

# **Palestinian Public Perceptions on Their Living Conditions**

**The Role of International and Local Aid  
during the second Intifada**



**Riccardo BOCCO  
Matthias BRUNNER  
Isabelle DANEELS  
Jamil RABAH**

***IUED* - Graduate Institute of Development Studies, University of Geneva  
(Report III, December 2001)**

**A study funded by  
*SDC* - Swiss Agency for Development and Cooperation,  
UNRWA and the UN World Food Program**

# **INTERNATIONAL AND LOCAL AID DURING THE SECOND INTIFADA**

**(Report III, December 2001)**

**An Analysis of Palestinian Public Opinion  
in the West Bank and the Gaza Strip  
on their Living Conditions  
(mid-June – 31<sup>st</sup> October 2001)**

**Geneva, December 2001**

Cover photo:

Israeli army checkpoint at Qalandia  
(<http://www.shaml.org>)

## FOREWORD AND ACKNOWLEDGEMENTS

This study follows two previous reports distributed in March and August 2001, which respectively covered the period from 1<sup>st</sup> October 2000 to 31<sup>st</sup> January 2001, and from 1<sup>st</sup> March to mid-June 2001 (see in the references: Bocco, Brunner and Rabah, 2001a and 2001b). The Swiss Agency for Development and Cooperation (SDC) felt it appropriate to continue the experience of building up monitoring instruments for international and local aid, and the present report covers the period from mid-June to 31<sup>st</sup> October 2001.

As usual, during the phase of preparation of the questionnaire, the team discussed the content of the new poll with the different stakeholders. This time, UNRWA and UNWFP in particular, asked to expand the scope of the poll to include a substantive number of questions that could offer more specific data on food, children, and other types of assistance. In this regard, it is the aim of this study to be of use to the Palestinian Authority, many UN and other international agencies, as well as to the local NGOs. The findings provide a wider picture of Palestinian public perceptions on their living conditions. For the survey conducted for this report, a larger sample than usual was utilised. As such, to the usual 1200 interviewees, 300 more cases from among refugee camp residents in the Gaza Strip and an additional 100 cases from among the refugee camp residents in the West Bank were added.

The IUED (Graduate Institute of Development Studies of the University of Geneva) was again contracted to conduct the study. The IUED assigned a small team of experts for the project, composed of Dr. Riccardo Bocco (professor of political sociology and deputy director at IUED) as team leader, Mr. Matthias Brunner (lecturer in political science methodology at the Department of Political Science of the University of Geneva, and director of CyberProjects), Dr. Isabelle Daneels (Belgian political scientist and independent researcher), and Mr. Jamil Rabah (poll specialist and consultant for the SDC Gaza and West Bank Office).

During the months of September and October, the team worked on the elaboration of the questionnaire for the poll and benefited from exchanges and discussions with Prof. Elia Zureik (sociologist, Queen's University, Canada), Mr. Jalal Hussein (political scientist, Graduate Institute of International Studies of the University of Geneva) and Prof. Rémy Leveau (political scientist, Institut Français de Relations Internationales, Paris).

In October 2001, the JMCC (Jerusalem Media & Communication Center) was contracted to run the poll that was conducted between November 1<sup>st</sup> and 4<sup>th</sup> under the supervision of Mr. Ghassan Khatib and Ms. Manal Warrad. The results of the poll were ready by mid-November. The authors of this report also interviewed a number of concerned parties in the West Bank and the Gaza Strip during the preparation of the questionnaire.<sup>1</sup>

The data were collected and entered by the JMCC, while the data cleaning, weighting and interpretation are the sole responsibility of the authors of this report.

A significant number of experts were very helpful in the success of this work. Particular thanks are due to Mr. Lionel Brisson, UNRWA, Mrs. Naila Sabra, UNWFP, Mr. Fritz Froehlich, SDC, Mrs. Costanza Farina, UNESCO, Mr. Bertrand Bainvel, UNICEF, and Dr. Said Assaf, PNA Ministry of Education for their comments and suggestions on the questionnaire. Special thanks are due to the “anonymous” fieldworkers of the JMCC who conducted the interviews under very difficult conditions. We are grateful to the staff of Cyberprojects, Geneva, for tolerating and assisting us, even when we took over their entire offices for weeks. Finally, we are indebted to Mr. Roman Graf for working hours in data cleaning, preparatory data analysis and research.

Geneva, December 2001

---

<sup>1</sup> See Annex 1 for the list of the experts interviewed.

