

# **Relationship between Civil Associations Role and achieving the social protection of Female Heads of Household**

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### **Abstract:**

This study belongs to the descriptive type of studies, with a view to identifying the characteristics of female heads of household, ascertain their main needs, and determine the role of civil associations in achieving social protection for them. The study was based on two types of social survey methodology; comprehensive survey of the members of the board of directors of civil associations working in the field of women; their number reached (28) individuals, and social survey with a simple random sample of women who are head of their household; their number reached (101) individuals. The study relied on data collected via two tools: A questionnaire applied to members of the board of directors of the civil society in the study community, and another questionnaire applied to women who are head of their household. The main results of the study showed: That the most important needs of women who are head of their household are economic needs and educational needs. The results of the study hypotheses confirmed "There is a fundamental positive relationship, statistical function, at a significant level of (0.05) between the levels of civil associations' roles and the social protection of women who are head of their household".

### **Keywords:**

Role - female heads of household -social protection - civil associations

### **Introduction:**

Undoubtedly, most transitions of on temporary civilization occurred during the last century, in particular regarding the rights of women, such as the right to equality and protection from poverty (Nagy, 2014, p.327).

The role of women in any society has become one of the metrics by which the growth and development of society is expressed, however, the participation of women in work reflects the progress of economic, social, cultural and political components in a whole nation's activity (Zahran, 2000, p.2).

Through consideration of international conventions dealing with the protection of women, in 1914 the International Labor Organization (ILO) adopted the Revised Maternity Protection Convention of 1935 (No. 103), the

Women's Night Work Convention No. 41 for Women and the Convention on the Work of Women Under the Ground No. 45 of 1935. The aim of these agreements was to protect women workers and to take into account their role as mothers so that they could reconcile their normal function with work outside the home. The Charter of the United Nations came into force in 1945, in which article 1 of the Constitution recognized the promotion of respect for human rights and freedoms and the non-discrimination between women and men. In 1948, the Universal Declaration of Human Rights, whose provisions were aimed at protecting the rights of women and caring for the family, was issued. In 1965, the United Nations initiated the establishment of a United Nations Human Rights Committee on the Formulation of a Special Law on Judicial Discrimination against Women. As a result of this Declaration, the United Nations adopted the Convention on the Elimination of All Forms of Discrimination against Women on 18 December 1979. In 2000, the Security Council adopted resolution 1325, which considered women active participants in peace and security, and highlighted the need to involve women as active stakeholders in conflict prevention and resolution around the world (Essa, 2015).

Women in Egyptian society suffer from poverty and a higher rate of illiteracy compared to men; the illiteracy rate among adult women is 58% compared to 53% of men and the illiteracy rate among women in rural areas reaches 60%. The community also suffers from a high proportion of families headed by women and the spread of the phenomenon of violence against women, especially domestic violence, as well as blatant discrimination in some laws such as the penal code, labor and personal status (Nour El Din, 2016, p.2).

Women continue to suffer from neglect, marginalization and lack of active participation in society issues and problems. If we talk about female-led households we find that in Egypt these are estimated to account for between 16% and 22% of the total number of Egyptian households and they are concentrated within the poorer segments of the population (Halim & Morcos, 2002, p.7).

The children of these women also suffer, dropping out of education and deprived of emotions which are most needed at this age of life. Parents rarely help their children after separation from the family where they are usually with their mother (Cheal, 2002, p.43).

Social protection programs are linked to women who support their families through human rights, which means that violations of the principles of social justice include depriving some social sectors of access to various opportunities in life including meeting basic needs such as education, health,

employment and income. Depriving some segments of the society from obtaining various opportunities, but supporting others, means a beginning to the collapse of homogeneity and social instability. As such, social protection measures work in this case towards achieving some justice in the distribution of different opportunities (Deeb, 2004, p.57).

Social protection has become an integral part of the development agenda in various countries of the world. Academic research into determining social protection programs after identifying outstanding categories, like women who head households, show that this protection is important and that governments in most countries of the world need to establish specialized research centers in regard to social protection programs (Alawani, 2008, p.63).

