. Alternative forms of transport were limited, and the issue was complicated by the cultural expectation that women were not to mingle with men. However, taxis were expensive for the women, especially when their resources were so limited. While the majority of Saudi residents used taxis, women from other countries both walked and used taxis. For those that chose to walk sometimes, there was evidence that their families lived nearby or provided transport for them. Few women from other countries worked, and were likely less able to pay taxi fares. Taxi fares were charged by the kilometre, with a set starting fare of 15 Riyal, which is roughly £3. However, few taxi drivers turned on the meter, so the driver could set any price he chose; this obviously worried the women, as they did not have much money.

For 76.9% of the residents, walking was the main mode of getting about while 23.1% used taxis. In Rubat B1, all the Saudi residents used taxis, possibly because there was no suitable public transport or because of cultural pressure and the fear of going out by themselves.

Jeddah is split into different areas, with the historical area in the south and the government buildings in the north, so it was very expensive for some women who needed to travel a long way. Most women walked because the things they needed, such as supermarkets, were in the area, and they also walked to see their family. Medical care, however, was a rarity near Rubats, which will be explained further in chapter six.

5.2 Inside of the Rubat

5.2.1 Problems

This study found that the problems women faced inside the Rubats impacted on their daily lives; these problems differed depending on the Rubats' locale.

Table 5.1 Distribution of residents by problems experienced							
Rubat	Problems experienced					Total	
	Health	Financial	Housing concerns	Social	None declared		
A1	Count	4	4	1	8	3	6
	% within Rubat	25.0%	25.0%	6.3%	50.0%	18.8%	
A2	Count	2	0	0	1	5	8
	% within Rubat	25.0%	.0%	.0%	12.5%	2.5%	
B1	Count	3	3	0	1	7	2
	% within Rubat	25.0%	25.0%	.0%	8.3%	58.3%	
B2	Count	6	4	0	1	3	2
	% within Rubat	50.0%	33.3%	.0%	8.3%	25.0%	
C1	Count	13	11	2	2	13	4
	% within Rubat	38.2%	32.4%	5.9%	5.9%	38.2%	
C2	Count	17	12	0	0	13	5
	% within Rubat	48.6%	34.3%	.0%	.0%	37.1%	
Total	Count	45	34	3	13	44	17
		38.8%	29.3%	2.6%	11.2%	37.9%	

Percentages and totals are based on respondents.

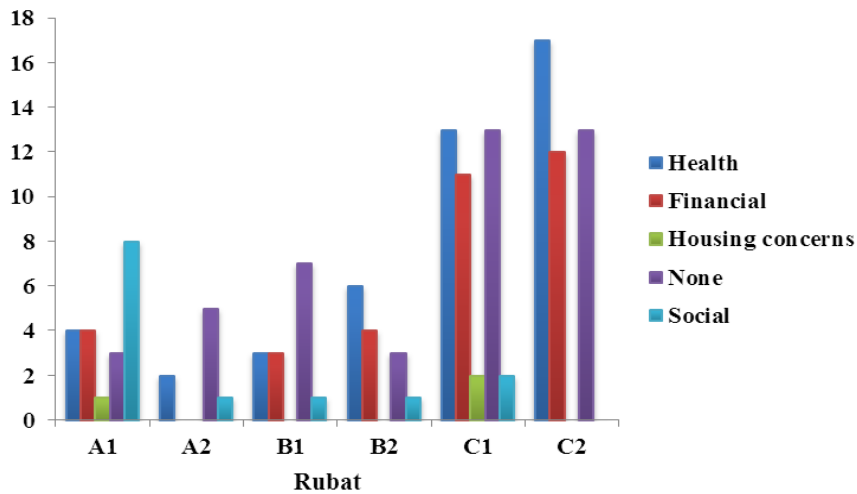


Figure 5.1 Distribution of residents by problems experienced

As evident in Table 5.1 and Figure 5.1, more than a third of the residents did not experience any problems inside the Rubats, which may have been due to their ages. They were content with what God had given them; this was a common opinion, and represented about 37.9% of the residents, who were generally older, had lived in the Rubat for a long time, or were from other countries who found their situation in Rubat as better than their home countries.

5.2.2 Health

In this section we will talk about the health of the women, then the impact of the building on health

45 respondents representing 38.8% suffered health problems sometimes associated with their advanced age. Based on the overall buildings' related health issues, the distribution of residents based on health status is shown in Figure 5.2 below.

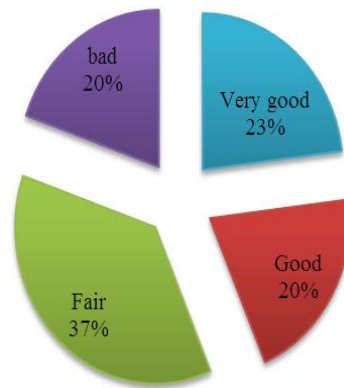


Figure 5.2 Distribution of Residents by health status

Figure 5.2 revealed that some Rubat residents described themselves as being in bad health. However, 37% described their own health as ‘fair’, but were dealing with Alzheimer’s disease and chronic diseases such as diabetes, high blood pressure, rheumatism, asthma and osteoporosis. One resident suffered from cancer and was unable to move. In addition, some older residents were unable to walk, or move in and out of their room to meet their needs. Some suffered from a lack of focus, forgetfulness, and sometimes had difficulty dealing with others. Some residents suffered psychological issues such as anxiety and depression for many reasons—for example, they missed their sons and daughters, they were low income, and lacked a stable financial resource to supply them with necessary medicines.

The Rubats intensified their health issues. More seriously, 50% and 48.6% of respondents experienced health problems in Rubats B2 and C2 respectively. As respondents explained, poor conditions in the Rubats contributed to their health issues including inadequate ventilation, low levels of hygiene, dim lighting, poor drainage systems and bad room design, such that residents cooked and slept in the same room. 72.6% of the women lived in one-room apartments that functioned as bedroom, kitchen and bathroom. Furthermore, 36.8% of the total residents used the bedroom as a kitchen, in the historical and modern areas such as in Rubat C1, and A1. Respondents commented that most residents did not open their windows to allow in fresh air, and doing so endangered their health.

Taking into consideration the nature of problems mentioned by respondents, the condition of the Rubats in which the residents lived had a direct impact not only

on their physical and mental health but on also their social wellbeing, including their social engagement. The lack of facilities such as lifts and stair rails, coupled with the small living spaces, limited the activities, especially of older and disabled women.

In Rubat A2 the researcher observed poor ventilation, due to closed windows and low levels of cleanliness, light, humidity, and trapped-in cooking smells. These problems were in addition to the residences' small areas and residents' poor nutrition. Some residents smoked both cigarettes and a shisha pipe, both of which impact health negatively by contributing to diseases like asthma, emphysema, heart disease and cancer. There were self-reported respiratory health issues which we can conjecture were not helped by poor air quality and indoor pollution.

The women used their rooms as multi-purpose spaces, for cooking, sleeping and washing themselves and their clothes, as the shower was in the bedroom. Some women did not like to have their windows open, and this prevented fresh air from circulating and caused mould and condensation to form.

A report by Al-Shibaiki (2005) concluded that the low levels of health in poor families were caused by several factors, including the low level of personal hygiene, the low level of hygiene in their residences, and the neglect of environmental health and quality of food. While there were no questions asked about what the women ate, clearly if people had very little money they could not spend a great deal on food—they simply lacked the resources and had other expenses to meet. Therefore, there was the possibility that some women were malnourished. There was no doubt that the inadequate cleanliness and overcrowded environment was a likely factor in the transmission of infections.

Women also lacked access to medical services. Residents who were ill may have had to wait for long periods of time, sometimes for months, to receive treatment at specialized hospitals where treatment was free or almost free. They may have been able to request subsidised treatment in hospitals or private clinics. Some women may have had to beg to get enough money to pay for their medication, which may be permanent, in the case of an on-going condition, or expensive. Financial support for medical costs was one of the most frequent requests made by the residents even

during the fieldwork.

A number of Rubat residents with health issues needed the support of carers that might be a family member or another resident.

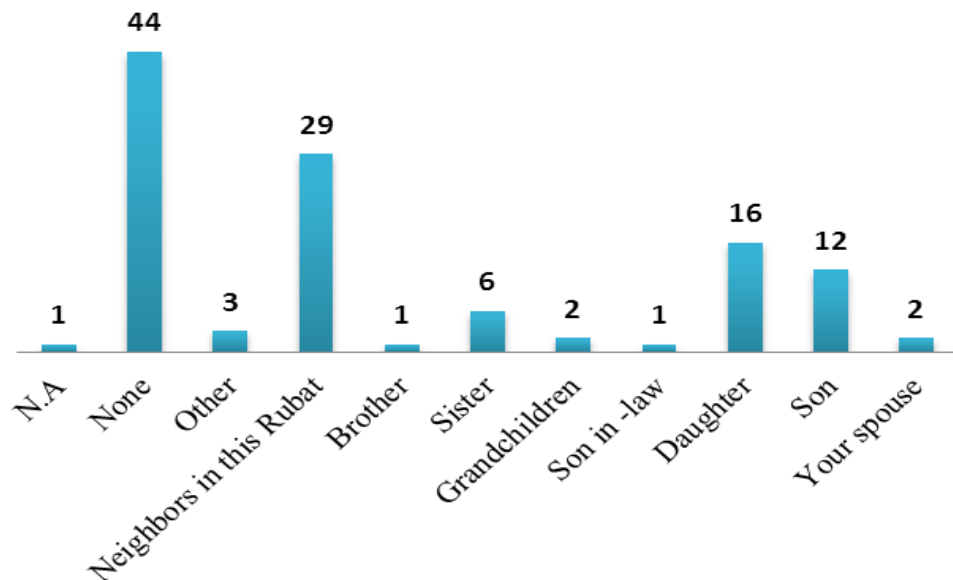


Figure 5.3 Distribution of residents by care provider

Figure 5.3 shows the categories Rubat residents' carers; 44 respondents (37.6%) indicated that they had no one to care for them, despite their need level. Within that group, nine residents indicated a critical need for a carer but did not have one. Two of these nine women had relatives who failed to provide any care. These women suffered from various illnesses including schizophrenia, cancer, diabetes, depression, hearing loss, rheumatism and arthritis. 29 respondents (24.8%) were taken care of by their neighbours in the Rubat. The non-resident children of those living in the Rubat also acted as carers: 16 respondents (13.7%) had their daughters' care, and 10.3% (12 respondents) were cared for by their sons. Some women who were not able to live with their family were cared for by their visiting family members. Thus, it can be argued that although the Rubats were intended for women without family, conversations with residents revealed that there were divorced women or widows with relatives, living nearby, in these Rubats.

Women Rubat residents described such experiences. Malak, a 70-year old Yemeni widow who lived in Rubat C1, said, *“My relationship is good with other residents, and they help me to do my personal shopping, to dress or to wash my face and my hands, but showering I do by myself, though I find it difficult.”* Suaad, an Eritrean widow aged more than 60 years, who lived in Rubat B2, had family nearby but no support:

“My health is not good as I suffer from diabetes and high blood pressure. I live on the ground floor, and I find it difficult to climb up and down the stairs, as well as getting out of my chair or out of bed is very difficult for me, as is moving around my room, despite the fact I have children living in the same town, I have no one to take care of me.”

Despite the fact that these women could not rely on family to provide them with a place to live, they could sometimes rely on these family members to come into the Rubat to care for them. Space limitations or economic circumstances made it impossible for some mothers to live with their families; instead, their family members visited the female Rubat residents on a daily basis. This meant that children fulfilled their obligations without putting their family under stress.

5.2.3 Social Problems

The research revealed that social issues were the largest contributor to the problems women faced in Saudi Arabia. Saudi society is still regarded as very traditional and these social and cultural norms have created some of the broader issues women faced.

As evident in Table 5.1 and figure 5.1, eleven respondents encountered social problems within the Rubats, such as disagreements with other residents. Such disagreements were often related to food aid, monetary aid, or feelings of jealousy over residents who had visitors. For example, Salha (Rubat A1) commented:

“When we received food, one resident kept it for herself and this made me unhappy, I discussed it with her, but she is still doing this. I do not understand why people would keep more than their fair share when other people in the area may need this food. I am friendly with everyone but I don’t

like it when other women do this, or keep food for their children who do not live in the Rubat.”

Moreover, 11.2% of the residents encountered social problems relating to utility usage, water shortages and unfair donation distributions. The presence of residents with children sometimes disturbed other residents, especially the old, who had no common rooms where residents could meet guests. Variance in the residents' nationalities, the multiplicity of spoken languages, thinking patterns, cultural backgrounds, and different levels of faith or religious practices contributed to the many problems between the residents; these problems included grudges and arguments. These problems were in line with the findings of Al-Samiri (1989) who suggested that differences between people living in close quarters made mutual understanding between residents difficult.

The Ben Afif study (1993) also noted the presence of disputes and quarrels between Rubat residents. Such disputes were caused by the absence of enough aid, unfair distribution of alms, gossip, rumours, insufficient water and utilities usage. In addition, some residents suffered from nervous and physical diseases, which in some cases may have caused an inclination towards aggressive behaviour.

In the past, each Rubat had a Sheikha who tried to solve any internal problems, reported any rule-breaking, dealt with visitors, answered residents' questions, and distributed alms. At the time of this study, however, not every Rubat had a Sheikha; this was because the Rubats were located originally in smaller areas. As the areas around the Rubats became more urban, it became necessary for a male Security Guard to take the Sheikha's place, and guard the buildings to make them safer. Rubats in the traditional and modern areas of Jeddah were more likely to employ a guard, who tended to take a less pastoral role. The change from Sheikha to guard, combined with the effects of layout (separate apartments in traditional/modern Rubats versus the courtyard layout of historical Rubats) has meant that residents' problems were less likely to be addressed.

Disputes sometimes arose between the guard/Sheikha and the residents. In two of the Rubats (A1 and B2), this may be partially explained by the fact that all of the

residents there were Saudi nationals and had the ability to ‘create noise’ to raise their demands and ask for their rights. They felt they need not obey the Sheikha’s instructions, despite the fact that the Ministry of Religious Endowments authorised her to manage the Rubat. Additionally, the Sheikha in Rubat A1 (Deeb) did not always reside in the Rubat, and only came intermittently—sometimes only for one overnight stay—which was against the Rubat rules, and this created problems between her and the residents. Another issue for some of the residents of this Rubat was a rule which indicated that the Sheikha locked the Rubat at 11pm each evening. One resident complained, *“If I should be invited to some party or wedding that ends after midnight, on returning, I would find the door shut so cannot enter.”*

A male guard lived in the traditional and modern-area Rubats. These guards were usually from other countries such as Yemen or Pakistan, and took responsibility for the Rubat building, the residents and their needs. Some Rubat owners even authorised their guards to allocate apartments to the residents. The guard in one Rubat in the traditional area, for example, had a lot of control over this matter, and the residents who lived there complained about him. One resident, Fatima, lived in a damp room but had not been allowed by the guard to move to another (empty) apartment:

“I have dampness in my room; also it is very small as I live with my 8-year old daughter. The room is unhealthy for me and my daughter. I need to be transferred to the first or second floor, where there are apartments. In fact, I have asked the Faisaliah General Women’s Charity to help me.”

According to another resident, the guard refused to move Fatima and her daughter because he housed his family in the empty apartment when they visited from Yemen. He also refused to give the residents the Rubat owner’s mobile number, which meant that he alone was able to speak with the owner, and Fatima was not able to change her situation. During fieldwork, the researcher met a representative of the Faisaliah General Women’s Charity and explained Fatima’s problem to them. Unfortunately, the representative could not help, and replied that only the guard had the right to move her to another apartment within the Rubat.

In the traditional-area Rubats, the guard indicated that the one-room apartments were for women from other countries, whereas the two-room apartments were allocated only to Saudi women. This can be seen as example of street level bureaucracy (Lipsky, 2010) as the guards for this Rubat (and other Rubats for that matter), were able to exercise their discretion over who had access to Rubat buildings. The Rubats' guards seemed to have significant control over how the money is allocated, and this raised the issues of discrimination. This did not mean, however, that all guards in all Rubat are the same, for the issue depended on individuals who sometimes misused their 'power'. The guard also said that they tried to keep the women from different countries on the ground floor, so as to prevent arguments. The researcher was not able to check whether this was his own policy or that of the owner.

The co-sponsors of some Rubats give priority to Saudi Arabian women. In A1, all of the women were Saudis, as was the case in B1 with the exception of one. This change has occurred over the last decade, with an increase of more than 10% in the Saudi residents seen in previous studies to 24%, with the increase attributed to a rise in divorce rates (Al-ahmadi, 2004). Recent rapid social and economic changes in Saudi Arabia have resulted in a decline in the traditional extended family and a growth of the nuclear family has appeared.

A core finding from this study is that the resident women found themselves in a helpless situation and had no option other than to live in the Rubats. These women lost a breadwinner through death, divorce or desertion, and perceive of Rubats as their only option. Elizabeth, an Ethiopian widow with young children, commented thus:

"I receive a monthly income of 4000 Riyals in the form of a pension of my late husband, but I do not get social security payments and I would not be able to support myself and 3 children, aged 7, 10 and 11, without the aid in the form of food and money, I receive from rich individuals"

Two additional testimonies explained why women opted to live in the Rubats were provided by Fatima and Huade. Fatima, a seventy-year old Eritrean widow who lived at Rubat C1, said, *"I have lived in the Rubat for less than 5 years; I have nobody*

to support me so I ended up in the Rubat. . . ." Huade was a 27-year old, single Saudi woman who lived in Rubat A1. She spoke of her difficult relationship with her mother that left her with few choices:

"I lived with my grandmother after my mother abandoned me, after my parents divorced, and after the death of my father. When my grandmother died my uncles abandoned me, like my mother, and I found myself on the street. Before I lived in the Rubat I slept under the stairs of a Mosque for women then I slept in the public gardens when the Mosque closed. I went to the Awqaf and they helped me to become a resident of the Rubat. A lot of my needs are not met in the Rubat. I hope to marry".

The evidence gained through the observation enhanced the interview evidence: most residents shed tears while they explained the circumstances which led to divorce or widowhood. Although Islam discourages divorce, the divorce rate in Jeddah has increased, and indeed, divorce was the major reason women resided in the Rubats. While some of the divorced women had relatives that could have accommodated them, family disputes may not have permitted it, as was the Munira's case. She explained:

"I lived with my brother and my daughter after my divorce but my brother's wife refused to live with my daughter and started to create problems, my brother decided that I should live in the Rubat, in order to preserve his home life and suggested that it would allow me to live with my daughter in peace without any problems."

Thus, while the residents may have had relatives who were financially able to accommodate them, personality issues restricted their choices.

The evidence from this study supports previous research, which suggested that divorce is the major factor contributing to women's poverty (e.g. Cancian and Reed, 2009), and that women's poverty is on the increase (e.g. Buvinic, 1998; Chant, 2006) because of failed marriages. Also, this study supports the view that changes in family structure leading to single-parent families headed by women increases likelihood of poverty (Cancian & Reed, 2009).

Most women did not want to leave their adult sons, who may have provided their mothers with care, financial aid and practical support. The emotional damage was massive, as most mothers were both separated from their husbands, either through death or divorce, and also denied the chance to see their sons as often as they wanted. Such was Salama's case, who dreaded that her 10-year old son would eventually be taken away from her.

To understand the residents' support options, it is important to present in detail the participating residents' family ties and social situation. As evidenced in documentary materials examined, in traditional Saudi culture extended family members are expected to take care of widows and divorcees and therefore, such women should not have ended up in an institutional setting such as the Rubat.

Social responsibility for vulnerable people is a basic element in Islamic culture and starts with the individual's responsibility towards securing his/her living through work. The next level of responsibility rests with the individual's family and relatives who support that individual by Nafaqah 'Sponsoring of Relatives' (Fadaak, 2011). From the insights gained through interviews, most of the affected women found themselves in Rubats because their relatives were either unable or unwilling to support them.

One hundred and seven residents living in the Rubat had some relatives living in the Kingdom (see figure 5.4). There were many reasons why women may have been unable to live with a relative. She may have felt she would be a burden, and did not want to impose on her son and his wife. Residing with a sister and her sister's husband would have also been quite difficult, because her brother-in-law would not be considered to be a Maharam. This meant it was difficult for them to be alone and she would have remained covered in his presence, which was not practical over the long term, as a woman needs to feel free to remove her hijab in her home. Therefore, she may have well preferred to live in the Rubat rather than feel socially embarrassed. In such circumstances the women was allowed to be a resident in a Rubat.

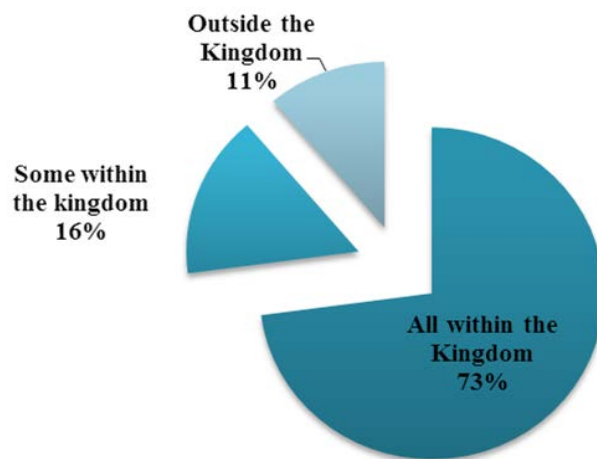


Figure 5.4 Distribution of residents by the location of relatives. Percentages were rounded up to the next whole number

Some residents decided to stay in the Rubats, as they did not want their sons to bear the financial burden of their upkeep, nor did they want their daughters' marriages to be stressed due to the upkeep of their mothers. Zara, an older woman from Eritrea, was asked about her children. At first, Zara was reluctant to speak of her children, but then said, *“My son does not have enough money to support me, he just has enough money to support his own family and I am comfortable in the Rubat.”*

Most children who lived in Rubats with women had no income because they were too young or were studying. The children may have lived with their mother for a number of reasons, for example, due to their father's death, parental separation or poverty. All these reasons created additional financial burdens on the mothers, who needed to find ways to provide for their children.

5.2.4 Economic Problems

For the vast majority, economic problems are most frequently associated with people lacking money. Although limited financial resources had a significant impact on women, many other physical and social issues contributed to women's economic woes. Women's daily lives were affected by the fact that the respondents did not have enough financial support to meet their needs. Sources of support and economic issues were mentioned in the fourth chapter.

Jeddah's high rent prices was another factor which led women to move into

and stay in the Rubats. The lack of a male breadwinner made it difficult to meet the financial requirements for renting a house, evidence that supported a previous study which confirmed that 44% of divorced women in Saudi had difficulties in paying their annual rent (Al-freeh, 2006).

Traditionally, in Saudi culture, fathers help their children financially until they get a job, even after the age of 18. Evidence from this study indicates that these women's economic difficulties were connected to the fact that they supported their children without their ex-husbands' financial support. These financial issues made independent leasing of rented property more difficult for residents. For example, Masuda, a divorcee, supported her two adult sons without aid.

“I left my village and I have lived in Jeddah in the Rubat located in the historical area for more than 5 years, with my daughter who is 25 and is studying at university, while I work in the textile industry. I rent an apartment for my sons, in a male only apartment block, because I cannot live here with them. They are aged 26 and 24. I am worried about my sons because we used to live in the country and now they are living in the city and the people there are different. I pay all of the money I get from the social security for their rent; I clean their apartment and visit once a week.”

Masuda added that:

“Unfortunately my sons cannot visit me here, so I want to find a sponsor who would support me and help me to get a flat with two rooms, at approximately 1000 Riyals. I am worried about my sons spending time with the men from the city as they do not have experience of mixing with them.”

One might wonder, what is the ex-husbands' role for these 'poor women'? Ex-husbands of Rubat residents are either poor themselves or angry at their ex-wives for 'causing' the divorce or in some cases, a combination of both. Huda said,

I need my ex-husband to provide paperwork to prove that I have taken responsibility for our two children, in order to get more support from the government, but he does not want to admit this and is suffering from

mental illness in the form of depression and no one can force him to complete this paperwork, or to recognize that he does not pay maintenance for his children.

Poor ex-husbands were not in a position to support their children even if they wanted to do so. In the case of angry husbands, the law requires them to support their children (Romaih, 2009) but in Saudi Arabia, this particular law has not really been enforced due to the absence of a proper collection procedure and the law being unduly discriminatory against women in general—which is why many fathers do not pay maintenance payments for their children after divorce (Al-Omari, 2009).

Most of the Rubat residents depended on charity from their neighbours or rich people and this was evident in the historical area (A1 and A2), where access to aid from others reached the proportion of 86.3%, while the proportion of residents who were employed work outside the Rubat, for example in service, or as a cleaner, reached 12.8%. Thus, charity played an important role in supporting the Rubat residents. 86% of residents relied upon charitable donations, in contrast to the 0.9% who relied upon relatives for support. Only 32.5% received social security, which was available only to Saudi national residents; however, this money was not a large amount, especially for those who had children.

Huda, a divorced woman in her fifties with a secondary school education, worked in a school as a cleaner and was a mother of two children, Mohammed (aged 14) and Khalid (aged 12). She suffered from depression, for which she took medication, but also suffered from other psychological problems, due to a lump in her breast. She worried about her health and had to wait a month to see a doctor. She commented:

"I have lived in the Rubat for more than 5 years despite having parents and sisters and receiving 850 riyals per month (£145.52) in Social Security, but all that is not enough to meet the needs of my children. The government will not provide me with any additional support without the documents and I don't know how to get them as my ex-husband will not cooperate."

According to some interviewees, the men declined to take financial responsibility for their children, so the divorced women tried to get social security support for their children. This was often not possible: divorced women had to satisfy the Social Security Department's (SSD) conditions that stress the necessity for official documentation from the court as proof that the children have no sponsor or provider (Fadaak, 2011).

In many cases, the women took legal court action to obtain the document which in turn required the children's father to attend court. As explained by interviewees, those men in general did not attend; paperwork was incomplete and therefore the divorced women were ineligible for SSD. The percentage of divorced women who suffer nationally from this problem stands at 81% (Al-Freeh, 2006).

5.3 Role of Rubats in their Daily life- importance of the living environment

Without doubt, the living environment in the Rubats influenced the daily life of the women residents. It became apparent that these residents needed better access features. 41.7% of residents indicated that they needed to use stair rails, but none of the Rubats provided any of these features. The failure to provide such features made it difficult for disabled residents to move from one area to another. The comment by Fatima, a widow who lived in C1 Rubat, highlighted the importance of handrails in such Rubat buildings.

"I have lived in the Rubat for less than 5 years; I cannot get outside the Rubat because of pain in my joints and difficulty in climbing up and down stairs. Thank God my fellow residents help me when I am ill, despite the fact I have brothers and sisters and other relatives living in the same town, but the residents help me."

On her part, Sabra, a divorcee who lived at Rubat C1 with her 21-year old disabled son, found it difficult. She said:

" For two years my son lived in a private facility for disabled people, but I can no longer afford this. This centre is very useful for my son, as he learned to eat and to talk, but they don't allow people to stay there for a

long time. Now he lives with me in the Rubat and I feel very tired, I don't do anything, but stay in my room and look after my son."

When she took him out she needed the building warden to carry him as there were no facilities. She lived on the ground floor, but there was no pavement for disabled access outside. She thought this Rubat building was very bad as it lacked accessible features for her son.

All of the case study Rubats had at least two floors, but none was lift served. More than half of the residents found it difficult to use the stairs, (see Figures 5.5 and 5.6) largely due to age-related immobility. Twelve per cent of residents lived at the third and fourth floors, although this was only in Rubat C2, in the modern area.

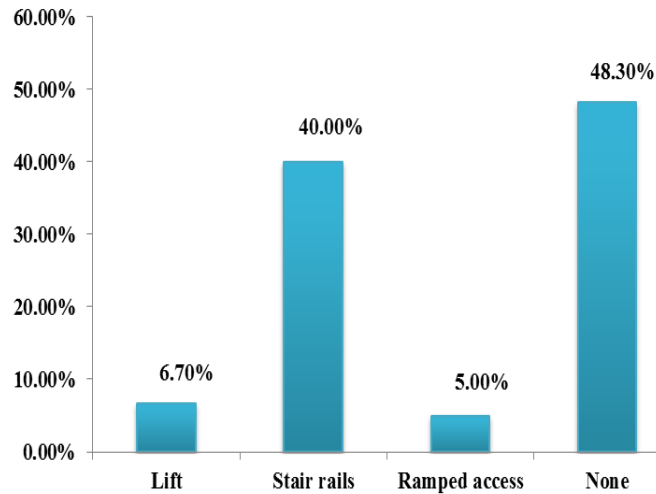


Figure 5.5 Distribution of residents by access problems in the Rubat

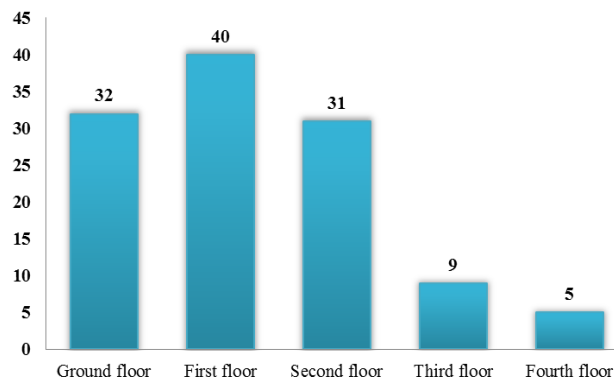


Figure 5.6 Distribution of residents by housing unit location

It is important to note that this lack of attention to disabled facilities was not only a feature of the Rubats, but of Saudi Arabia's broader culture. Homes in Saudi Arabia do not have paid for such features themselves, as in the case of family members who become disabled. These features would only really be seen in hospitals or hotels. There is also a lack of suitable transport for the disabled; many people with disabilities become isolated as going out is difficult for them.

The research shows that none of the Rubat buildings had these facilities. The impact of this was in the example of Rubat C1, in the modern area, where one woman's disabled adult son used a wheelchair; she relied on the Rubat guard to move the son out of their apartment. Although this resident lived on the ground floor, the Rubat was still inaccessible for them. Another example was found in Rubat C2, where one ground-floor resident used a walking frame; she was able to walk the Rubat corridors, but it was too difficult for her to walk outside. As a result, she had not left the Rubat building in many years. At this Rubat, there were stair rails but only for the steps outside the building, and there was no ramp.

In Rubat B2, a ramp had been made for the two women who used a wheelchair, one who lived on the ground floor and one on the third floor. However, this ramp was created as a quick access solution, and was made of cement poured over the existing steps. The ramp was not finished to a good standard, as there were no rails and the bumpy cement was hazardous (as shown in the photograph in chapter 6). The third floor resident lived with her mother, who had to carry her down the stairs, having already carried the wheelchair down. These barriers may have caused the women to feel that going outside was too challenging for them.

The results showed that 86.3% of women had a separate bathroom, which contained a shower, bath and sink; some of these bathrooms had a traditional 'Arab style' squat toilet. This type of toilet is very difficult for older women to use, especially for women who have problems with their knees (see photographs in chapter 6). All Rubats lacked disabled facilities in the bathrooms; however, in Saudi Arabia this was not unusual, unlike in the UK where there are disabled toilets in all public places. In Saudi Arabia, such facilities can only be found in hospitals and some more modern hotels.

As mentioned in chapter 6, Rubat A2 in the historical area and C1 and C2 in the modern area were all designed as single-room apartments; however, the owner of Rubat C1 allocated two rooms for each woman whose children lived with her. Rubat A1 was split between those who had two rooms and those with one; again, two-room apartments were for those women who lived with their children. In the Rubats studied in the traditional area, all the residents in B1 had two rooms. In B2, the design was different, as on the ground floor all the residents had one room, with a shared bathroom for the residents living on this floor.

The ground floor in Rubat B2 did not include a separate kitchen; the residents cooked in a corner of their rooms resulting in undesired cooking odours, especially when residents kept the windows shut. Closed windows reduced ventilation and increased the risk of fire, which was further increased by the accumulation of furniture. These crowded apartments were also dangerous for children living in them, as food was prepared often on a gas cooker on the floor. This created a fire risk, and also created a danger for children coming into contact with flames, hot water and hot surfaces.

Many of the women with children stated that they would have liked to move out of the Rubat if they found somewhere more suitable for their family. None of the apartments was designed to accommodate families, and the families faced being split up once the sons reached 18. When a woman goes to live in the Rubat, if she has small children she will be given a place in a Rubat for women, along with those who do not have any children or who are older and do not want to or cannot live with their children. As a result, this could cause problems. If a woman presented with older children then she was given a space in a Rubat for families, if they could find her a space, or the women needed to rent a place for their sons if not.

For residents who lived alone, the adequacy of the space depended upon their culture and background. Excess furniture made the rooms smaller and was kept for a variety of reasons, including for their children's future usage, for themselves should they ever leave the Rubat, or possibly even to remind them of their former home. Had Rubat owners furnished the spaces, the problem may have been mitigated and also

made the Rubat easier to clean. It was difficult to interview some women, as they did not want to let anyone into the apartment they used for eating, sleeping and all other activities; that is, they may have been shy about letting someone into their private space.

Shared bathrooms were only present in Rubat A1 in the historical area, and on the ground floor in Rubat B2 in the traditional area. In Rubat A1, arrangements were made for one woman to use a bathroom on her own, as she had health problems.

Given these health and other issues, it was not surprising that a reasonable number of respondents considered moving out of the Rubats as Figure 5.7 (next page) shows. Figure 5.8 highlights the reasons why they would consider moving.

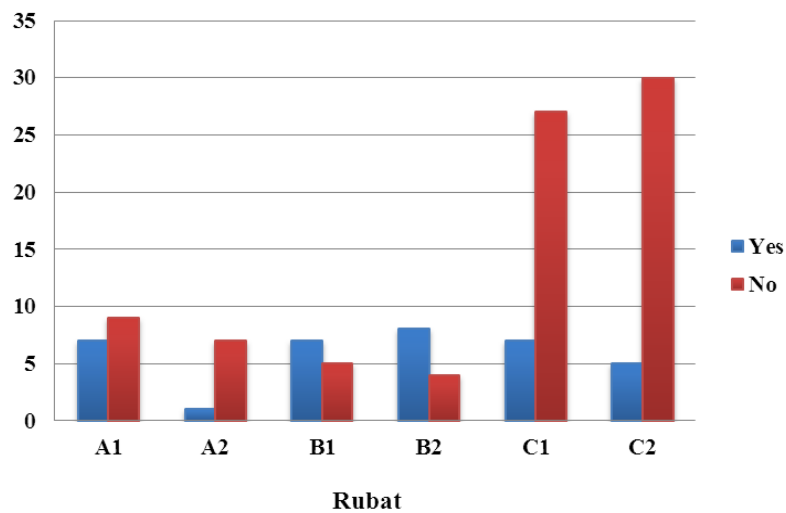


Figure 5.7 Distribution of residents who would consider moving out

The results showed 70.1% of residents did not want to move out of the Rubats, mainly due to a lack of other options and reasons of practicality as they had no money to do so. Large numbers of residents, particularly in Rubat A1, were unhappy with the standard. 29.9% of women indicated that they would like to move out of the Rubat for various reasons.

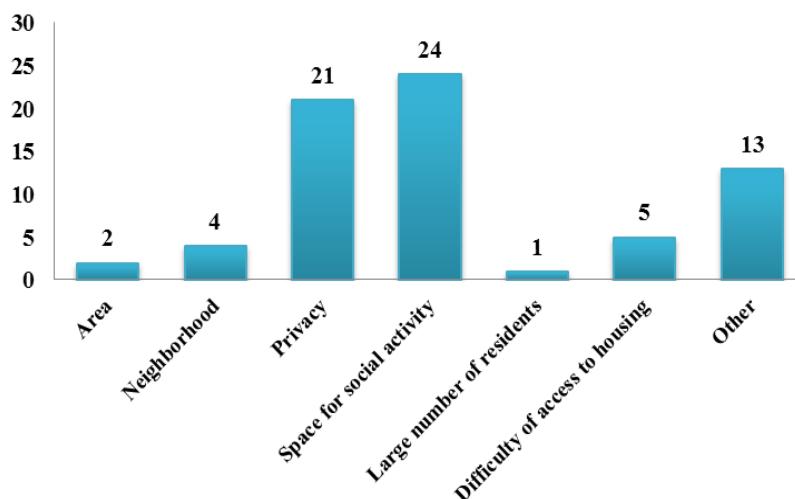


Figure 5.8 Distribution of residents by reasons they would move out

When asked if she wished to move from the Rubat, Salama, who had 3 children living in the Rubat and another son who lives outside the Rubat commented:

“The Rubat building is not bad but I would prefer to move out of this Rubat because I need more privacy, more space, and the water is not provided all of the time, and the biggest reason is that I want to live with my son who is too old to live in this Rubat.”