## LIST OF ACRONYMS

<b>ARIJ</b>	Applied Research Institute in Jerusalem
<b>EGP</b>	Employment Generation Programmes
<b>GSRC</b>	Gaza Strip refugee camps
<b>HDIP</b>	Health Development Information Project
<b>IDF</b>	Israeli Defence Forces
<b>IUED</b>	(French acronym for) Graduate Institute of Development Studies, University of Geneva
<b>JMCC</b>	Jerusalem Media and Communications Centre
<b>MIFTAH</b>	Palestinian Initiative for Global Dialogue and Democracy
<b>MOPIC</b>	Ministry of Planning and International Cooperation, PNA
<b>NIS</b>	New Israeli Shekel
<b>OAPT</b>	Occupied and Autonomous Palestinian Territories
<b>OCHA</b>	UN Office for the Coordination for the Humanitarian Affairs
<b>PCBS</b>	Palestinian Central Bureau of Statistics
<b>PECDAR</b>	Palestinian Economic Council for Development and Reconstruction
<b>PNA</b>	Palestinian National Authority
<b>PRCS</b>	Palestine Red Crescent Society
<b>SDC</b>	Swiss Agency for Development and Cooperation
<b>UNESCO</b>	United Nations Education, Science, and Culture Organization
<b>UNICEF</b>	United Nations Children and Education Fund
<b>UNRWA</b>	United Nations Relief and Works Agency for the Palestine Refugees in the Near East
<b>UNSCO</b>	United Nations Special Coordinator's Office in Palestine
<b>UNWFP</b>	United Nations World Food Program
<b>WBRC</b>	West Bank refugee camps

# TABLE OF CONTENTS

<b>FOREWORD AND ACKNOWLEDGEMENTS .....</b>	<b>2</b>
<b>LIST OF ACRONYMS .....</b>	<b>4</b>
<b>TABLE OF CONTENTS .....</b>	<b>5</b>
<b>INTRODUCTION .....</b>	<b>7</b>
<b>OBJECTIVES AND METHODOLOGY .....</b>	<b>13</b>
OBJECTIVES.....	13
METHODOLOGY.....	15
DESCRIPTION OF THE EXPLANATORY VARIABLES .....	16
<b>PART 1. MOBILITY AND SECURITY CONDITIONS           OF THE CIVILIAN POPULATION .....</b>	<b>19</b>
1.1. CLOSURES AND RESTRICTIONS ON MOBILITY .....	19
1.2. SECURITY CONDITIONS OF THE CIVILIAN POPULATION .....	23
1.3. DEATHS AND INJURIES .....	24
1.4. DAMAGES TO PROPERTY AND LAND CONFISCATION.....	29
1.4.1. <i>Damages to public property</i> .....	29
1.4.2. <i>Damages to private property</i> .....	30
1.4.3. <i>Land confiscation</i> .....	33
1.5. THE ISSUE OF EMIGRATION: A SECRET EXODUS ? .....	35
<b>PART 2. SOCIO-ECONOMIC SITUATION .....</b>	<b>39</b>
2.1. EMPLOYMENT SITUATION .....	39
2.1.1. <i>Employment status</i> .....	39
2.1.2. <i>Work occupation</i> .....	43
2.1.3. <i>Type of employer</i> .....	44
2.1.4. <i>Place of work</i> .....	46
2.1.5. <i>Loss of jobs due to the Intifada</i> .....	47
2.2. HOUSEHOLDS' DEMOGRAPHY AND JOB MARKET .....	51
2.3. HOUSEHOLDS' FINANCIAL SITUATION.....	52
2.3.1. <i>Households' income</i> .....	52
2.3.2. <i>Poverty line</i> .....	54
2.4. COPING STRATEGIES .....	57
2.4.1. <i>Evolution of daily expenses</i> .....	57
2.4.2. <i>Strategies for managing the hardship</i> .....	58
2.4.3. <i>Strategies pertaining to the labour market</i> .....	59
<b>PART 3. FOOD .....</b>	<b>60</b>
3.1. FOOD DISTRIBUTION .....	60
3.1.1. <i>Source of food to the Palestinian families</i> .....	62
3.1.2. <i>Source of food according to area and place</i> .....	63
3.1.3. <i>Source of food according to poverty</i> .....	65
3.1.4. <i>The need for food</i> .....	67
3.2. CHANGES IN THE FOOD CONSUMPTION PATTERNS .....	67