Many studies and research projects have dealt with the situation of women who head households. They suffer from many social and economic problems in developing societies such as a study (Khakimova, 2001) which dealt with the impact of male migration on female-led households in Tajikistan. The results showed that the absence of men had significantly reshaped life and changed the responsibilities of rural women. For some women, male migration brings autonomy, decision-making power, increased workload and remittances, while for others it also brings separation and divorce. In addition to the pressure to adjust to the absence of their husbands, it has a major impact on women's livelihoods (Khakimova, 2011). A study by (Coulibaly, 2011), which dealt with the effect of cotton recovery in Mali on households and women, confirmed that women have become better off by adopting labor-intensive technologies on the ground. So, there is a need to focus more on policies to promote women's well-being and reduce labor requirements in agriculture and domestic activities (Coulibaly, 2011). The study of (Walter, 1987) stressed that there are clear differences in the housing conditions between families in general and female-led households, and this is evident by the impact on the family type and the characteristics of its members (Walter, 1987).

Amongst studies that deal with social protection is a study by (Brook, 2003) which aims to assess social protection programs for citizens to reduce poverty rates and support and improve the quality of life in rural communities. The study concluded that one of the most important factors leading to the ineffectiveness of social protection programs is the lack of the necessary means to implement these programs. (Mega, 2004) also focused on achieving social protection and social security by managing the health and economic needs of the family and pointed out that the rapid growth of poverty annually led to the need for a social security system to alleviate poverty. The study by (Barrientos, 2011) identified social protection as a framework for the policy

which can be used to address poverty and vulnerability in developing countries, it also found that the contribution of potential social protection to poverty alleviation through the emergence of social assistance programs and the provision of assistance to the poor could be successful. As such, the study by (Stanley, 2014) emphasized the importance of social protection programs in mitigating the risks associated with meeting basic needs when an individual is unemployed. The study by (Espinosa, 2014) dealt with the analysis of social protection programs in Colombia and Mexico, it demonstrated the way in which incentives can be created for certain types of individual and family behavior. The study of (Miguel et al, 2014) reached a conceptual framework to satisfy the basic needs of citizens through the proposal of a group of programs that achieve social protection to face poverty and achieve social justice. The study also measures the basic needs of citizens, especially the economic, social and security needs, income and other social benefits. The study by (Sergel, 2014) aims to propose means of cooperation between international organizations such as the United Nations, international labor organizations and internal social protection institutions and to create a comprehensive coordination between them to reach a basic level of social security for all members of society.

It is clear that female heads of household with disabilities suffer from many social problems, especially the marginalization of their role in society. The importance of civil associations in the achievement of social protection is also highlighted in order to integrate marginalized groups such as women in development (Leonborja, 2000).

Civil Associations play an important role socially, economically, politically and morally. It is the unconventional approach to achieving political and social stability, achieving market balance and providing care services to different groups (Suleiman, 2004, p.3).

This study is therefore concerned with the role of civil associations in achieving the social protection of women who are head of their household.

### **Study problem:**

From the previous presentation it is clear to us that women in society in general, and in Egypt in particular, suffer from many social problems, especially increasingly becoming the head of their household. Therefore, we see the importance of social protection programs offered by women's associations to alleviate the problems faced by female-led households. Hence, this study was concerned with promoting the role of civil associations in achieving the social protection of women with disabilities, to satisfy their needs and to achieve a decent life for them.

The problem of the study was determined in answering the following questions:

- What are the characteristics of female-led households in the study community?
- What are the needs of women in the study community who are head of their household?

## **Theoretical Guidelines of the Research:**

### **1. The theory of organizations:**

This theory is based on the premise that "organizations are established to help local communities achieve their goals by addressing the social and economic needs of the populations of these communities. The organization works within the environment in which it exists and with other organizations. It needs to find the necessary regulatory requirements for its survival and sustainability, which include the natural and social environments, and the creation and development of means by which they are transformed and promoted (Abdul Latif, 1999, p.143).

This theory can be used to analyze civil associations' role in providing social and economic assistance, social and economic services, especially for women who are head of their household, but according to the objectives of each civil association and its budget, which vary from each civil association to another.