The women wanted more privacy and freedom which would also have allowed more visitors. Some women also had problems with other residents in the Rubat, while other residents needed their kitchens and bathrooms renovated or they disliked the interruption to their water supply. Some women also wanted to move because they had health problems which required a ground floor apartment.

A major problem with the Rubats was that the children did not have space to play within the building. There were basically no provisions for children living in the Rubat to play or to do their hobbies. As a result, 59.5% of the children played in the bedroom and 61.2% played in the corridor, despite the noise created for other residents. Only 1.7% played outside of the building, and these were all boys, as none of the girls played outside in the street. These factors had a negative impact on their children, who needed both space to play and some privacy whilst growing up. The

children were prevented from playing in the corridor or making any noise, as families with children were mixed within the Rubat with older residents, and mothers worried about the children disturbing other residents.

One resident said she found it difficult to control her children's behaviour; she wished to move to Rubats for families to provide more places for her children. The children were ignored when changes were made to the Rubat buildings and no interest was taken as to where they would play or spend their time.

5.4 Conclusion

This chapter presented and discussed the findings regarding the reasons women in Jeddah, Saudi Arabia, ended up in the Rubat accommodation and the economic and social hardships they face in the Rubat housing provision in its current form.

The evidence from this study supports previous research on women's poverty in Saudi Arabia which suggests that divorce is the major factor contributing to women's poverty (e.g. Cancian & Reed, 2009), and that women's poverty is on the increase (e.g. Buvinic, 1998; Chant, 2006).

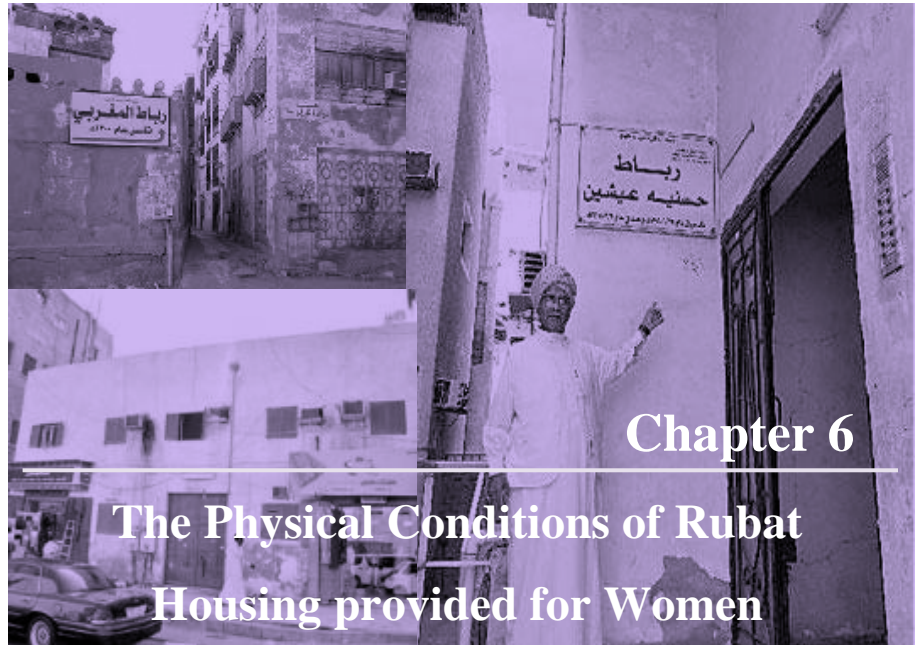
All the women studied entered Rubat accommodation mainly out of sheer desperation and as a last resort after exhausting all other avenues. These women were unable to make the traditional choice of living with family members and poverty prevented them from renting independent dwellings which would provide them with a better standard of living. In the recent past, extended families and relatives were supposed to support such women. But as the Saudi society undergoes major cultural and socio-economic changes, these traditional support systems are disappearing. The Saudi government, though presiding over one of world's richest countries, has practically delegated the delivery of these women's housing needs to the charitable system of Rubat accommodation. From the interviews with the women living in the Rubat, it became clear that in the Rubat where all the women were from Saudi Arabia, the residents felt they should be treated better than women from other countries (Eritrea, Ethiopia, Somalia and Yemen) and also felt that more should have been done to not only cater to their needs in the Rubat, but also to tackle the causes of their poverty and lack of housing options.

The challenges facing Rubat residents are many, but can be mainly classified as social, economic and health challenges. The social challenges basically relate to the loneliness and exclusion these ladies feel. The consequence of this is that most residents suffer mental health deterioration, some claiming they were depressed through the experience of leaving their children and relatives and living inside an institution. The issue of leaving their children, especially, has devastating effect on the women due to the Rubats not allowing boys over the age 18 to live in the accommodation, which has been a source of great anxiety and unhappiness.

The income (economic challenge) of residents in the Rubat accommodation can only be described as meagre. There are different sources of income one can access in the Rubat such as social security, income from employment and aid, but none of these are sufficient for a decent living. There is also significant variation between the income Saudis and non-Saudis receive every month.

Health care is another significant challenge for these women. The basic health care provision within the Rubat is not sufficient considering the residents' needs, which were greater in comparison to the general population.

The next Chapter (6) will explain to what extent women's needs are met by the offer of Rubat housing, and the physical conditions of Rubat housing provided for women.



Chapter 6

The Physical Conditions of Rabat Housing provided for Women

“...I had hoped that Rabat buildings would provide a decent life for residents, as in nursing homes in the West. However, they are in a state of disrepair. What scared me is the structural deterioration of the buildings”

Engineer, Talal Alqashqari, 14March 2013

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Chapter 6: The Physical Conditions of Rubat Housing provided for Women

6.0 Introduction

Chapter six is the third findings chapter and it presents evidence from a mixed method study that included a building audit, observation of the neighbourhoods, and is supported with evidence gained through examination of secondary data (government records on Rubats). In presenting the findings in this chapter, the researcher focused on part of objective two for this research:

To identify the extent to which residents' basic needs are catered for in Rubat building design, and to evaluate the Rubats' environments. This chapter explores the Rubats' neighbourhoods in Section 6.1, while the neighbourhoods' facilities around the Rubats are explored in Section 6.2. The Rubats' physical conditions are described in Section 6.3, and the chapter concludes with Section 6.4.

6.1 Location of Rubat Buildings

Approximately 97 Rubats are distributed around Jeddah, as shown in Table 6.1.

This research study focused on a sample of Rubats in three areas shown in Figure 6.2, and are as follows:

The historical area, which includes the following:

A1-Rubat Deeb

A2- Rubat Al magrab

The traditional area, which includes the following:

B1- Rubat Badr al-Din

B2- Rubat Aleisaa

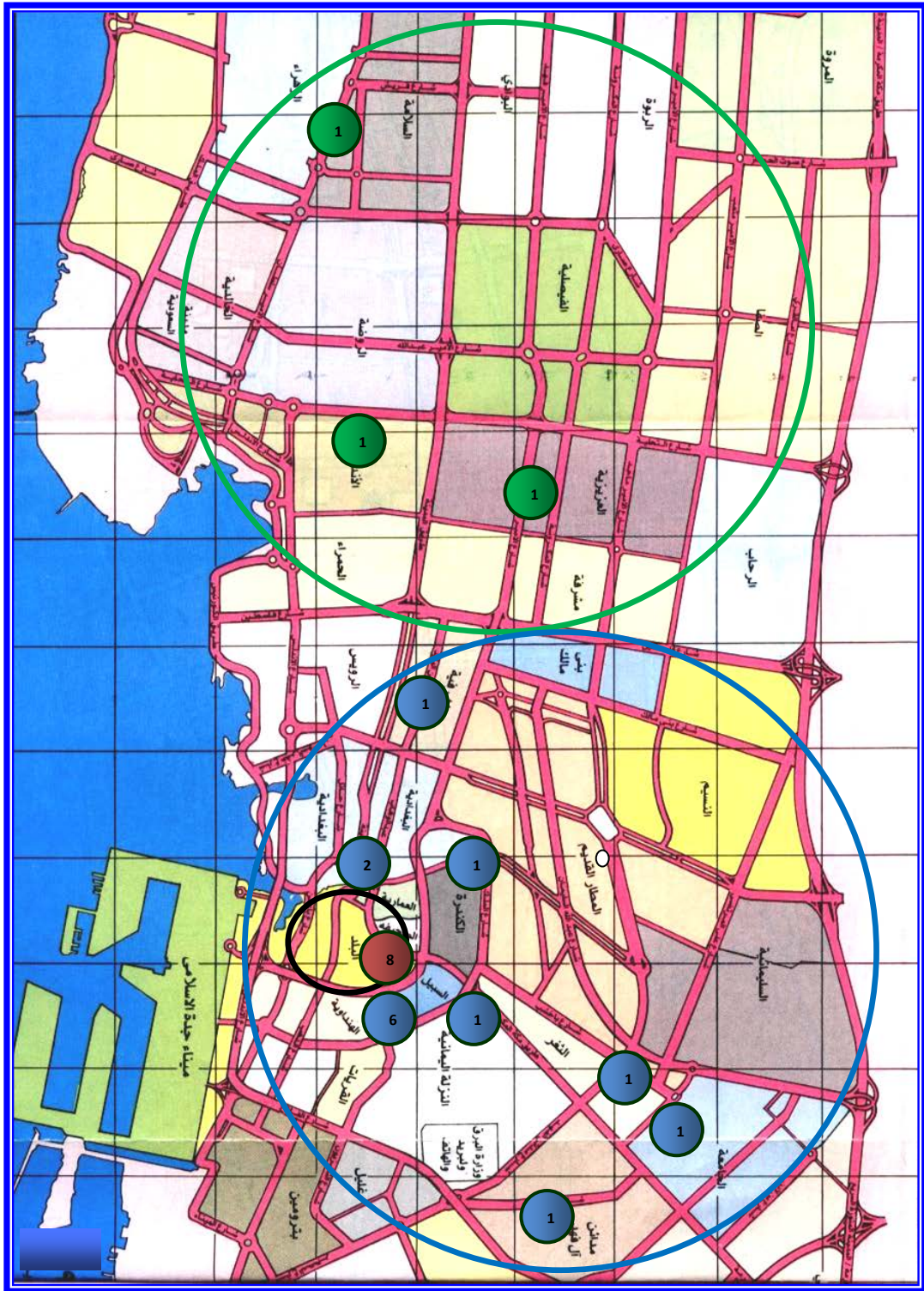
The modern area, which includes the following:

C1-Rubat Dar Alshcarun

C2- Rubat Bugshan

Table 6.1 The distribution of Rubat buildings by neighbourhood in Jeddah

Neighbourhood Name	Number of Rubats
Al Balad	30
Al-wasta	1
Alhndaouia	12
Petromin	1
Bab- Shareef	2
Al-sabeel	5
Amariya	4
Al-sohifa	1
Baghdadiya East	3
Baghdadiya west	1
Al-sharafia	3
Alkandara	3
Al-thagar	3
Al-gamah	1
Madain al Fahad	2
Al-nazlla al Ymania	2
Al- thaaliba	1
Gulil	1
Rowais	4
Bani Malik	2
Mostrefa	5
Aziziyah	3
Faisaliah	1
Safa	1
Bawadi	2
Al-salama	1
Zahra	1
Andalusia	1
Total	97



Historical Area
 Traditional Area
 Modern Area

Figure 6.1 The women’s Rubat building distribution in Jeddah where each number in each circle represents the number of Rubat in different areas

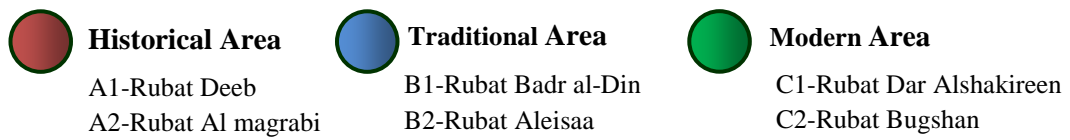
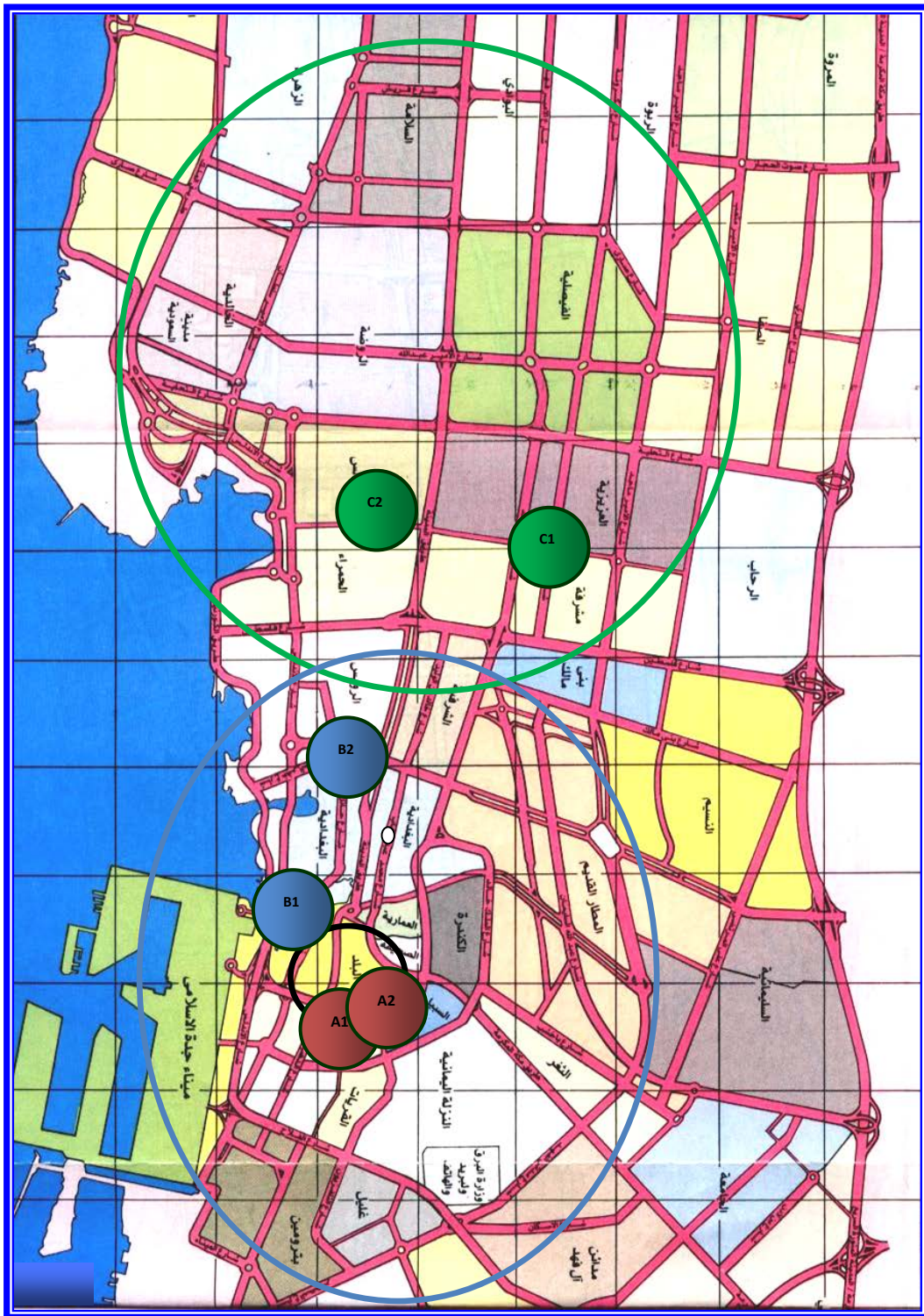
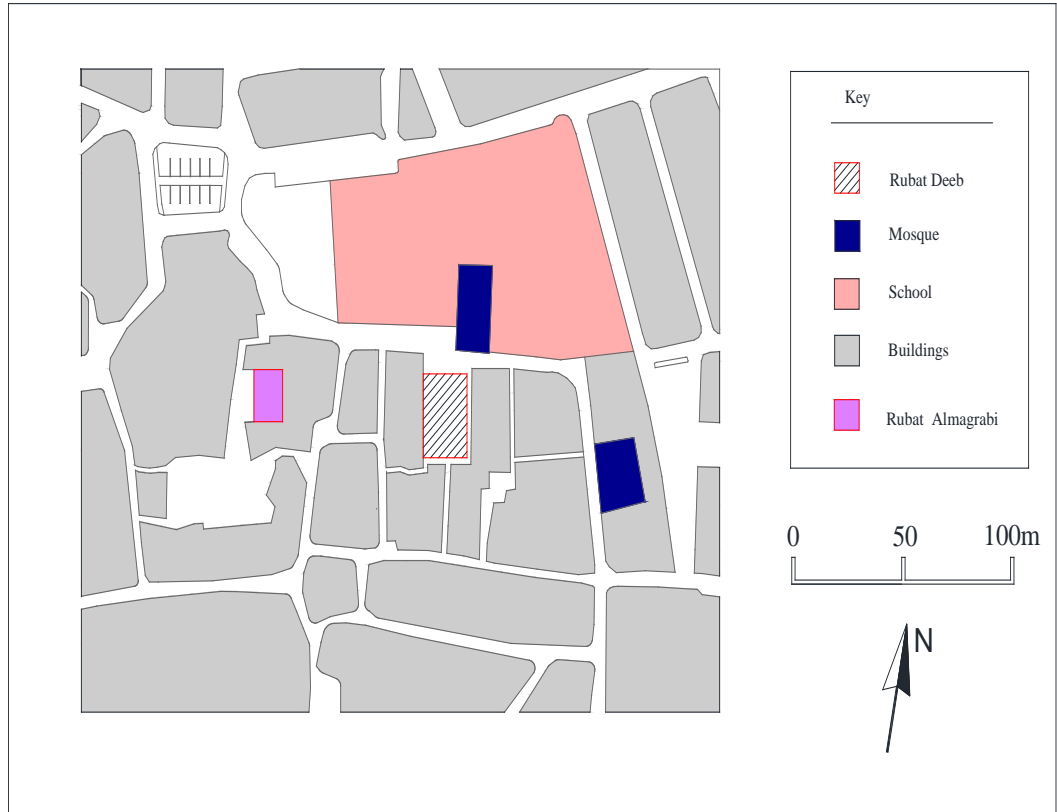


Figure 6.2 The size of the sample of women's Rubat building distribution in Jeddah

6.1.1 Rubats in the Historical Area

The historical area, known as Al Balad, is located within the scope of the former city walls and includes 30 Rubats, which represents 31% of those in the city. The city has expanded exponentially over the decades beyond the traditional walled area and with this growth the number of Rubats has also increased but newer developments are scattered. There are only 8 Rubats solely for women. The two Rubats in the historical area that were chosen are Rubat Deeb (A1) and Al Magrabi (A2) (see Figure 6.3). Rubat Deeb was located in the Albalad district and occupied an area of 543.7 m,² while Rubat Al Magrabi, also located in the same neighbourhood, was rebuilt 20 years ago on the site of a previous building, and occupied an area of 293.7 m.²



Source Google map

Figure 6.3 Shows Rubat Deeb and Al Magrabi and the surrounding facilities

6.1.2 Rubats in the Traditional Area

The traditional area is located beyond the old city wall which was constructed mainly between the late 1940s and the early 1970s. The area consists of one large development site called 'Al Sabeel,' adjacent to the town. The traditional areas contain a number of squatter settlements, particularly in the city's southern part, which is generally home to mainly lower-income residents. Middle-income people live in the south-west and central areas, and also in the eastern part of the city. The residential quarters in the southern part of the traditional area are poorer in quality than those in the north. Unfavourable urban elements, such as an oil refinery, warehouses and heavy industry are found in this part of the city.

Most neighbourhoods in the transitional part of the city, particularly those established and developed in the 1950s-1960s, share many characteristics of the urban form of the old town of Jeddah and other Islamic neighbourhoods. These include the compact urban form, the narrow winding streets, the variety of open spaces, and so forth. The introduction of motor cars as a means of transportation during this time frame, affected the city's and the neighbourhood's layout.

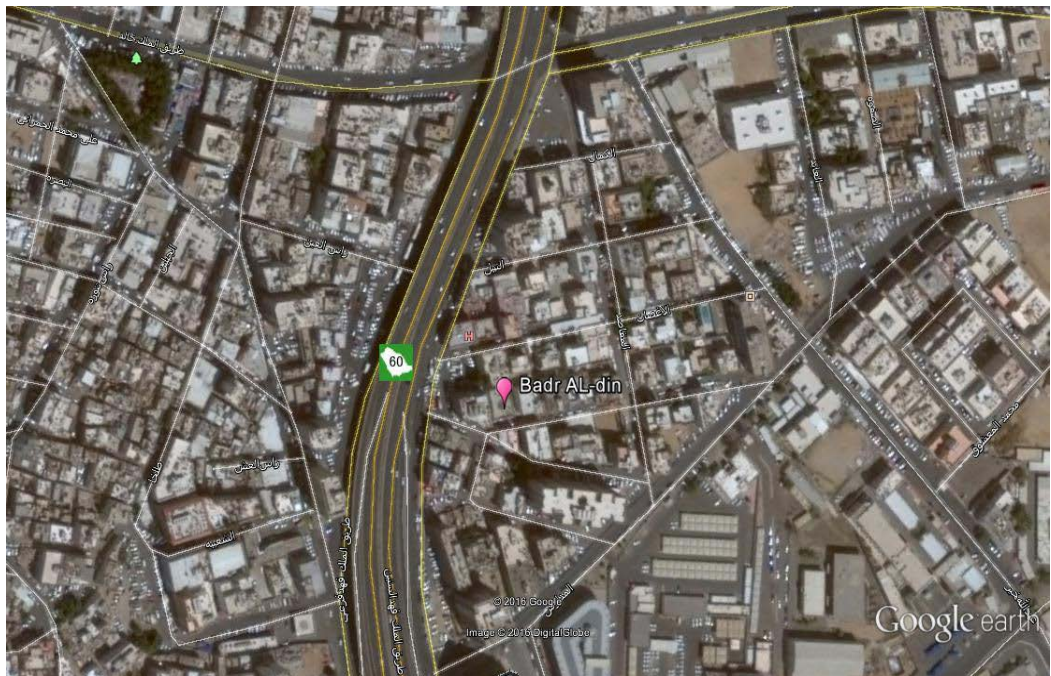
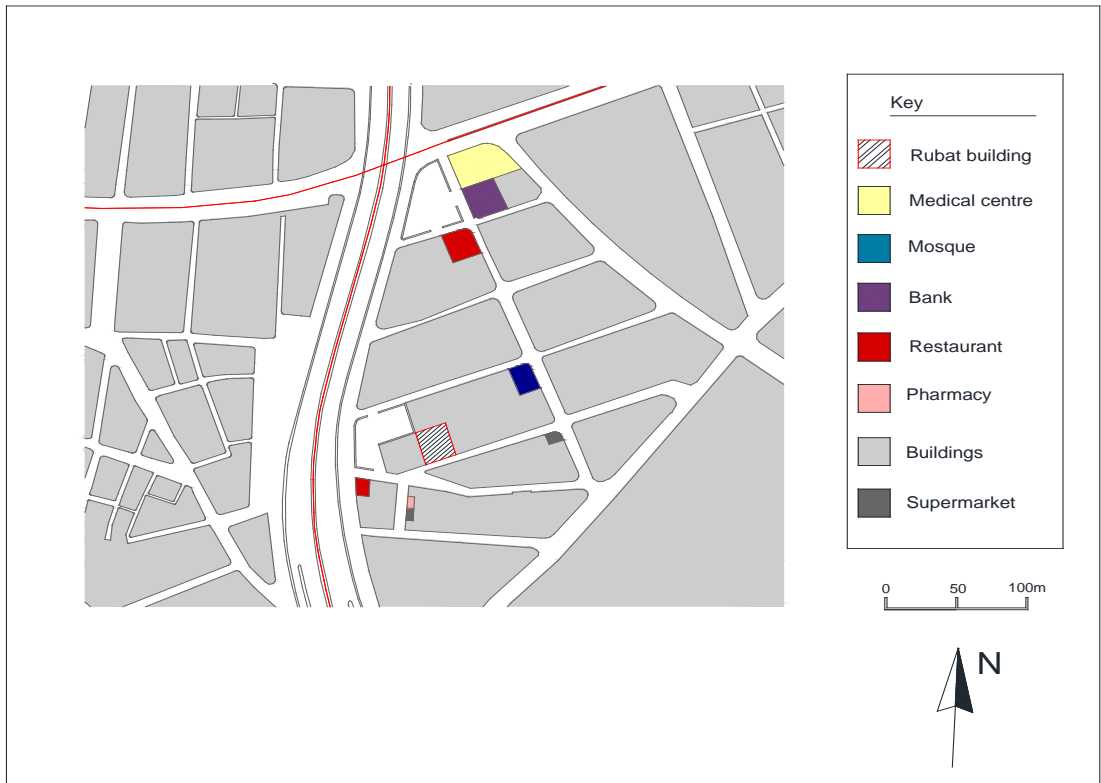
The transitional area introduced various new types of dwelling, the layouts of which vary from one neighbourhood to another. Open spaces are very limited and often used as unofficial car parks. However, some dwellings in the old quarters of the transitional areas provided a reasonable area for children to play or gather in shaded places. Many 'Hares'¹ now lack open spaces. In the past such spaces provided a place for gatherings, and thereby helped strengthen residents' social interactions. However, there was also competition between neighbourhood residents regarding the beautification of the open spaces and the activities which were carried out during Eid or wedding celebrations.

The city witnessed rapid growth due to the influx of people from outside and inside the country. People from different ethnic groups settled in the city, which affected its social and physical condition. The introduction of the automobile had a clear impact upon the city's urban fabric. Many housing types have emerged in the transitional areas of the city. They differ from the traditional houses in plan, concept, building materials

¹ Residential quarter.

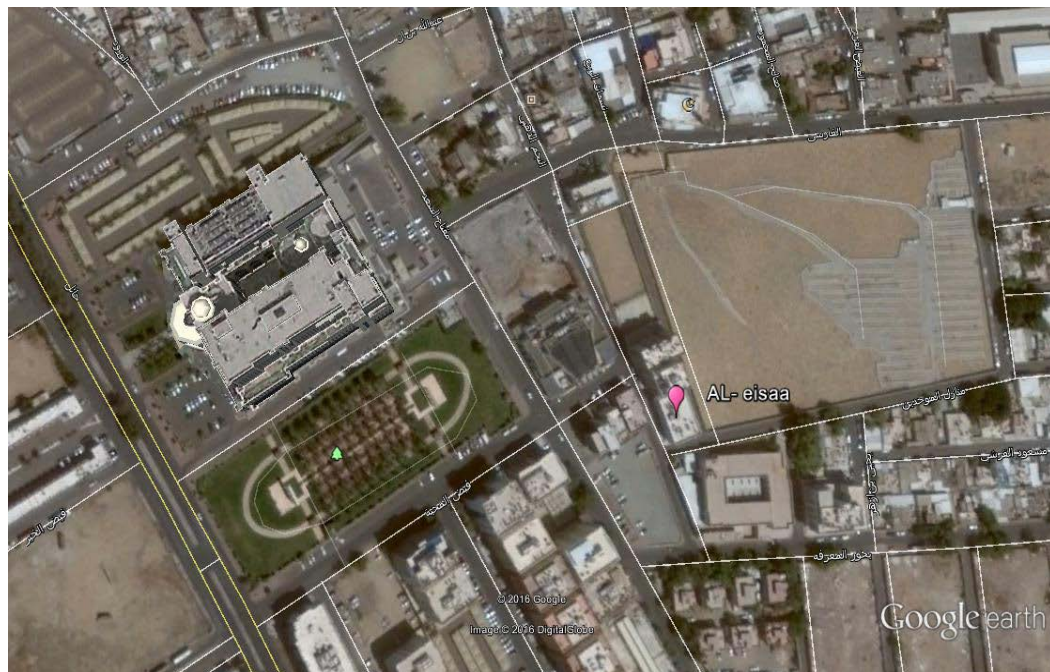
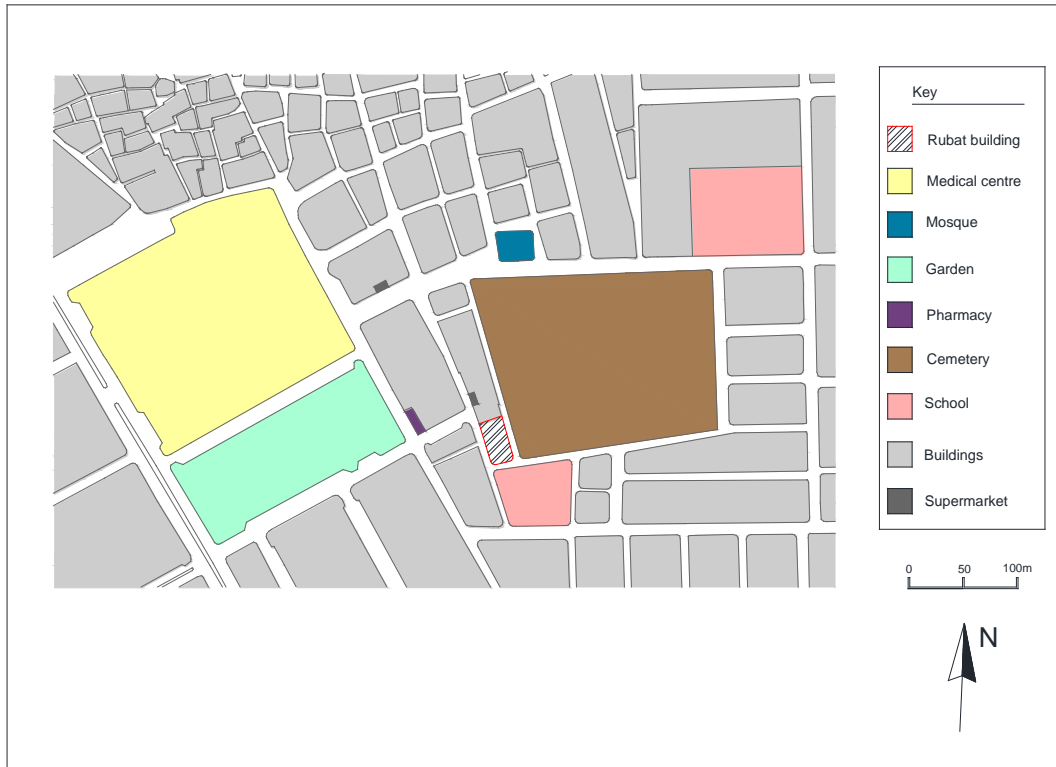
and forms. New building techniques and materials have replaced the traditional ones (AlHarbi, 1989).

There are 52 Rubats in this area of which 14 are for women only. The two Rubats chosen for this study are Rubat Badr al-Din (B1) and Rubat Aleisaa (B2) covering an estimated area of 357.5 m² and 495.7 m² respectively. Rubat Badr al-Din (B1) is located in the neighbourhood of Baghdadiya East while Rubat Aleisaa (B2) is in the Al Ruwais (See Figures 6.4 and 6.5).



Source Google map

Figure 6.4 Shows Rubat Badr al-Din location and the surrounding facilities



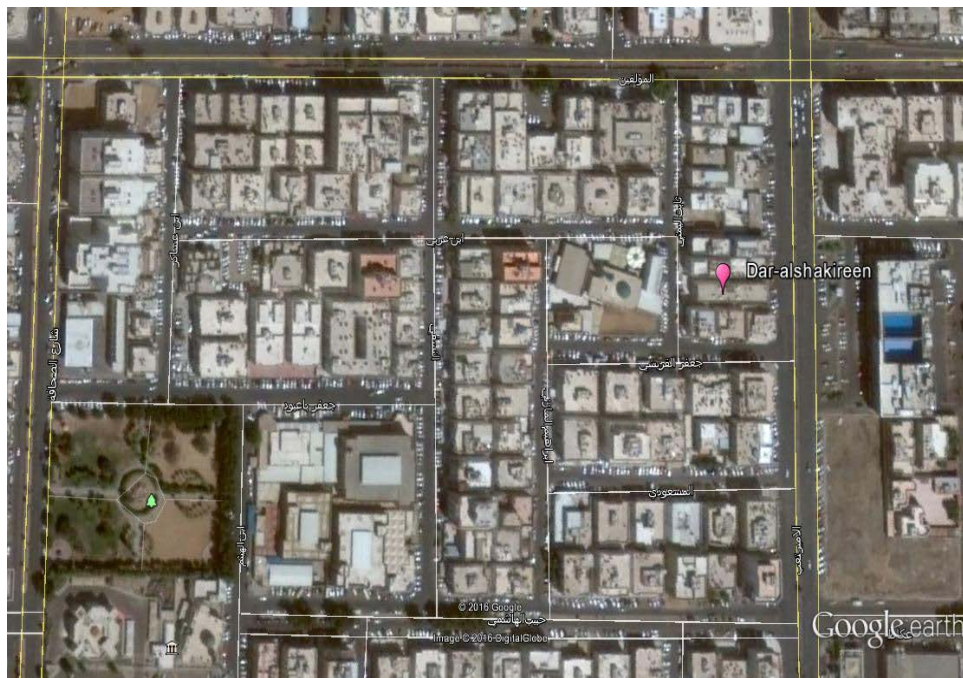
Source Google map

Figure 6.5 Shows Rubat Al-eisaa and the surrounding facilities

6.1.3 Rubats in the Modern Area

The modern area, built since 1970 and characterised by rapid expansion, is in the North of Jeddah. The new neighbourhoods of Jeddah were established in blocks resulting from the intersection of the main structural longitudinal and lateral lines and neighbourhoods have different planning patterns. The role of the car has been the most important factor in planning, leading to neighbourhoods which do not encourage people to walk. Therefore, there is little to zero social interaction between people.

There are 15 Rubats in this area, of which four are women only. Two Rubats were included in the study, namely Rubat Dar-alshakireen (C1) and Rubat Bugshan (C2). The former is located in the neighbourhood of Aziziyah (see Figure 6.6), on land with an estimated area of 927.5 m² the latter is in the neighbourhood of Al-Andalus (see Figure 6.7), and has an estimated area of 839.2 m².



Source Google map

Figure 6.6 Shows Rubat Dar Alshakireen and the surrounding facilities



Source Google map

Figure 6.7 Shows Rubat Bugshan and the surrounding facilities

This research examined three aspects relating to the environmental situation and the physical condition of the Rubats (see Section 6.2).

6.2 The neighbourhoods around the Rubats

This investigation examined the environmental quality outside the buildings, such as parking, street lamps, sewerage, rain-water drainage and rubbish disposal. It also included the roads leading to the buildings, which must be able to admit emergency vehicles, as well as the availability of local shops. The overall findings for all three areas (historical, traditional and modern) examined in this study are summarised in Table 6.2.

6.2.1 Historical area

Paving quality here is poor with no pedestrian footways in narrow streets. The hygiene level is bad and there is poor service from those whose responsibility it is to attend to litter and rubbish. Strong odours emanated from garbage containers even though the government was supposed to take care of this issue. There was no street lighting in the area. Water drainage was at an acceptable level.

Service availability was acceptable for the historical area. Although services were relatively near, accessibility was bad because the streets were disorganized and narrow. Since the buildings in this area follow Islamic architecture, there are not many entrances and exits and they are only on one side of the Rubat building; thus, it was necessary for people to walk further distances. Given the organic nature of development, buildings were built at random leading to a narrowing of streets that become congested with cars and people. High noise levels arising from the density of people on the street and from cars is a major problem in the historical area. There is a lack of parking spaces for visitors in front or around the Rubat buildings. The historical area is characterized by poor transportation infrastructure, leading to heavy congestion, lack of parking spaces, and difficulties of access for the fire brigade and ambulances. This infrastructure network is deteriorating under pressure from increased population growth, low living standards and lack of attention from responsible agencies to environmental maintenance.

6.2.2 Traditional area

The hygiene level around both Rubats Badr al-Din and Aleisaa were acceptable and seemed to be taken better care of by government agencies although some rubbish was evident in the streets in the vicinity of both Rubats. The lighting level was acceptable in Rubat Badr al-Din due to the fact that there was lighting only in the front street. In comparison with Rubat Aleisaa, there was enough lighting in front and around the Rubat buildings. No standing water leaks were found around the Rubat Badr al-Din so this was classed as good, while water leaks were found around the Rubat Aleisaa building.