<b>PART 4. HEALTH AND EDUCATION.....</b>	<b>71</b>
4.1. HEALTH .....	71
4.2. HEALTH PERCEPTIONS ACCORDING TO PLACE OF RESIDENCE.....	71
4.3. HEALTH PERCEPTIONS ACCORDING TO INCOME .....	72
4.4. HEALTH COVERAGE .....	73
4.4.1. <i>Health coverage and income</i> .....	74
4.4.2. <i>Health coverage and poverty</i> .....	75
4.5. EDUCATION.....	77
4.5.1. <i>The overall situation</i> .....	77
4.5.2. <i>Education by place of residence</i> .....	78
4.5.3. <i>Education and Place of Work</i> .....	79
4.5.4. <i>Education and income</i> .....	80
<b>PART 5. WOMEN AND CHILDREN.....</b>	<b>82</b>
5.1. IMPACT OF THE INTIFADA ON WOMEN .....	82
5.1.1. <i>In general</i> .....	82
5.1.2. <i>Women and employment</i> .....	84
5.2. IMPACT OF THE INTIFADA ON CHILDREN.....	87
5.2.1. <i>Children and employment</i> .....	87
5.2.2. <i>Children and education</i> .....	88
5.2.3. <i>Children and parental behaviour</i> .....	94
5.2.4. <i>Children and psychological support</i> .....	96
<b>PART 6. ASSISTANCE DELIVERED IN GENERAL .....</b>	<b>102</b>
6.1. DISTRIBUTION OF ASSISTANCE .....	102
6.2. TYPE AND VALUE OF ASSISTANCE .....	105
6.3. SOURCE OF ASSISTANCE .....	109
6.4. EMPLOYMENT ASSISTANCE .....	113
<b>PART 7. THE ROLE OF UNRWA .....</b>	<b>115</b>
7.1. ASSISTANCE FROM UNRWA.....	115
7.2. TYPE OF ASSISTANCE DELIVERED .....	119
7.2.1. <i>Food assistance</i> .....	120
7.2.2. <i>Financial assistance</i> .....	122
7.2.3. <i>Employment generation</i> .....	122
7.3. SATISFACTION WITH THE PROVIDED ASSISTANCE.....	123
7.4. NEEDS FROM UNRWA.....	126
<b>PART 8. THE IMPACT OF AID AND PALESTINIANS' PERCEPTIONS.....</b>	<b>129</b>
8.1. THE NEED FOR ASSISTANCE OF THE UNASSISTED .....	129
8.2. MONEY NEEDED BY THE PALESTINIAN HOUSEHOLDS.....	131
8.2.1. <i>Estimation of the money needed to meet basic life necessities</i> .....	131
8.2.2. <i>Household income and basic life necessities</i> .....	132
8.3. SATISFACTION WITH THE PROVIDED ASSISTANCE .....	135
8.4. ASSISTANCE PRIORITIES FROM PALESTINIANS' POINT OF VIEW .....	137
<b>REFERENCES .....</b>	<b>141</b>
<b>LIST OF FIGURES .....</b>	<b>145</b>
<b>LIST OF TABLES .....</b>	<b>148</b>
<b>LIST OF EXPERTS INTERVIEWED .....</b>	<b>ANNEX I</b>
<b>FREQUENCY DISTRIBUTIONS .....</b>	<b>ANNEX II</b>
<b>COPY OF THE QUESTIONNAIRE IN ARABIC .....</b>	<b>ANNEX III</b>
<b>COPY OF THE QUESTIONNAIRE IN ENGLISH .....</b>	<b>ANNEX IV</b>

# INTRODUCTION

The period under scrutiny through the poll conducted in early November has been marked by two main sets of events. Between mid-June and late October 2001, the changes at the international and local levels have impacted the course of the present crisis, in particular the possibilities for mediation and the hopes for reducing the violence.

On the one hand, **the 11<sup>th</sup> of September terrorist attacks in the USA are accelerating the resetting of the agendas in international relations and politics during the post-Cold War age and in the new context of globalisation.** The first consequences of the attacks seemed alarming: starting from September 12<sup>th</sup>, the Israeli army tried to reoccupy the towns of Ramallah, Jenin and Jericho, as well as the southern part of the Gaza Strip, but the US State Department firmly asked Mr. Sharon to refrain. Actually, several observers quickly remarked that the Israeli government sought to capitalize on the 11<sup>th</sup> of September events and international fixation upon them: “The intention to ‘teach the Palestinians a lesson while no one is looking’ was made all the worse by the fact that Palestinians felt they could not retaliate for fear that it would illicit the justification for even more widespread ‘scorched-earth’ campaigns.” (Haddad 2001: 8)

As Kamil Mansour (2001) also noted, the American administration’s determination in cooling down the Israeli positions has not only been dictated by the new “war front” in Afghanistan and the need to rally the Arab countries to its interest. As such, President Bush has also quickly distanced himself from General Sharon’s sustained campaign against the “Palestinian Authority as Israel’s Bin Laden”, insofar as this position could jeopardize the true US objectives and weaken its strategies.

Until the end of October, the American administration has successfully confronted the rhetorical use of the Palestine Question by Osama Bin Laden and his followers in their campaign of terror, and George Bush and Colin Powell have more than once revealed unambiguously that Palestinian self-determination is an important if not the central issue. However, the US did not yet seem to have officially used the unexpected “window of opportunity” to set a new course of policies for the solution to the Arab-Israeli conflict.<sup>2</sup>

On the other hand, **the level of violence has been mounting, both in the form of (and as answers to) suicide bomber attacks in Israel from Hamas and Islamic Jihad, and the Israeli policy of “targeted political assassinations” of Palestinian leaders<sup>3</sup> in the Occupied and**

---

<sup>2</sup> See the interesting speculations of Gershon Baskin (2001) concerning the possibilities for new American peace initiatives.

<sup>3</sup> On this precise topic, Toufic Haddad has stressed that Israel’s broader strategic goals include “eliminating representatives of the PLO, particularly those who might retain widespread popular legitimacy amongst the remaining PLO founders, in any post-Arafat era. This understanding was compounded by the Palestinian interpretation of Abu Ali Mustapha as a historical leader of a crucial party that helped form the post-1967 PLO, and whose death

**Autonomous Palestinian Territories (OAPT).** The Palestinian National Authority (PNA) has continued to walk a tightrope between international pressure to do away with the Intifada, and local pressures complaining that the PNA has not been doing enough to protect or enhance its effectiveness. Although Mr. Sharon has constantly held Mr. Arafat accountable for the Islamist attacks against the Israeli civilian population, the PNA President has been able to show on certain occasions that he is capable to “manage” the current Intifada by accepting and trying to implement, for instance, proposals for a cease-fire. On other occasions, Arafat has been able to prove his “innocence” in the suicide-bomber attacks or in military commando actions conducted by other PLO factions.<sup>4</sup> This has not prevented the escalation of repression on the Palestinian population. For example, in the period of October 18-21, the IDF re-occupied six Palestinian towns, killing 5 Palestinian activists and 21 civilians, as well as injuring another 160.<sup>5</sup>