### **2. Social Systems Theory:**

Social Systems are a group of units (individual - community - community) which have mutual dependence between them. The group has goals and objectives it seeks to achieve as the property of interaction is the basis of the formation of social patterns (Abdul Latif, 1999, p.45).

In light of the theory of social systems, society can be perceived as a large system and social associations with sub-systems that have interactive relationships to contribute to the goals and needs of the larger community (Ahmad, 1979, p. 203).

The researchers found that civil associations can be seen as an "open social structure" with distinct construction and specific functions, with subdivisions in the general assembly, the board of directors and the committees.

- A. Therefore, the input of the association as an open social framework is; the human resources and capabilities, the beneficiaries of social protection programs, the civil and voluntary efforts, the relations and communication as non-physical inputs that connect the community officials and leaders within the scope of legislation, laws and regulations.

- B. These inputs are translated through so-called transformational processes such as social protection programs, services, medical and psychological care, awareness programs, training programs for program personnel and other programs and activities.
- C. Finally, the outputs shall be the services provided to the beneficiaries of social protection programs, their level of efficiency, quality and satisfaction with the needs of the beneficiaries. They must also ensure that the beneficiaries receive all the care services available within the society, from the surrounding environment, in order to achieve the integration of social protection programs.
- D. Reverse feeding: This information is collected by the association from the surrounding environment.

Thus, all patterns are interrelated with mutual support relationships and if one of the patterns collapses, it will affect the functionality of the other formats.

In light of the above-mentioned elements, this theory can be used to identify the inputs and outputs of the social protection programs provided by civil associations to dependent women by analyzing the types of social protection programs that benefit supporting women provided by the civil associations.

#### **Research Goals:**

The study seeks to achieve the following objectives:

- a) Determine the characteristics of female heads of households in the study community.
- b) Determine the needs of women who are heads of their household.
- c) Determine the relationship between the levels of the roles of civil associations and the social protection of women who are head of their household.
- d) Determine differences between the responses of female heads of households and civil association officials in relation to the role of civil associations achieving social protection for women who are head of their household.
- e) Determine the difficulties facing civil associations and determine the most important proposals to improve the roles of civil associations in achieving social protection for women who are head of their household.

**Study hypotheses:**

The objectives of the study are achieved by answering the following research hypotheses:

- a) There is a positive relationship between the levels of civil associations' roles and social protection for women who are head of their household.
- b) There are statistically significant differences between the responses of women who are head of their household and civil association officials in relation to the role of civil associations achieving social protection for women who are head of their household.

**The concepts:**

**Role:** Defined as "An organized pattern of norms regarding the behavior of an individual with a particular function in the community. Or the function of the individual in the community and the role played by the individual in a social group or position" (Zahran, 2000, p.164).

**Civil associations:** Civil associations are defined as "social units or human gatherings that are intentionally built to achieve certain objectives. These objectives constitute the desired image that can be achieved by the organization which represents a purposeful tool" (Etzioni, 1964, p.1). It is defined by Parsons, the sociologist, as "a social system that includes a group of interacting units that are functionally interrelated and constructively supported with each other and with the external environment to achieve the objectives of the system. This contributes to the achievement of certain objectives (Parsons, 1951, p.17).

**The role of Civil Associations' operational definition, according to this study, can be defined as:**

- A set of standards that are specific to civil associations and which represent their function within the society they serve.
- These standards can be revealed through the study tool, in order to support the functions for which they were established in order to satisfy the needs of women who are head of their household.
- These roles are represented in roles of material aid, literacy roles, and roles of in-kind assistance.

**Social protection:** The United Nations research institute for social development defines it as "A group of programs aimed at empowering the poor by providing them with the skills required and the ability to claim and pressure with the aim of achieving freedom from need and fear, and provide them with a guarantee of their right to live in dignity. Social protection focuses on groups that are exposed to high risks and aims to protect them from the consequences of economic processes, achieving equality, promotion of

social welfare and social cohesion. Social protection includes services for the unemployed, access to education, health services, safety nets, etc" (UNRISD, 2010).