The population density was acceptable on the basis that the number of people per hectare was between 150 to 250 people / ha and was lower than the historical area. Although the building was located in the traditional area where the streets were crowded with cars and people, it was not as dense as the historical area. Local services (shops, schools, hospitals, and so forth) in this area were acceptable with regard to Rubat Badr al-Din as they were located approximately 10 minutes' walk from it. In comparison, local services were easy to reach in the case of Rubat Aleisaa as they are within 5-10 minutes' walk. Accessibility was acceptable in Badr al-Din because there was one entrance/exit to the building. The street was narrow so the accessibility and moving was not easy, but good in Aleisaa building because there was more than one entrance/exit to the building and there were three streets which facilitated movement around the building. Noise levels and odours were acceptable around both Rubats—even though both are situated in a slum area, the government has taken a greater interest in maintaining this area and combatting its problems. Parking was acceptable in Badr al-Din with space for five cars in front of the building; with enough space for car parking in front and around Aleisaa building, parking was considered good.

6.2.3 Modern area

The hygiene standards around Dar Alshakireen building were acceptable. It was also found that there was a good standard of hygiene in the area surrounding of Bugshan building. Around both Rubats the outside paving, lighting and drainage were of a good standard with street lights to illuminate the building area adequately. There was no standing water in the surrounding area. Population density was less of an issue here, which led to less crowding, lower noise levels and fewer odours.

Similarly in both Rubats, services availability was not only good but also located nearby. Accessibility was not a concern, as there were several entrances and exits to the locations and moreover, the streets leading to the Rubats were well planned. Likewise, there were appropriate parking facilities available in the area.

6.2.4 Conclusion to Section 6.2

In this section, two core steps were taken. First, the fundamental differences between the three areas (historical, traditional and modern) with regards to the neighbourhood around the Rubats were flagged. Second, the main neighbourhood factors that influenced the resident's daily life experiences were pinpointed.

Unlike in the traditional and modern areas, the neighbourhood standards for the Rubats in the historical area are relatively poor. For example, the paving quality and the hygiene level were bad. There was accumulation of rubbish near the Rubats, causing odours in the area. Furthermore, unlike in the traditional and modern areas, the historical area had a high population density, which led to crowding and high noise levels. The availability of services was considered acceptable and compared well with the standard found in the traditional and modern areas. Accessibility was a major concern in the historical area, as the streets were disorganized and narrow. Also, since the buildings in this area followed Islamic architecture, there were not many entrances and exits.

Several neighbourhood features impacted the residents' quality of life in the Rubats. For example, the improper handling of rubbish, poor lighting and water leakage caused health problems for the residents. Furthermore, the architectural issues, such as disorganised and narrow streets and inadequate entrance and exit facilities in the Rubats, also had adverse implications for the residents, especially those with a physical disability.

The Al-Madina newspaper reported that land in the historical area was; built on haphazardly, small in size and compact, characterized by narrow, winding streets and an inability to admit traffic. The absence of parking areas impeded vehicular movement and made it difficult to reach all parts of the area, particularly in cases of emergency or security situations (Al-Madina, 2010).

Table 5.2 The level of the environmental situation around Rubat in different areas. Three rating measurements were used Bad (B), acceptable (A), good (G)

Rubat Rating		A1			A2			B1			B2			C1			C2		
		B	A	G	B	A	G	B	A	G	B	A	G	B	A	G	B	A	G
Standard	Hygiene	✓			✓				✓			✓			✓				✓
	Outside Paving	✓			✓				✓			✓				✓			✓
	Lighting	✓			✓				✓				✓				✓		✓
	Water leaks		✓			✓				✓			✓			✓			✓
	Population density	✓			✓				✓			✓				✓			✓
	Availability of services		✓			✓				✓			✓				✓		✓
	Accessibility	✓			✓				✓				✓				✓		✓
	Noise levels	✓			✓				✓				✓			✓			✓
	Smells	✓			✓				✓				✓				✓		✓
	Availability of parking	✓			✓				✓				✓				✓		✓

Historical Area

Traditional Area

Modern Area

A1-Rubat Deeb

A2 - Rabat Al magrab

B1 – Rubat Badr al-Din B2 -

Rubat Alissa

C1-Rubat Dar Alshcarun

C2 – Rubat Bugshan

6.3 The Rubat Buildings

The examination of the buildings considered the condition of their construction. Two categories of conditions were considered: physical condition and internal environment condition. For the former, this study considered the buildings' structural stability; age of construction materials; fire precautions; availability of services (electricity, water, sewage, telephone); design efficiency (light, ventilation, privacy, insulation, humidity); flexibility of design (toilets, kitchens); outer courtyard (entrances, Emergency exits), and for the latter, the following features were considered: waste disposal, hygiene, uneven tiles, surface material, condition of corridors, and so forth.

The findings for the three different areas are presented based on the standard indicators explained in section 3.5.3.5 in the methodology chapter as reflected in Tables 6.3 and 6.4.

6.3.1 Historical Area

Rubat Deeb A1 is about forty years old and consists of two floors with eighteen rooms, five shared bathrooms, two store rooms and two storage spaces on the ground floor, whilst the first floor consisted of twenty rooms, two store rooms and five shared bathrooms. It was built of reinforced concrete, which has since cracked. The structure's stability has been seriously weakened due to cracks in the pillars, leaving it in danger of collapse.

While the availability of services in the building would be classified as acceptable with regards to electricity, water, and sewage, it must be noted that water supply was subject to sporadic stoppage. The telephone facilities were acceptable with one telephone line for residents and one for the building manager. While the hallways, stairways, and rooms were well-lit with natural light, artificial lighting provision was poor; for example, the bulbs were dirty or were no longer working but had not been replaced. The efficiency of the design was acceptable for the light and ventilation because of the inner courtyard, although this could have been improved. Insulation and humidity were considered bad, with signs of condensation on the walls and ceilings. Privacy was considered bad because of the need to share bathrooms.

In Rubat Deeb there were two communal spaces used as kitchens, but some residents had small gas cookers inside their rooms. The many rooms with large amounts of furniture presented a significant fire risk. The size of these rooms was possibly too small to be suitable for women with a family. There were five public bathrooms with an area of 3m² on each floor, equipped with a toilet, sink, and shower. As a result of their very small size there was no possibility of improving their accessibility for disabled residents. The main and only entrance of the building was 2.55m² wide, and opened to the inside building courtyard. The corridors were wide in the upper floor, but lacked emergency exits. There was one fire extinguisher in the building on the first floor. The lack of exits and fire extinguishers added additional risk of injury or death, should a fire occur.



Figure 6.8 Photos of the entrance from the outside of Rubat Deeb showing the damaged and uneven paving stones and the cracked and peeling paint



Figure 6.9 Photo shows there is no parking due to the Rubat location in a narrow street. The owner of the shop below, parks his car here, making access to the Rubat more difficult



Figure 6.10 Photos of corridors inside Rubat Deeb



Figure 6.11 These are the stairs for access to the first floor



Figure 6.12 Photographs showing the cracks in the columns

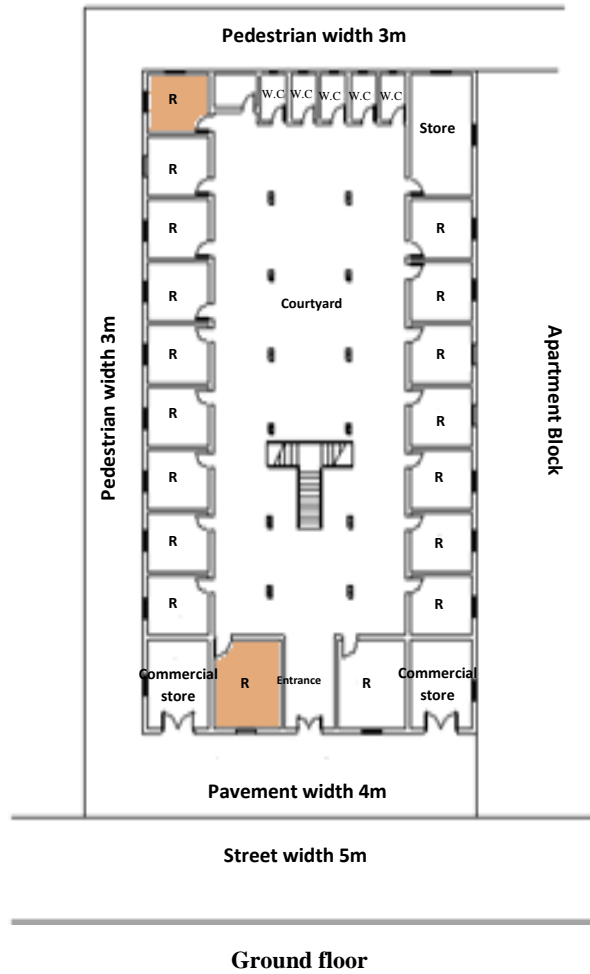
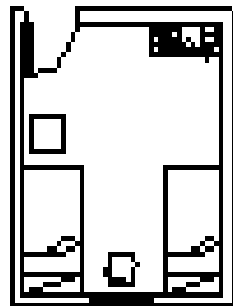
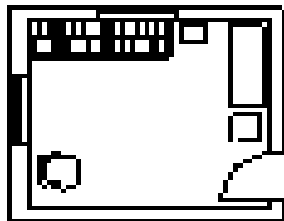
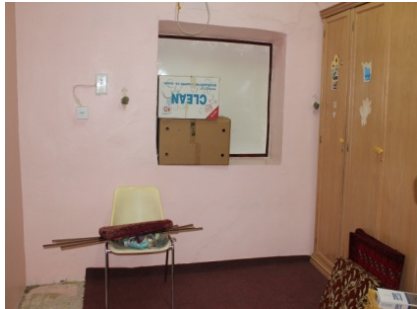


Figure 6.13 Ground floor plan of Rubat Deeb, shows one apartment with one bed and bathroom which the residents shared



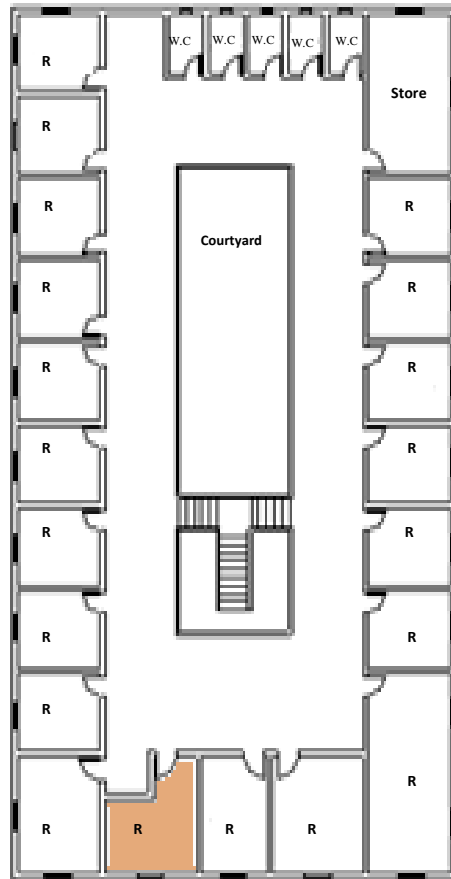
Figure 6.14 Photo showing a typical bathroom with toilet, sink and shower as well as a large container for storing water with little space and no disabled facilities



Figure 6.15 Photo showing the residents belongings in a cluttered apartment

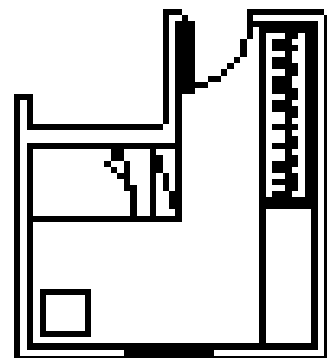


Figure 6.17 Photo showing the same room a different angle. Here is a carpet and small chair



First floor

Figure 6.16 First floor plan of Rubat Deeb



Rubat Al Magrabi (A2) was located in an historical area neighbourhood of Albalad district. The building was established in 1882 but was rebuilt in 1990. This Rubat, of the many explored, was one of the few that reflected acceptable standards, and its owners seemed to demonstrate a sincere interest in building restoration and maintenance.

Rubat Al Magrabi consisted of two floors with seventeen rooms; nine on the ground floor, six of which had kitchens and bathrooms, and eight on the first floor. The rooms differed in size, with the average area approximately 16m^2 . Each kitchen had an area of 3.12m^2 and each bathroom area was 2m^2 . The building's centre had a courtyard that provided all rooms with ventilation and natural lighting. There were no visible cracks. Construction wise, the structural stability was good, as were the construction materials, since the building was made of concrete and has no cracks. The building's walls and surfaces were in a good condition and showed evidence of good maintenance. However, the risk of fire was constant because cooking was done in the rooms, using gas cookers with a bottled gas supply. There were only two fire extinguishers in the whole building. Most of the residents in this Rubat were older people and their slow mobility would lead to a greater likelihood of them being trapped in the event of fire.

Services, which included electricity, sewage disposal, and telephone, were good with the exception of water, which was not continuously available. There were no problems in terms of electricity availability, and the building had four telephone lines. The insulation was good as it was included in the design of the building; humidity levels were also good as there was no sign of condensation on the walls and ceilings. Privacy levels were acceptable because each room had its own kitchen and bathroom. However, there was no social space, nor were the residents able to meet their adult sons because men were not allowed to enter the Rubat building.

In Rubat Al Magrabi there were six bathrooms on the ground floor and eight on the first floor; again, each apartment had a private bathroom consisting of a traditional toilet, and a shower and washbasin. There were fourteen kitchens, one for each apartment, six on the ground floor and eight on the first floor, and all were ventilated. Kitchens had the same space but were organized differently (per resident preferences) as they did not follow a standardised design. The toilets and kitchens were of acceptable standards but

there was a need for disabled facilities and the kitchens could have possibly benefited from rearrangement as they were very small. There was no outer courtyard and nor were there any emergency exits. The building had a single entrance. The entire building has two fire extinguishers, and the risk of fire was constant because cooking was done in the rooms. As in the other Rubats, the risk of fire was increased by the cluttered apartments filled with furniture and personal belongings.



Figure 6.18 Photos of the entrance from the outside of Rubat Al Magrabi

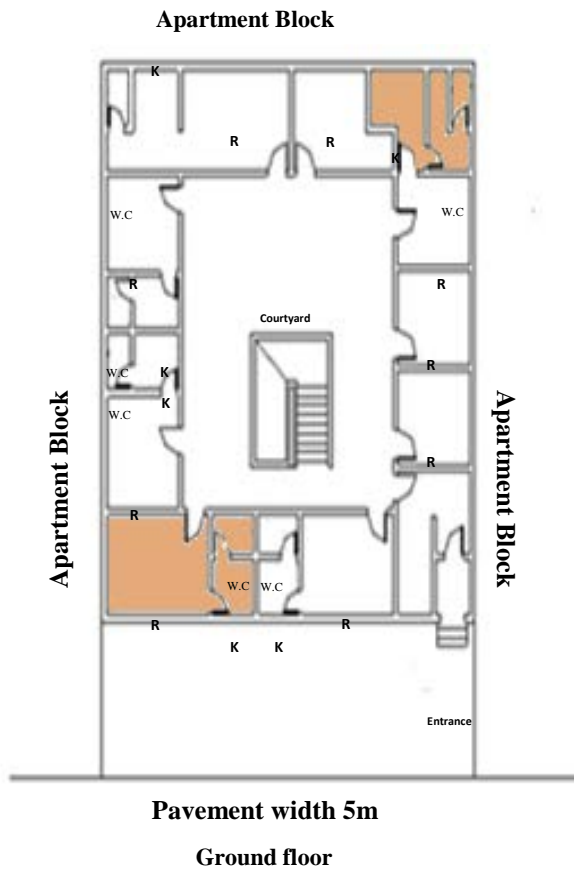


Figure 6.19 Ground floor plan of Rubat Al maghribi

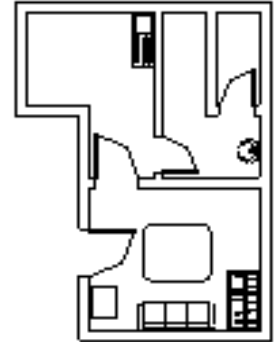


Figure 6.20 In this apartment the resident did not keep the Furniture given by her children and instead sleeps on the floor



Figure 6.21 Photos show the kitchen: the first one shows a build-up of rubbish and the second one shows the sink area, for washing dishes and clothes

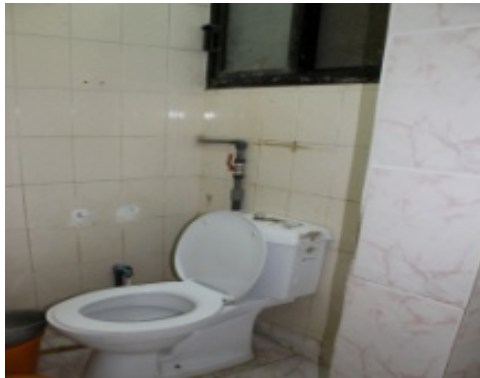


Figure 6.22 Photos show the small size of the bathroom area which contains toilet, shower and sink

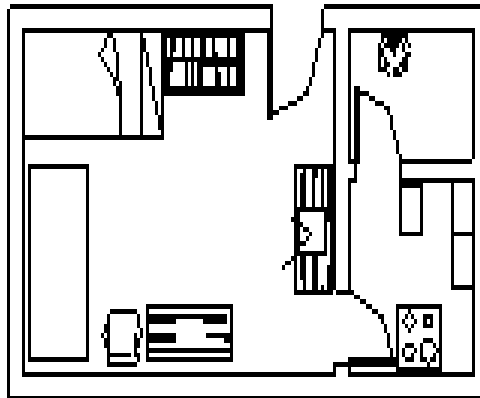


Figure 6.23 An apartment in the Ground floor of Rubat Al Magrabi



Figure 6.24 Photo shows the cooker and piles of belongings on top of the gas



Figure 6.25 Photo shows the water storage barrel and the space it takes up in a very small apartment

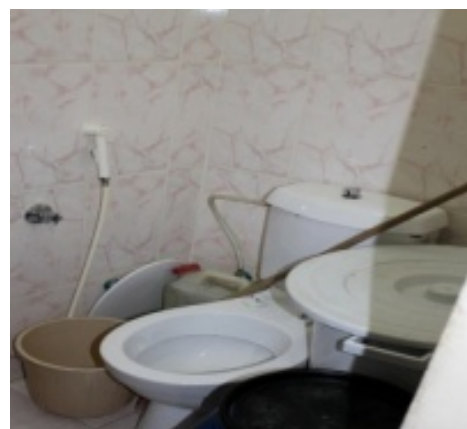


Figure 6.26 Photo shows the bathroom which is a small space with no disabled facilities

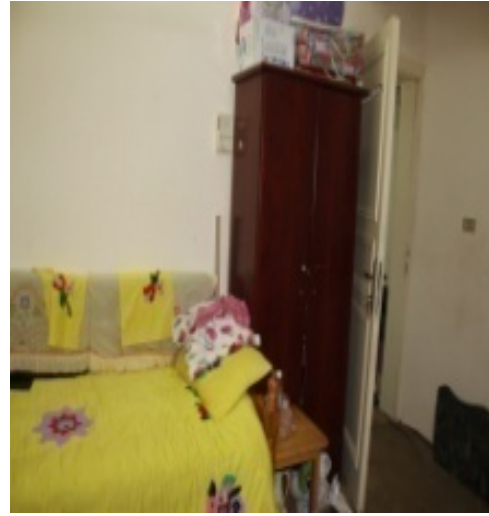


Figure 6.27 Photos show the sleeping and living area which are located in the same room



Figure 6.28 Photo shows the same room had more belongings adding to the crowded feel

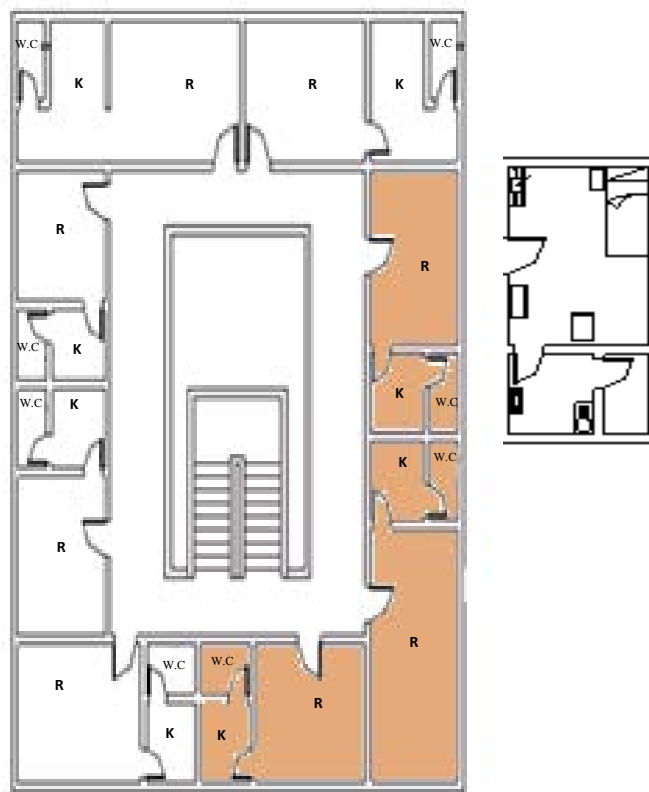


Figure 6.29 First floor plan of Rubat Al maghribi

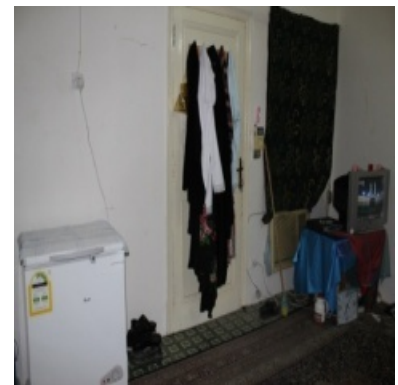


Figure 6.30 Photo shows the fridge located in the living and sleeping room



Figure 6.31 The bathroom had a traditional (Arab style toilet). This type of toilet is very difficult for older women to use it with little space to use the sink due to water storage

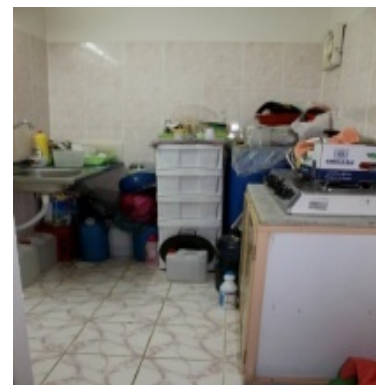


Figure 6.32 shows the kitchen

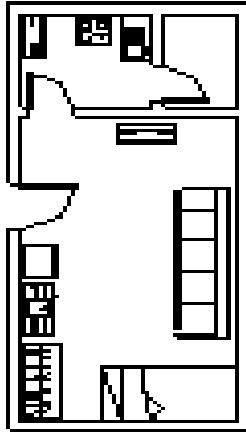


Figure 6.33 Photos of the apartment again on the first floor



Figure 6.34 Bathroom contains a washing machine as well as the shower and toilet



Figure 6.36 Photo shows the kitchen area with piles of utensils covering the gas supply



Figure 6.35 Photos show the living and sleeping apace from different angles



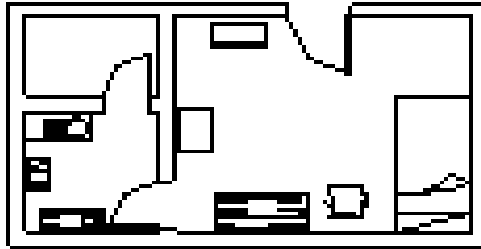


Figure 6.37 Photos of an apartment in the first floor plan of Rubat Al maghribi



Figure 6.38 Photo shows a large fridge freezer, taking up a large amount of space in the living and sleeping room



Figure 6.39 Another photo of a cluttered living area



Figure 6.40 Another bathroom with large water storage container



Figure 6.41 Kitchen with cooker and sink gas supply just visible in this crowded space

6.3.2 Traditional area

Rubat Badr al-Din (B1) is located in the traditional area's neighbourhood of Baghdadiya East. The building consists of three floors covering an area of 495.7m² with 16 apartments; four on the ground floor, and six on both the first and the second floors. Each apartment contains a separate living room, bedroom, kitchen and bathroom, which together measure 15.5m.² The Rubat is 17 years old, and is built of reinforced concrete. There are no cracks in the building. Construction of the building was done properly, with good structural stability. Suitable construction materials were used for the walls which had good surfaces and no crumbling plaster work or cracks. Fire is a possibility in the building as women cook in their rooms. Availability of electricity was good as it is constantly available; water was acceptable but not always available; the warden controls water access. Sewage disposal was good but telephone access was inadequate as there was only one line in the warden's office, but most residents relied on their mobile phones.

The presence of windows to the outside and skylights provided acceptable lighting and natural ventilation in this Rubat, but the artificial fluorescent lighting was weak. Overall, light and ventilation in this building were both acceptable, as were privacy and insulation.

However, humidity levels were bad with condensation present on some ceilings. Windows and extraction units were located in the kitchens. The toilets in this building were good; each apartment had a bathroom with an average area of 4.5m² and contained a toilet and shower. The typical kitchen varied in size, at about 3m², but they were considered bad as there was no room for a fridge or freezer. The building had no outer courtyard, only one entrance and no emergency exit provision. Because of the narrow corridors and stairways and the building's large size, (three floors, 16 apartments), one exit was not enough. However, building regulations do not require fire exits in domestic buildings, only in shopping malls, hotels and hospitals.

The building had no fire extinguishers. It should be noted that some residents used small portable gas cookers with a bottled gas supply, called *safri* in Arabic, which posed a significant fire risk.

Privacy provisions sufficed a feature which distinguished Rubat Badr al-Din from the other Rubats studied. Each resident had their own apartment which contained a bedroom, living room, kitchen and bathroom. This Rubat also provided a common space on the ground floor for residents to receive and entertain their guests and visitors.

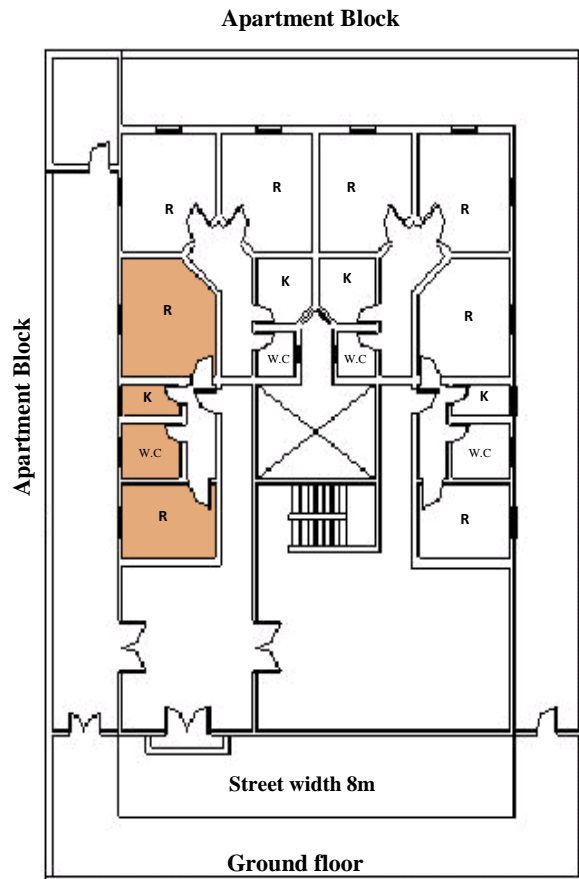


Figure 6.42 Ground floor plan of Rubat Badr al-Din



Apartment Block

Figure 6.43 Shows a typical corridor



Figure 6.44 photo shows the stairs



Figure 6.45 The entrance to the building



Figure 6.46 An area which can be used to meet visitors to the Rubat though it is in need of furniture

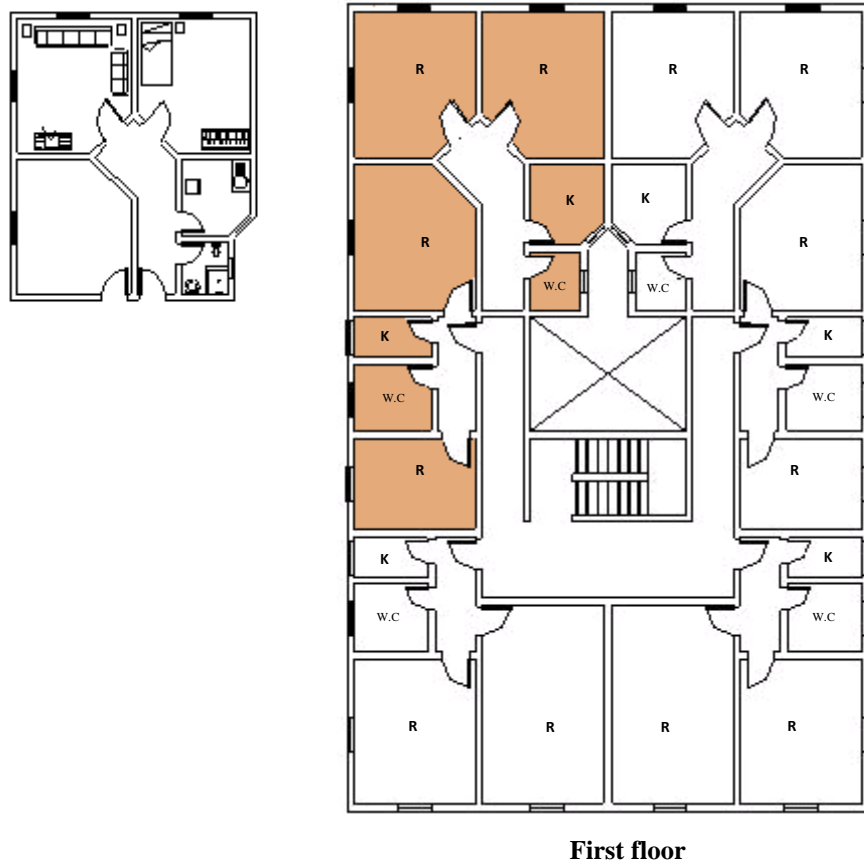


Figure 6.47 First floor plan of Rubat Badr al-Din

The Rubat Al-eisaa (B2) was located in the traditional area's Al Ruwais neighbourhood. The estimated area of the building is 357.5 m². Rubat Al-eisaa building consists of three floors, containing fifteen rooms on the ground floor and ten shared bathrooms. It contains sixteen apartments, located equally on the first and second floors, with each apartment containing two areas of an average 13.4 m² a kitchen with an average area of 5 m² and a bathroom area of 3.2 m². The building had no emergency exit and all rooms overlooked the street. It was built of reinforced concrete, and there were no cracks; however, in some rooms and bathrooms there was condensation on the ceiling as seen in figures 6.22(d), 6.27, 6.28 (b) and (d).

The building seemed structurally stable. Also, the building's walls and the wall surfaces reflected good standard. There was, however, a fire risk because some residents used portable, gas bottle cookers in their rooms. Both electricity and sewage disposal were considered good but telephone lines were poor, as the phone was only available in the manager's office. Water was also acceptable but not regularly available, which meant some residents had large barrels or containers in their rooms to store water during scarce times.

In Rubat Al-eisaa, the corridors lacked ventilation and apartments' natural ventilation was bad due to the absence of extraction units in the apartments. Air conditioning was acceptable. Though the lighting and ventilation designs were acceptable, as was privacy (each resident lived in a self-contained apartment with a kitchen and bathroom), there was no social space or play area for children. Insulation and humidity were also acceptable with no visible condensation on the walls or ceilings. The building's toilets were acceptable on the first and second floors, but residents had to share toilets on the ground floor. Kitchens were acceptable but there were no facilities for disabled residents. There was no outer courtyard. Status openings (entrances) were acceptable but there were no emergency building exit. There was only one building entrance which was 2m wide and opened to the inside. Corridors were relatively wide, but the length and lack of fire escape routes and emergency exits made it difficult to evacuate the building. There were no fire extinguishers.