In commenting on the escalation of violence and the international press reports, Edward Said (2001) has recently affirmed that: “Military occupation is taken as an acceptable given and is scarcely mentioned; Palestinian terrorism becomes the cause, not the effect of violence, even though one side possesses a modern military arsenal (...) and the other is stateless, virtually defenceless, savagely persecuted at will, herded into 160 little cantons, schools closed, life made impossible. Worst of all, the daily killing and wounding of Palestinians is accompanied by the growth of Israeli settlements and the 400,000 settlers who dot the Palestinian landscape without respite.”<sup>6</sup>

In fact, two main explanations concerning the eruption of the crisis and its developments oppose the Israeli to the Palestinian camp. As Khalil Shikaki (2001) rightly put it: “Has Yasir Arafat and the PNA orchestrated and led the Intifada since September 2000 in order to weaken and humiliate Israel and force it to accept exaggerated Palestinian demands for a political settlement? And have he and the PA, as a result, gained added legitimacy and popularity in the Palestinian street? Or was the Intifada a spontaneous response to a provocative Ariel Sharon’s visit to Haram al Sharif, by an enraged but unorganised Palestinian street; a street that has additionally been disillusioned and disappointed by the failure of the peace process over a period of several years to produce an end to a thirty-three years old Israeli military occupation? While most Israelis, but especially members of the intelligence community, advocate the first thesis and explain everything that

---

could only symbolize an assault of the gravest nature upon the entire concept of Palestinian nationalism.” (Haddad 2001: 4)

<sup>4</sup> Here, for example, the killing of the Israeli minister of Tourism, Mr. Zeevi in retaliation of the assassination of the PFLP leader Abu Ali Mustapha comes to mind.

<sup>5</sup> See the contribution of Mustapha Barghouti (2001) in “The Guardian”.

<sup>6</sup> On the Israeli colonies - and quoting a report issued by Peace Now in Israel - Said adds that: “at the end of June 2001 there were 6,593 housing units in different stages of active construction in settlements. During the Barak administration 6,045 housing units were begun in settlements (in fact, settlement building in the year 2000 reached the highest since 1992, with 4,499 starts. When the Oslo agreements were signed, there were 32,750 housing units in the settlements. Since the signing of the Oslo agreements, 20,371 housing units have been constructed, representing an increase of 62% in settlement units.” (Said 2001)

happens in the Intifada in light of it, the PNA and most Palestinians subscribe to the second.”<sup>7</sup>

**In comparison with the first Intifada, there certainly is an increase of violence and repression in the OAPT, combining old and new military techniques. One may wonder about the long-lasting effects of the suicide-bomber attacks and the Islamist strategies**, not only in relation to Palestinian national unity, but also in relation to Israel as a peace-partner for the PA, because the Islamist terror strategy has deeply affected the Israeli “peace camp” and the country’s Jewish public opinion in general. One also wonders about a possible correlation between the peace process and the cycle of suicide attacks that seem designed to block any progress.

In this context, it is important to recall that the first suicide bombing by an Islamist Palestinian group took place in the West Bank in April, 1993. Hamas and Islamic Jihad consider suicide bombing a military response to what they regard as Israeli provocations. This “new Islamist weapon” has accompanied the Oslo process and has intensified since the beginning of the present crisis. As Nasra Hassan has noted: “Between 1993 and 1998, thirty-seven human bombs exploded; twenty-four were identified as the work of Hamas, thirteen as that of Islamic Jihad. Since the eruption of the Second Intifada, in September 2000 (and until the end of October 2001), twenty-six human bombs have exploded. Hamas claims responsibility for nineteen of them; Islamic Jihad claims seven. To date, an estimated two hundred and fifteen Israelis have been killed in these explosions, and some eighteen hundred have been injured. The attacks have taken place in shopping malls, on buses, at street corners, in cafés – wherever people congregate.”<sup>8</sup> (Hassan 2001: 38) It makes no doubt that the process of reconciliation that may accompany any future peace plan will be a long-lasting process.

In this gloomy context, it is not surprising that **most Palestinians are pessimistic about the prospects for an improved situation in the foreseeable future**. Clearly, this attitude is a reflection of the hard reality the Palestinian population has been experiencing. This growing pessimism stems from the gravity of the situation and from the continuing suffering of the civilian population in the West Bank and the Gaza Strip. As will be detailed in part one of this report, hundreds of people have been killed and injured so