**Social protection operational definition, according to this study, can be defined as:**

- A group of economic, health and educational programs provided by civil associations through which a decent standard of living can be provided for women who are head of their household. The role of these programs can be identified through the study tools".

### **Methodology:**

This study belongs to the descriptive type of studies aimed at determining the role of civil associations in achieving social protection for women who are head of their household. The study follows the comprehensive social survey methodology through a comprehensive inventory of members of the board of directors of civil associations' members working in the field of social protection for women who are head of their household.

### **Tools:**

The study was based on two tools:

1. A questionnaire on the role of civil associations in achieving social protection for women who are head of their household. The study was based on the questionnaire in measuring the role of civil associations in achieving social protection through their position within society, the function they occupy, the criteria and the basis that determines their role within society.
2. Structured interview with the women who are head of their household to understand their needs and ways to satisfy them.

**Design of the study questionnaire:** The design for the questionnaire depended on previous studies that addressed the same topic in order to determine the statements of the questionnaire. These studies included Khakimova's study (2011) and Mega's study (2004).

The questionnaire includes a set of standards that measure the role of civil associations in achieving social protection, including their social status, the role they play in achieving social protection, and the criteria and basis that determine the role of civil associations in achieving social protection.

The internal consistency coefficient of the questionnaire was calculated using the "spss" program, by the coefficient of "Alpha-Kronbach" where the level of "0.87" is a high value that is positive and acceptable for study purposes.

**Determination of questionnaire levels:** The questionnaire was constructed and divided into categories so that the results of the study could be reached using the arithmetic mean where the data was encoded and entered into the computer. To determine the length of the triple questionnaire cells (minimum and upper limits) the range was calculated = the largest value - the lowest value ( $3-1=2$ ). They were divided by the number of cells of the questionnaire to obtain the corrected cell length ( $2/3= 0.67$ ). This value was then added to the lowest value in the questionnaire or the beginning of the questionnaire, which is the correct one to determine the upper limit of this cell. Thus, cell length is as follows:

Table (1) Questionnaire Levels:

If the average value of a phrase or dimension varies between 1 - less than 1.67	low level
If the average value of a phrase or dimension varies between 1.67 - less than 2.35	middle level
If the average value of a phrase or dimension varies between 2.35-3	High level

### Sample:

Through the administrative division of the province of Cairo to the sectors of the northern and southern, western and eastern, a list of civil associations working in the field of female-led households in each sector was identified. Through the simple random sample selection method, one civil association from each sector was selected, as shown in the following table:

Table (2) illustrates the sample framework for the study

Sr.	Area name	Name of association	Number of board members of the association	Number of female-led households who depend on the services of the association
1	Eastern Province	Legitimacy Association	7	151
2	Western Region	Arab and African Studies Association	7	408
3	Southern area	Ian El Saqr Association	7	31
4	Northern area	Good Word Association	7	420
Total			28	1010

**Through the previous table, the study sample is determined as follows:**

- 1- Comprehensive survey of board members of the association and their number reached (28) individuals.
- 2- Sample random survey amount to 10% total of women Heads of household beneficiaries of services civil associations in the study community, and their number reached (101) is single.

**Reasons for choosing the study community:**

1. In the area of work of these associations, the provision of protection programs for women who are head of their household.
2. High numbers of women who are head of their household in Cairo Governorate.
3. Assisting the Ministry of Social Security in obtaining the approval of the board of directors of civil associations, and social workers in the associations, on the field application of the study.

**The determinants of the study:**

The results of this study are determined by the degree of reliability of the tool and its stability, as well as the objectivity of the respondents.

**Statistical Analysis Methods:**

Statistical processes were carried out using the SPSS.V. 20.0 software, specifically the statistical package for social sciences. The following statistical methods were applied:

- 1- Using the "Alpha-Cronbach" coefficient, through which the discrimination coefficient for each question is calculated. Questions with weak or negative discriminant coefficient are eliminated as the Alpha Cronbach coefficient expresses the degree of internal consistency of the questionnaire.
- 2- Calculating the range to determine the length of the questionnaire cells.
- 3- Calculating the arithmetic mean through the following equation:  $= K (\text{Yes}) \times 3 + K (\text{To a certain extent}) \times 2 + K (\text{No}) \times 1 / N$ . The statements are sorted in a descending order, where statements with the highest arithmetic mean come first.
- 4- Determining the standard deviation through calculating the dispersion coefficient in the frequencies of the three responses for each statement. This helped sort the statements in case more than one statement had the same arithmetic mean.