Figure 6.48 Shows multiple flights of stairs, which makes access to other floors difficult in Rubat Al-eisaa

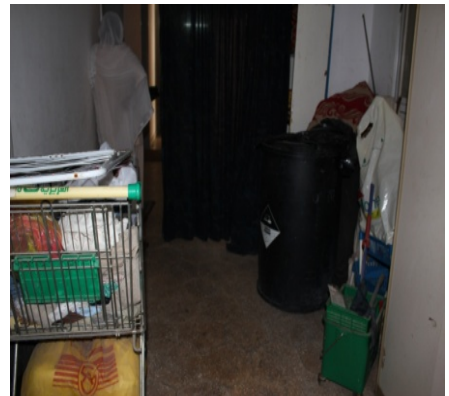


Figure 6.49 Shows garbage and residents' possessions in the corridor



Figure 6.50 Shows the corridor which has been used as a playground for kids



Figure 6.51 Shows shared kitchen and bathroom on the ground floor



Figure 6.52 Shows bathrooms on the ground floor, there are cockroaches on the floor



Figure 6.53 Photo shows an even more crowded apartment with one room only



Figure 6.54 Photo shows boxes and bags very close to a gas bottle cooker which was very near the only exit

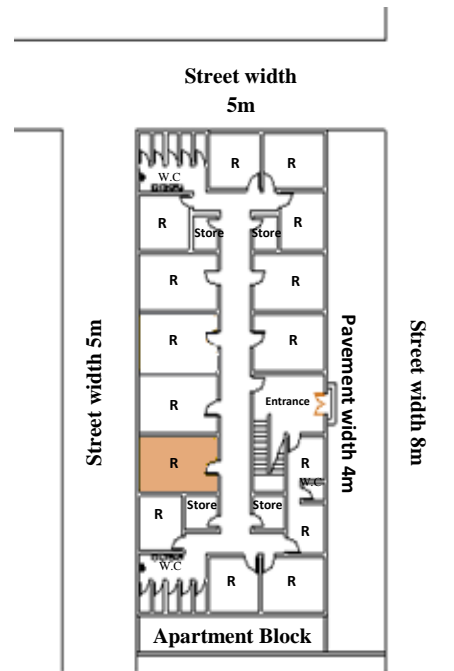


Figure 6.55 Ground floor plan of Rubat Al eisaa

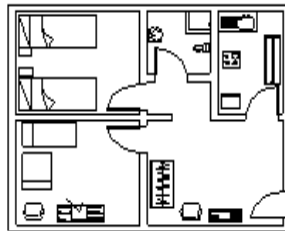
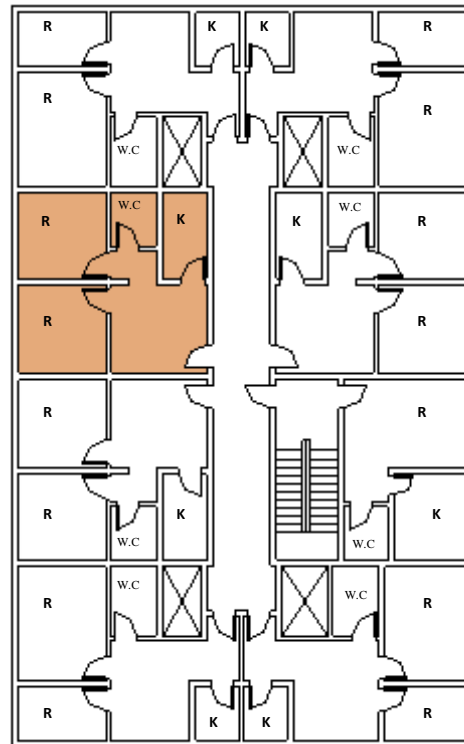
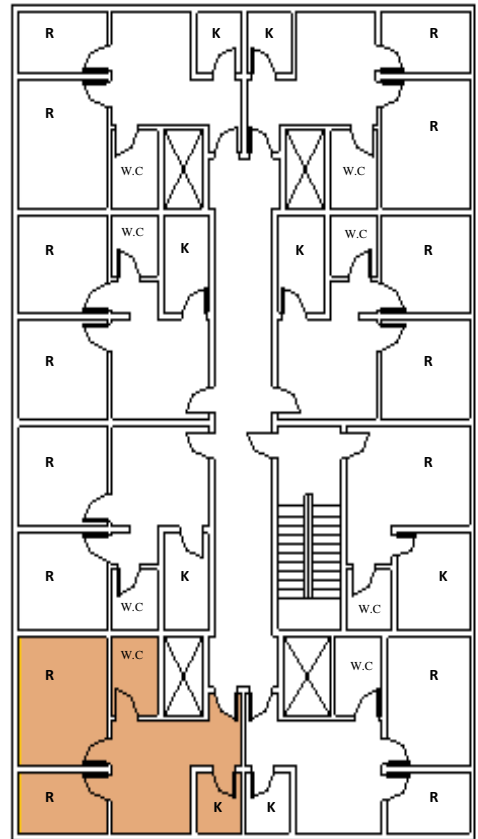
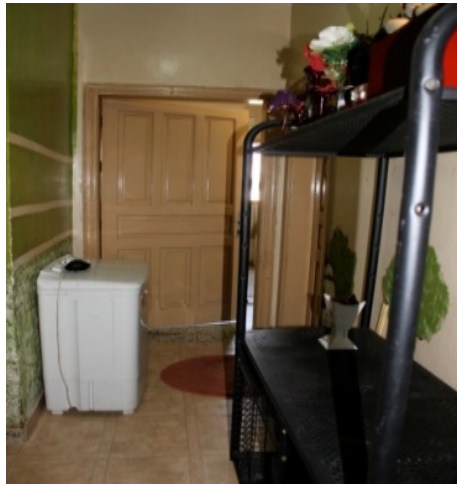


Figure 6.57 Photos show kitchen and bathroom, there is more space though there is still the need to store water

Figure 6.58 First floor plan of Rubat Al-eisaa



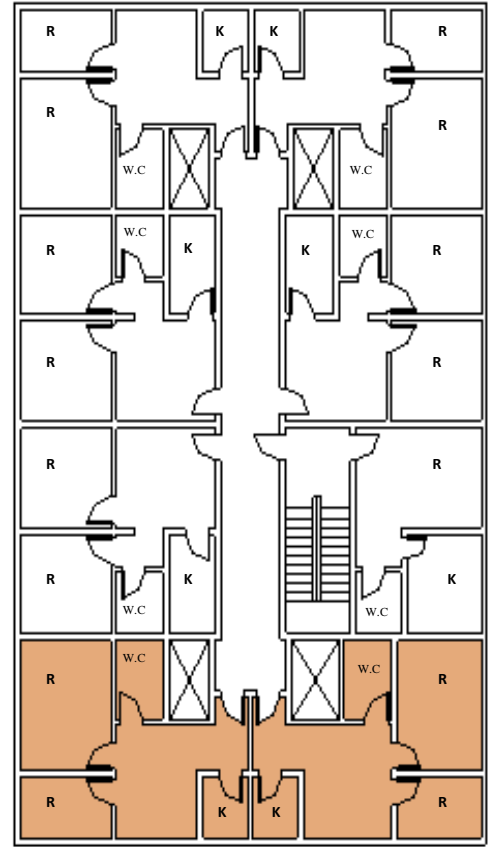
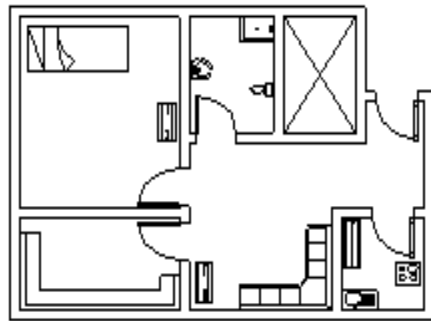
Figure 6.59 Photos show the bedroom and the reception room



Second floor



Figure 6.60 Photos of the other apartment on the first floor of Rubat Al-eisaa



Second floor

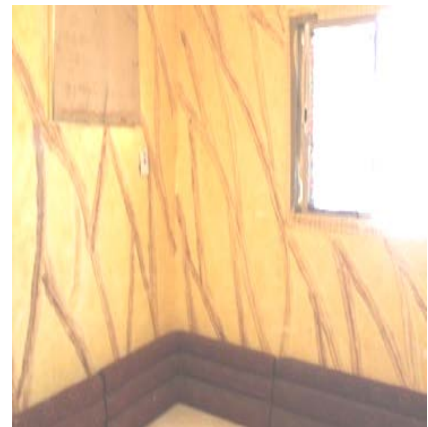


Figure 6.61 An apartment on the second floor of Rubat Al-eisaa



Figure 6.62 Shows kitchen and bathroom of an apartment on the second floor of Rubat Al-eissa and water storage barrel in the shower



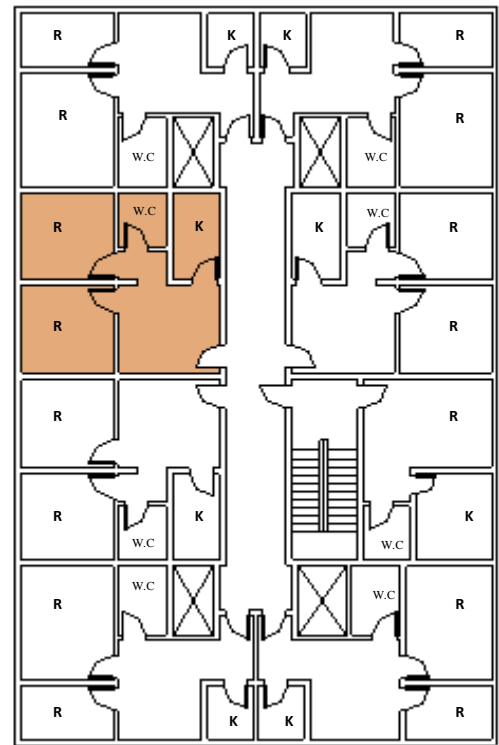
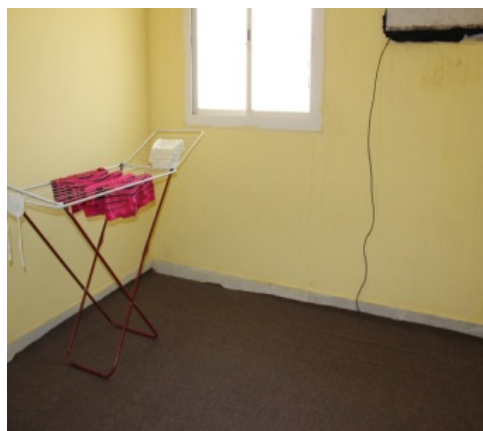
Figure 6.63 Shows water damage and peeling paint on the ceiling



Figure 6.64 Photos show ceiling in the bathroom and kitchen is peeling and damaged, also exposed wires from the air conditioning unit where dripping water can build up



Figure 6.65 (left) Disabled girl living in this apartment and (Right) the bathroom is cluttered and has no facilities for the disabled



Second floor



Figure 6.66 shows an apartment on the second floor

a-b The bedroom which contains a bed only and the extra room has no furniture

c-d The bathroom and the water barrel are taking up a lot of space and the kitchen is without cupboards for storage

e- The entrance to use for the daughter to sleep and as sitting room

6.3.3 Modern area

The Dar Alshakireen Rubat (C1) Rubat is located in the modern area's Aziziyah neighbourhood; on a plot of land with an area of 927.5 m². The building has three floors. The first and the second floors contain 36 apartments. The ground floor of the building is divided into three parts. The first part has two commercial units which face the street and are rented out. This part of the building also contains apartments for workers, in the employ of the Rubat owner elsewhere. The owner has provided them with accommodation here, separate from the remaining apartments and with a separate entrance. The second part of the ground floor is an apartment for the Rubat warden and his/her family, as well as a storage area and two other family apartments. The third part consists of three apartments, two for women who live with their disabled sons, and the other occupied by a very old woman. This is shown in Figure 6.67.

Dar Alshakireen Rubat has existed for ۳۰ years. The building reflects a good level of structural stability with its walls and floor surfaces reflecting good standards. While there were no cracks in the walls, a high level of condensation was found in some bathrooms with mould growing which could cause complications for residents' respiratory and general health. Thus, some measures to enhance ventilation and repainting of the walls are necessary.

The building's fire prevention provisions were inadequate; for instance the building entrances and corridors were narrow. It must be noted however, that there were eight fire extinguishers in the building, distributed evenly on the first and second floors. The availability of services was good in terms of electricity, water and telephone but sewerage provision was only acceptable, because while the owner took care to prevent sewerage from leaking into the street, there was no sewerage network in the city of Jeddah. This meant that waste was necessarily collected by tanker, when the septic tanks were full.

The light design and ventilation provisions were acceptable. Windows provided natural lighting in the hallways, stairways and rooms. Additionally, there was natural ventilation in the hallways, but in the apartments, food smells from cooking as well as steam from the kitchen were evident. Privacy was also acceptable due to the presence of both a kitchen and a bathroom inside the apartments. Insulation was acceptable, as were

humidity levels although there was condensation on some of the walls and ceilings, in addition to the presence of mould as mentioned above, which was considered a health hazard.

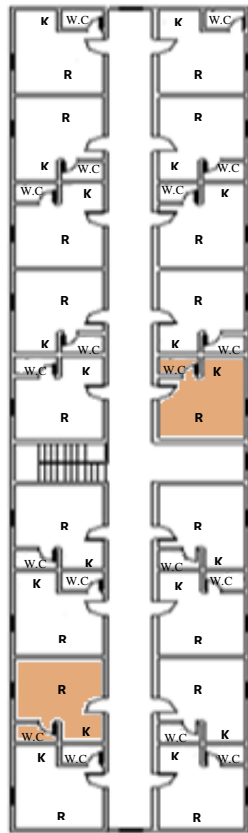
The bathroom facilities in this building contained a toilet, a hand basin, and a shower. However, the toilets were not suitable for the needs of disabled residents. The kitchens were acceptable but were not standardised: some had bottled gas while others used the gas mains; the kitchen sink had only a cold water tap. There was no outer courtyard, only one entrance and no emergency exits in this building. The corridors were relatively wide but the staircases too narrow—structural inadequacies which could have serious consequences in the event of a building fire.

One plausible explanation for the Rubats managers or owners not giving due attention to these safety factors is that there are only fire regulations compliance obligations for shopping malls, hotels and hospitals, and for large domestic buildings with four or more floors (the Rubat buildings considered here have only three floors).



Figure 6.67 Ground floor plan of Rubat Dar Alshakreen

- Two commercial units and apartment for workers employed by the Rubat owner
- Apartment for the warden of the Rubat
- Three apartments for residents



First floor

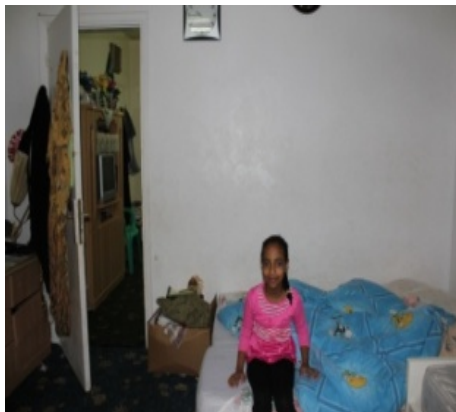
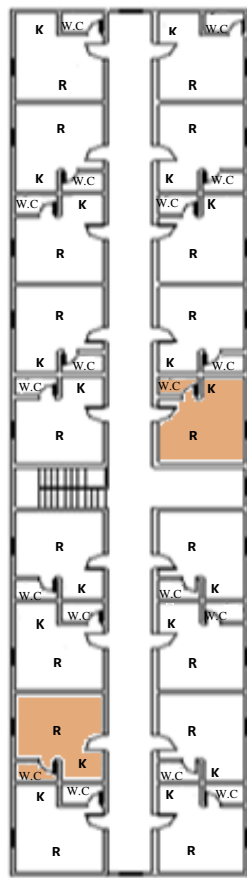


Figure 6.68 Shows the apartment has an additional inter connecting room for the resident's children, and this room is used for sleeping, eating and all other activities





First floor

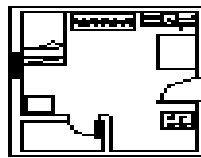
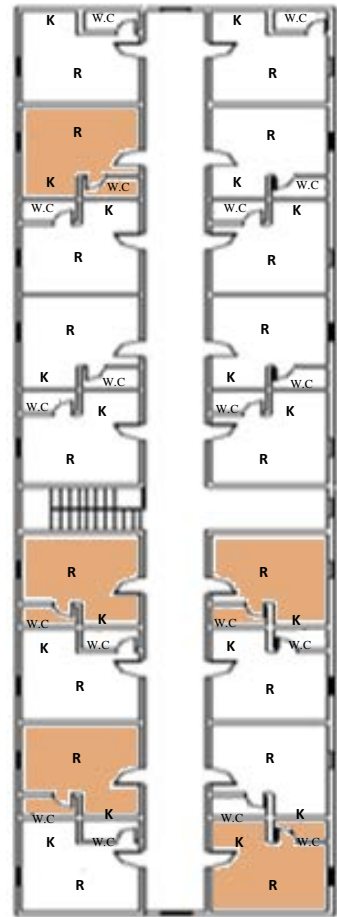


Figure 6.69 show the cooking area is visible in the corner of the main room beside the doorway



Second floor

Figure 6.71 another apartment on the second floor for elderly residents

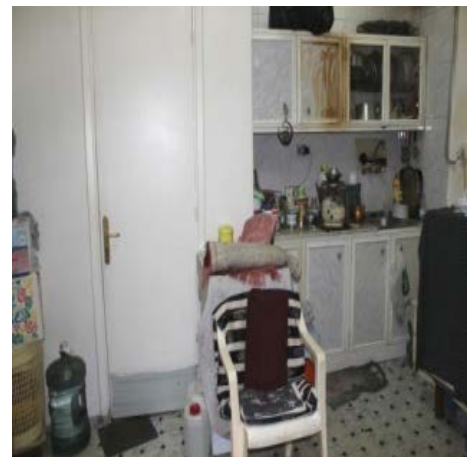


Figure 6.72 Shows gas cooker which hinders the kitchen cupboard door

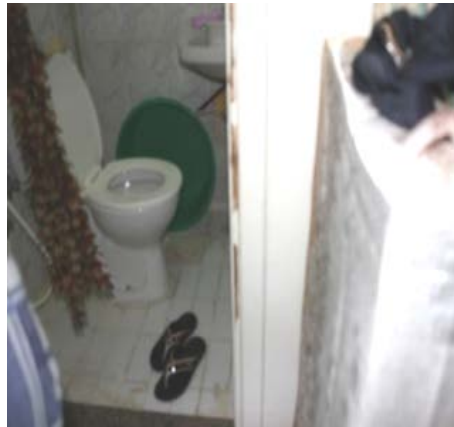


Figure 6.73 another apartment in the second floor for elderly

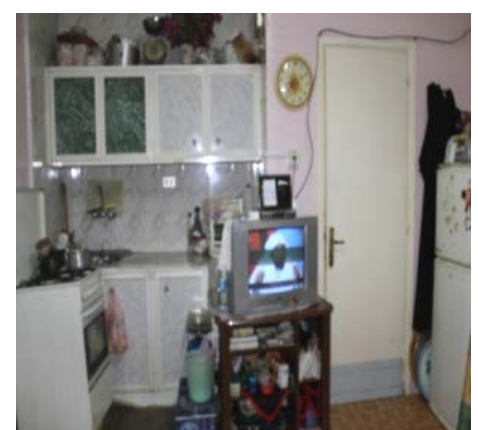
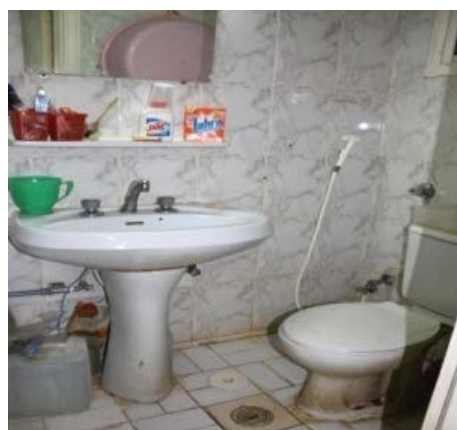
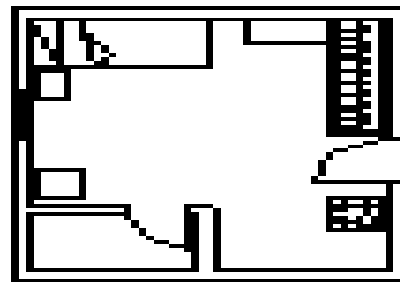


Figure 6.74 sample of elderly residents' apartments – the bathroom is very narrow and not fitted with facilities

Located in the neighbourhood of Al-Andalus in the modern area, the Bugshan Rubat (C2) covers an estimated area of 839.2 m². It consists of three floors and an extension, with the first floor having 15 apartments, and both the second and third floors having 16 apartments. The extension had only 8 apartments as these were built on a fourth floor that does not make use of the floor space available as shown in figure 6.85. The building has a total of 55 apartments; each apartment contains a bedroom with an area of 17.5 m², a kitchen and a bathroom. This Rubat has three entrances, and all rooms overlook the street.

Bugshan Rubat has existed for 25 years and the building reflects a good level of structural stability. The walls and the floor surfaces are in a good condition. However, minor maintenance such as new paint is needed. Other issues regarding the building include ceiling cracks of the second floor and on the staircase ceiling, such that rainwater leaked onto the staircase and into bedrooms and bathrooms. There building has no fire extinguishers. Services available are good with regards to electricity, water, sewerage removal and telephones.

The lighting, ventilation, insulation and humidity provisions in the building are satisfactory, and the privacy of the residents has also been catered for, such that each resident has a separate bedroom, kitchen and bathroom. Although the apartments overlook the street which provides light and natural ventilation, the corridors lack natural lighting and ventilation.

The building's bathrooms are also problematic, as they are very small with clear signs of condensation. The kitchens are spacious and contain a bottled gas cooker, a sink, an extractor fan and a refrigerator, though there is a need to repaint the walls. The building has no courtyard.

Finally, although there are three building entrances each 2.7 m and opening to the inside with wide stairs and corridors, there was again a major safety issue with the emergency exits: two were locked and thereby contravened safety regulations for a building of its size (having more than three floors).

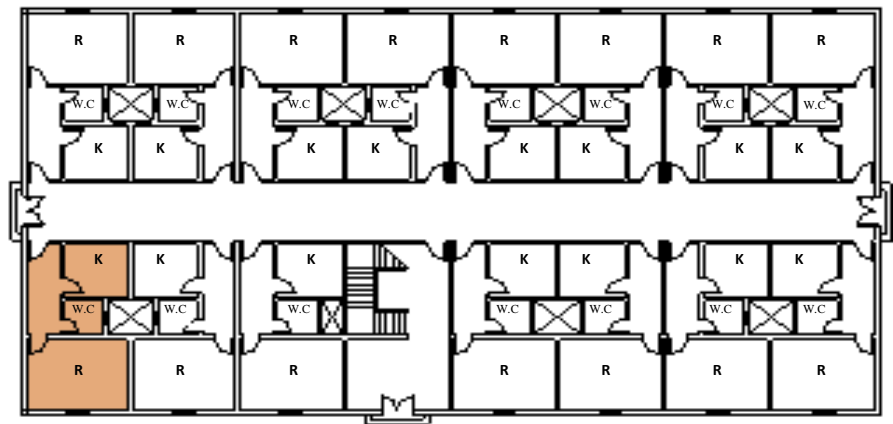


Figure 6.75 Ground floor plan of Rubat Bugshan



Figure 6.76 photos show the dire condition of a bathroom and a kitchen



Figure 6.77 Photos show an example of how dangerous the ceiling can get if not repaired



Figure 6.78 Photos show the sleeping area used also for eating and all other activities



Figure 6.79 Photo shows the clutter in the corridor leading to the entrance

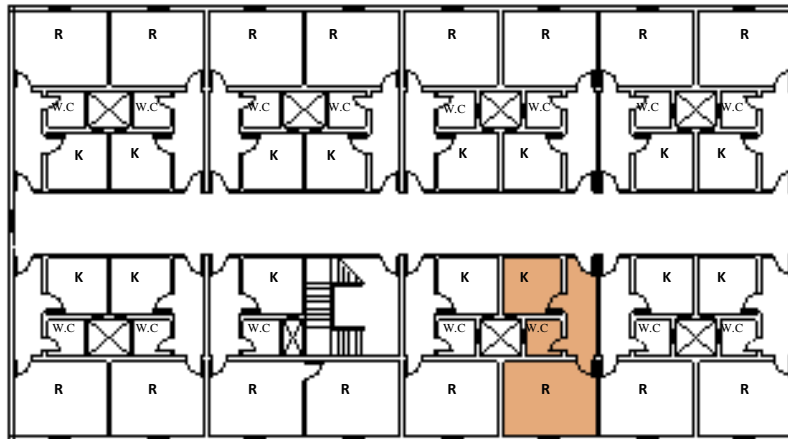


Figure 6.80 First floor plan of Rubat Bugshan



Figure 6.81 Photos show the dire condition of a bathroom and a kitchen, here too, the bathroom is not fitted for the needs of disabled residents

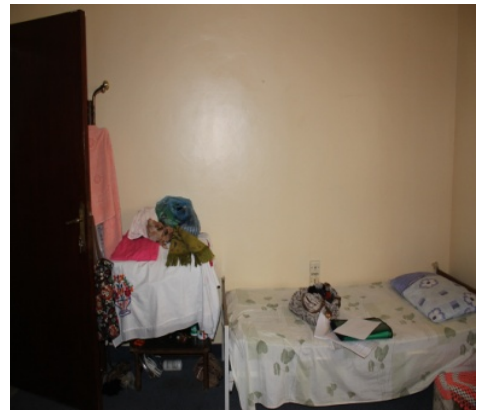
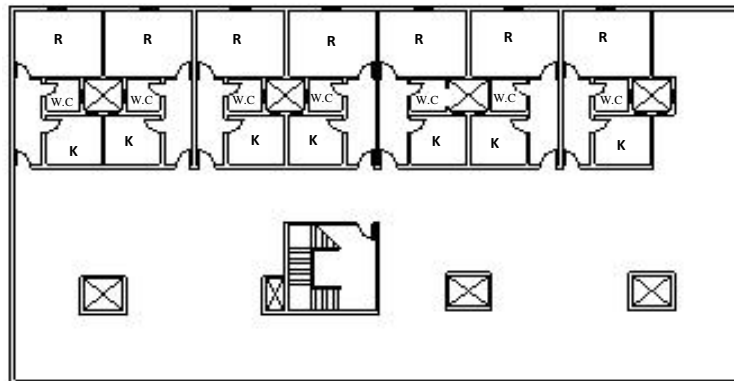


Figure 6.82 shows all the furniture in the room



Figure 6.83 Another apartment photo shows the clutter in the corridor leading to the entrance



Extension

Figure 6.84 The extension floor plan of Rubat Bugshan

Table 6-3 The physical condition of the building. Three rating measurements were used Bad (B), acceptable (A), good (G)

Rating		A1			A2			B1			B2			C1			C2		
		B	A	G	B	A	G	B	A	G	B	A	G	B	A	G	B	A	G
Standard	Condition of the building construction																		
	Structural stability of the structure	✓					✓			✓		✓			✓				✓
	Age of construction materials	✓					✓			✓									
	Building walls	✓					✓			✓		✓			✓				✓
	Wall surfaces	✓					✓			✓		✓			✓				✓
	Fire precautions	✓				✓			✓		✓		✓		✓			✓	
	Availability of services																		
	Electricity		✓				✓			✓			✓			✓			✓
	Water		✓			✓			✓		✓		✓		✓			✓	
	Sewage		✓				✓			✓			✓		✓			✓	
	Telephone		✓				✓	✓			✓			✓		✓		✓	
	Design efficiency																		
	Light		✓				✓		✓			✓			✓				✓
	Ventilation		✓				✓		✓			✓			✓				✓
	Privacy	✓				✓			✓			✓			✓				✓
	Insulation	✓					✓		✓			✓			✓				✓
	Humidity	✓					✓	✓				✓			✓				✓
	Flexibility of design																		
	Toilets	✓				✓				✓		✓			✓			✓	
	Kitchen	✓				✓		✓				✓			✓			✓	
	Outer courtyard																		
	Status openings	✓				✓			✓			✓			✓			✓	
	Emergency exits	✓				✓		✓			✓			✓				✓	

Historical Area

Traditional Area

Modern Area

A1-Rubat Deeb

A2 - Rabat Al magrab

B1 – Rubat Badr al-Din

B2 - Rubat Alissa

C1-Rubat Dar Alshcarun

C2 – Rubat Bugshan

**Table 6-4 The level of the internal housing environment. Three rating measurements were used
Bad (B), acceptable (A), good (G)**

Rubat	A1			A2			B1			B2			C1			C2		
	B	A	G	B	A	G	B	A	G	B	A	G	B	A	G	B	A	G
Standard																		
Hygiene																		
Waste Disposal		✓				✓		✓			✓			✓				✓
Pest control	✓				✓			✓		✓				✓				✓
Leakages	✓					✓			✓	✓				✓				✓
Odours	✓				✓			✓		✓				✓				✓
Condition of corridors																		
Main corridors	✓					✓			✓		✓			✓				✓
Sub-corridors	✓					✓			✓		✓			✓				✓
Stairs	✓					✓			✓			✓		✓				✓
Absence of cracks	✓					✓			✓			✓		✓				✓
Uneven tiles	✓					✓			✓			✓		✓				✓
Wall surfaces																		
Cracks	✓					✓			✓									
Surface material	✓					✓			✓			✓			✓			
Lighting																		
Natural Light		✓				✓		✓		✓				✓				✓
Artificial light		✓				✓		✓			✓			✓				✓
Ventilation																		
Natural Ventilation		✓				✓		✓		✓				✓				✓
Air conditioning	✓					✓		✓			✓			✓				✓

Historical Area

Traditional Area

Modern Area

A1-Rubat Deeb

A2 - Rabat Al magrab

B1 – Rubat Badr al-Din

B2 - Rubat Alissa

C1-Rubat Dar Alshcarun

C2 – Rubat Bugshan

6.3.4 Conclusion to Section 6.3

On the overall evidence, the buildings in all three areas reflect a variable level of structural stability. Those built more recently in the modern area were better built and maintained; those in the traditional area were largely acceptable to good; and the poorest standards were found in the historical area.

While there were no major wall cracks, most Rubats had some bathrooms, especially in the historical area, with high condensation levels. This condensation led to mould growth, which, in addition to inadequate ventilation, can have serious implications for residents' respiratory and general health. There is also a need to ensure that space standards are taken into consideration in bathroom, toilet, and kitchen design. Due attention must also be given to ensure that such designs consider the needs of the disabled and the elderly. These buildings must be fitted with adequate fire management facilities, for example, and fire extinguishers. Furthermore, there is a need for more lifts to be installed in the buildings to aid the disabled.

6.4 Conclusion

This chapter has examined three aspects which reflect the environmental situation and the physical condition of the Rubats. Overall, the building quality varied considerably, and in some cases, especially in the historical Rubats, they were in very poor conditions. The buildings were in a much deteriorated state and it seemed the owners were just waiting for them to be closed down and demolished. From a management perspective, it seemed the managers have basically abandoned the Rubats.

The relationship between housing and resident well-being is multi-faceted. A healthy home needs to have sound structure; be hazard-free; provide adequate facilities for sleeping, personal hygiene, the preparation and storage of food; be an environment for comfortable relaxation, privacy and quiet time; and provide the facility for social exchange with friends, family and others (Gibson et al 2011).

More needs to be done, to enhance the standards of these buildings. Designed initially to meet pilgrims' temporary needs, Rubats now need to accommodate the needs of impoverished women by considering a significant percentage of the residents are either older, disabled or both. Overall, the interiors in the buildings are sub-standard and inadequate to meet the residents' needs, especially the elderly and disabled.

Government funding and general support is essential towards appropriate design and effective use of space, and regular management and maintenance of these buildings. They need to be fitted with facilities to meet residents' needs. For example, in most Rubats, the kitchens and bathrooms were very tiny, and the choice and positioning of toilets did not consider the specific needs of the individual residents. In addition to ventilation shortcomings, most of the buildings lack adequate safety provisions. The buildings are inadequately fitted with fire extinguishers, nor are there sufficient provisions for entry into and exit from them. Narrow pavements are also a major issue and safety hazard in some buildings, especially in the historical area.

These concerns and other issues need to be genuinely addressed to ensure that the women can feel comfortable in the homes. Furthermore, in the design of these Rubats, more consideration should be given to the social and emotional needs of residents, such as; that women have space to meet with relatives, to be together, to talk together. It is also important to bear in mind that women need a space in which they could enjoy themselves and be together as a community.

The environment around the Rubats was quite poor, and this more or less contributed to the women's lack of interest in taking part in any of the neighbourhood life. The infrastructure around the Rubats was not well matched to the needs of the Rubat residents. For example, the areas did not supply affordable and comfortable means of transportation, had poor road networks, and lacked social facilities and play area for children.



“The management (or care) of Rubats is the Ministry of Islamic Affairs’ responsibility represented by the Department of Charitable Trusts. This department scrutinises and then decides on the type and eligibility of residents in Rubats and the regulations of residency. Two commissions in the Ministry of Social Affairs, such as social security and welfare, share the responsibility of the social affairs of residents of Rubats.”

Noura Alshaikh, 03 Jun 2006

General Director of the Department of Female Social Services, Makkah region

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Chapter 7: The Management of the Rubats

7.0 Introduction

This chapter presents the provider's perspective, and provides findings to address research objective 3. The results presented in this chapter are based mainly on the questionnaire (Form C). The chapter discusses the ways in which the Rubat management agencies in Saudi Arabia are providing accommodation for women. Where necessary, evidence from documentary materials (e.g. government bulletins and operational records of other Rubat management agents), reviewed literature, as well as relevant evidence from interviews with Rubat residents, are used to support the emerging insights. Also, where necessary, evidence obtained through physical observation of the Rubat buildings are pinpointed in explaining the findings from the questionnaire-based interview with the management agencies. This chapter also presents findings with regard to those responsible for the Rubats, the extent of their effectiveness in serving the residents, and the extent of coordination between agencies responsible for their management. In the last part of this chapter, the researcher explores whether there are plans for the improvements or adjustments of the Rubats.

The over-arching aim of this project was to assess the lives of women living in Rubat housing in Saudi Arabia, and to discuss whether or not the provision of Rubat housing was effective in reducing poverty. Through collecting raw data and further analysing it alongside academic journals, this research looked to provide further insight into how Rubat housing could be improved to better meet the needs of women living in poverty, as well as highlight the predominant issues that many women face on a regular basis through a life in poverty. Therefore this would provide a better foundation of knowledge, in which to then consider solutions as well as to provide more of a voice for the women themselves.

7.1 Rubat Provision

Within this section of the research project, the provision of Rubats shall be discussed, along with who is responsible for them and is involved in the decision making process.

7.1.1 Rubat Distribution and Management Agencies

Table 7.1 shows who manages the case study Rubats.

Table 7.1 Distribution of Rubats and their Management Agencies	
The Responsible Authorities	Research sample
The Ministry of Islamic Affairs and Awqaf	A1 (Deeb)
	A2 (Al-Magrabi)
Ladies' Charitable Society	B1(Badr al-Din)
Faisaliah General Women's Charity	B2 (Al-eissa)
Rubat landlords and their representatives	C1 (Dar alshakireen)
	C2 (Bugshan)

The Rubats provide an opportunity for organisations and individuals to provide charity to improve the living standard of the poor within the community. It is believed that the founding or financing of a Rubat is a charitable act that will be rewarded by God (e.g. Aziz Rahman, 1993; Fadaak, 2011). All Rubats are registered as charitable buildings and are considered as part of the Waqf system according to the Saudi Arabian government. Four core groups oversee the management of the six Rubat buildings, namely the Ministry of Islamic affairs and Awqaf, Faisaliah General Women's Charity, the Ladies' Charitable Society and the Rubat landlords and their representatives.

The Ministry of Islamic affairs and Awaqf is a government body, while the Faisaliah General Women's Charity and the Ladies' Charitable Society are non-governmental organisations. Rubat representatives can be appointed by the government or by the Rubats' owners. The latter own the buildings, but once they are registered, they become a part of the Waqf. The buildings will therefore house the poor and needy for as long as they (the buildings) exist. Rubat housing is registered and managed by the owner or a caretaker, or is handed to the government and run by relevant authorities.

7.1.2 The Responsibilities of the Rubat Management Agencies

The responsibilities of the Rubat management agents are summarised in Table 7.2 below.

Table 7.2 The Responsibilities of the Rubat Management Agencies				
Rubat Management Agency	The Responsibilities of the Rubat Management Agents			
	Receipt and distribution of alms and subsidies	Preparation of periodic reports on the status of Rubat buildings	Housing residents	Maintenance
The Ministry of Hajj and Endowments	-	-	√	-
Faisaliah General Women's Charity	√	√	√	-
Ladies' Charitable Society	√	√	√	√
Rubat landlords and their representatives	√	√	√	√
Total	3	3	4	2

The Ministry of Hajj and Endowments only houses residents, while all the other agencies take a broader role in securing the Waqf of residents. The Ladies' Charitable Society gave more details about their management role, which involves the receipt and distribution of alms and subsidies, and preparation of periodic reports on the status of Rubat buildings with the Ministry of Hajj and Endowments. It also helps to house residents and maintain Rubats in conjunction with their owners.

There are problems in dealing with the management agents, and a database that keeps information on the Rubat residents is needed. When trying to obtain information on the Rubats, very few of the management agencies responded, making it difficult to gauge standards across them. At the first (and only) meeting of the owners of the Rubats in Jeddah in 1994, which serves as a link between the owners and management agencies of the Rubats, the director of the Official Rubat Housing and Social Affairs Charity in Makkah stated:

“There are many problems for the residents who live in the Rubats and also for the management agents. There are many Rubats without a management agent and in some the owners do not know anything about the buildings. This can be due to the death of the owner and his family not being

interested, or the owner is not interested in what happens to the Rubat once he has donated it. We hope to improve the Rubats as a result of this meeting.”

According to the Board of Management Agents’ Chairman of Rubats in Jeddah, not all Rubat managers attended the meeting, which made the formation of a supervisory body impossible. The lack of any other meetings suggests that neither owners, managers nor the Ministry see regulation of Rubats as a priority. Al-Aqeel, director general of Awqaf, mosques and da'wah and guidance in Jeddah, confirmed that there is a big divide between what happens in the Rubats and what those responsible think is happening, as it was discovered that the Rubat landlords and their representatives in Jeddah did not hold any meetings for 20 years (Al-Shabrawi, 2015).

He said there were serious violations in the Rubats, in terms of residents actually receiving donations: *"We have heard in the past about some Rubat representatives who raise money from the Zakat donations of good people and traders but no one knows how these are distributed or where these funds go."* He added that Rubat guards sometimes lack the knowledge and experience to manage the Rubats. Moreover, he indicated that many complaints are made to the ministry regarding their handling of charitable donations intended the Rubats residents—the donations fail to reach the residents, or are distributed unfairly. Al-Aqeel confirmed that the ministry would submit (at a future date) to the management agents a list of guards or representatives who had complaints made against them, and ask for their removal from these positions (ibid).

7.1.3 Frequency of Visits, Inspections and Maintenance by Management

Interviews with the managements were carried out in their offices, except for one where the interview was telephone based. During the interviews all those responsible for the management of the Rubats stated that they visit them on a regular basis (summarised in Table 7.3a), and that regular cleaning and painting were carried out (summarised in Table 7.3b).

The evidence from this study shows that the responsible management agencies for the Rubats visited the Rubats periodically, though variably from organization to organization (see Table 7.3a below). It may be the case that the management agents

all have a different perception of what 'regular' means, as there are representatives from two organizations who visit the Rubats every month, while the Faisaliah General Women's Charity visit every 6 months to give aid, or as needed if there are problems. The Rubat landlords and their representatives visit on a weekly basis and there is a security guard for some of these Rubats who can be contacted in case of any problems.

Table 7.3a Frequency of Visits to the Rubats by the Management Agents				
Rubats' Management	Frequency of Visits			
	Daily	Weekly	Monthly	Every 6 months
The Ministry of Hajj and Endowments	-	-	√	-
Faisaliah General Women's Charity	-	-	-	√
Ladies Charitable Society	-	-	√	-
Rubat landlords and representatives	-	√	-	-
Total	0	1	2	1

Some of the Saudi residents who lived in the Rubats were upset by the lack of visits from charitable societies and the lack of contact with them. They wanted to know the roles and responsibilities of the banks, institutions and businessmen in helping to provide air-conditioning or medical treatment for them, as they found they had to beg in order to pay for their daily needs. Some of the residents wanted the Ladies' Charitable Society to visit them more frequently to meet some of their basic needs. Thus, the visit by the assembly to the Rubats occurred once monthly, which would seem to be insufficient.