---

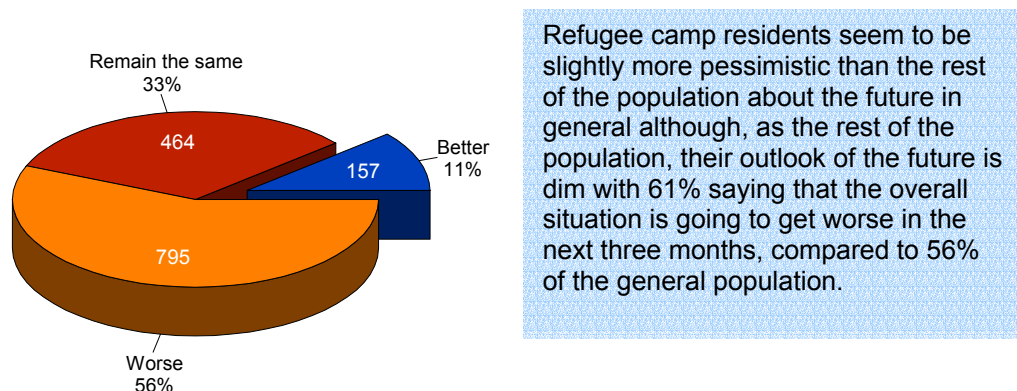
<sup>7</sup> In his study, Shikaki (2001) argues for a third thesis, according to which the Intifada has been a clearly articulated and organized response by the “Young Guard” in the Palestinian national Movement not only to Sharon’s visit to Haram al Sharif and to the failure of the peace process to end Israeli occupation, but also to the failure of the PLO’s “Old Guard” to lead the Palestinian process of independence, state-building and governance.

<sup>8</sup> Hassan’s article (2001) constitutes of a short but qualified study on the “suicide-bombers’ world”, somewhat a small ethnography drawn from interviews and field contacts. Concerning the personal determination and “professional behavior” of the human bombs, the author stresses that: “Many of the volunteers and the members of their family told stories of persecution, including beatings and torture, suffered at the hands of Israeli forces. I asked whether some of the bombers acted from feelings of personal revenge. “No,” a trainer told me. “If that alone motivates the candidate, his martyrdom will not be acceptable to Allah. It is a military response, not an individual’s bitterness that drives an operation. Honor and dignity are very important in our culture. And when we are humiliated we respond with wrath.” (Hassan 2001: 41)

far, large numbers of homes demolished, thousands of trees uprooted, the mobility of the Palestinians strongly under control of the IDF and the overall economic situation has continued to deteriorate. The situation has become even more serious in the second half of November – when writing on this report began - in the aftermath of new suicide bombings and targeted political assassinations.

When asked in early November about their outlook regarding the next 3 months, over 56% of the interviewees of the survey conducted for this report said that the situation was likely to get worse, and only 11% said that the situation could improve.

Figure 1 General perception of the situation in the next three months (O96)<sup>9</sup>



To better grasp the local political environment and evolution in the Palestinian public opinion, a brief overview will be provided of the results of two polls conducted respectively by the JMCC (2001), between 11 and 17 September, and by Birzeit University (2001), between 4 and 6 October. Both polls had a sample of 1200 interviewees. The main outcomes can be grouped into five main headings:

- a) Concerning support for the continuation of the Intifada, the JMCC's survey results show that Palestinians, after one year of Intifada, have become sterner in their political positions towards Israel, the peace process and negotiations. The percentage of those who support the continuation of the Intifada increased from 80% last April to 85% in September, and 53% of those interviewed said they are optimistic or very optimistic that the Intifada will achieve its goals. According to the Birzeit University poll, only 46% feel optimistic that the Intifada will bring about positive results in achieving Palestinian goals (a 20% decline from when the second Intifada started). In fact, 46% of Palestinians (especially women) are dissatisfied with the proceedings of the Intifada and 72% believe that "losses" associated with the Intifada have been greater than "gains", this being especially true for the poorest segment of the society. Notwithstanding the harsh context, 75% of the respondents think that Palestinian society is ready to endure a long period of sustained confrontation. While 25% of the interviewees support the use of "peaceful means only" during the present crisis; 40% support the use of both armed and peaceful

<sup>9</sup> "(O96)" refers to the name of the variable analysed in figure 1 (see Annex II)

means. In both the JMCC and Birzeit polls, the percentage of those favouring a military Intifada has increased.