**Study Limitations:**

- 1- Difficulty of access to some members of the Governing Council of Civil associations. "The researchers were able to overcome this difficulty by conducting frequent field visits to members of civil associations working in the study community".

2- Facing procedural bureaucracy while acquiring data from the civil associations working in the study community. "The researchers were able to overcome this difficulty by acquiring authorizations from the Ministry of Social Solidarity, which is the supervising entity for civil associations. The researchers also obtained security authorization as well as acquired the agreement of the civil associations working in the study community".

**The Results:**

**1- Characteristics of the women who are head of their household in the study community.**

Table (3) illustrates the distribution of women who are head of their household according to their social characteristics

Variables	Responses (N=101)		*F	%	Ranking
Marital status	A-	Single	4	4.0 %	4
	B-	Married	63	62.4 %	1
	C-	Divorced	22	21.8 %	2
	D-	Widowed	12	11.9 %	3
	Total		101	100%	
Educational level	A-	Illiterate	26	25.7 %	2
	B-	Reads and writes	35	34.7%	1
	C-	Less than average education	16	15.8 %	3
	D-	Education Average	12	11.9 %	4
	E-	Education above average	8	7.9 %	5
	F-	High education	4	4.0 %	6
	Total		101	100%	
Work status	A-	Unemployed	54	53.5 %	1
	B-	Working in public sector	7	6.9 %	4
	C-	Working in private sector	31	30.7 %	2
	D-	Self-employed	8	7.9 %	3
	E-	Retired	1	1.0 %	5
	Total		101	100%	

Living in Independent housing	A-	Yes	44	43.6 %	2
	B-	No	57	56.4 %	1
	Total		101	100%	
number of family individuals	A-	Less than 3 individuals	8	7.9 %	4
	B-	From 3 to less than 6	12	11.9 %	3
	C-	From 6 to less than 9	63	62.4 %	1
	D-	More than 9 individuals	18	17.8 %	2
	Total		101	100%	
Average age	m*		S.D*		
	38.51		12.584		
Average income	m*		S.D*		
	1100 L E		8.241		

**F= Frequency & \*m = arithmetic mean & \*S.D = Standard (\*Deviation)**

The table above lists the distribution of female heads of household according to their social characteristics. The distribution according to marital status was the following: the majority (62.4%) are married, followed by divorced women (21.8%), then widowed (11.9% of the study community).

Regarding their educational level, the majority (34.7%) can read and write, followed by an illiteracy rate of 25.7% within the study community, then (15.8%) having a 'less than average' education.

As for the practical situation, 53.5% from the study community do not work, followed by 30.7% who work in the private sector, 7.09% who are self-employed, and 6.9% who work in the public sector.

As for living in independent housing, the majority (56.4% of the study population) of female heads of households do not live in independent housing, followed by 43.6% from the study community living in independent housing.

As for the size of the families of women heads of households, the proportion of families with more than 6 but less than 9 individuals was 62.4% of the study community, followed by families with 9 or more persons at 17.8% of the study community, lastly families with 3 to 5 individuals accounted for 11.9 % of the study community.

The average age of women who are heads of their household is 38 years with a standard deviation of 12.584. The average income is LE 1100 with a standard deviation of 8.241.