However, observational evidence in Rubat Al-eissa (B2) showed that there was a problem with the maintenance. There were clear incidences of leaking roofs, a problem that was repeatedly mentioned by the residents. In Rubat Al-Deeb (A1) where there were cracks in the columns and walls, the residents said that "*the building was not safe, but no one cared*". In fact, the evidence on the ground did not support the claims by the management agencies on this management point.

Table 7.3b Frequency of Inspections and Maintenance According to Management						
Rubat Management Agency	Regular inspections		Regular painting		Regular cleaning	
	Yes	No	Yes	No	Yes	NO
The Ministry of Islamic and Awqaf	√	-	√	-	√	-
Faisaliah General Women's Charity	√	-	√	-	√	-
Ladies' Charitable Society	√	-	√	-	√	-
Rubat landlords and their representatives	√	-	√	-	√	-
Total	4	-	4	-	4	-

Although the management agencies claimed to visit, inspect and maintain the Rubats regularly, some of the residents felt that visits were not frequent enough. The statistics provided by the Ministry of Social Affairs did not support the residents' claim regarding frequency (regularity). It is possible that both parties may be truthful but differ in their interpretation of the word “regular”, as this was not defined in the question.

As residents recounted, during the flooding in Jeddah, which occurred in January 2011, there were leaks in the buildings and most of the leaking points had still not been fixed at the time of the field work in 2012. The evidence obtained through physical observation of the Rubat buildings by the researcher supported the views expressed by the residents concerning the bad state of the Rubat buildings (see pictures in Chapter 6). It was surprising that issues of maintenance and general repair were not higher on the agenda of the managers and owners of the six Rubats studied.

In Rubat Al-Deeb (A1), the very bad state of this Rubat is supported by an independent engineer who visited the Rubat, at the request of the researcher, and said; “this building is unsafe; there are even cracks in the pillars holding the buildings which could cause them to collapse, and should be evacuated immediately.” This was in contrast to a report by the Ministry of Awaqf, which indicated that it was a safe building. This report was prepared by a team which included representatives from the

Ministry of Religious Affairs, the police and the Ministry of Health, but did not include anyone with any knowledge of construction or architecture.

7.1.4 Responsibility for the Maintenance of the Rubats

Table 7.4 summarises who undertakes repairs and maintenance. Many of the Rubats are maintained by their owners. However this maintenance in the majority of the studied Rubats is physically undertaken by their wardens, after they have contacted the owner of the building. Unfortunately, as described before, some of the owners do not know much about the conditions within their properties. This depends on what they have been told by the warden. In addition, the Rubats overseen by the charity associations are maintained by professionals when necessary. However, the evidence captured in this study indicates a need for urgent measures to be taken in some of the Rubats. Some of the Rubats lack the most basic safety requirements or services.

The Director of the Charitable Society in Jeddah indicated that the Rubat buildings are not owned by themselves but by other people, some of whom work with them in order to have some support provided for the women who live in the Rubats. The Society does not have the funds to support the upkeep of the Rubats, which is in any case the responsibility of the owners, via their wardens; although many of the owners have left necessary works incomplete. The issue of who is responsible for what appears to be somewhat unresolved.

Table 7.4 Who is Responsible for Maintaining the Rubats?			
Rubats' Management	Responsibility for the Maintenance of Rubats		
	Warden of Rubat	Ministry of Hajj and Endowments	Building surveyor from the Society
The Ministry of Islamic Affairs and Awqaf	-	√	-
Faisaliah General Women's Charity	√	-	-
Ladies' Charitable Society	√	-	√
Rubat landlords and their representatives	√	-	-
Total	3	1	1

According to Twairqi (2013), there is a lack of maintenance and poor safety standards in the Rubat buildings, which threaten the residents especially as most of those who live in these buildings are elderly women, widows and divorcees, with low incomes. She added that these people need safe and secure houses with facilities such as lifts for the elderly and for those who have disability (motor disability or visually-impaired).

7.1.5 Public and Private Sector Help in Rebuilding/Repairing the Rubats

There are two agencies responsible for managing the Rubats, which receive external help, from the public and private sector, for the reconstruction or refurbishment of the Rubats. The Ladies Charitable Society has been rebuilding Rubats completely under its supervision, though with the owners of the Rubats overseeing the works in terms of restoration and reconstruction. Two of the management agencies reported that they received outside financial help for rebuilding or repairs and maintenance, and were looking into means to carry out the work.

The Chairman of the Board of Management Agents of Rubats in Jeddah¹ suggested that some of the charitable funds that were given for food and daily needs in the Rubats were misplaced given that the pressing need of the Rubat residents was accommodation and this was more important to them than food. He further indicated that this was ignored by large businesses as they invested in the Rubats only in very rare cases. He expressed readiness to cooperate with businessmen to fund projects to build Rubats and set up endowments projects or contribute through financial donations or by giving land for the building of real estate and endowments (Kchmim, 2014).

¹ The Ministry of Islamic Affairs and Awaqf supervised the formation and election of the Board of Directors of the Rubat landlords and their representatives in Jeddah. This was with the aim of organizing the work needed in the Rubats. And improving them for the beneficiaries who live in the Rubat

7.2 Meeting Residents' Needs

7.2.1 Administrative Capacity of Management Agents in Meeting the Needs of Rubat Residents

Evidence from this study showed that three agencies did not have an administrative department to help residents to apply for social security or to deal with government departments or follow-up on their cases (see Table 7.5 below). Women said that they need assistance from the Rubat management in writing letters and so forth.

Rubat Management Agency	Daily needs	
	Yes	NO
The Ministry of Hajj and Endowments	-	√
Faisaliah General Women's Charity	-	√
Ladies' Charitable Society	√	-
Rubat landlords and their representatives	-	√
Total	1	3

Although some of the Rubat agents see their responsibility toward the residents quite broadly, others do not see this as part of their duties. There is one body to help the residents Ladies' Charitable Society, for example, by sending official letters to the relevant authorities, and then following them up. However, there is no organization to help women with custody proceedings, emergency health problems etc. The extent of help or support a woman can expect to receive depends on which Rubat she is living in.

7.2.2 Receipt and Distribution of Alms to the Residents

As Table 7.6 below shows, the Ministry of Hajj and Religious Endowments does not receive or distribute alms. Any aid given is delivered directly to the residents. The Faisaliah General Women's Charity distributes their alms directly to residents, but requires each resident to visit their office in order to receive their share. As for the Ladies' Charitable Society, there are three ways to receive alms and distribute them amongst the residents: the residents can go to the charity office, or may receive it directly from an individual, or the donation may be delivered direct to the Rubats. Rubat landlords and their representatives seem to have only one method

of distribution. The warden of the Rubat is tasked with the distribution of alms received.

Table 7.6 The Method Used to Receive and Distribute Alms to Residents					
Rubat Management Agency	The Method Used to Receive and Distribute Alms to Residents				
	A representative from the management	Residents go to the department	Directly from donator	Delivered to the Rubat	Other
The Ministry of Hajj and Endowments	-	-	√	√	-
Faisaliah General Women's Charity	-	√	-	-	-
Ladies' Charitable Society	-	√	√	√	-
Rubat landlords and their representatives	-	-	-	-	√
Total	-	2	2	2	1

In order to receive their alms, some of the residents needed to visit the office in person, a requirement, which was financially and physically taxing, as they had to use expensive taxis in making a potentially exhausting trip, especially for the elderly residents. Every six months the office would call the residents to come and receive their aid. The Faisaliah General Women's Charity gave food baskets containing rice, sugar, tea, milk, canned food and some detergents for cleaning. Every resident had an identity card which had to be produced on collection of the basket. If the office had received aid from another source, they would also call the residents to come and collect their share. This might happen at irregular intervals and usually involved people who did not know where the Rubat was. Therefore, the office provided a link between the givers and the residents. The philanthropists themselves gave some of the alms out at the Rubat, and this occurred in three of the Rubats where money was delivered directly.

Some of the residents felt that the aid was not distributed equally amongst them because, in the past, in each Rubat there was a woman (Sheikha) who was responsible for the distribution of alms, dealing with visitors to the Rubat and answering any questions from Rubat residents, as well as reporting any rule breaking

and trying to solve any internal problems. These women were employed by the owners of the Rubats or by the Ministry of Religious Endowments.

However, where there was no Sheikha, there was a male guard living in the Rubat. For example, Rubats in the traditional and modern areas used guards from other countries such as Yemen or Pakistan. These guards took responsibility for the Rubat building, the residents and their needs including the distribution of alms. The guard in one of the Rubats in the traditional area had a very wide power of control and the residents who lived there complained about him. One of the residents said: *“the guard is unfair in his distribution of the aid and he keeps some of it for his relatives”*.

The Ministry of Islamic Affairs and Awaqf required the management agent to employ guards from Saudi Arabia. This sometimes caused problems as some of the residents objected to the presence of a guard, whether it be a man or a woman. When this person was in charge of the distribution of alms, they felt that it was not done equitably. Therefore, some owners preferred to give out the alms themselves to avoid these problems. Some people who visited the Rubats were not aware of these problems and delivered all the aid to the guard or the resident with responsibility for the distribution of alms to other residents. This issue should be addressed by the management agents to ensure all residents receive an equal share of the money donated to them by philanthropists.

In addition, Garot (2008) indicates that the lack of knowledge and misunderstanding about the role of the Rubat management representatives has an impact on philanthropists who refrain from giving their money to the charities on an ongoing basis because of the rumours about their negligence or malpractice. A case in point is the behaviour of the guard mentioned above.

7.2.3 Services Provided by the Management for the Residents

Table 7.7 Services Provided by the Management for the Residents						
Rubats' Management	Services Provided					
	Cultural awareness	Travel and holiday	Religious seminars	Health education	Nutrition education	Awareness on hygiene
The Ministry of Hajj and Endowments	-	-	-	-	-	-
Faisaliah General women's charity	√	-	-	√	√	√
Ladies' Charitable Society	√	-	-	√	√	√
Rubat landlords and their representatives	-	-	√	√	-	-
Total	2	-	1	3	2	2

Table 7.7 above shows the range of services available in the Rubats, including cultural activities, health, food and classes to raise awareness of the importance of hygiene. These services are conducted at both the Faisaliah General Women's Charity and the Ladies' Charitable Society properties.

The Faisaliah General Women's Charity holds training courses and craft activities for the residents, who are then able to sell their goods and skills at bazaars and receive payment. Representatives of the Ladies' Charitable Society sometimes visit the Rubats accompanied by speakers to encourage residents to be good neighbours and to maintain good hygiene, as well as helping them find their relatives.

The management also gives due attention to health awareness and work together with the Saudi German Hospital and the Faculty of Medical Sciences students to visit residents, as well as to provide a place dedicated to their religious education. However, it was found that the Ministry for Pilgrimage and Endowments did not offer any of these activities at the Rubats as they did not fall within the jurisdiction of the Ministry. Although the Ministry of Hajj had a very narrowly defined role - only providing the buildings, some of the other owners/agents did much

more. It is clear from the residents' responses that these services were not available at all Rubats and amongst the services which did exist women might not take part in, for example travelling and holidays. This was maybe due to the age of the residents and the fact that many of them preferred isolation and did not wish to mix with others. Or maybe this travel is not being taken up because of economic problems which residents are suffering. Or that the management is unable to organize these trips and budget is not available for them.

The management agencies, in the main, claimed to provide various activities for the residents. However, when this was discussed with the residents, they claimed that this was not the case, except in Rubat (Dar-alshakrin) C1 where there were some religious activities such as learning to read the Quran, prayer sessions and lectures on how the residents should deal with each other and live together. On account of the two different reports it was difficult for the author to know which was correct.

The lack of services and activities for the residents could be contributing to their sense of isolation. One of the services, which the management said, existed was classes in hygiene awareness, which may have helped the residents, given that people are often reluctant to visit the Rubats because they are not clean or smell bad.

According to the Chairman of the Board of Management Agents of Rubats in Jeddah, there is great potential for some of the Rubat residents to learn skills which would help them in their lives. Moreover, the Director of the Charitable Society in Jeddah indicated that

“The Ladies’ Charitable Society is responsible for assisting residents of these Rubat buildings in terms of health, social and economic issues, and for providing them with assistance in kind of ‘clothes, and Zakat’. There are also training courses and qualification workshops for the residents.”

The Chairman of the Board of Management Agents of Rubats in Jeddah acknowledges that participation *“depends on age, as we know in the majority of Rubats the women are elderly and infirm, but there are Rubats where there are many divorcees and widows and it could be of great benefit to them and their children”*.

Although one representative of the Faisaliah General Women's Charity said that one of the activities was a training course on craft work carried out to teach the residents new skills enabling them to sell their goods at bazaars, none of the Rubats in this study had activities of this kind. It may be that the activities were carried out in the management buildings such as Faisaliah General Women's charity building and not in the Rubats because there was no place for them there. Moreover, the lack of transportation for the women to travel to the charity building, and the age and disability of residents could be discouraging reasons why most of these women would not participate in these activities. Other reasons could be that women from different cultures might find it difficult to mix with residents from other Rubats, or that some women were simply not interested in the activities provided.

7.3 Management Procedures for the Resolution of Relational Problems within the Rubats

7.3.1 *Problems between Residents*

As Table 7.8 below shows, all the explored Rubats adopted the approach of sending delegates to resolve the conflicts between residents. A common practice in the resolution of disagreement between residents in the Rubats is that all parties had to agree to attempt to settle the matter, and embrace appropriate mechanisms, to prevent the disagreement re-occurring. Those who have been involved have to sign a declaration that should it happen again they will be asked to leave the Rubat.

In all Rubats there are conditions set for the people who need to apply for a place in the Rubats by a formal application for residency. One of such conditions is that they have to leave the Rubat if they get into a dispute with another resident. This is aimed to help reduce disputes in the Rubats. As a result, in cases of dispute between residents the management agencies were normally able to handle the situation themselves.

Table 7.8 Methods of Resolving Disputes between the Residents			
Rubat Management Agency	Method of resolving disputes between the residents		
	Sending a delegate by the administration to resolve the dispute	Calling the police	The help of the mayor
The Ministry of Hajj and Endowments	√	√	√
Faisaliah General Women's Charity	√	-	-
Ladies' Charitable Society	√	-	-
Rubat landlords and their representatives	√	-	-
Total	4	1	1

Usually, to resolve a dispute, a delegate from the management agency was sent to the Rubat to mediate. As living in the Rubat is preferable to being asked to leave, this is normally an effective way of resolving any issues between the residents. Problems sometimes occurred because of food deliveries to the Rubat and some residents feeling they were not getting their fair share. Women with children also had problems with some residents because their children had no space to play and when they were playing, other women, especially old women, complained about the noise. There was also the issue of curfews and other rules – residents could report others if they broke a rule, which sometimes caused fights. Some residents also argued with those who had visits from their sons or other male relatives.

The researcher witnessed arguments during meetings with residents. As there was no place to meet all residents together, it was necessary to speak to them in their rooms. This then caused tension, with residents knocking on the doors and getting angry if they perceived that the researcher was spending more time with one resident than with others. There was also the issue of personality clashes, with some people causing arguments with others. It may be possible to find solutions for some of these problems, but sometimes the intervention of other agencies, for example the mayor or the police, is required.

7. 4 Applicants

7.4.1 Types of Female Applicants (Residents)

Usually, Waqf stipulates that the target group must be poor and particularly elderly men and women, widows and divorcees who do not have shelter. As Table 7.9 below shows, the Rubats covered in this study were occupied only by female residents - the highest number are older women (over the age of 60), making up 50% of the sample, followed by women with children and the “other” category made up of low income families. These facts found in this study support previous report by the local council for the development of Jeddah (Al Shawish, 2010), which noted that most of the beneficiaries of Rubat housing were elderly women and women from low-income families.

Table 7.9 Types of Female Applicant			
Rubats’ Management	Types of Female Applicants		
	Older women	Women with children	other
The Ministry of Hajj and Endowments	√	√	-
Faisaliah General Women’s Charity	√	√	-
Ladies’ Charitable Society	√	√	√
Rubat landlords and their representatives	√	-	-
Total	4	3	1

In some of the Rubats (for example Rubats A1, B1) all the residents were from Saudi Arabia because the sponsor had decided to prioritise women of that nationality. This may have been for a number of reasons, including the difficulty for women with no male relatives or guardians to rent property. It is the norm in Saudi Arabia for a male family member to provide assurances to the landlord. Some Rubats also accommodate only non-Saudi residents.

Most of the Rubats studied are not structurally suitable for women with children. The Rubats managements are taking this into consideration, and as shown in Table 6.10, for women who have children, 80% of the management agencies would

consider building larger rooms for them and if the Rubat rooms were small in size then they would provide them with two rooms, by introducing some changes to the building, such as the removal of some walls and installing new doors.

Surprisingly, in some Rubats (e.g. Rubat C1 - Dar Al-shakrin), none of the management agencies would build an area for the children to play. Another Rubat management agency (see Table 7.10) said they would not consider doing anything extra for women with children.

Table 7.10: Building Facilities for Women with Children			
Rubats' Management	consider building facilities for women with children		
	Larger room	Places for children to play	Nothing
The Ministry of Hajj and Endowments	√	-	-
Faisaliah General Women's Charity	√	-	-
Ladies Charitable Society	-	-	√
Rubat landlords and their representatives	√	-	-
Total	3	0	1

7.4.2 Waiting Lists and Eligibility

Table 7.11 below shows the different charities that are accepting applications for places in their Rubats and (or) are keeping a waiting list. The Ministry of Hajj and Endowments, the Ladies' Charitable Society and the landlords and their representatives are all accepting applications from women who meet their criteria. The other agencies are not accepting any more applications because there are no more vacancies.

Table 7.11: Applications and Waiting Lists				
Rubat Management Agency	Applications		Waiting list	
	Yes	NO	Yes	NO
The Ministry of Hajj and Endowments	√	-	√	-
Faisaliah General Women's Charity	-	√	-	√
Ladies' Charitable Society	√	-	√	-
Rubat landlords and their representatives	√	-	√	-
Total	3	1	3	1

To keep waiting lists to a minimum, a number of social workers from the Human Care Charity Association make unannounced visits to Rubats in order to check the residents' eligibility for Rubat housing. Al Harbi (2013) found that about 50% of the residents of Rubats in Jeddah were not eligible to stay, and that most of the residents of different nationalities violated the laws pertaining to non-Saudi residents. Indeed, many women living in the Rubats are from other countries and yet do not possess the correct paperwork to enable them to stay in Saudi Arabia (Al Harbi, 2013).

Al Harbi (2013) comments further that most of the residents had homes and families and may have had independent incomes. These comments about irregularities find support in the 2006 Al Jazirah newspaper article which suggested that some families pass their right to Rubat residency to other family members, despite the fact that this is against the rules and regulations governing the Rubats.

Although the ALEhsan Society and Social Affairs received a number of special requests from Saudi widows and divorcees who met the eligibility conditions and wanted to stay in the Rubat, they could not meet their requests and are still on the waiting list (Al Harbi, 2013; Al Sayegh, 2013). Regular meetings would also help to improve the status of the Rubats. As for the ministry officials and the supervisors, their visits were linked to direct reasons to do so, i.e. they only visited a Rubat when they had other business, which took them there. According to Abuznadah, Chairman of the Board of 'ALEhsan' Human Care Charity in Makkah, his charity has many applications for accommodation and will be in contact with the applicants to determine who meets the terms and conditions set by the relevant regulations. His charity will accommodate them immediately upon completion of the Rubats building and will work in cooperation with the Social Affairs to provide housing for them (Al-Sayegh, 2013; Al-Harbi, 2013).

The large decrease in the number of Rubats in Jeddah is considered a problem by stakeholders in this field, this decrease has taken place as many of the buildings in the historical area must be renovated using the same materials, and this is very expensive, therefore it is cheaper to close them than refurbish them. Many older

people come to Saudi Arabia to seek asylum, and there should be a committed effort to provide shelter for them. As Al Batterjee explained, the solution is either to rebuild and repair the existing, neglected Rubats or encourage philanthropists to build new Rubats. In both cases, the approval of authorities to open an account for donations for the benefit of Rubats is needed (AL- Shawish, 2010).

Clearly, the system of allocating places only to those who are eligible, and removing those who are no longer eligible, is not functioning as it should. This may be partly due to the relative lack of authority of Rubat management agents in relationship with the women; as Batterjee, Head of Albaer Society of Jeddah, notes, the existence of non-eligible residents in some Rubats suggests that there are women who have refused to leave after discovering they are not entitled to residency there.

Al-Harbi (2013) adds that some elderly women also refuse to move when offered a place in a nursing home (Al-Harbi, 2012). Due to non-eligible people taking up residence in Rubats, there is a lack of space for Saudi widows and divorcees who apply to stay in a Rubat and who do meet the eligibility conditions. Waiting lists are full of such women (Al-Harbi, 2013; Al-Sayegh, 2013). According to the director of Rubats and Charitable Housing in Jeddah, there are 41 places in Rubat mainly for needy families of mostly non-Saudi nationals, but 200 people on the waiting list.

7.4.3 Cooperation between the Different Management Agencies

With regard to applications, there is some, although limited, cooperation and co-ordination between the Ministry of Hajj and Endowments and other agencies such as Faisaliah General Women's Charity (FGWC) and the Ladies' Charitable Society (LCS). For instance, FGWC submits a list of names and nationalities of people interested in living in its Rubat to the Ministry, with whom the LCS coordinates in order to provide housing for the people referred. To do so, the Ladies' Charitable Society first investigates the family's conditions and circumstances and then takes the necessary action either by providing them with housing or referring the matter back to the Ministry of Islamic Affairs and Endowments to find housing for them.

Although they work together, there are few meetings between the various management agencies, thus they rarely meet to discuss common problems such as long waiting lists and non-eligible residents.

7.5 The Long-Term Future of the Rubats

In this section, the researcher presents findings that relate to initiatives that may lead to positive development of the Rubats.

7.5.1 Plans for the Further Development of Rubats

The insight concerning the plans for further development of Rubats is summarised in Table 7.12. The Faisaliah General Women’s Charity and Ladies Charitable Society stated that they had further plans for the development of the Rubats through the coordinating council of the Rubats, but until now there had been no action to support this. The management agents and officials of the Ministry for Hajj and Endowments stated that they had no further plans for development because they did not receive any help from government. Moreover, as these Rubats are located in the historical area, where it is too expensive for charitable agencies to afford the redevelopment, many of them had closed down. Rubats, which house families, need to have some form of plan in respect of what to do with them during this development.

Table 7.12: Plans for the Further Development of Rubats		
Rubat Management Agency	Plans for further development of Rubat	
	Yes	NO
The Ministry of Hajj and Endowments	-	√
Faisaliah General Women’s Charity	√	-
Ladies’ Charitable Society	√	-
Rubat landlords and their representatives	-	√
Total	2	2

Bataweel, the director of the corporate social responsibility programmes in Jeddah, commented that there is a new legal regulation governing the residents of the Rubat buildings. According to him, this regulation is designed to determine the eligibility of residents and curb illegal residency in the Rubats. Within that plan, he commented further, a committee, which consists of social, education, training, health,

and legal units, initially visits all Rubats in order to assess the health needs of the residents. Bataweel adds that there are 50 Rubats in Jeddah, 30 of which are the responsibility of The Ministry of Islamic Affairs and Awaqf, and the rest are owned by members who decline the interference of the Islamic ministry and Awaqf in the management of these buildings (Al-Harbi, 2012).

Ghamdi, the official responsible for the Public Relations and Media Association of Charities in Makkah) confirmed the introduction of the "restoration and rehabilitation of charity Rubats" in the Makkah region. She reported further that the restoration and maintenance process would include paint work, redecoration of the bedrooms and bathrooms, hiring a pest control company to spray all Rubats, as well as providing the basic needs of residents, such as furniture and kitchen appliances, and adjustments to facilities for the elderly and disabled, and security guards. No timescale has been set for this work to take place, but it is expected that this is something which government funds would be needed for. As further documented in Al-Harbi (2013), Ghamdi also reported that the restoration process will also involve the appointment of a social worker and a nurse in each Rubat, but again there was no timescale given for this.

In a further relevant documentation (see Kshemam, 2014), Adas - the General Secretary of the Development of the Historic Centre of Jeddah, reports that a third of the approximately 170 historic buildings in the old part of Jeddah are government-sponsored endowments and that some of the endowments owned by some families are not in good condition. He also adds that the Ministry of Islamic Affairs and Endowments attract investors through long investment contracts, by renting those endowments and using the proceeds to care for other endowments. He explains that investors do not have the knowledge to deal with the historic buildings, which can lead to them being used inappropriately and/or not adequately maintained. This is important because these buildings form a part of Saudi Arabia's heritage.

Adas also mentioned that the new regulations, which require the establishment of investment projects, differ from the desire of many investors. The new regulations stipulate that the investment and activities must be within the traditional historic framework so as not to obscure or damage the identity of those places. However, as

the investors do not favour these activities, Adas suggests that government-owned companies could sign investment contracts with Awaqf to invest in the restoration and renovation of the buildings to be used as historic motels or hotels for the tourists and then use the profits to build Rubats outside the historic area.

Sami Angawi, an architectural expert, has demanded that the ownership of Awaqf be changed, pointing out that the current system was weak in that Rubats in the historical area were being rented out and/or used inappropriately (see Kshemam, 2014). In the same vein, Jeddah historian Adnan Abdul BadiYafia has asserted that the endowments and Rubats in the historic area in Jeddah have both social and religious importance and should be preserved and nurtured by both the Ministry of Awaqf and by the families living in them. He believes that if serious work is carried out by the management agents of Rubats and other buildings, the region could be in its best condition (ibid).

7.5.2 The Fate of Vacated/Abandoned Rubat Buildings

Table 6.1 in chapter 6 show that 30 of Rubat buildings are located in the historical area and most of them were deserted because the building was in danger of collapse, an abandoned building in this area can be left empty, but if it was demolished then a new building would need to be built in the original style with the same materials The evidence for the majority (60%) of agencies showed that once a Rubat is vacated, their preferred course of action would be to demolish and rebuild it (see Table 7.13) but in the historical area this is not possible. According to the officials of Rubat Zainab², this would often be the owners' chosen course of action. Two agencies with Rubats in the historical area said that they would close them down once they were vacated as it is often too expensive for charitable agencies to rebuild the Rubats. As Al-Batterjee, chairman of the Board of Management of the Supervisors of the Rubats in Jeddah states,

“The Ministry of Awaqf, and some of those in charge of endowments, sought to renovate some of the Awaqf buildings or rebuild them as a result of dilapidation. However, they faced obstacles there from Jeddah City Council, who charged them with protecting the historical buildings, requiring that any rebuilding or renovation work must adhere to the standards and specifications imposed to safeguard the original historical stones. This is of

² Not one of the six Rubats run by Ladies Charitable Society

course very expensive for those wishing to build Rubats or renovate the existing ones in that area” (Kshemam, 2014).

Table 7.13 What Would Happen if the Rubat Building was Vacated?					
Rubat Management Agency	If the Rubat building was vacated, would you				
	Demolish it	Demolish and rebuild it	Invest in the building	Sell the site	Close it
The Ministry of Hajj and Endowments	-	√	-	-	√
Faisaliah General Women’s Charity	-	√	--	-	-
Ladies’ Charitable Society	-	√	√	-	-
Rubat landlords and their representatives	-	-	-	-	√
Total	-	3	1	-	2

Further results from this present study show that the management agencies of three of the Rubats would close them down and then rebuild them. This indicates that there is an interest in creating new, better Rubats. As these Rubats are in the historical area it is very unlikely that this will happen as the cost is very prohibitive due to the reason mentioned earlier. The Chairman of the Board of Management Agents of Rubats in Jeddah stated that statistics provided by the Ministry of Social Affairs in 2006 showed that 42 civil or private Rubats were abandoned and left to become derelict, especially for the historical factor. Of the other 14 Civil Rubats only 3 were in use and 4 were renovated while another 4 were evacuated due to safety issues and also 3 were deserted due to the poor state of the Rubats in Jeddah in general (Al-Shawish, 2010).

Plans for further development are again limited to those Rubats, which are not in the historical area, due to cost reasons and the lack of government funding to support renovations. However, at a meeting of the council of Jeddah (19th, Dec, 2011), the President of the Council’s local development called for the development of designs for rebuilding Rubats which are to be demolished. According to him, these designs should be put together by specialist contractors and supervisors in coordination with the secretariat of Jeddah Tourism and Antiquities Board (Al - Humaidan, 2011).

Three Rubats where the management would consider rebuilding are not in the historical area, indicating once again, that one option being considered is to improve the Rubat buildings, if the costs are not so high. This meeting of the council also discussed the data collection about the Rubats and the creation of a file for each of them providing specific location information, photos and an engineering study of each building (Al - Humaidan, 2011).

Also Berhane, who is a founding member of the Friends of Architectural Heritage in Jeddah, pointed out that the out-dated Rubats in Jeddah occupy vast areas which could be taken advantage of to build new better houses. He recommends the refurbishment and redevelopment of the ramshackle buildings in the historical area to house elderly women who don't have a place to live after confirming their eligibility for housing in the Rubats (Al- Harbi, 2012).

Thus there has been a considerable decrease in the number of Rubats in Jeddah, and this is a huge problem for those who work in this field and who seek to house vulnerable women. As many older people come to Saudi Arabia in order to settle in the country, shelter should be provided for them. Al Batterjee explains that the solution is either to rebuild and repair the existing, neglected Rubats or to encourage the donation of funds to build new Rubats. In both cases, the approval of authorities to open an account for donations for the benefit of Rubats is needed (Al Shawish, 2010).

In 2014, Al Ehsan Human Care Charity was set up in Makkah to help rehouse residents following the vacation and closing down of Rubats in the historical area. According to Abuznadah, the charity's chairman, they receive many applications for accommodation. The charity contacts applicants to determine who meets the terms and conditions set by the relevant regulations, and works in cooperation with Social Affairs to accommodate those who are eligible immediately upon completion of the evacuation of the building (Al Sayegh, 2014; AlHarbi, 2014). This is the only charity doing this; clearly there is a need for more charities to provide this service in order to house residents evacuated from unsafe buildings.

7.5.3 Facilities for Women with Children

According to the Council for Development in Jeddah, empty apartments in Rubats were intended for the accommodation of widows or divorcees with children. However, most of these apartments had only two rooms, and often the number of people living in them exceeded the room provisions, which indicates that the people live in below standard conditions (Al-nemerr, 2015).

Table 7.11 showed that for women who have children, 80% of the management agencies would consider building larger rooms for them and if the Rubat rooms were small in size then they would provide them with two rooms, by introducing some changes to the building, such as the removal of some walls and installing new doors. This is the case in Rubat Dar Al-shakrin (C1), for example. However, none of the management agencies would build an area for the children to play in, because their buildings are designed for single individuals and small families of two or three members, and it would be difficult to make any modification. Thus facilities for children need be taken into account prior to designing a new Rubat building.

7.6 Conclusion

This chapter has discussed the management side of the Rubats, the extent of their effectiveness in meeting the needs of the residents, the distribution and allocation of Rubat rooms and apartments, the frequency and extent of the contact and supervision that management agents have with the Rubats, the level of maintenance, and plans for the future development of Rubat buildings. This research has raised important questions about the nature of the Rubat and how it is managed, as they were started as a means of giving shelter to pilgrims, and were therefore short term accommodation run as a charitable concern and an implication of this is that they would be light touch in terms of rules and regulations because they were initially intended for short occupancy.

Taken together the results of this study show that the role of the Rubat has clearly changed over time, and they have become permanent housing. In terms of allocation of Rubat apartments the research suggests that there are major problems in the Rubats, that there are women living in the Rubats buildings who are not eligible to

do so, which means that there are eligible women who are unable to access the Rubats for shelter, and as this chapter shows, with the evidence of waiting lists, there is need to expand its scope to meet the ever growing need. There is need for greater efforts to develop a more open and accountable system and a more professional way of running the Rubats.

The results show that the role of relevant authorities in the Rubats, at present, is limited to giving shelter to residents. As for the buildings themselves, visits to the Rubats by the officials are infrequent and this has caused their decline. The lack of systems and communication between the Rubats is also something which needs to be addressed. Clear rules regarding who can apply to live in a Rubat and a formalised procedure of application through a central organisation would go some way towards reducing waiting lists. Once women have gained a place in a Rubat, their eligibility should be reviewed on a regular basis. An improved system of communication between the Rubats would also aid allocation.

Currently, some Rubats are filled to capacity, and consequently keeping a waiting list for those who want to live there, while other Rubats have spaces, but there is no way of communicating this between Rubats, or allowing women to move from one to another.

The issues experienced in the Rubats as seen through the fieldwork, many of the rules which govern the Rubats are not enforced by the management agent, especially with regard to cleanliness, or the healthcare provided to residents. It became apparent that many of the women living in the Rubats did not possess the correct paperwork to enable them to stay in Saudi Arabia, and there were residents occupying rooms in the Rubat despite the fact they did not live there permanently, returning to the Rubat only during religious holidays when they could guarantee they would be given large donations of food or money. These things could be managed with proper systems, and more professional ways of operating, to ensure the Rubat system is available to those who need it and is not abused by those not in need.

This point is supported by the management agents when asked about further development of the Rubat buildings, with the Faisaliah General Women's Charity and

the Ladies Charitable Society stating that they have further plans for the development of the Rubat; however they are looking to the Coordinating Council of the Rubats for support. It has already been mentioned that this council has met only once, and there has been no action from them to support either charity in their ambitions to provide more and better shelter to these women. The other agents stated they had no plans for the development of the Rubats, specifically because there was no support available from the government, so the findings of this research suggest that in order for the Rubat system to provide shelter to more women, there is need for a central management system to professionally run the Rubats and keep the well-being of the residents as its focus. Within this central management system focus, the management agencies for the Rubats should be made accountable to the Government or other central authority.

Management agencies should also organise more visits to Rubats; this will help reduce the problems that exist in some of the Rubats, as they will better understand the challenges faced by the residents. Better management may also mean better aid: Garot (2005) indicates that some philanthropists refrain from giving their money to the charities because of rumours of malpractice among staff, such as the guard at in one of the Rubats who retains donations for himself (see section 7.3.2). Many of the rules which do govern the Rubats are not enforced by the management agencies, especially with regard to cleanliness or to the healthcare provided to residents.

With the increasing cost of housing in Saudi Arabia in recent years, Rubat places are urgently needed for those from poor families who are on the verge of losing their homes. This study supports the view by Al Batterjee (see Kshemam, 2014) that the province of Jeddah is in dire need of Rubats and endowments for the care of widows, divorced women and the elderly and that with the high cost of rent, investment in them is very essential. This need for more Rubats in this area, especially in the historical area has been intensified by the increasing population and geographical expansion in Jeddah. As Kshemam (2014) adds, there are many requests from Social Affairs organizations asking Rubat landlords to house poor and needy people.

A further management related concern identified with regards to the Rubats relates to the poor safety standards. There is lack of maintenance and poor safety standards around the Rubats, a concern that has been reported previously by Twairqi (2013). This is a major concern taking into consideration that most of those who live in these buildings are elderly women, widows and divorcees with physical or visual impairments.

The findings of this study have a number of practical implications for the way in which the management systems of the Rubats should operate. In the next Chapter (8), the researcher will summarise the core conclusions from this study and also pinpoint the implications of the study and also offer recommendations towards achieving effective Rubats building system that will contribute to reducing women poverty in the KSA.



“I believe that if you show people the problems and you show them the solutions they will be moved to act.”

Bill Gates, business magnate and philanthropist

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Chapter 8: Conclusions, Implications, Limitations and Future Research Directions

8.0 Introduction

This study examined the extent to which current Rubat buildings provided suitable housing for women and the contribution such housing made to combat women's poverty. With that aim in mind, this study set out to achieve three main objectives, namely:

1. To gain insights into the personal, social, economic, educational and health needs of residents.
2. To identify the extent to which the basic needs of residents are met in the design of Rubat buildings.
3. To explore the responsibilities of those managing Rubats, as understood by various agencies, whether governmental, national or individuals; to identify the services provided by these agencies; and to investigate the nature of problems associated with Rubats (administrative or otherwise).