- b) Concerning the peace process and the possibilities for negotiations, the data of the JMCC show that support for the Oslo Agreement declined from 38% last June, to 29% in September. Almost 42% of the respondents consider the peace process dead and see no possibility of resuming negotiations. Half the respondents (50%) consider and evaluate the Israeli peace camp role and behaviour as bad, 36% say that it is unacceptable, 11% believe it to be acceptable and only 2% consider it good. According to the Birzeit University survey, over 91% of Palestinian public opinion feels that the current Israeli government led by Prime Minister Ariel Sharon is not serious about reaching an agreement to end the conflict with the Palestinians. Less than 40% support a ceasefire declaration to begin negotiations. Moreover, almost 35% of the interviewees in the JMCC sample said that the Israeli assassination policy is the most harmful to the Palestinian population, followed by the policy of closures and checkpoints (26%).
- c) Concerning Palestinian support of their political factions, the JMCC results indicate that the full trust in Fatah fell from almost 35% in June to a little more than 29% in September (in the Birzeit poll, support for Fatah declined from 33% to 20%). The popularity of Hamas and Islamic Jihad has been on the increase. According to JMCC, the percentage rose from 19% in June, to 21% in September, while the Birzeit results indicate that it increased from 23% in September 2000 to 31% in early October 2001. Concerning the JMCC results on Palestinian leadership, President Arafat remained the most trusted personality, despite a decrease in this trust from 28% last June to 24%. In the Birzeit poll, only 19% of the interviewees evaluate the performance of President Arafat as “negative”; 38% see his performance as “positive” and 36% as “fair”.
- d) Regarding the aftermath of the 11<sup>th</sup> September events, Birzeit poll results indicate that 90% of the Palestinians are against military action directed at Afghanistan. Almost 65% believe that the attacks against civilians in the USA are inconsistent with Islamic Shari’a, and nearly 50% feel that these attacks are not in the best interest of Palestinians and Arabs. Less than 40% think that the 11<sup>th</sup> September events will lead to a more balanced approach in the region.
- e) Finally, concerning the perceptions of the US, the Birzeit results show that Palestinian respondents perceive the US as democratic and respectful of the rights of its citizens. However, the US scored lower in the areas of promoting democracy and human rights abroad. Respondents also felt that the US encourages the proliferation of arms and wars. About 90% of respondents felt that the American bias towards Israel and the continuing sanctions against Iraq are the most important factors leading to antagonism against the US in the Arab World. More than 50% of the interviewees perceived clear US support of undemocratic regimes in the region. Eventually, respondents confirmed that they are in disagreement with US government policy, but that they have no negative feelings against

the people of US. A majority also feels that the Arab media in general contribute in distorting the image of the US.

Thirteen months after the beginning of the Intifada al-Aqsa the situation looks quite discouraging: how to stop the violence and go back to the negotiation table? In the introduction to its report on the first year of the present crisis, Amnesty International gives quite a well-balanced picture of the situation: "Violence is a part of daily life. Israeli settlers have killed and attacked Palestinians with almost complete impunity. Palestinians have shot deliberately at cars with Israeli number-plates travelling along the roads of the Occupied Territories and set off bombs in shopping malls and restaurants. Israelis have become fearful in crowded streets and cafes and on the roads of the Occupied Territories. Palestinians have become fearful in houses or streets, when walking or driving, especially at the checkpoints where for no apparent reason they may be killed by nervous, reckless or negligent soldiers. No killing in the Occupied Territories is properly investigated, so the claims and counter-claims continue to reverberate. Palestinians are increasingly impoverished by the closures and traumatized by the killings and destructions. Few feel they have a future, few look beyond the next day, focusing instead on the possibility of staying alive." (Amnesty International 2001: 1-2)

Against a background of human suffering and what can be termed at least a partial failure of the enormous investments of international and local capital, ideas, efforts and human resources undertaken since 1993 in the framework of the Oslo process, the donor community and their Palestinian partners do not seem to get discouraged. In a recent assessment on the Palestinian economy after one year of Intifada, the World Bank stressed that, during the past year, while most donors have concentrated their energies on emergency relief, they remain committed to a main agenda of state and institution building. According to the World Bank, to achieve the objective of peaceful coexistence between Palestinians and Israelis, "one of the key building blocks (...) remains a viable Palestinian economy, and orderly economic cooperation between Israel and the Palestinian Authority – a premise reinforced by its absence during the past year". (World Bank 2001: 8)

# OBJECTIVES AND METHODOLOGY

## Objectives

The questionnaire for the poll (see Annex III for the Arabic version and Annex IV for the English version) was elaborated in a way that could offer data on Palestinians in the West Bank and the Gaza Strip on eight main topics that correspond to the eight parts of the report:

- ▶ A general description of the mobility and security conditions of the civilian population including the impact of the crisis on Palestinian families in terms of material losses (property damaged, business suffered), but also mobility restrictions, passports and emigration.

Part 1. Mobility and Security of the Civilian Population

Relevant variables (see Annex II): O34C O34E O31 O62 O93 O94 O96

- ▶ A portrait of the socio-economic conditions for assessing change in the employment situation (including the place of work, occupation and the effects of the Intifada on jobs); the households demography and the job market (including the number of people living per household, the people employed, and the number of members who lost their jobs); the households' financial situation; finally, the coping strategies of the Palestinian population (including the evolution of the households' expenses; the nature of the expenses that were cut; the strategies for managing the hardship; the coping mechanisms for the future.

Part 2. Socio-economic conditions

Relevant variables (see Annex II): O08 O09 O11 O12 O13 O14 O15 O16 O17 O18 O19 O27 O44 O45 O47 O48 O63

- ▶ For the November poll, several questions pertaining to food were added. These cover perceived effectiveness of food distribution, type and source of food assistance provided, changes in food consumption patterns and awareness of ensuing nutritional implications<sup>10</sup>.

Part 3. Food

Relevant variables (see Annex II): O75 O76 O77 O78 O81

- ▶ Also, several new questions relate to education and health. They concern assistance of this type received, priorities or access to basic services.

Part 4. Education and Health

Relevant variables (see Annex II): O84 O85 O87 O88 O89 O90 O91

- ▶ In the present poll, numerous questions were added concerning Women and Children. The effect of the Intifada on children, parents' responses, psychological support, children's work as well as women's contribution to the household's income are all topics explored in this report.