**2- Determine the needs of women who are heads of their household.**

**Table (4) Illustrates the distribution of female heads of households according to their priority needs.**

Sr.	Female heads of households' needs	Responses (N=101)						m*	S.D*	Level
		Yes		To Some extent		No				
		*F	%	*F	%	*F	%			
1	Economic Needs	89	88.1	11	10.9	1	1.0	2.9	4.818	High level
2	Social needs	18	17.8	37	36.6	46	45.5	1.7	1.429	Medium level
3	Health needs	87	86.1	11	10.9	3	3.0	2.8	4.636	High level
4	Educational Needs	71	70.3	14	13.9	16	15.8	2.5	3.234	High level
5	Psychological needs	38	37.6	29	28.7	34	33.7	2.0	4.509	Medium level
6	Cultural Needs	41	40.6	32	31.7	28	27.7	2.1	6.658	Medium level
The general value of the variable		344	56.8	134	22.1	128	21.1	2.4	High level	

F= Frequency & \*m = arithmetic mean & \*S.D = Standard (\*Deviation)

The table above shows the distribution of female heads of households according to their most important needs. The index as a whole came in at a high value with an average of 2.4. Economic needs were ranked first with an average of 2.9, followed by health needs with an average of 2.8, followed by educational requirements at 2.5, cultural needs with an average of 2.1, psychological requirements with 2.0, followed by social needs with an average of 1.7.

Reflecting the high value of the index of needs for women who are heads of their households is a severe lack of satisfaction of their basic needs, especially economic and educational needs, demonstrating the importance of the role played by civil associations in meeting these needs, and the reason for which these associations have been established within the community.

**3- Determine the relationship between the levels of the roles of civil associations and the social protection of female heads of households.**

Table (5) illustrates the correlation between the levels of civil association's roles and the social protection provided to female heads of households.

Social protection \ Roles	Roles of material aid	Roles of in-kind assistance	Literacy roles	Roles render Free treatment
	R	R	R	R
Social programs	0.659*	0.521*	0.754*	0.524*
Economic programs	0.725**	0.740*	0.345	0.501*
Health Programs	0.547*	0.654*	0.254	0.738*
educational programs	0.628*	0.547*	0.687*	0.341

\*\* Significant at the level of (0.01)

\* significant at the level of (0.05)

It is clear from the above table:

That there is a significant intrinsic correlation at a significant level (0.05) between the levels of civil associations' roles and the social protection of women headed by their families.

In other words, the higher the levels of civil associations' roles, the greater the social protection for women who are head of their household.

**4- Determine differences between the responses of female heads of household and civil associations' officials in relation to the role of civil associations achieving social protection for female heads of households.**

Table (6) Illustrates differences between the responses of women heads of household and civil association's officials in relation to the role of civil association's in achieving social protection provided by civil associations for women heads of household using independent simple (t) test.

Roles	Study Society	N	Mean	Std. Deviation	d.f	t	Sig
Roles of material aid	Female heads of households	101	1.37	0.410	127	4.055	0.01
	Civil association officials	28	1.78	0.721			
Roles of in-kind	Female heads of households	101	1.98	0.874	127	4.432	0.01

Roles	Study Society	N	Mean	Std. Deviation	d.f	t	Sig
assistance	Civil association officials	28	2.29	0.754			
Literacy roles	Female heads of households	101	1.72	0.784	127	7.019	0.001
	Civil association officials	28	2.57	0.472			
Roles render Free treatment	Female heads of households	101	1.68	0.510	127	3.318	0.001
	Civil association officials	28	2.12	0.621			

it is clear from the above table that:

- there were statistically significant differences at a significant level (0.05) between responses from female heads of households and civil association officials in roles of material aid submitted by civil associations, where the value of (t) calculated = 4.055, which is greater than the value of (t) tabular = 2.576 at a degree of freedom 127 and a significant level (0.01).
- there were statistically significant differences at a significant level (0.05) between responses from female heads of households and civil association officials in roles of in-kind assistance submitted by civil associations, where the value of (t) calculated = 4.432, which is greater than the value of (t) tabular = 2.576. at a degree of freedom 127 and a significant level (0.01).
- there were statistically significant differences at a significant level (0.05) between responses from female heads of households and civil association officials in literacy roles submitted by civil associations, where the value of (t) calculated = 7.019, which is greater than the value of (t) tabular = 2.576. at a degree of freedom 127 and a significant level (0.01).
- there were statistically significant differences at a significant level (0.05) between responses from female heads of households and civil association officials in roles render free treatment submitted by civil associations, where the value of (t) calculated = 3.318, which is greater than the value of (t) tabular = 2.576. at a degree of freedom 127 and a significant level (0.01).