The purpose of this chapter is to demonstrate that the researcher has achieved the above objectives, and also to explain how this study contributes to knowledge in this area, including management and policy implications, as well as the research avenues that emerge from the study's results.

This study identified two main resident groups, namely (1) elderly and disabled women, and (2) younger women and those with children.

8.1 Conclusions from this Study

8.1.1 Conclusions based on *Research Objective 1*

Objective 1 was to gain a better understanding of residents' personal, social, economic, educational, and health needs, including initiatives to ensure their physical wellbeing and educational and/or employment opportunities.

Most residents in the Rubats were elderly and/or disabled women, but there was a significant proportion of women with children. Despite the fact that many Rubats contained both groups, the buildings failed to fully meet either groups' needs. As a result, while some residents seem satisfied with life in the Rubats, the majority

were not. It was clear that more could have been done to enhance women's quality of life. Also, a reasonable number of female Rubat residents were in poor health.

Overall, the evidence from this study suggested high poverty levels amongst the female Rubat residents, as most faced economic hardship. Forcing a human being to depend on other peoples' irregular donations disempowers the recipient. The women living in the Rubats were highly dependent on social security and alms. The residents were not able to meet most needs, as the social security benefits and income they received were insufficient. While some residents also earned some income through work (minimal) and charity, as well as family support (in B1 Rubats), the overall economic circumstance of the women in the Rubats indicated economic hardship.

Several factors played significant roles in the level of poverty experienced by the women in the Rubats. For example, in some Rubats, a good percentage of the women did not receive income and social security benefits. Second, the majority were highly dependent on philanthropists' and well-wishers' charity (alms) which are irregular voluntary donations. Furthermore, the women were not given any opportunity to earn income through employment (very few women worked), neither did the women receive their ex-husbands' or family members' support (except for 8.3% of participating residents in Rubats B1, all participating residents in other Rubats receive no support).

Almost no effort was made to enhance the residents' social lives. Very few Rubats had a room in which residents could meet with their visitors. One could argue that Rubat residents were almost completely cut off from the wider Saudi community. Likewise, they were not helped to visit their loved ones. This was a terrible omission on the part of the Rubats providers, given the importance of family bonding in Saudi culture.

8.1.2 Conclusions based on *Research Objective 2*

Objective 2 was to identify the extent to which, Saudi Arabia, and the Jeddah area's Rubat buildings' designs (as a case study) catered to residents' basic needs.

This study found that Jeddah Rubat buildings supported hundreds of women whose circumstances made it difficult, if not impossible, to secure tenancies. Yet, the study findings also suggested that Rubat provision was not always driven by a genuine concern for these women. The standard of living, external environmental conditions, and internal environmental conditions in most Rubats studied fell far below required standards. It thus seemed in some cases that, while those in positions of responsibility were willing to put a roof over the women's heads, they did not care adequately for them beyond that point. The building design did not match the residents' needs in most Rubats studied.

There was little consideration for residents' health; for example, some Rubats had insufficient natural light and ventilation. Even the artificial lighting and ventilation in some Rubats were inadequate. In addition, several Rubats were poorly maintained, so that some of them had leaking roofs or cracks in the walls or floors. These issues had, and will continue to have, far-reaching health and safety consequences for residents.

Furthermore, no provisions were made for disabled residents, who had not been considered when designing building or room layout or accessibility. There were no handrails, ramps or other adaptations in kitchens, bathrooms, bedrooms or corridors and despite being multi-storey buildings, none of the Rubats had a lift. The size of rooms and apartments in some Rubats was also a problem for many residents, particularly those with children. There were no playgrounds for children, and no common areas for residents to receive visitors.

In addition, there were not enough kitchens in the Rubats. In some Rubats, three or four residents had to share a kitchen that barely had space for two people to use simultaneously. As a result, women often cooked in their own rooms, over little stoves that likely did not meet safety regulations. Coupled with the overall lack of fire extinguishers and other fire protection provisions, the lack of kitchen space presented a considerable fire hazard. To worsen matters, some Rubats did not have adequate fire escape routes.

8.1.3 Conclusions based on Research Objective 3

Objective 3 was to explore the responsibilities of those managing Rubats, as understood by the various agencies, whether governmental, national or individuals; to identify the services provided by these agencies; and to investigate the nature of problems associated with Rubats (administrative or otherwise).

Four main groups were responsible for managing the Rubats examined in this study, namely the Ministry of Islamic Affairs and Awaqf, Faisaliah General Women's Charity, the Ladies' Charitable Society and individual Rubat landlords and their representatives. These management agencies performed four core duties: (1) maintenance of the Rubats (only the Ladies' Charitable Society and the Rubat landlords take responsibility for this); (2) the receipt and distribution of alms and subsidies; (3) the preparation of periodic reports on the status of Rubat buildings (all but the Ministry of Islamic Affairs and Awaqf take responsibility for both of these); and (4) managing the residents' needs. All four management agencies saw residents' needs as their responsibility, which was surprising given how ineffective they were in catering for them (as outlined in the conclusions to Objective 1).

Not only were there insufficient numbers of managers employed to oversee the Rubats, but also those who were, did not focus actively on managing them properly. One core problem related to shortcomings in administration. The management agencies neither helped prospective residents with paperwork so that they could access relevant Rubats, nor did they support women through custody proceedings or respond to women's emergency health problems. The roles and responsibilities for managing these Rubats should be made very clear to all Rubats management agencies. They need to be clearly aware of these and be supported with relevant training so that they know what to do and how.

The distribution of alms and donations by the responsible management bodies was not well coordinated. There have been reports about partiality and discrimination in the distribution of the alms. The whole system of receiving and distributing irregular donations was flawed and failed to help women escape poverty, but rather kept them in it. In addition to the need to manage these donations centrally to reduce the possibility of partiality in distribution, better planning and funding from the

government is essential towards ensuring the effectiveness of the Rubats in ameliorating poverty.

The fact that these management teams only visited the Rubats intermittently was another flaw, as it did not allow them to identify and address issues quickly. Equally, the management agents should show more commitment in addressing the various design issues with regards to the Rubats' internal and external environments.

8.2 The Implications of this Study

This study examined the effectiveness of Rubats in combating poverty among women. The discussions above demonstrate that other than providing a place to live, women's Rubat has not worked as an appropriate model for ameliorating their poverty. Rather, in some of the worst cases, the system appeared to keep women in poverty; an outcome, which was not surprising given that Rubat housing, was designed originally to cater to pilgrims' needs.

The conditions of some of the women's Rubat buildings, along with the residents' economic hardship – despite Saudi Arabia's wealth – seemed to support prior literature which suggested that in Arabic societies, women are to a large extent seen as secondary to men (Alazam, 2004; Matar, 2007) and thus discriminated against (e.g. Kotby, 2003; Alazam, 2004). Solomon (2004) claims that this marginalisation of women in the Kingdom of Saudi Arabia is a result of culture and tradition. Yet, as Alazam (2004) points out, Islam states that women should be treated with honour.

According to Al-Shahlob (2010), poverty is considered by Islam as a threat to the faith, to ethics and to the family and the community's well-being. With the increasing aging population and rising divorce rates, there is an increasing need to enforce this Islamic principle in addressing the needs of women in poverty. There is also a need for a genuine effort geared towards moving the women residents out of the poverty cycle. This approach is critical and in line with the aforementioned Islamic view, which inspires philanthropists to make donations. Radical changes are necessary so that Rubats can provide more suitable accommodation for women and also contribute to the wider strategy of effectively combating poverty.

Below, the researcher offers recommendations for Rubat management

agencies and the government to improve, develop and introduce effective and integrated policies regarding Rubat facilities in Jeddah. Recommendations are offered with regards to how Rubats' managements, building designs, and infrastructural initiatives can be improved to more effectively ameliorate women's poverty. Further recommendations offered relate to appropriate funding of the Rubats initiative and how to better respond to the needs/welfare of the two main resident groups - the elderly and disabled women, and younger women and those with children.

8.3 Recommendations

8.3.1 *Recommendations for Rubat Management*

This study has uncovered several management-based issues that affect the women living in the Rubats. Four management groups are responsible for managing the Rubats studied. A major problem, though, is that their work is not coordinated. On many occasions, it was evident that the management groups did not seem to clearly understand their roles and responsibilities; this lack of clarity had adverse implications for the residents.

Surprisingly, most of the Rubats in this study did not have administrative departments. As a result, the managers were able to understand clearly neither the residents' needs nor the strategies to address such needs effectively. Managers of these Rubats must recognize their own critical role in responding to residents' needs. They need to demonstrate their commitment to supporting the Rubat residents. For example, the managers' role requires an understanding of the complicated factors which bring women to their decision to live in a Rubat. The role also calls upon managers to offer residents necessary support for residents' unique situational demands. For example, the manager could help an older Saudi female resident with her social security application or at the very least connect her to a specific person who could assist with the application. The role includes obtaining documents that are essential to access social security, child support, or other support networks. It is particularly important that management agencies provide more support to divorced residents, for example, by obtaining government authorisation to enforce obligation on the part of the men to fulfil their duty towards their former wives.

A problem-solving approach is critical to enhancing the Rubats' effectiveness in combating poverty among women. The management must adopt a hands-on approach to the problems in the Rubats. Key steps in that direction could involve a weekly analysis of different aspects of life in each Rubat (e.g. psychological, social, health-related and cultural) to establish the problems experienced by residents and to determine how Rubat management agencies could increase coordination with those delivering provision for the needy.

Critical in the aforementioned problem-solving approach is regular meetings and formal information sharing among the management agencies which would enable timely solutions to the management issues. Situating the management headquarters of each Rubat in its vicinity would also enable timely and appropriate decision making based on the understanding of residents' needs.

In addition, each Rubat needs a small office within the building. A resident committee and management representative would run the office, such that small matters are resolved before things are reported to the authorities. This committee should be trained in health and safety issues and should be well resourced to function properly. The introduction of this mini-management committee would help enhance residents' well-being.

The work of such Rubat committees could support that of a central taskforce that should be established by the government to investigate the definition, implementation, and enforcement of Rubat standards. This central taskforce should include government and private sector representatives and selected members of the Rubat management agencies who have relevant experience. It must be composed of both men and women who have open minds, are well educated, and have a good understanding of gender equality and women empowerment foundations, both of which should be taken into consideration in the formulation of policies geared towards effectively combating poverty among women. The responsibilities of this taskforce should include the following:

1. To generate greater awareness in the role of Rubats to create more donors from businesses that might invest in existing and new Rubats.

2. To ensure that the needs of the residents are appropriately investigated and addressed. Standards for ensuring accountability must be initiated and monitored through co-ordinating committees with authority to create change.
3. To galvanise research efforts geared towards the understanding of the Rubat as a tool in the fight against poverty among women. Such research should utilise standard benchmarks to measure actual performance against set goals, and emergent findings should be used in identifying areas for corrective measures. Findings should also be disseminated at conferences or government-organised seminars and reported to stakeholders.

Rubat management agencies should, with the support of the government, look into the issue of the receipt and fair distribution of alms, which in its current form involves financial and physical challenges for the residents. Direct delivery of the alms to the Rubats, and their distribution to residents in an office located on the Rubat premises, would ease the challenges faced by the residents. The government body should also look into residents' complaints regarding the unequal distribution of donations, especially given that philanthropists are increasingly withdrawing their donations as a result of the increase in such complaints.

There is also a need to pay urgent attention to the emotional challenges that the residents face due to detachment from their families. There should be reasonable alterations in the buildings so that they comfortably accommodate residents with family members within the legitimate age limit, and/or invest in infrastructures that facilitate affordable travel to see their families (or the reverse). Sons of Rubat women residents must move out when they reach age 18, thereby separating parent and child. There is a need to plan to provide appropriate accommodation where families can live as they would wish in the community.

8.3.2 Finance-Related Recommendations

Insufficient funding is a central contributing factor in the Rubats' ineffectiveness in combating poverty among women. The poor condition and inadequate facilities of many Rubats result at least in part from the lack of financial support for building and maintenance. Currently, Rubats depend on donations, whose frequency and amounts are unpredictable. While some donors give money, Rubat

managers do not know when to expect donations or how much they will be. This irregularity impedes the development of clear budgeting and planning processes.

Other donors give food or other items on an equally unpredictable basis; while useful, these gifts may not match residents' needs. The lack of an adequate, steady income stream means it is difficult for Rubat management agencies to plan building maintenance or to adapt facilities to the residents' needs. They are effectively disempowered in their role of meeting the residents' needs. The government needs to show a genuine commitment to the Rubats scheme and the goal of ameliorating women's poverty by providing a steady funding stream to meet residents' needs as well as refurbish and constantly modernise the Rubats. This will enhance the residents' quality of life; will help them develop a sense of belonging to the community, rather than being overlooked by the government. The residents will feel recognised as important members of the Saudi society, even though they reside in the Rubats.

In addition, the government could mobilise corporate and individual funding. For example, it could take advantage of the mechanism of Islamic Waqf, which has previously enabled many charitable housing projects to be built by the rich for the benefit of the poor. Finance may also be provided through investment. For example, in the Al-Balad district (historical area), where the cost of land is very high, buildings in disrepair are often closed because it is too expensive to repair them to the standards of the historical area. Investment options could include the following:

- a. Selling a Rubat building on valuable land which is no longer used as a Rubat, and replacing it through a system of endowment, where other available buildings that are surrounded by services and public utilities can be used.
- b. Letting the Rubat to an investor for a period of time not less than 20 years. The duration may be extended to 50 years or more according to the terms agreed upon, on the condition that the inhabitants of the Rubat are moved to another building rented by the Ministry of Endowment while a supervisory authority takes care of maintenance and cleanliness.
- c. It would not be recommended to rent a whole building as it is preferable to rent a flat or two in different buildings, to prevent the women from being

socially isolated, and to limit the ghettoization of the poor. In the fieldwork and interviews with the women it became clear that there is a stigma around living in the Rubat, and also it can prevent a woman from living with her male children when they become too old to live with her.

8.3.3 Structure-Related Recommendations

The researcher recommends that the Rubats in the historical area be demolished, either totally or partially, and replaced with new Rubat complexes in the same area or in other locations. Rubats to be considered for closure should include those that are dangerously situated or badly constructed. In their place, appropriate buildings that meet the needs of current and future residents should be built. In this regard, the researcher presents architectural drawings, which could potentially be used in building new accommodation for female residents. It is important, however, that temporary residences or vacant Rubats are provided as accommodation for residents while work is underway.

More attention needs to be given to the buildings to make them look clean and modern. This will make the residents feel better and less stigmatised, which will further reduce the stigma of poverty. As a result, the residents would feel less isolated and would feel less embarrassed to receive visitors.

Drawing from key insights gained through the observation of current provisions in the Rubats and the analysis of data collected, the researcher recommends that steps be taken to address the needs of both of the key resident groups used in this study (e.g. older/disabled women and younger women/those with children) with regard to privacy, comfort, socialisation, entertainment, health, safety, mobility and management. The two groups have varying and sometimes conflicting needs, and yet are housed in the same Rubat buildings across the city. Future Rubats should each be designed to cater for one of these groups, so that each group's needs are met more effectively. The researcher has suggested some Rubats designs take into consideration the needs of the different resident groups (see Figures 8.1 to 8.10).

8.3.4 Specific Resident Groups Recommendations

8.3.4.1 *Elderly and disabled women*

For the elderly women and also women with physical disability, a genuine government commitment to fund appropriate Rubats fitted with lifts and mobility aiding facilities is essential. Furthermore, these women could be accommodated in the community's non-Rubat buildings designed to meet elderly and disabled women's needs, rather than isolating them in the Rubats. Efforts could also be made to accommodate them in buildings with close proximity to their relatives, a step that is important to their welfare given the importance of bonding and family attachment in the Saudi Arabian culture.

In the design of Rubats, special attention should be given to the most vulnerable residents, such as the very old and the disabled. The needs of disabled women especially are largely ignored, yet simple alterations in the building designs would solve some of the problems and challenges that they face. For example, constructing simple ramps would help wheelchair users to move freely and independently. Lifts should also be installed where possible (none of the Rubats studied have lifts). This would require investment and thus needs help from the government.

Furthermore, it is recommended that those who are not able to care for themselves be moved to more suitable accommodation with nursing care, or that Rubats for older women include live-in support. Thus, the government and charities should help build Rubats specifically for the elderly, as well as installing facilities within them that are suited for use by elderly and/or disabled women. Government and private bodies could provide further support and assistance. Also, the government could utilise the elderly women's skills and experience in community activities, such as neighbourhood centres; the government could also encourage specialized research into aging-related subjects, to achieve security and stability for elderly people.

Some elderly Rubat residents require regular medical attention but are not able to go to hospitals or clinics due to their advanced age. There is a clear need for a medical team to visit these Rubats regularly to assess the residents' physical well-being and provide any required medical care. This study recommends that the

government should pay due attention to this need, in partnership with the Department of Health and local hospitals and dispensaries. The government could also increase the residents' ability to travel to hospitals and dispensaries by offering them free or subsidised transport.

The researcher arrived at the design options through the observation and interview with the residents. This information informed the designs, which better meets the needs of older people. The best models of specialist housing are able to address care and safety issues, and provide a range of services which promote activity and well-being (ODPM, 2006). These design options are important for a good quality of life for both groups.

Residents described to the researcher what it was like to live in Rubat suffering damp, and lack of basic facilities. One resident explained: "*I have had to stay inside the Rubat for many years because there is no handrail to allow me to get down into the street.*" Elderly women faced a range of problems as they tried to ensure that their home was adequately adapted and refurbished to meet basic standards and which allowed them to maintain a decent quality of life.

"A decent home is fundamental to people's wellbeing. As people grow older their housing needs can change. Older people spend between 70 and 90 per cent of their time in their home, thus a warm, secure environment that meets individual requirements is crucial" (ODPM, 2006).

The researcher has suggested design options for the different resident groups (elderly, disabled and younger women and women with children), and takes into consideration the needs of these groups. The discussion revealed that the older residents wanted to be calm and comfortable, and that children's presence caused inconvenience because of shouting, playing or running in the corridors; the Rubat had no designated play space. The elderly are able to endure the presence of children for a few hours but then begin to be disturbed and stressed by their presence, which interrupts their desire for calm.

"Older people's social needs are as varied as those of the rest of the population. With more people living longer, and more living alone, services are

focusing on specific needs relating to poverty of income and opportunity. Isolation is a particular concern” (Quartet Community Foundation, 2015, p. 4). In order to prevent the elderly from living in isolation, the plans were designed to accommodate older women in the Rubats; it is recommended that the Rubats have three floors with 57 apartments. The ground floor would have 17 apartments (see Figure 8.1) a room for a maid, 2 lounges, a room for the director of housing, a medical room, a large social room and an apartment for the guard. On the first floor, there would be another 20 apartments, (see Figure 8.2) with one of these for the maid’s use. There would be a large prayer room, which would also be a multipurpose space for meetings and gatherings. The second floor would follow the layout of the first floor, with another 20 apartments on the second floor (see Figure 8.3). The accommodation should be in the form of apartments. Though it would depend on the area in which the Rubat is located, it should be noted, the buildings are of a low-rise design, as high-rise and older people are not always compatible. For example, a broken lift would be problematic for mobility-impaired residents.

Each apartment should consist of one bedroom, one accessible bathroom with toilet included for free movement and safety (see Figure 8.5), a separate living area and a kitchen. In addition to the apartments on the ground floor, it is also recommended that there be a medical room as health service delivery is one of the managements’ responsibility. It is worth noting the majority of residents have an illness or disability that restricts daily activity, and that this increases with age (ODPM, 2006).

It is recommended that buildings include a social area where visitors can meet residents, and an office for administration. Also, it is recommended (see Figure 8.1) that the ground floor have an apartment for a maid who would look after the residents who live on the same floor; an apartment for the guard, who would provide security, maintenance, and undertake errands for the residents in the local area; there should also be toilet facilities for visitors. The first floor should have a prayer room which would also be used as a multipurpose resources room (e.g. for workshops and training), an apartment for the maid for that floor and a store room, which could store some of the residents belongings and prevent clutter. The second floor should have a social area where courses can be provided, in the form of teaching in groups and

individual support. This will cause increased confidence and a reduction in isolation (ibid). The social space would allow many residents to become friends and to reduce the isolation experienced by many Rubat residents. Older people are a broadly diverse group. Some older people are amongst the most vulnerable and isolated in society. People over 65 are more likely than those from other age groups to have contact with friends or neighbours less than once a month (Shelter, 2007).

The proposed designs include an inner courtyard in the middle of the complex. All apartments would overlook the courtyard, and experience natural lighting and ventilation while maintaining privacy. A small park (garden) inside the inner courtyard with benches where people can relax and socialize would allow them to experience the health benefits of natural light and ventilation, without compromising their privacy. Facilities should be designed to support the movement of all residents both inside the apartment and outside. In particular, health, social care and housing need to work together to better support older people (ODPM, 2006). The researcher designed the building in a traditional Arabic style which accounted for the older residents' needs; this design is shown in the plan of building's exterior (Figure 8.3). The proposed design for a furnished apartment is shown below (Figure 8.5).

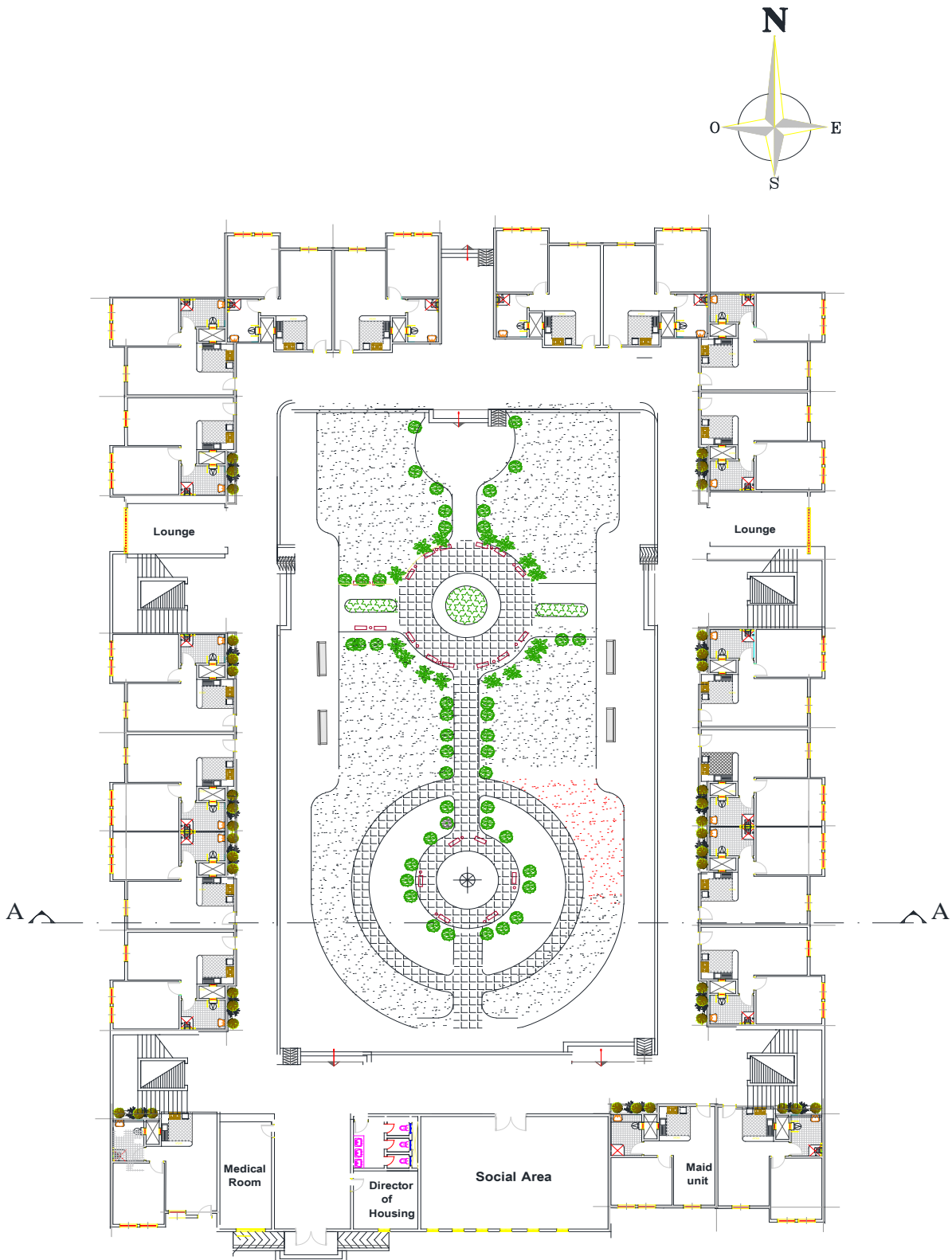


Figure 8.1 Ground floor plan of Rubat for elderly women

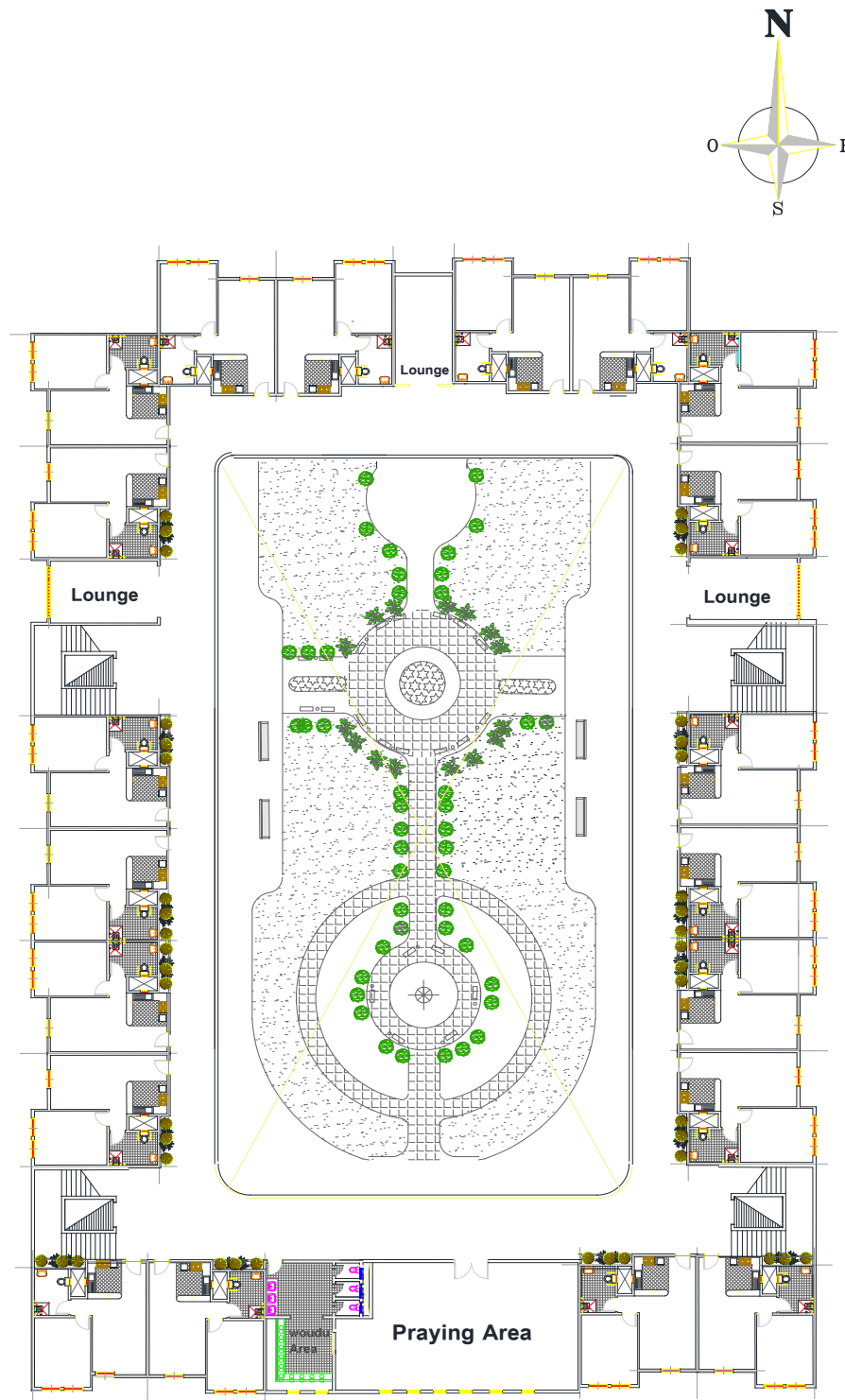


Figure 8.2 First floor plan of Rubat for elderly women

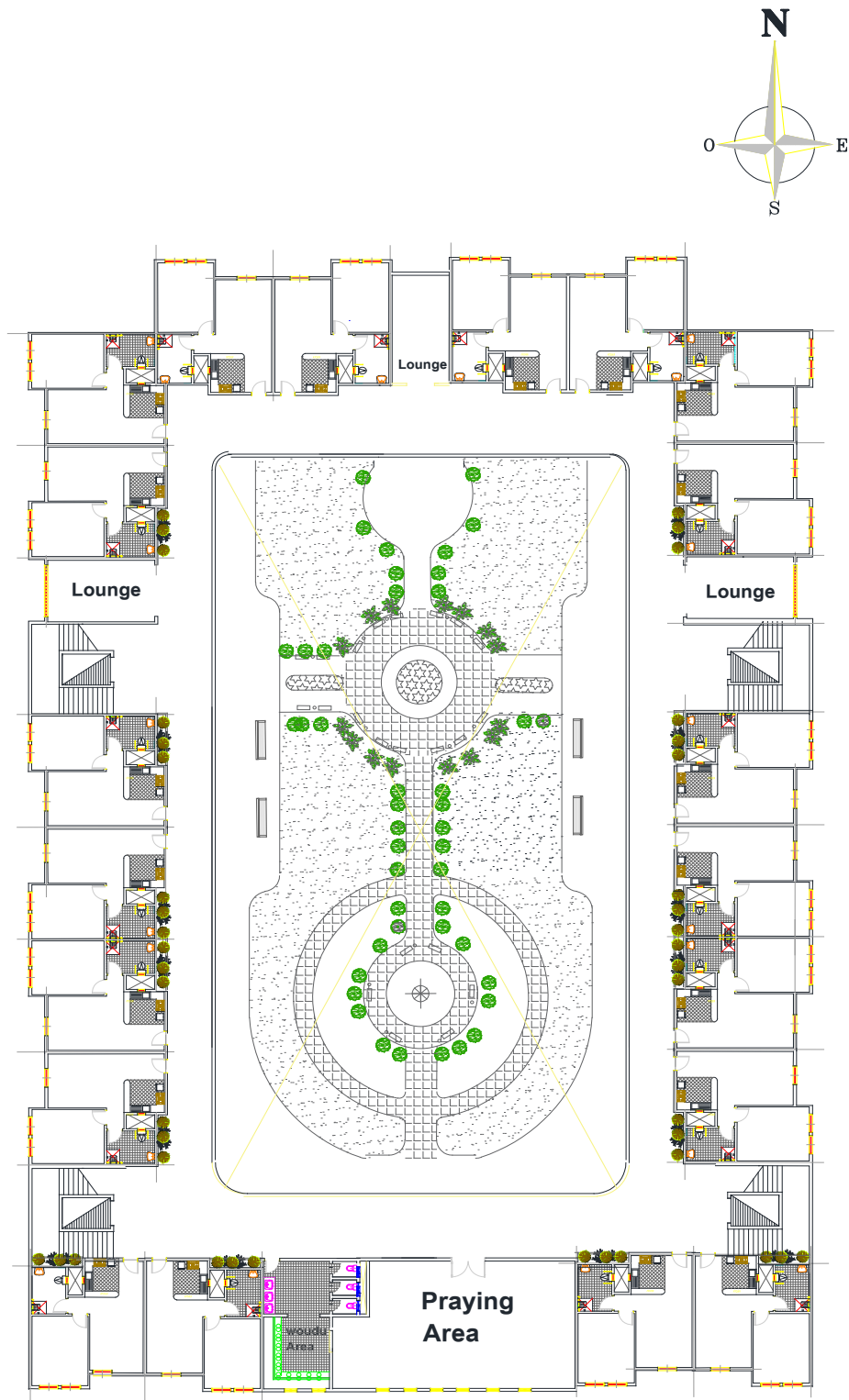


Figure 8.3 Second floor plan of Rubat for elderly women

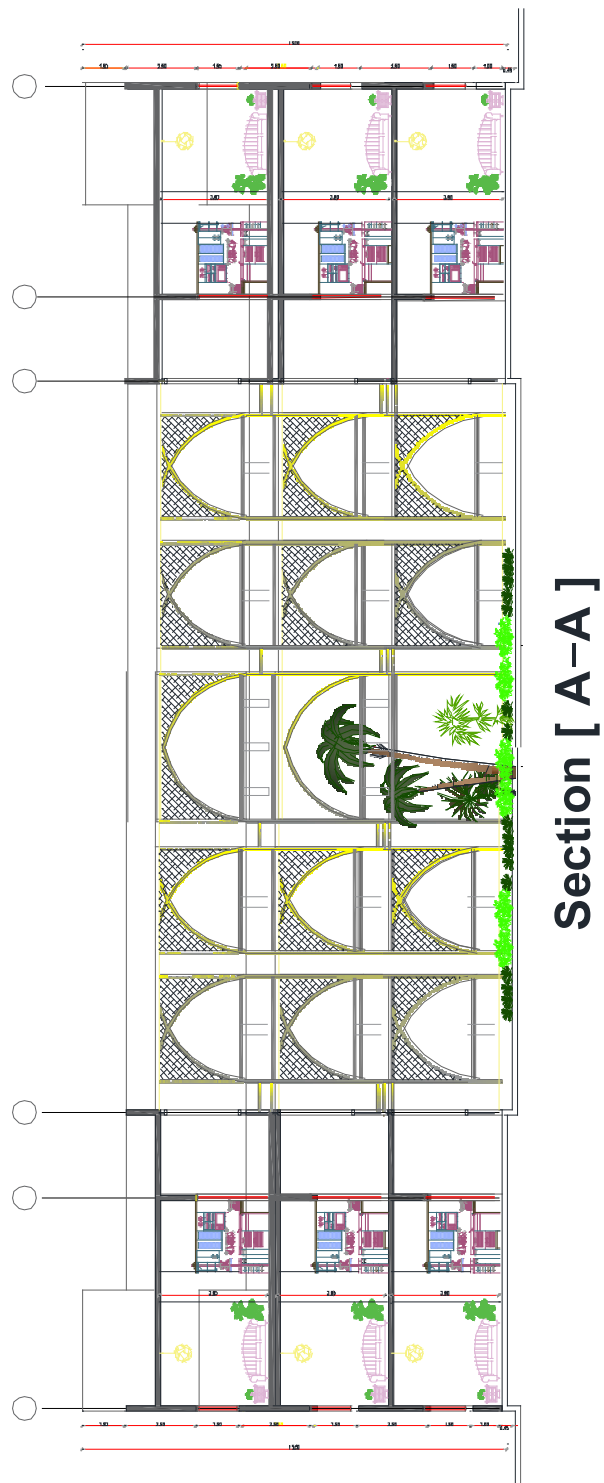


Figure 8.4 Section [A-A] of Rubat for elderly women

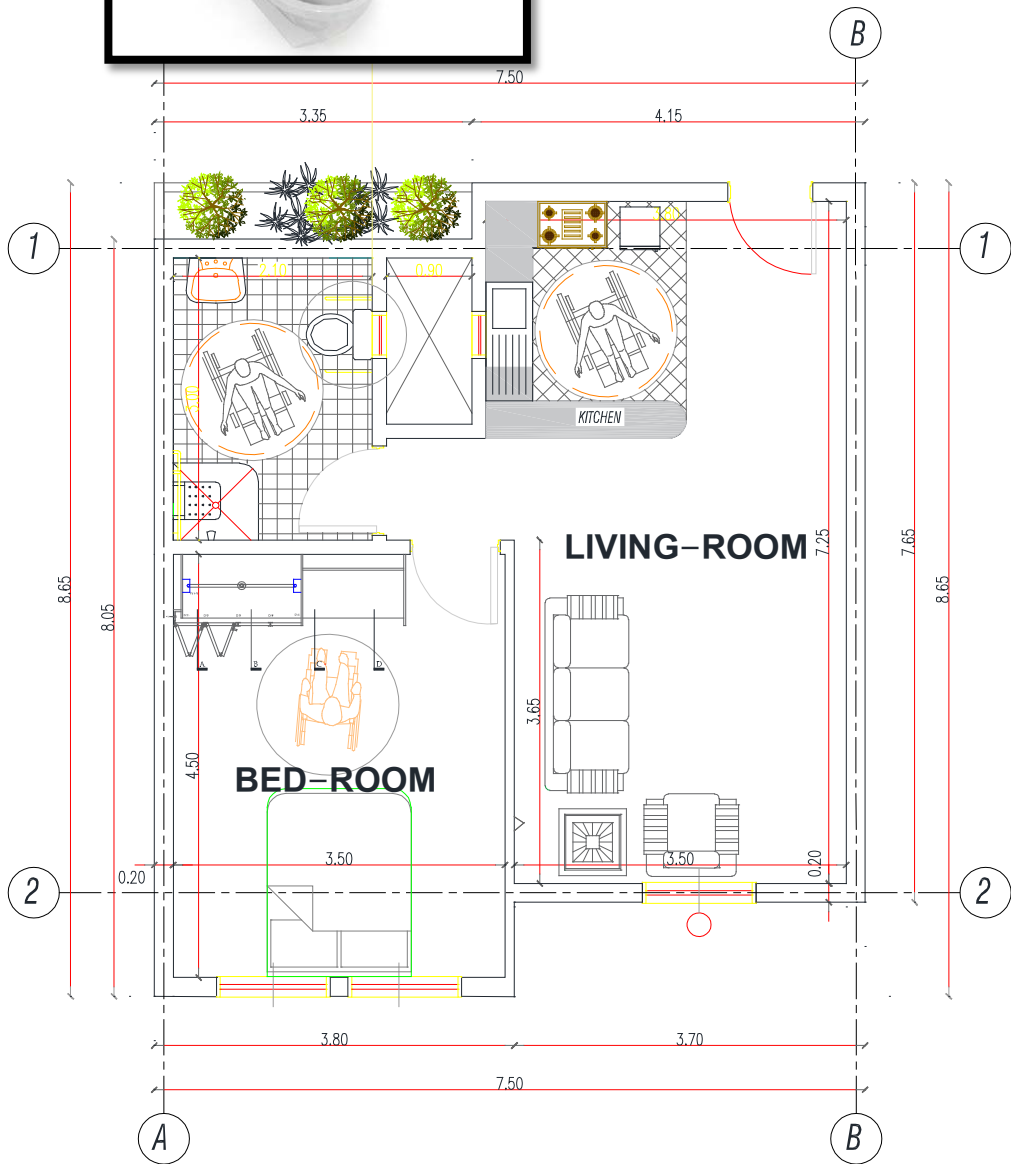


Figure 8.5 shows the plan of a furnished apartment

8.3.4.2 *Younger women and women with children*

It is recommended that the Rubats have three floors, though this will depend on location. The ground floor should have 16 apartments, and each apartment should consist of two bedrooms, a separate living area, a separate kitchen, a separate toilet and a balcony. The ground floor should include one apartment for the guard of the Rubat.