Part 5. Women and Children

Relevant variables (see Annex II): O64 O65 O66 O67 O68 O69 O70 O71 O72 O73 O86

---

<sup>10</sup> The questions related to food aid were elaborated with UNWFP, who co-funded the report.

- ▶ An overview of the assistance delivered according to type, value and source, as well as the specificity of the employment generation programs.

#### Part 6. Assistance Delivered in General

Relevant variables (see Annex II): O23 O24 O26 O35 O36 O37

- ▶ An assessment of UNRWA's strategies during the past months, the type of assistance provided by the UN Agency (in particular food aid, employment generation and financial assistance), the patterns of aid distribution and its effectiveness, as well as the satisfaction of its beneficiaries.<sup>11</sup>

#### Part 7. UNRWA

Relevant variables (see Annex II): O49 O50 O82 O83

- ▶ Finally, as usual, a review of the impact of the assistance delivered for measuring the perceptions of the Palestinians is provided. This part includes an analysis of individual satisfaction with the provided aid in five main areas: health, food, employment, education, infrastructure, as well as the visibility, importance and effectiveness of the assistance delivered.

#### Part 8. Impact of assistance

Relevant variables (see Annex II): O21 O38 O39 O74 O79 O80 O92

A representative sample of 1,598 Palestinians over the age of 18 was interviewed face-to-face between the 1<sup>st</sup> and the 4<sup>th</sup> of November 2001. In the West Bank (including East Jerusalem) 857 Palestinians were interviewed, and 741 were interviewed in the Gaza Strip.

The sampling and data collection was done in the same way as for the two previous polls.<sup>12</sup> However, this time, the Gaza Strip refugee camps were over-sampled with an additional 300 interviewees and the West Bank refugee camps by 100 interviewees. The results presented hereafter are weighted to be representative of the whole Palestinian population.<sup>13</sup>

---

<sup>11</sup> A number of questions were elaborated after discussions with UNRWA, who also co-funded the report.

<sup>12</sup> See Bocco, Brunner and Rabah (2001a: 4) and (2001b: 10-11)

<sup>13</sup> According to random sampling, 12% of the total sample should have been selected in Gaza Strip refugee camps. Instead 28% were interviewed in this location. According to the same logic, 9% of the sample was interviewed in West Bank camps instead of the 5% expected. Therefore, for the results to be representative, less weight had to be given to the surveyed Gaza (0.41) and West Bank (0.58) camp residents, while more weight was given to interviewees in Gaza (1.37) and in the West Bank (1.31) outside camps as well as in Jerusalem (1.28). The only graphs and tables that are not weighted are those that include the *place of residence* variable, as it is representative *per se*.

## Methodology

In order to indicate the extent to which the data collected were representative, a full comparison of the results with some available official figures was made in our previous reports (Bocco, Brunner & Rabah, 2001a: 5-6 and 2001b: 12-15). These reports are available on the website of the IUED (the Graduate Institute of Development Studies of the University of Geneva: [www.iued.unige.ch](http://www.iued.unige.ch)). Such type of analysis will not be made this time.

Although each part of this report has its own logic of analysis, all the questions of the poll that were analysed in this report were tested in their relationship with four important explanatory variables:

- ▶ **Place of residence:**
  - a) West Bank refugee camps
  - b) West Bank outside camps
  - c) Gaza Strip refugee camps
  - d) Gaza Strip outside camps
  - e) East Jerusalem
  
- ▶ **Refugee Status:**
  - a) Refugees
  - b) Non-refugees
  
- ▶ **Area of residence:**
  - a) Cities
  - b) Villages
  - c) Refugee camps
  
- ▶ **Poverty:**
  - a) Those *above the poverty line* with a household income of NIS1600 or more.
  - b) Those *below the poverty line* with a household income of less than NIS 1600 but more than NIS 500.
  - c) The *hardship cases* with a household income of NIS 500 or less.

Readers of our previous reports may notice the absence of *gender* and *age* in the above list of explanatory variables. There are two main reasons for the absence of these two explanatory variables. Concerning *gender*, the present report includes a specific chapter on women and children that covers gender extensively. *Age* was not included this time because its usage in the previous reports did not yield many interesting differences. Instead of *age*, the explanatory variable of *poverty* has been introduced, and as will become clear hereinafter, this choice led to several interesting findings.

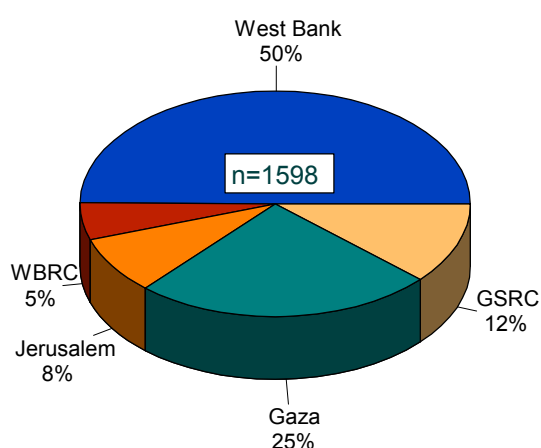
Results were systematically tested for statistical significance at a 95% confidence level.<sup>14</sup> If no differentiation is shown or mentioned, this means that there was none.