Here we make sure the hypothesis is valid, there are statistically significant at level (0.01) differences between responses from female heads of households and civil association officials in relation to the role of civil associations in achieving social protection for female heads of households.

**5- Determine Difficulties facing civil associations and determine the most important proposals to improve the roles of civil associations in achieving social protection for female heads of households.**

Table (7) Distribution Difficulties facing civil associations in achieving social protection for female heads of households from the point of view of the women:

Sr.	Difficulties	Responses (N=101)						m*	S.D*	Ranking
		Yes		To Some extent		No				
		*F	%	*F	%	*F	%			
1	The association is a long distance from my house.	20	19.8	24	18.0	57	56.4	1.6	20.305	7
2	Services provided by the association do not fit my needs.	41	40.6	31	30.7	29	28.7	2.1	6.429	6
3	There is a large number of papers and documents requested by the association from its users.	79	78.2	22	21.8	0	0.0	2.8	40.771	1
4	The association does not always advertise its social protection programs	72	71.3	25	24.8	4	4.0	2.7	34.818	2
5	Conditions are difficult for repaying loans repaying loans	71	70.3	21	20.8	9	8.9	2.6	32.883	5
6	There are no projects at the association that are commensurate with my abilities	70	69.3	22	21.8	9	8.9	2.6	32.129	4
7	Training programs to improve my skills for additional income are not compatible	65	64.4	27	26.7	9	8.9	2.6	28.589	3
The general value of the variable		418	59.1	172	24.3	117	16.5	2.4	160.28	High level

It is clear from the previous table that difficulties facing civil associations in achieving social protection for female heads of households came at a high level with an arithmetic mean of 2.4. The most significant difficulties demonstrated were the large number of papers and documents requested by the association from its users, with an arithmetic mean of 2.8. This was followed by the difficulty that the association does not always announce its social protection programs, with an arithmetic mean of 2.7. Following this was training programs to improve skills for additional income not being compatible, with an arithmetic mean of 2.6 and standard deviation of 28.589. Then ranked the lack of projects a small association commensurate with my abilities, with an arithmetic mean of 2.6 and standard deviation of 32.129. Next was conditions being difficult for repaying loans with an arithmetic mean of 2.6 and standard deviation of 32.883, followed by services provided by the association do not fit my needs, with an arithmetic mean of 2.1. Lastly was the difficulty that the association was a long distance from my house, with an arithmetic mean of 1.6. The results of the above table confirm the administrative complications facing female heads of households in obtaining the services of civil associations. This is what the researchers find during the field study of this research, and through their interviews with women who are the dependents of civil associations.

**Table (8) Distribution of the most important proposals to improve the role of civil associations in achieving social protection for women who are head of their household.**

Sr.	The most important proposals	Responses (N=101)						m*	S.D*	Ranking
		Yes		To Some extent		No				
		*F	%	*F	%	*F	%			
1	Amend social security laws to cover all cases of dependent female-headed households	84	83.2	17	18.0	0	0.0	2.8	44.4	4
2	Training female heads of household in micro enterprises to increase their income.	57	56.4	35	34.7	9	8.9	2.5	24.0	7
3	Create classes to erase illiteracy from female-led households	57	56.4	44	43.6	0	0.0	2.6	29.8	6
4	Reduction of administrative bureaucracy to facilitate female heads of households obtaining aid from civil associations.	91	90.1	10	9.9	0	0.0	2.9	49.9	2
5	Bring all female heads of household under the umbrella of free health insurance.	74	73.3	27	26.7	0	0.0	2.7	37.4	5
6	To exempt the children of female-led households from school expenses to reduce the financial burden on them.	81	80.2	20	19.8	0	0.0	2.8	42.1	3
7	Increasing the support of commodities provided by civil associations to female heads of household.	97	96.0	4	4.0	0	0.0	3.0	54.8	1

It is clear from the previous table, and the suggestions of women heads of household, in order to improve the roles of civil associations in achieving social protection for women, the most important proposal was to increase the support of commodities provided by civil associations which ranked first, with an arithmetic mean of 3.0. Following was a reduction of administrative bureaucracy to facilitate procedures to obtain aid, with an arithmetic mean 2.9. This is followed by the proposal to exempt the children of female-led households from school expenses, with an arithmetic mean of

2.8 and standard deviation of 42.1. Amend social security laws to cover all cases of dependent female-headed households came next with an arithmetic mean of 2.8 and standard deviation of 44.4, followed by bringing women heads of households under the umbrella of free health insurance with an arithmetic mean of 2.7. This is followed by create classes to erase illiteracy from female-led households with an arithmetic mean of 2.6, lastly came training women heads of households on micro enterprises to increase their income with an arithmetic mean of 2.5.