It is also recommended that there be a medical room, a social area where visitors can meet residents, an office for administration, a store room, toilet facilities for visitors, 2 lounges for women to socialise, a play area for children and a small park (garden) in the middle of the complex, which is divided in two by the two separate apartments located in the middle of the courtyard. The courtyard will also have benches where people can relax and socialize (see Figure 8.6). Accessible from the outside of the Rubat, the building could also have space for 8 shops.

As shown in the plans, it is recommended that the first floor have 26 apartments; each with two bedrooms, a separate living area, a separate kitchen, a separate toilet and two apartments with three bedrooms. The first floor should have a social area which would also be used for prayer, workshops and training (see Figure 8.7). Finally, it is recommended that the second floor have the same design as the first floor (see Figure 8.8). It is proposed that the building design be more modern than the building for older women, and there again is also a plan which shows the proposed layout of a furnished apartment (see Figure 8.10).



Figure 8.6 Ground floor plan of Rubat for women with children

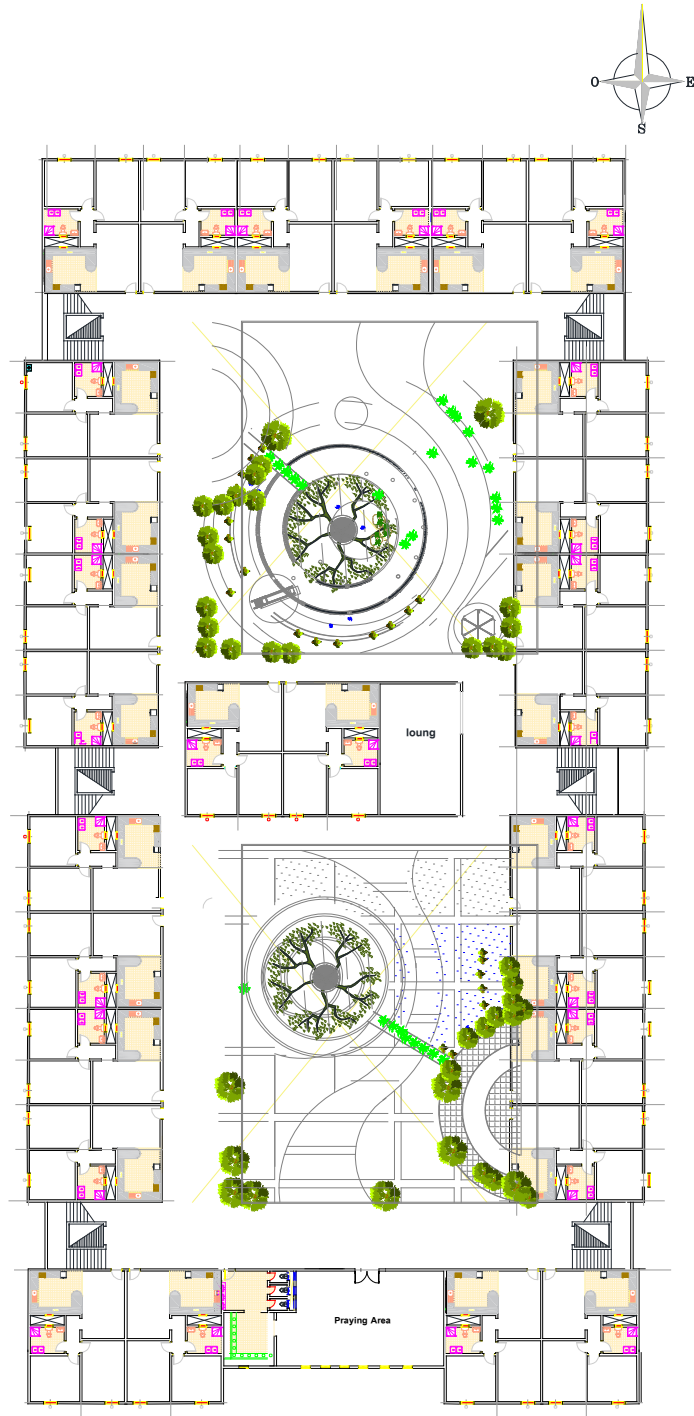


Figure 8.7 First floor plan of Rubat for women with children

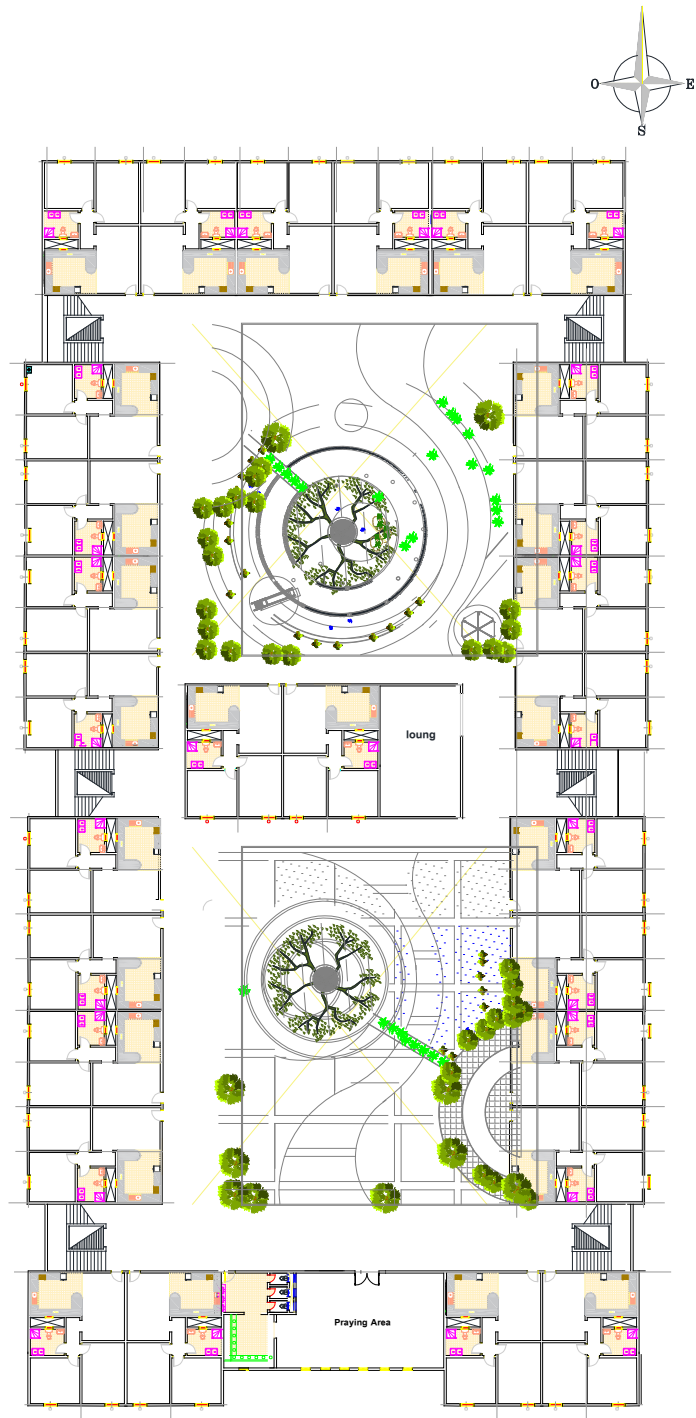
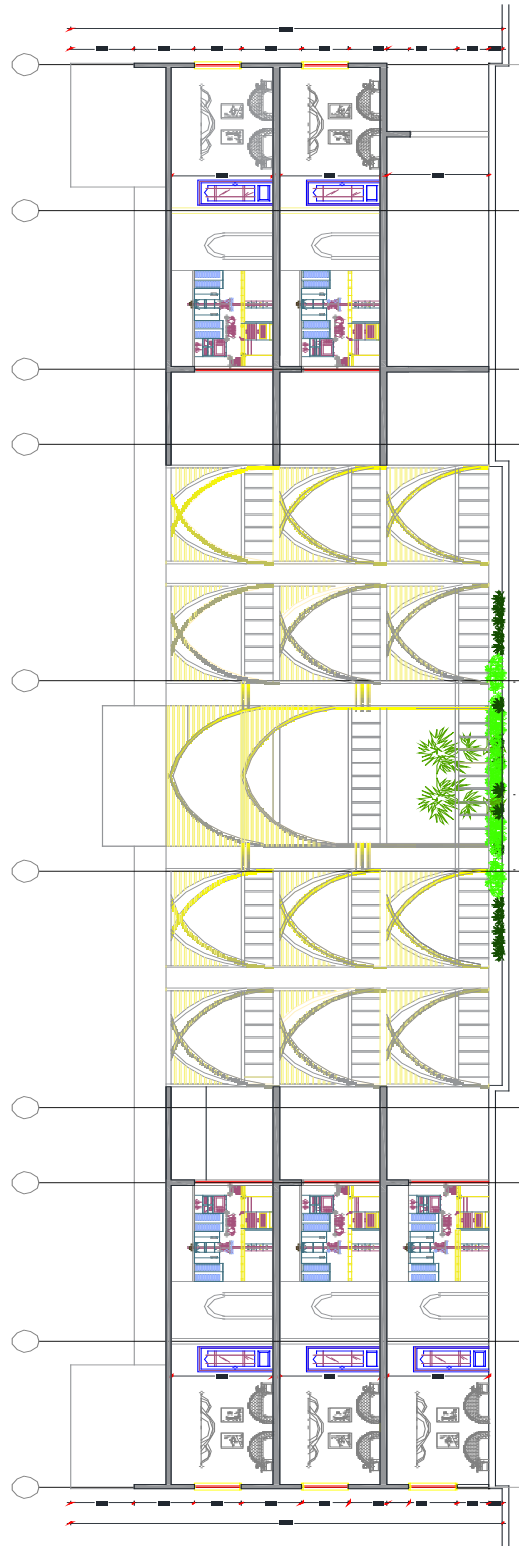


Figure 8.8 Second plan of Rubat for women with children



Section [A-A]

Figure 8.9 Section [A-A] of Rubat for women with children

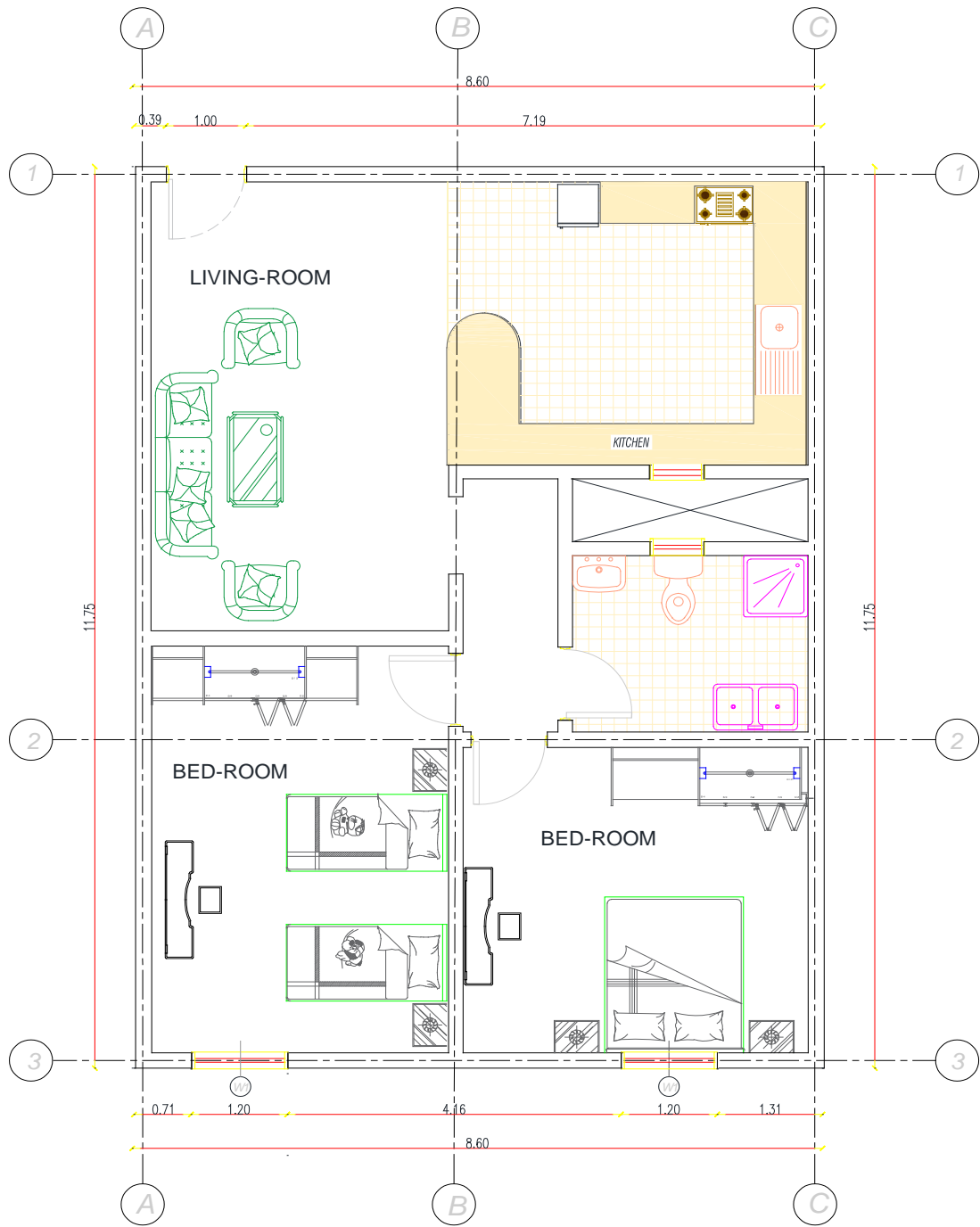


Figure 8.10 shows the plan of a furnished apartment

As part of this structural initiative, more could be done to keep younger and able women more active and economically productive. They could secure employment to earn income to take themselves out of poverty, yet no effort has been made by Rubats management agencies to help young women gain skills and qualifications. Most residents could be trained to use their skills or helped to find jobs, in order to become economically active and generate their own income. This is a good step towards getting these women out of poverty, instead of the simple efforts made to maintain them in it.

In order to enhance the Rubat residents' well-being, educational resource centres could be established within these buildings, alongside short-term educational courses to enhance the residents' employability, especially for the younger women and women with children.

The need for Rubat accommodation now outweighs available facilities. In order to reduce the pressure, the Rubats, management agencies with government support could introduce a system whereby relatives of women in need are offered financial incentives to take care of them. This system would fit with what Islam teaches about helping the needy, and the government should take advantage of the positive aspects of this teaching. Indeed, the government should promote it so that more people will support their relatives in need and/or donate to the Rubats. This would both reduce the number of people seeking Rubat housing and also increase funds to the Rubats.

Furthermore, a critical step towards solving the core problems in the Rubats initiative would be to help women to live independently in places where their children and other family members can live with them. Within that approach too, houses could be provided for these women residents in the community instead of isolating them in the Rubats.

The best example is the Prince Salman Association for Housing charity, in Riyadh, which created housing complexes for the needy; the complexes included training programmes to assist residents in becoming self-sufficient. This project drew the attention of a group of philanthropists, which established a housing project charity

for the needy.

Many Saudi philanthropists seek to help the poor regardless of the cost, wanting to get closer to God. They only need draw attention to plight that female Rubat residents suffer, and other citizens will donate money to the cause as a way of meeting their obligations to zakat.

There are also recommendations for all Rubats. First, measures should be taken to ensure security and safety in the Rubats, such as fire extinguishers, handrails, and improved rubbish and furniture removal systems. Repair and maintenance must be carried out regularly on the Rubats, including repainting the buildings internally and externally, servicing heat and electrical installations, and re-tiling floors and restoring walls damaged by moisture and water leaks.

It is preferable to rent a flat or two in different buildings, to prevent the women from being socially isolated, and to limit the ghettoization of the poor. With regards to the elderly and disabled women, community living would be of benefit, as they can have more day-to-day help. As mentioned earlier, from the viewpoint of Islamic foundation (see Section 8.3), poverty is a threat to the faith. Adopting these structural initiatives in the Rubats scheme is critical to reducing isolation amongst the women, and also increasing their feeling of belonging and acceptance in the wider society, rather than having a feeling of poverty stigma around them.

Rubat management agencies should consider establishing shops under Rubat in the historical area, where it is very expensive. These shops could be retail or coffee shops and the income used to offset the cost of building maintenance and the provision of inhabitants' needs. This is already the case in Rubats in Gomaashehata, Al-khangi Al-Akbaer and Somalia; however, such options are location-contingent. A further benefit of this option is that the resident women can work in such shops. The government should invest in providing adequate transport links between Rubats and hospitals, schools and recreational facilities, in order to improve the residents' quality of life. Alternatively, efforts could be made to strategically locate any new Rubats in areas with direct access to amenities, transport and health facilities. Such efforts would likely be less costly for Rubat residents, who struggle with income

insecurity and poverty issues for various reasons.

Addressing poverty of income

Most of the women in the Rubats are divorced. The law stipulates that ex-husbands should support their ex-wives, but this law is rarely enforced. As a result, the majority of divorced Rubat residents are left without support of any kind from their ex-husbands. These women feel abandoned and perceive themselves as a burden to the society and an embarrassment to their families. Government intervention is recommended in this regard by introducing tougher laws and/or to enforce the existing ones. This will allow these women to access finances that will enhance their well-being.

Women play an important role in the nation's economic activity. Like men, women have talents that should be utilised to contribute to economic activity, such as making embroidery, children's clothes, jewellery and crafts, and other talents like preparing simple nutritional meals and bakery goods which can be sold. Workshops, exhibitions and other initiatives should be established to help women identify and exploit their skills, thereby allowing them to remain productive, contributing to economic activity and earning financial rewards to enhance their well-being. Residents who are capable of working should be supported and offered suitable jobs.

8.4 The Limitations of this Study

While this study has explored in depth the experiences of women living in six Rubats, no attempt has been made to consider whether their experiences are different from those of single men or of families headed by men who live in other Rubats. Nor has there been any investigation into the financing of other Rubats to establish whether those intended for women receive less or equal funds from businesses and citizens. No attempt has been made to make any great differentiation of the experiences of Saudi and non-Saudi women beyond the observations that Saudi citizens have greater eligibility for social security benefits.

8.5 Future Research Directions

A key observation in this study is that the traditional view in Saudi society of women as not being equal to their male counterparts is a major factor in the

ineffectiveness of the Rubats in lifting women out of poverty. In a nation known globally as a top oil-producing nation, the lack of funding for women's Rubats reflects the low importance attached to addressing poverty among women, a fact which also underlines the traditional bias against women in the KSA.

It is not and cannot be the purpose of this study nor any future study to challenge long-established beliefs or values; however, what is recommended here is a system of poverty alleviation that returns to Islamic values and allows women to live with dignity. Further studies could explore whether any of the recommendations made here are implemented and if so with what results. The publication of this thesis in journal articles and in the Saudi press, and the delivery of the recommendations to all of the agencies managing Rubats, will help publicise these goals. Following the publication of this researcher's prior research, the government took quick action to close a Rubat which was badly in need of repair, and transferred residents to a better Rubat. Given the rising divorce rate in the kingdom, there is a clear imperative to consider how women without men may be housed and supported.



Appendix A

Form (A) assesses the physical condition of the building of the Rubat

1 - The level of the environmental situation around

The name of Rubat: _____

Standard	Rating			Feedback
	Bad 1	Acceptable 2	Good 3	
Hygiene				
Outside Paving				
Lighting				
Water leaks				
Population density				
Availability of services				
Accessibility				
Noise levels				
Smells				
Availability of parking				

2 - The level of internal housing environment

The name of Rubat: _____

Standard	Rating			Feedback
	Bad 1	Acceptable 2	Good 3	
Hygiene				
Waste Disposal				
Pest control				
Leakages				
Odours				
Description of corridors				
Main corridors				
Sub-corridors				
Stairs				
Absence of cracks				
Uneven tiles				
The surface of the walls				
Cracks				
Surface material				
Lighting				
Natural Light				
Artificial light				
Ventilation				
Natural Ventilation				
Air conditioning				

3 - The physical condition of the building

The name of Rubat: _____

Standard	Rating			Feedback
	Bad 1	Acceptable 2	Good 3	
Condition of the building construction				
Structural stability of the structure				
Age of Construction Materials				
Building walls				
The surface of the walls				
Seriousness of the fire				
Availability of services				
Electricity				
Water				
Sewage				
Telephone				
Design efficiency				
Light				
Ventilation				
Privacy				
Insulation				
Humidity				
Flexibility of design				
Toilets				
Kitchen				
Outer courtyard				
Status openings				
Emergency exits				

Appendix B

Form (B) Personal characteristics of the residents

Name of Rubat:

Name of the neighbourhood: _____

Name of sponsor: _____

Who manages the Rubat? _____

Address: _____

Type of building: Villa apartment block

Number of the floors: One floor 2 floors 3 floors

Ownership: Public privately owned

Age of the building: Old Acceptable New

Style of Architecture: Traditional Modern

Number of residents:

Number of rooms:

Resident code

Section one: Basic Background information

Social status

Single		1
Married		2
Widow		3
Divorced		4

Age

30-39		1
40-49		2
50-59		3
60 -69		4
70 and above		5

Nationality

Saudi Arabia		1
Yemen		2
Somalia		3

Other		4
-------	--	---

Do you live alone?

No		1
Yes		2

If you answer (No) who do you live with?

Son		1
Daughter		2
Maid		3
Other		4

Education status

Illiterate		1
Read		2
Literate		3
Primary education		4
Average education		5
High school diploma		6
Other		7

Health status

Very good		1
Good		2
Fair		3
bad		4
very bad		5
(don't know)		6

How many years have you lived in this Rubat?

Less than 5years		1
5-10		2
10-20		3
20-30		4
30-40		5
40-50		6
50+		7

Section 2: Social Status

Do you have any living relatives

Yes		1
NO		2

If your answer (yes):

Spouse		1
Brother or sisters		2
Children		3
Grandchildren		4
Cousin		5

(In the case of relatives) Relative's location

All within the Kingdom		1
Some within the kingdom		2
Outside the Kingdom		3

What do you usually do in your free time?

Watch TV		1
Listen to the Radio		2
Visit and talk to people		3
Walk		4
Read		5

Where do you do these?

In Rubat		1
outside Rubat		2
inside or outside Rubat		3

14-Personal errands

By yourself		1
with others help		2

15-Means of transportation

Walking		1
Car		2
Other		3

section 3: Neighborhood facilities

Do you know the neighborhood well?

Yes		1
NO		2

Do you know many people in this neighborhood?

Yes		1
NO		2

Do you use the facilities in the neighborhood?

Shops		1
Markets		2
Mosque		3
Medical		4

Do you have all your needs in this neighborhood

Yes		1
NO		2

Who would you say takes care of you most at home when you become ill? (Tick as applies)

Your spouse		1
Son		2
Daughter		3
Daughter in-law		4
Maid		5

Son in-law		6
Grandchildren		7
Sister		8
Brother		9
Neighbors in this Rubat		10
Other (specify)		11
None		12
N.A		13

Section 4: Housing facilities

Housing unit location

Ground floor		1
First floor		2
Second Floor		3
Third floor		4
Fourth floor		5

Number of rooms

Single room		1
Two Rooms		2
More than two rooms		3

Where do you cook?

Kitchen		1
Bedroom used as a kitchen		2
Corridor		3

Where do you eat?

Bedroom is used as dining room		1
Dining Room		2
Corridor		3
Other		4

Where do you use the bathroom?

Own		1
Toilet shared with 1-2		2
Toilet shared with many		3

Please tell me how well you are able to do the following activities:

Activities	Able easily	with a little difficulty	With a lot of difficulty	Unable without help	Unable with help
	1	2	3	4	5
Get into bed					
Get out of bed					
Sit in a chair					
Get up from a chair					
Get around the room					
Get up/ down a step					
Take bath or shower					
Wash hands and face					
Cut own toenails					

Dress yourself					
Feed yourself					

Do you have access problems in the Rubat?

Lift		1
Stair rails		2
ramped access		3
None		4

Problems experienced

Social		1
Health		2
Financial		3
Other		4
None		5

Do you socialize with other women here?

Yes		1
NO		2

Where do you socialize with other women?

Bedroom used as living Room		1
Living room		2
Corridor		3
Other		4
Common room		5

Where do your children or children who visit play?

Bedroom		1
Corridor		2
Outside		3
Recreation center		4
Activities within the building		5

How do you feel about your housing?

Good		1
Fair		2
Bad		3

Would you like to move out?

Yes		1
NO		2

If your answer (yes) what are the reasons:

Area		1
Neighbourhood		2
Privacy		3
Space for social activity		4
Large number of residents		5
Difficulty of access to housing		6
Other		7

Section 5: Economic Status

What is the main work activity you performed during most of your life?

State employed		1
Private sector employed		2
Joint state and private sector employed		3
Own or family business		4
Worked in another country		5
Housewife		6
Other (specify)		7
N.A		8

Monthly income

Yes		1
NO		2

Do you receive social security?

Yes		1
NO		2

Main income source

Work		1
Charity		2
Family		3
Begging		4

Additional income sources

Alms		1
Charity associations		2

Frequency of Aid

Weekly		1
Monthly		2
Every 3-4 months		3
Every 6 months		4

Type of aid

Financial		1
Goods		2
Both		3

Is it enough to live on?

Yes		1
NO		2

Water fee

Alms		1
Personal expense		2
Charity associations		3
Family		4

Electricity fee

Alms		1
Personal expense		2
Charity associations		3
Family		4

Phone fee

Alms		1
Personal expense		2
Charity associations		3
Family		4

Thinking about your situation, would you say you have enough to live on without help from others?

Yes		1
No		2
N.A		3

Appendix C

Form(C) Rubat's management**Which of the following is responsible for the Rubat's management?**

The Responsible Authorities	Research community					
	A1-Deeb	A2-Almaghrby	B1-Badr al-Din	B2-Aliesaa	C1-Daralahakireen	C2-Bugshan
The Ministry of Islamic Affairs and Awqaf						
Ladies Charitable Society						
Faisaliah General Women's Charity						
Rubat landlords and their representatives						

Are there regular inspections of the building to find out repairs?

Yes		1
NO		2

Is there regular painting?

Yes		1
NO		2

Is there regular cleaning?

Yes		1
NO		2

Who is responsible for choosing maintenance teams?

.....

Do you receive external help (public or private) in case of Rubat's refurbishment or reconstruction?

Yes		1
NO		2

Do you have any administrative department that follow up the residents' daily needs (e.g. Social security, transactions, financial support, etc?)

Yes		1
NO		2

If yes, how is this done?

.....

What are the methods used in collecting and distributing alms for the residents:

A representative from the management to the Rubats gives alms to the residents in person		1
Residents go to the department to receive aims.		2
The distribution of alms directly from philanthropist		3
The distribution of alms by the ladies charitable society		4
Other		5

Are there any activities provided by the Department to residents?

Yes		1
NO		2

If yes, do those activities deal with?

Cultural awareness		1
Travel and holiday		2
Religious seminars		3
Health education		4
Nutrition education		5
Awareness on hygiene		6

In the case of answer (None) what is the reason?

.....

In the case of a disagreement between the residents, what procedures are undertaken by the department?

Sending a delegate by the administration to resolve the dispute		1
Calling the police		2
The help of the Mayor		3

Are there periodic visits to the Rubats for liaison with residents?

Yes		1
NO		2
Sometimes		3

Are these periodic visits

Daily		1
Weekly		2
Monthly		3
Every 6 months		4
Annual		5

Is there any coordination by the Ministry of Islamic Affairs, Endowments, Call and Guidance and charities in the management of Rubats?

Yes		1
NO		2

What are the limits of the actions for the groups above in the Rubats management?

Receipt and distribution of alms and subsidies only		1
Preparation of periodic reports on the status of Rubat buildings		2
Housing residents		3
Maintenance		4

Are there any regular meetings held between the Rubat management?

Yes		1
NO		2

When a Rubat building is vacated would you choose to:

Demolish it		1
Demolish it and rebuild it		2
Invest in the building		3
Sell the site		4
Close it		5

Is there a plan for further development of the Rubats?

Yes		1
NO		2

21. If yes, how is this done?

.....

.....

.....

.....

.....

.....

.....

Do you have more applications for places in Rubat than you have rooms to offer?

Yes		1
NO		2

Do you keep a waiting list?

Yes		1
NO		2

What types of Women apply?

Older women		1
Women with children		2
Other		3

If more women with children are applying would you consider building?

Larger room		1
Places for children to play		2
Other		3

Do you have the resources for this?

Yes		1
NO		2

Appendix D

Interview questions for the residents:

- How long have you been living in this Rubat?
- What made you decide to live in a Rubat?
- Are you happy with your experience so far?
- What are the challenges you are facing in living in this Rubat?
- How are the relationships between residents?
- Any support from the neighbourhood?
- Are there any problems relating to living with your children in the Rubat?
- Why do you not socialise with other residents?
- What causes problem between residents?
- Do you think that the building cause any health problem for you?
- Does the Rubat have the right facilities?

Appendix E

Table: Condition index

This table sets out the ratings to be used by the assessor to represent the general condition of building assets.