### **Discussion:**

In light of the first study objective "Determining the characteristics of female heads of households in the study community" the study identified these characteristics: The majority of them are married by 62.4%, followed by divorced women by 21.8%. As for the educational situation, the majority of the female heads of household (34.7%) are able to read and write, followed by the proportion of illiterate 25.7%. As for the practical situation, the study indicated that 53.5% do not work. As for living in independent housing, the majority of women heads of households (56.4%) did not live in independent housing. As for the size of the families of female-led households, the number of families with more than 6 but less than 9 members, was 62.4%. The average age of women heads of household is about 38 years. The average income of women heads of household was 1100 Egyptian pounds. It is clear from the previous results that women heads of household suffer from low income, illiteracy, large family sizes, and a lack of independent housing, which is consistent with the study (Walter, 1987), and the study (Khakimova, 2001) which indicate the problems of female-led households in terms of housing and the absence of a husband.

In light of the second study objective "Determine the needs of female heads of households", the most important needs were: economic needs, followed by health needs, followed by educational. Undoubtedly the needs of women are consistent with their characteristics because they suffer from a lack of income, which is offset by economic needs, the need for health care for the stress caused by the burden of the family and educational needs due to illiteracy. These findings were consistent with the study of (Mega 2004) on social protection and social security by managing the health and economic needs of the women heads of household.

In light of the third study objective "Determine the relationship between the levels of the roles of civil associations and the social protection of women heads of household", the results of the study hypotheses confirmed "There is a fundamental positive relationship Statistical function, at a significant level (0.05) between the levels of civil associations' roles and the

social protection of female-led families". The results are consistent with the previous hypothesis of the (Barrientos, 2011) study, which has effectively assessed the potential contribution of social protection to poverty alleviation through the emergence of social assistance programs and how to provide the poor with the necessary assistance to care for them. The study by (Mega, 2004) indicated that the rapid growth of poverty each year leads to the need for a social security system to alleviate poverty.

In light of the fourth objective of the study "Determine differences between the responses of female heads of household and civil associations' officials in relation to the role of civil associations achieving social protection for female heads of household", the results of the study hypotheses confirmed and make sure the hypothesis is valid. There are statistically significant differences (at a level of 0.01) between the responses of female heads of household and civil association officials in relation to the role of civil associations achieving social protection for female heads of household".

In light of the fifth objective of the study "Determine the difficulties facing civil associations and define the most important proposals to improve the roles of civil associations in achieving social protection for female heads of households". Difficulties were identified in the large number of papers and documents requested by the association, followed by the association sometimes not advertising its social protection programs, followed by the association's training programs, to improve skills for additional income, not being compatible.

Finally, as for "Determine the most important proposals to improve the roles of civil associations to achieve social protection for female heads of household", the most important proposals were identified in: Increasing the support of commodities provided by civil associations to female heads of household, followed by the reduction of administrative bureaucracy to facilitate women heads of households obtaining civil aid, followed by the children of women heads of household being exempt from school expenses to reduce the financial burden.

### **The suggestions of the study for promoting the role of civil associations in improving social protection for women who are head of their household:**

- 1- Support civil associations financially to set up projects for female heads of household.
- 2- Amend social security laws to include all female heads of household.
- 3- Encourage female heads of household to eliminate their illiteracy and develop their abilities to create resources that help them provide a decent life for themselves and their families.

- 4- Support health care programs for female heads of household.
- 5- Reduction of administrative bureaucracy to facilitate female heads of households in obtaining aid from civil associations.

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