Rating	Status	Definition of rating/condition of building asset
5	Excellent	<ul style="list-style-type: none"> • no defects • as new condition and appearance
4	Good	<ul style="list-style-type: none"> • minor defects • superficial wear and tear • some deterioration to finishes • major maintenance not required
3	Fair	<ul style="list-style-type: none"> • average condition • significant defects are evident • worn finishes require maintenance • services are functional but need attention • deferred maintenance work exists
2	Poor	<ul style="list-style-type: none"> • badly deteriorated • potential structural problems • inferior appearance • major defects • components fail frequently
1	Very poor	<ul style="list-style-type: none"> • building has failed • not operational • not viable • unfit for occupancy or normal use • environmental/contamination/pollution issues exist

Appendix F

Name: 1-Rubat Aleisaa 2- Rubat Al magrab 3- Rubat Badr al-Din

3- Rubat Bugshan 4- Rubat Dar Alshcarun 5- Rubat Deeb

Table with all Rubat respondents data for section one

Name	Resident code	Social status	Age	Nationality	Live alone	Son	Daughter	Maid	Other	Education	Health	Many years
6	Elhaam	3	2	1	0	0	1	0	0	3	2	1
6	Zainab	4	5	1	1	0	0	0	0	2	4	2
6	Masuda	3	3	1	0	0	1	0	0	4	1	2
6	Jwahir	3	1	1	0	0	0	0	1	5	2	1
6	Aisha	4	3	1	1	0	0	0	0	1	3	2
6	Huda	1	1	1	0	0	0	0	1	6	1	2
6	Ahlaam	3	1	1	0	0	0	0	1	5	1	1
6	Hasan	3	3	1	0	0	1	0	0	3	3	1
6	Ahlaam	3	2	1	0	0	1	0	0	4	1	2
6	Aisha	4	5	1	1	0	0	0	0	1	4	1
6	Mkawiye h	1	5	1	1	0	0	0	0	1	3	4
6	Najla	3	1	1	1	0	0	0	0	6	1	2
6	Faatin	3	2	1	0	0	1	0	0	5	1	2
6	Fatima	4	5	1	1	0	0	0	0	1	3	3
6	Fatima Baluchi	4	5	1	1	0	0	0	0	1	3	4
6	Huda shams	3	3	1	1	0	0	0	0	6	1	2
2	Fatima	4	5	1	1	0	0	0	0	1	3	2
2	Maryam	4	5	2	1	0	0	0	0	1	3	3
2	Sadia	1	4	2	1	0	0	0	0	2	3	5
2	Aisha	4	5	2	1	0	0	0	0	1	3	3
2	khalilah	4	5	2	1	0	0	0	0	2	4	2
2	Salha	3	2	1	1	0	0	0	0	5	1	1
2	Nafieisah	3	3	4	1	0	0	0	0	1	2	4
2	Masuda	1	5	2	1	0	0	0	0	1	2	7

1	Souad	4	4	4	1	0	0	0	0	1	3	3
1	Aisha	3	1	4	0	0	1	0	0	6	3	1
1	Manal	3	1	1	0	0	0	0	1	7	1	1
1	Salama	3	1	1	0	1	1	0	0	5	1	2
1	Munira	3	2	1	0	0	1	0	0	6	3	1
1	Rouhiyah	4	2	1	0	1	1	0	0	1	4	2
1	Sadia	3	3	1	0	1	1	0	0	1	1	2
1	Huda	3	3	1	0	1	0	0	0	5	4	2
1	Maryam	1	1	1	1	0	0	0	0	6	4	2
1	Hasina	2	3	2	0	0	1	0	0	1	3	3
1	Joumah	1	3	4	1	0	0	0	0	1	1	2
1	Salha	3	1	1	0	1	1	0	0	5	2	3
3	Nahed	3	1	1	1	0	0	0	0	3	1	1
3	??? ????	3	1	1	1	0	0	0	0	5	1	1
3	Aisha	4	3	1	0	0	1	0	0	1	1	2
3	Aisha mather	4	5	1	0	0	1	0	0	1	4	3
3	Amal	1	1	1	1	0	0	0	0	7	1	1
3	Elizabeth	4	1	4	0	0	1	0	0	3	3	1
3	Amaal	4	2	1	0	1	1	0	0	6	3	3
3	Etab	1	1	1	1	0	0	0	0	7	1	1
3	Hand	3	2	1	0	0	1	0	0	5	3	1
3	Mashkhas	3	4	1	1	0	0	0	0	4	2	3
3	Seda	4	4	1	1	0	0	0	0	1	3	3
3	Malikah	3	1	1	1	0	0	0	0	5	4	1
5	Fouqees	3	5	3	1	0	0	0	0	1	2	1
5	Zahrah	4	4	4	1	0	0	0	0	4	4	2
5	Sandal	4	2	4	0	1	1	0	0	3	2	1
5	Sarah	3	4	4	1	0	0	0	0	3	3	1
5	Malak	4	5	2	1	0	0	0	0	1	3	3
5	Radiyah	4	4	2	1	0	0	0	0	3	4	2
5	Jamilah	4	5	4	1	0	0	0	0	3	3	1
5	Sabrah	3	3	1	1	0	0	0	0	2	3	3

5	Hawwa	4	3	4	1	0	0	0	0	2	3	2
5	Badriyah	3	5	4	1	0	0	0	0	1	4	1
5	Maryam	1	2	4	1	0	0	0	0	6	1	3
5	Khadeejah	4	3	3	1	0	0	0	0	1	3	1
5	Aisha	3	2	4	0	0	1	0	0	5	2	3
5	Souad	3	4	4	1	0	0	0	0	1	3	1
5	Badriyah	4	5	4	1	0	0	0	0	2	4	2
5	Souad	4	4	4	1	0	0	0	0	1	2	2
5	Souadoman	4	5	4	1	0	0	0	0	2	2	4
5	Bahrannah	4	4	4	1	0	0	0	0	1	2	1
5	Fatima	3	2	3	1	0	0	0	0	2	3	2
5	Nawal	3	3	1	1	0	0	0	0	1	1	4
5	Fatima	4	5	4	1	0	0	0	0	1	4	4
5	Maryam	4	4	3	1	0	0	0	0	1	4	3
5	Maryam	4	5	3	1	0	0	0	0	1	3	2
5	Rajaa	4	1	4	1	0	0	0	0	6	1	3
5	Amadah	1	5	2	1	0	0	0	0	1	3	3
5	Fatima	4	5	4	1	0	0	0	0	2	3	1
5	Rawdiyah	3	4	1	1	0	0	0	0	1	3	2
5	Daleekah	4	4	4	1	0	0	0	0	1	1	1
5	Soudah	4	4	4	1	0	0	0	0	1	4	4
5	Madeenah	3	4	3	1	0	0	0	0	2	2	1
5	Asmaa	4	3	4	1	0	0	0	0	2	3	1
5	Rouhiyah	4	3	1	1	0	0	0	0	1	2	1
5	Saeedah	3	1	4	0	0	0	0	1	4	1	3
5	Saeedah Ibrahim	4	5	4	1	0	0	0	0	1	2	3
4	Mahrosah	4	5	4	1	0	0	0	0	1	3	4
4	Khadeejah	4	5	3	1	0	0	0	0	1	2	3
4	Saeedah	3	4	4	0	0	1	0	0	1	3	4
4	Nourah	4	2	4	1	0	0	0	0	2	1	4
4	Zahrah	3	4	4	1	0	0	0	0	2	2	4
4	Asmaa	4	4	2	1	0	0	0	0	1	2	2

4	Aisha	3	4	2	0	1	0	0	0	1	2	3
4	Khadeejah	3	5	3	1	0	0	0	0	1	4	4
4	Fatima	4	4	2	1	0	0	0	0	1	3	3
4	Rahmah	4	4	4	1	0	0	0	0	1	2	4
4	Fatima	4	4	4	1	0	0	0	0	1	3	2
4	Haleemah	1	5	3	1	0	0	0	0	1	3	4
4	Aisha	4	5	4	1	0	0	0	0	1	4	2
4	Zahrah	4	4	2	0	0	0	0	1	1	4	4
4	Sabaah	4	4	4	1	0	0	0	0	1	4	2
4	Tafiah	2	5	1	1	0	0	0	0	2	2	2
4	Rim	4	3	4	0	0	1	0	0	3	3	4
4	Zainab	4	4	4	1	0	0	0	0	1	1	2
4	Ilto	4	4	3	1	0	0	0	0	1	1	2
4	karimah	4	4	4	1	0	0	0	0	1	1	2
4	Maryam	3	4	3	1	0	0	0	0	2	4	2
4	Salha	3	2	4	0	0	0	0	1	3	2	4
4	Nourah	4	4	3	1	0	0	0	0	2	3	4
4	Khadeejah	4	4	3	1	0	0	0	0	2	2	3
4	Saeedah	4	4	4	1	0	0	0	0	2	4	3
4	Fatoom	3	3	4	1	0	0	0	0	2	4	2
4	Maimounah	2	5	2	0	0	0	0	1	1	3	2
4	Zahrah	4	4	3	1	0	0	0	0	1	3	2
4	Fatima	4	5	3	0	0	0	0	1	1	4	2
4	Fatima	4	3	4	0	1	1	0	0	3	3	4
4	Rim	3	5	3	1	0	0	0	0	1	3	4
4	Saeedah	1	4	4	1	0	0	0	0	2	3	4
4	latifah	1	2	2	0	0	0	0	1	2	2	4
4	Mouna	2	1	4	0	0	1	0	0	3	1	2
4	Hamidah	4	3	2	1	0	0	0	0	2	3	1

Table with all Rubat respondents' data for section two

N a m e	Re lat ive s	S p o u se	Bro ther sist ers	C hil dren	Gra ndc hild ren	C o u si n	Rela tivsl ocati on	W at ch Tv	Liste ntot hera dio	Vis itot her s	W al ki ng	R ea di ng	Wher edoyo udoth ese	Pers onal erra nds	Tra nsp ortat ion
6	1	0	1	1	0	0	1	0	0	1	0	0	3	1	2
6	1	0	1	0	0	1	1	0	1	0	0	1	1	1	1
6	1	0	1	1	0	0	1	0	1	1	0	0	3	1	1
6	1	0	1	1	0	0	1	1	0	1	0	1	3	1	2
6	1	0	1	1	0	1	1	1	0	1	1	0	3	1	1
6	1	0	1	0	0	1	1	1	0	1	0	0	1	1	1
6	1	0	1	0	0	0	1	1	0	0	1	1	3	1	1
6	1	0	1	0	0	0	1	1	0	0	1	0	3	1	1
6	1	0	1	0	0	0	1	0	0	1	0	0	3	1	1
6	1	0	0	1	0	0	1	1	0	0	0	0	1	2	2
6	0	0	0	0	0	0	4	1	1	0	0	0	1	1	1
6	0	0	0	0	0	0	4	1	0	1	1	0	3	1	1
6	1	0	0	1	0	1	1	0	0	1	1	0	3	1	2
6	1	0	0	0	0	1	1	0	0	1	0	0	1	1	1
6	1	0	0	1	0	0	1	0	0	1	0	0	2	1	1
6	1	0	0	1	0	0	1	0	0	1	0	0	1	1	1
2	1	0	0	1	0	0	1	0	0	1	1	0	2	1	1
2	1	0	0	1	0	0	1	1	0	0	1	0	2	2	1
2	1	0	0	0	0	1	2	1	1	1	1	0	3	1	1
2	1	0	0	1	1	0	2	1	0	1	1	0	3	1	1
2	1	0	0	1	0	0	1	1	0	1	0	1	1	2	1
2	1	0	1	1	0	1	1	1	0	1	1	0	3	1	1
2	1	0	1	0	0	0	1	0	0	1	1	0	3	1	1
2	1	0	0	0	0	1	1	1	0	1	1	0	3	1	1
1	1	0	0	1	0	0	1	1	0	0	0	0	1	1	1
1	1	0	1	0	0	0	1	1	0	1	0	0	3	1	1

1	1	0	1	0	0	0	1	0	0	1	0	0	1	1	1
1	1	0	1	0	0	0	1	0	0	1	0	0	3	1	1
1	1	0	1	0	0	0	1	0	0	1	0	0	2	1	1
1	1	0	0	0	0	1	2	0	0	1	1	0	2	1	1
1	1	0	1	1	0	0	1	0	0	1	0	0	2	1	1
1	1	0	1	0	0	0	1	1	0	0	0	0	1	1	1
1	1	0	1	0	0	0	1	0	0	1	0	0	2	2	1
1	1	0	0	0	0	1	2	1	0	0	0	0	1	2	1
1	1	0	0	0	0	1	2	1	0	0	0	1	2	1	1
1	1	0	1	0	0	0	1	1	0	0	0	0	1	1	1
3	0	0	0	0	0	0	4	1	0	1	1	0	3	1	2
3	1	0	1	0	0	0	1	1	0	1	0	0	3	1	2
3	1	0	0	1	0	0	1	1	0	1	0	0	3	1	2
3	1	0	0	1	0	0	1	0	1	0	0	0	1	2	2
3	1	0	1	0	0	0	1	1	0	1	0	1	3	1	2
3	1	0	0	0	0	1	2	1	0	1	0	0	3	1	2
3	0	0	0	0	0	0	4	1	0	0	0	0	1	1	2
3	1	0	1	0	0	0	1	1	0	1	0	0	3	1	2
3	1	0	1	1	0	0	1	1	0	0	0	0	1	1	2
3	1	0	1	1	0	0	2	1	1	0	0	0	1	1	2
3	1	0	0	1	0	0	1	1	0	0	0	0	3	1	2
3	0	0	0	0	0	0	4	1	1	0	0	0	1	1	2
5	0	0	0	0	0	0	4	0	1	1	0	0	3	1	2
5	1	0	0	1	0	0	1	1	0	0	0	0	1	2	1
5	1	0	1	0	0	0	1	1	1	1	0	0	3	1	1
5	1	0	0	1	0	0	2	0	0	1	0	0	3	1	1
5	1	0	0	1	0	0	1	1	1	0	0	0	1	2	1
5	1	0	0	1	0	0	1	0	0	1	0	0	3	1	1
5	1	0	0	1	0	0	1	0	1	0	0	1	1	2	1
5	1	0	0	0	0	1	1	0	1	0	0	0	1	1	1
5	1	0	0	0	0	1	1	0	1	0	0	0	1	2	2
5	0	0	0	0	0	0	4	0	0	1	0	0	3	1	2

5	1	0	0	0	0	1	1	0	0	0	0	1	1	1	1
5	1	0	1	0	0	0	2	1	1	0	0	1	1	1	1
5	1	0	0	0	0	1	1	1	0	1	0	0	3	1	1
5	1	0	0	0	0	1	3	1	0	1	1	0	3	2	1
5	1	0	0	1	0	0	1	1	1	1	0	1	3	2	1
5	1	0	0	0	1	0	1	1	0	0	0	1	1	1	1
5	1	0	0	0	0	1	2	0	1	1	0	0	3	1	1
5	1	0	0	0	0	1	2	1	2	0	0	1	3	1	1
5	1	0	0	1	0	0	1	1	0	1	0	0	3	1	1
5	1	0	0	0	1	0	1	1	0	0	0	1	1	1	1
5	0	0	0	0	0	0	4	1	0	0	0	0	1	2	1
5	0	0	0	0	0	0	4	0	0	1	0	0	2	1	1
5	1	0	0	0	0	1	1	0	0	1	0	1	1	1	1
5	1	0	0	0	0	1	1	0	0	1	1	0	3	1	1
5	1	0	1	0	0	1	1	0	0	1	0	0	1	2	1
5	1	0	0	1	0	0	1	1	1	1	0	0	3	1	1
5	1	0	0	0	0	1	1	0	1	1	0	0	3	1	1
5	1	1	0	0	0	0	1	1	1	0	0	0	1	1	1
5	1	0	0	1	0	0	1	1	0	0	0	1	3	1	1
5	1	0	0	0	0	1	1	0	0	1	0	1	1	1	2
5	1	0	1	1	0	0	1	0	1	1	0	0	3	1	2
5	1	0	1	0	0	0	1	0	1	1	0	0	3	1	1
5	1	0	0	0	1	0	1	1	1	0	0	0	1	1	1
4	1	0	0	1	0	0	1	0	1	1	0	0	3	1	1
4	1	0	0	1	0	0	1	1	0	0	0	1	1	1	1
4	1	0	1	0	0	0	1	0	0	1	0	0	1	2	2
4	1	0	0	0	0	1	1	1	0	0	0	1	3	1	1
4	1	0	1	1	0	1	2	0	1	1	0	1	3	1	1
4	1	0	1	0	0	1	1	0	0	1	0	0	3	1	1
4	1	0	0	1	0	0	1	0	0	1	0	0	3	2	1
4	1	0	0	1	0	1	3	1	0	0	0	0	1	2	1
4	1	0	0	1	0	0	1	0	0	1	0	0	2	1	1
4	1	0	1	0	0	0	1	0	0	1	0	0	2	1	1

4	1	0	1	0	0	1	2	0	0	1	0	0	1	1	1
4	1	0	0	0	0	1	3	1	0	0	0	0	1	2	1
4	1	0	0	0	0	1	3	0	1	1	0	0	3	2	1
4	1	0	1	1	0	0	1	0	0	1	0	0	3	1	1
4	1	0	0	1	0	0	1	1	0	0	0	0	1	2	2
4	1	0	0	1	0	0	1	0	1	0	0	0	1	2	2
4	1	0	0	1	0	0	3	1	1	0	0	0	1	2	1
4	1	0	1	0	0	1	1	0	0	0	0	1	1	1	1
4	1	0	1	0	0	1	2	0	1	1	0	0	3	1	2
4	1	0	1	1	0	0	2	1	0	1	0	0	3	1	1
4	1	0	0	0	0	0	3	0	1	0	0	0	1	2	1
4	1	0	1	0	0	1	2	1	1	1	0	0	3	1	1
4	1	0	1	0	0	0	3	1	1	1	0	0	1	2	1
4	1	0	1	0	0	0	3	0	1	1	0	0	1	2	1
4	1	0	0	1	0	0	1	1	0	1	0	0	1	2	2
4	1	0	0	0	0	1	1	0	0	1	0	0	3	1	1
4	1	0	0	1	0	0	2	1	0	1	0	0	3	2	1
4	1	0	0	0	0	1	3	1	0	1	0	0	3	1	1
4	1	0	0	1	0	0	1	1	0	0	1	0	1	2	1
4	1	0	0	1	0	0	1	1	1	0	0	0	1	2	2
4	1	0	1	0	0	0	3	0	1	1	0	1	3	2	1
4	1	0	1	0	0	0	3	0	1	1	0	0	1	1	1
4	1	0	0	0	0	1	1	0	0	0	1	1	1	1	1
4	1	1	0	0	0	0	1	1	1	0	0	0	1	2	1
4	1	0	0	0	0	1	3	1	0	1	0	1	3	1	1

Table with all Rubat respondents data for section three

Na me	knowtheneighb orhood	peopleinthisneigh borhood	Facilitiesinthe neigh borhood	allyourneedsinthisneig hborhood	Takesc are
6	1	1	5	1	3
6	1	1	5	1	12
6	1	1	5	1	3
6	1	1	5	1	12
6	1	1	5	1	12

6	1	1	5	1	8
6	1	1	5	1	6
6	1	1	5	1	3
6	1	1	5	1	3
6	1	1	5	1	12
6	1	1	5	1	12
6	1	1	5	1	12
6	1	1	5	1	12
6	1	1	5	1	11
6	1	1	5	1	2
6	1	1	5	1	2
2	1	1	5	1	2
2	1	1	5	1	3
2	1	1	5	1	12
2	1	1	5	1	12
2	1	1	5	1	7
2	1	1	5	1	2
2	1	1	5	1	12
2	1	1	5	1	12
1	1	0	5	1	12
1	1	1	5	1	8
1	1	0	5	1	11
1	1	0	5	1	2
1	1	0	5	1	12
1	1	0	5	1	3
1	1	0	5	1	3
1	1	0	5	1	12
1	1	0	5	1	8
1	1	0	5	1	3
1	1	0	5	1	12
1	1	0	5	1	12
3	1	0	5	1	12
3	1	0	5	1	12

3	1	0	5	1	3
3	1	0	5	1	2
3	1	0	5	1	8
3	1	0	5	1	12
3	1	0	5	1	12
3	1	0	5	1	10
3	0	0	5	1	12
3	1	0	5	1	12
3	1	0	5	1	2
3	1	0	5	1	12
5	1	0	5	1	12
5	1	0	5	1	9
5	1	1	5	1	2
5	1	0	5	2	12
5	1	0	5	1	12
5	1	0	5	1	10
5	1	0	5	1	13
5	1	0	5	1	12
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5	1	0	5	1	10
5	1	0	5	1	10
5	1	0	5	1	2
5	0	0	5	1	10
5	1	0	5	1	12
5	1	1	5	1	3
5	1	0	5	1	10
5	1	0	5	1	12
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5	1	0	5	1	10
5	1	0	5	1	12
5	1	0	5	1	12
5	1	0	5	1	10

5	1	1	5	1	10
5	1	0	5	1	10
5	1	0	5	1	10
5	1	0	5	1	3
5	1	0	5	1	12
5	1	0	5	1	10
5	1	0	5	1	3
5	1	0	5	1	12
5	1	0	5	1	3
5	1	0	5	1	10
5	1	0	5	1	10
4	1	0	5	1	12
4	1	0	5	1	12
4	1	0	5	1	3
4	1	0	5	1	12
4	1	0	5	1	8
4	1	0	5	1	8
4	1	0	5	1	10
4	1	0	5	1	12
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4	1	0	5	1	10
4	1	0	5	1	12
4	1	0	5	1	12
4	1	0	5	1	10
4	1	0	5	1	12
4	1	0	5	1	2
4	1	0	5	1	2
4	1	0	5	1	3
4	1	0	5	1	12
4	1	0	5	1	12
4	1	0	5	1	12
4	1	0	5	1	10
4	1	0	5	1	10

4	0	0	5	1	10
4	0	0	5	1	10
4	0	0	5	1	10
4	1	0	5	1	10
4	1	0	5	1	1
4	1	0	5	1	10
4	0	0	5	1	7
4	0	0	5	1	2
4	1	0	5	1	10
4	1	0	5	1	10
4	1	0	5	1	11
4	0	0	5	1	1
4	1	0	5	1	10

Table with all Rubat respondents data for section four

Name	Housing unitlocation	Number ofrooms_A	cook	eat	Bathroom
6	1	2	2	1	3
6	1	1	1	1	3
6	1	1	1	1	3
6	1	1	1	1	3
6	1	1	1	1	3
6	1	1	2	1	1
6	2	1	1	1	3
6	2	1	1	1	3
6	1	2	2	1	3
6	1	2	2	1	1
6	2	2	2	1	3
6	2	2	2	1	2
6	2	2	2	1	3
6	1	2	2	1	3
6	1	2	2	1	3
6	2	3	2	1	3
2	2	1	1	1	1

2	2	1	1	1	1
2	2	1	1	1	1
2	1	1	1	1	1
2	1	1	1	1	1
2	2	1	1	1	1
2	2	1	1	1	1
2	2	1	1	1	1
1	1	1	2	1	2
1	1	1	2	1	1
1	2	2	1	2	1
1	3	2	1	2	1
1	3	2	1	1	1
1	3	2	1	3	1
1	2	2	1	1	1
1	2	2	1	1	1
1	1	1	1	1	1
1	1	1	1	1	1
1	1	1	3	1	3
1	3	2	1	1	1
3	1	2	1	2	1
3	1	2	1	1	1
3	1	2	1	2	1
3	1	2	1	1	1
3	2	2	1	2	1
3	2	2	1	3	1
3	2	2	1	2	1
3	2	2	1	2	1
3	3	2	1	2	1
3	3	2	1	2	1
3	3	2	1	2	1
3	3	2	1	2	1
5	2	1	2	1	1
5	2	1	2	1	1

5	3	2	2	1	1
5	3	1	2	1	1
5	3	1	2	1	1
5	3	1	2	1	1
5	1	1	2	1	1
5	1	2	2	1	1
5	3	1	2	1	1
5	2	1	2	1	1
5	3	1	2	1	1
5	3	1	2	1	1
5	2	2	1	1	1
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5	2	1	2	1	1
5	2	1	2	1	1
5	2	1	2	1	1
5	2	1	1	1	1
5	2	1	2	1	1
5	3	1	2	1	1
5	2	1	2	1	1
5	2	1	1	1	1
5	3	1	2	1	1
5	3	2	2	1	1
5	3	1	2	1	1
5	3	1	2	1	1
5	3	1	2	1	1
5	3	1	2	1	1
4	1	1	1	1	1

4	1	1	1	1	1
4	5	1	1	1	1
4	5	1	1	1	1
4	5	1	1	1	1
4	5	1	1	1	1
4	5	1	1	1	1
4	4	1	1	1	1
4	3	1	1	1	1
4	4	1	1	1	1
4	4	1	1	1	1
4	2	1	1	1	1
4	2	1	1	1	1
4	3	1	1	1	1
4	2	1	1	1	1
4	1	1	1	1	1
4	1	1	1	1	1
4	1	1	1	1	1
4	3	1	1	1	1
4	1	1	1	4	1
4	3	1	1	1	1
4	3	1	1	1	1
4	3	1	1	1	1
4	4	1	1	1	1
4	4	1	1	1	1
4	1	1	1	1	1
4	4	1	1	1	1
4	4	1	1	1	1
4	4	1	1	1	1
4	4	1	1	1	1
4	4	1	1	1	1
4	3	1	1	1	1
4	3	1	1	1	1

4	1	1	1	1	1
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N a m e	Get i n t o b e d	Get o u t o f b e d	Sit i n a c h a i r	Get u p f r o m a c h a i r	Get a r o u n d t h e r o o m	Get u p L d o w n a s t e p	T a k e b a t h o r s h o w e r	W a s h h a n d s a n d f a c e	C u t o w n t o e n a i l s	D r e s y o u r s e l f	F e e d y o u r s e l f
6	1	1	1	1	1	1	1	1	1	1	1
6	1	1	1	1	2	5	1	1	1	1	1
6	1	1	1	1	1	1	1	1	1	1	1
6	1	1	1	1	1	1	1	1	1	1	1
6	2	2	1	1	2	5	2	1	1	1	1
6	1	1	1	1	1	1	1	1	1	1	1
6	1	1	1	1	1	1	1	1	1	1	1
6	3	3	3	3	2	3	1	1	1	1	1
6	1	1	1	1	1	1	1	1	1	1	1
6	3	3	3	3	3	3	3	3	3	3	3
6	1	1	1	1	1	1	1	1	1	1	1
6	1	1	1	1	1	1	1	1	1	1	1
6	1	1	1	1	1	1	1	1	1	1	1
6	2	2	2	2	2	3	1	1	1	1	1
6	2	2	2	2	2	3	1	1	1	1	1
6	1	1	1	1	1	1	1	1	1	1	1
2	1	1	1	1	1	1	1	1	1	1	1
2	1	1	1	1	1	1	1	1	1	1	1
2	2	2	1	1	1	1	1	1	1	1	1
2	3	3	1	1	1	1	1	1	1	1	1
2	3	3	3	3	4	5	2	1	1	1	1
2	1	1	1	1	1	1	1	1	1	1	1
2	1	1	1	1	1	1	1	1	1	1	1
2	1	1	1	1	1	1	1	1	1	1	1
1	3	3	3	3	2	2	1	1	1	1	1
1	1	1	1	1	1	1	1	1	1	1	1
1	1	1	1	1	1	1	1	1	1	1	1
1	1	1	1	1	1	1	1	1	1	1	1

1	1	1	1	1	1	1	1	1	1	1	1
1	1	1	1	1	1	1	1	1	1	1	1
1	1	1	1	1	1	1	1	1	1	1	1
1	1	1	1	1	1	1	1	1	1	1	1
1	4	4	4	4	4	5	2	2	1	2	2
1	1	1	1	1	1	1	1	1	1	1	1
1	1	1	1	1	1	1	1	1	1	1	1
1	1	1	1	1	1	1	1	1	1	1	1
3	1	1	1	1	1	1	1	1	1	1	1
3	1	1	1	1	1	1	1	1	1	1	1
3	1	1	1	1	1	1	1	1	1	1	1
3	1	1	2	2	1	2	1	1	1	1	1
3	1	1	1	1	1	1	1	1	1	1	1
3	1	1	1	1	1	1	1	1	1	1	1
3	1	1	1	1	1	1	1	1	1	1	1
3	1	1	1	1	1	1	1	1	1	1	1
3	1	1	1	1	1	1	1	1	1	1	1
3	1	1	1	1	1	1	1	1	1	1	1
3	1	1	1	1	1	2	1	1	1	1	1
3	1	1	1	1	1	1	1	1	1	1	1
3	1	1	1	1	1	1	1	1	1	1	1
5	1	1	1	1	1	1	1	1	1	1	1
5	3	3	3	3	3	3	1	1	1	1	1
5	1	1	1	1	1	1	1	1	1	1	1
5	1	1	1	1	1	1	1	1	1	1	1
5	3	3	3	3	2	3	2	2	1	2	1
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N a m e	L i f t	St air r a i s	R a m p e d a c c e s	N o n e	S o c i a l	H e a l t h _ A	F i n a n c i a l	O t h e r _ A	N o n e _ A	Socializ e w i t h o t h e r w o m e n	Bedro om e d a s l i v i n g r o o m	L i v i n g r o o m	C o r r i d o r	O t h e r _ B	C o m m o n r o o m
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N a m e	B e d r o o m	C o r r i d o r_ A	O u t s i d e	R e c r e a t i o n c e n t e r	A c t i v i t y w i t h i n t h e b u i l d i n g	F e l a b o u t y o u r h o u s i n g	M o v e o u t	A r e a	N e i g h b o u r h o o d_A	P r i v a c y	S p a c e f o r s o c i a l a c t i v i t y	L a r g e n u m b e r o f r e s i d e n t s	D i f f i c u l t y o f f a c e s t o h o u s i n g	O t h e r _ C
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5	0	0	1	0	0	2	1	0	0	1	1	0	1	0
5	1	0	0	0	0	3	1	0	0	1	1	0	1	0
5	1	0	0	0	0	1	0	0	0	0	0	0	0	0
5	0	1	1	0	0	1	0	0	0	0	0	0	0	0
4	1	0	0	0	2	1	1	0	0	0	0	0	0	1
4	0	1	0	0	0	1	1	0	0	0	0	0	0	1
4	0	1	0	0	0	1	0	0	0	0	0	0	0	0
4	0	1	0	0	0	1	0	0	0	0	0	0	0	0
4	0	1	0	0	0	1	0	0	0	0	0	0	0	0
4	0	1	0	0	0	1	0	0	0	0	0	0	0	0
4	0	1	0	0	0	1	0	0	0	0	0	0	0	0
4	0	1	0	0	0	1	0	0	0	0	0	0	0	0
4	1	1	0	0	1	2	0	0	0	0	0	0	0	0
4	0	1	0	0	0	1	0	0	0	0	0	0	0	0
4	0	1	0	0	0	1	0	0	0	0	0	0	0	0
4	0	1	0	0	0	1	0	0	0	0	0	0	0	0
4	0	1	0	0	0	1	0	0	0	0	0	0	0	0
4	0	1	0	0	0	1	0	0	0	0	0	0	0	0
4	0	1	0	0	0	1	0	0	0	0	0	0	0	0
4	0	1	0	0	0	1	0	0	0	0	0	0	0	0
4	0	1	0	0	0	1	0	0	0	0	0	0	0	0
4	0	1	0	0	0	1	0	0	0	0	0	0	0	0
4	0	1	0	0	0	1	0	0	0	0	0	0	0	0
4	0	1	0	0	0	1	0	0	0	0	0	0	0	0
4	0	1	0	0	0	1	0	0	0	0	0	0	0	0
4	0	1	0	0	0	1	0	0	0	0	0	0	0	0
4	0	1	0	0	0	1	0	0	0	0	0	0	0	0
4	0	1	0	0	0	1	0	0	0	0	0	0	0	0
4	0	1	0	0	0	1	0	0	0	0	0	0	0	0
4	0	1	0	0	0	1	0	0	0	0	0	0	0	0
4	0	1	0	0	0	1	0	0	0	0	0	0	0	0
4	1	1	0	0	0	2	1	0	0	1	0	0	0	1
4	1	1	0	0	0	2	0	0	0	0	0	0	0	0
4	1	1	0	0	0	2	0	0	0	0	0	0	0	0
4	1	1	0	0	0	2	0	0	0	0	0	0	0	0
4	1	1	0	0	0	2	0	0	0	0	0	0	0	0
4	1	1	0	0	0	2	0	0	0	0	0	0	0	0
4	1	1	0	0	0	2	0	0	0	0	0	0	0	0
4	1	1	0	0	0	2	1	0	0	0	0	0	0	1
4	1	0	1	0	0	2	0	0	0	0	0	0	0	0

4	1	1	0	0	0	1	0	0	0	0	0	0	0	0
4	1	0	1	0	0	2	0	0	0	0	0	0	0	0
4	1	1	0	0	0	2	0	0	0	0	0	0	0	0
4	1	1	0	0	0	2	0	0	0	0	0	0	0	0
4	1	0	0	0	0	2	0	0	0	0	0	0	0	0
4	1	1	0	0	0	2	1	0	0	0	0	0	1	1

Table with all Rubat respondents' data for section five

N a m e	Themai nworkac tivity	in co me	Socia lsecu rity	Mainin comeso urce	Additional incomeso urces	Frequ encyof Aid	Typ eof aid	isite nou gh	wa ter fee	Elect ricity fee	Ph one fee	withouth elpfromo thers
6	1	1	1	2	2	2	3	0	1	1	2	0
6	6	0	0	2	2	2	3	0	1	1	5	0
6	6	1	1	2	2	2	3	0	1	1	2	0
6	7	1	1	2	2	2	3	0	1	1	2	0
6	1	1	1	2	2	4	3	0	1	1	2	0
6	1	1	1	2	2	2	3	1	1	1	2	0
6	6	1	1	2	2	2	3	0	1	1	2	0
6	1	1	1	2	2	2	3	0	1	1	2	0
6	1	1	1	1	2	2	3	1	1	1	2	0
6	6	1	1	2	2	2	3	1	1	1	2	0
6	6	1	1	2	2	2	3	1	1	1	2	0
6	6	1	1	2	2	2	3	1	1	1	2	0
6	6	1	1	2	2	2	3	1	1	1	2	0
6	6	1	1	2	2	2	3	1	1	1	2	0
6	6	1	1	2	2	2	3	1	1	1	2	0
6	6	1	1	2	2	2	3	1	1	1	2	0
6	6	1	1	2	2	2	3	1	1	1	2	0
2	6	1	1	2	2	2	3	1	1	1	2	0
2	6	0	0	2	2	2	3	1	1	1	5	0
2	7	0	0	2	2	2	3	1	1	1	2	0
2	6	0	0	2	2	2	3	1	1	1	5	0
2	7	0	0	2	2	2	3	1	1	1	2	0
2	6	1	1	2	2	2	3	1	1	1	2	0
2	6	0	0	2	2	2	3	1	1	1	5	0
2	7	0	0	2	2	3	3	0	1	1	2	0

1	7	0	0	2	1	1	2	0	1	1	5	0
1	7	0	0	2	1	1	2	0	1	1	2	0
1	1	1	1	2	2	2	2	0	2	2	2	0
1	7	1	1	2	1	2	3	0	2	2	2	0
1	1	1	1	2	2	3	3	0	1	1	2	0
1	6	1	1	2	2	3	3	0	1	1	2	0
1	1	1	1	1	2	3	3	0	1	1	2	0
1	1	1	1	2	2	2	3	0	1	1	2	0
1	1	1	1	1	2	3	3	1	1	1	2	0
1	6	0	0	2	2	3	3	0	1	1	2	0
1	2	0	0	2	2	3	3	0	1	1	2	0
1	6	1	1	2	2	3	3	0	2	2	2	0
3	6	0	0	2	1	3	3	1	2	2	2	0
3	2	1	1	1	1	3	3	1	2	2	2	0
3	4	1	1	1	1	3	3	1	2	2	2	0
3	6	1	1	2	1	3	3	1	2	2	2	0
3	1	1	0	1	1	3	3	1	2	2	2	1
3	6	1	0	3	1	3	3	1	2	2	2	0
3	6	1	1	2	1	3	3	0	2	2	2	0
3	1	1	1	1	1	3	3	1	2	2	2	1
3	6	1	1	1	2	1	3	0	2	2	2	0
3	2	0	1	2	1	3	3	1	2	2	2	0
3	4	1	1	1	1	3	3	1	2	2	2	0
3	2	1	1	1	1	3	3	1	2	2	2	0
5	4	1	0	2	2	4	3	1	1	1	5	0
5	6	1	0	2	2	2	2	0	1	1	2	0
5	4	0	0	2	2	2	3	0	1	1	2	0
5	4	0	0	2	2	4	3	0	1	1	2	0
5	4	1	0	2	2	2	3	0	1	1	2	0
5	1	1	0	2	2	2	2	0	1	1	2	0
5	4	0	0	2	2	4	3	0	1	1	2	0
5	6	1	1	2	2	4	3	0	1	1	2	0
5	4	1	0	2	2	2	3	0	1	1	2	0

5	7	1	0	2	2	2	2	0	1	1	2	0
5	2	1	0	1	2	2	2	0	1	1	2	0
5	6	1	0	2	2	2	2	0	1	1	2	0
5	4	0	0	2	2	2	3	0	1	1	2	0
5	4	0	0	2	2	4	3	0	1	1	5	0
5	4	0	0	2	2	2	3	0	1	1	2	0
5	6	1	0	2	2	4	3	1	1	1	2	0
5	6	0	0	2	2	2	2	0	1	1	2	0
5	4	0	0	2	2	1	2	1	1	1	5	0
5	4	0	0	2	2	3	2	0	1	1	2	0
5	1	1	1	1	2	2	3	0	1	1	2	0
5	6	0	0	2	2	2	2	0	1	1	5	0
5	4	0	0	2	2	2	3	0	1	1	5	0
5	7	0	0	2	2	2	2	0	1	1	2	0
5	4	0	0	2	2	4	3	0	1	1	2	0
5	6	0	0	2	2	2	3	0	1	1	4	0
5	6	0	0	2	2	3	2	0	1	1	2	0
5	1	0	0	2	2	2	3	0	1	1	2	0
5	4	0	0	2	2	4	3	0	1	1	2	0
5	7	0	0	2	2	3	2	1	1	1	2	0
5	7	0	0	2	2	2	2	1	1	1	2	0
5	7	1	0	2	2	4	2	0	1	1	2	0
5	6	1	1	2	2	2	2	0	1	1	2	0
5	6	1	0	2	2	2	2	0	1	1	2	0
5	7	1	0	2	2	2	2	0	1	1	2	0
4	7	0	0	2	2	2	3	0	1	1	5	0
4	8	0	0	2	1	2	3	0	1	1	5	0
4	7	1	0	2	2	2	3	0	1	1	2	0
4	2	1	0	1	2	2	3	0	1	1	2	0
4	7	1	0	2	2	2	3	0	1	1	2	0
4	6	0	0	2	2	2	3	0	1	1	5	0
4	6	0	0	2	2	2	3	0	1	1	2	0
4	2	0	0	2	2	2	3	0	1	1	2	0

4	6	0	0	2	2	2	3	0	1	1	2	0
4	7	0	0	2	2	2	3	0	1	1	2	0
4	2	0	0	2	2	2	3	1	1	1	2	0
4	1	1	0	2	2	2	3	0	1	1	2	0
4	4	0	0	2	2	2	3	0	1	1	5	0
4	6	0	0	2	2	2	3	0	1	1	2	0
4	7	0	0	2	2	2	3	0	1	1	2	0
4	6	0	0	2	2	2	3	0	1	1	2	0
4	7	0	0	2	2	2	3	0	1	1	2	0
4	2	0	0	1	2	2	3	0	1	1	2	0
4	7	0	0	2	2	2	3	0	1	1	5	1
4	4	0	0	2	2	2	3	0	1	1	2	0
4	7	0	0	2	2	4	2	0	1	1	2	0
4	2	0	0	2	2	2	2	0	1	1	2	0
4	4	0	0	2	2	2	2	0	1	1	2	0
4	1	0	0	2	2	2	2	0	1	1	5	1
4	1	1	0	2	2	2	2	0	1	1	2	0
4	7	0	1	1	2	1	3	0	1	1	2	0
4	4	0	0	2	2	2	2	0	1	1	2	0
4	7	0	0	2	2	4	3	0	1	1	5	0
4	7	0	0	2	2	2	3	0	1	1	2	0
4	1	0	0	2	2	2	3	0	1	1	2	0
4	7	0	0	2	2	2	2	0	1	1	5	0
4	7	0	0	2	2	2	2	0	1	1	2	0
4	6	1	0	2	2	2	2	0	1	1	2	0
4	6	1	0	2	2	2	3	0	1	1	2	0
4	4	0	0	2	2	1	3	0	1	1	2	0



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