Finally, whenever possible, consideration was given to data generated from studies and surveys that were made available recently and that cover the same period of time on some issues addressed in this report. It was also thought appropriate to introduce comparisons between the data presented in the first report of March 2001 and those of this study in order to emphasise the evolution in the situation.

## Description of the explanatory variables

Palestinian society is unique because refugees constitute up to 50% of its population. The territory is split between areas that are not geographically contiguous and this separation between the West Bank and the Gaza Strip renders coordination and economic cooperation very difficult. This situation enforces a set of legal and socio-economic structures that are not homogenous. The split between the two areas and the forced detachment of Jerusalem from them further complicates efforts at obtaining a uniform system that is essential and a prerequisite for developing a viable and efficient economic, social, and political system. In addition to the damaging consequences of the occupation, other social and internal barriers such as a very large population growth rate (around 6%) and a large number of dependent children (almost 50% are below the age of fifteen) supplement the political detriments that characterise and influence the living conditions of Palestinians in the West Bank and the Gaza Strip.

Figure 0.1 Place of Residence (PLACE)<sup>15</sup>



The intended goal of the analysis in this report by the four explanatory variables is to reflect the specificities of the Palestinian population. The Palestinians in the OAPT are divided in three different areas: the West Bank, Jerusalem, and the Gaza Strip. Place of residence, as shown in figure 0.1, summarizes these different geographical areas. According to the PCBS, approximately 2 million Palestinians live in the West Bank

and Jerusalem, and about one million in the Gaza Strip. Refugees constitute about one third of the West Bank population and over 60% of the population in the Gaza Strip. The number of refugees residing in camps is estimated at approximately half a million of which about 130,000 live in 19 refugee camps

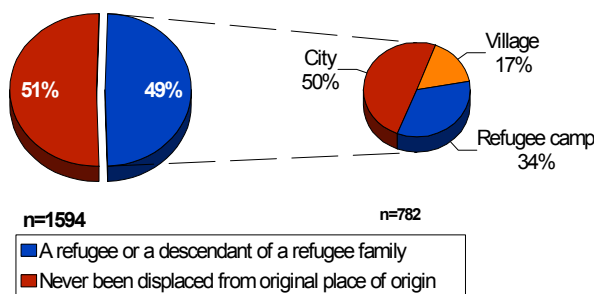
<sup>14</sup> For categorical or ordinal dependent variables we used Chi-square tests, for interval variables one-way analysis of variance.

<sup>15</sup> See note 9.

in the West Bank, and about 370,000 reside in 8 refugee camps in the Gaza Strip.

Of the entire weighted data, 63% (n=1014) of the respondents are from the West Bank and Jerusalem and 37% (n=584) are from the Gaza Strip. As indicated in figure 0.1, above, 50% of the respondents are from the West Bank, excluding refugee camps, 5% are from West Bank refugee camps, 8% are from Jerusalem, 25% are from the Gaza Strip (excluding Gaza Strip refugee camps), and 12% are from Gaza Strip refugee camps.

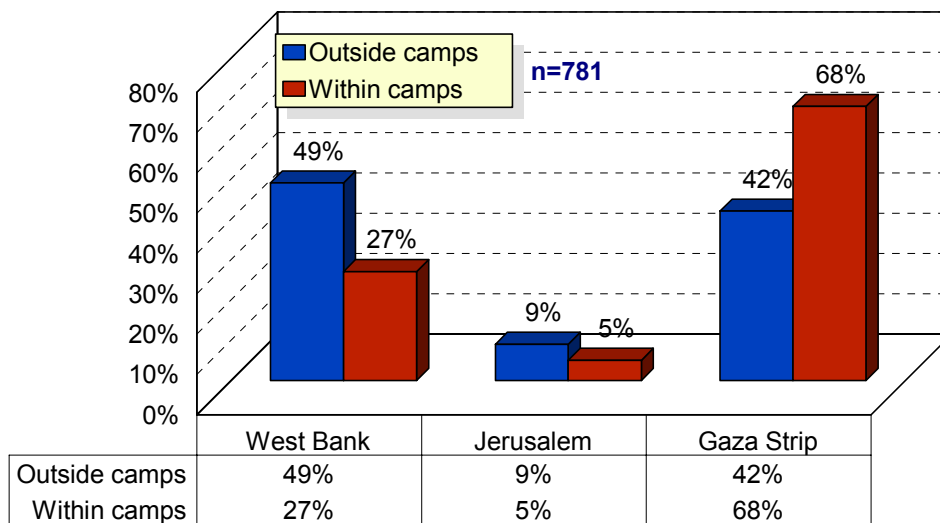
Figure 0.2 Refugee status and refugees (O02) according to area of residence (O60)



As shown in figure 0.2, of all respondents, 51% said that they are not refugees or descendants of refugees, while 49% said that they are. As for those who stated that they are refugees or descendants of a refugee family, 50% reside in cities, 17% in villages, and 34% live in refugee camps.

Whereas the majority of camp refugees reside in the Gaza Strip (68% of all camp refugees), 49% of non-camp refugees live in the West Bank, 42% live in the Gaza Strip, and 9% live in Jerusalem, as indicated in figure 0.3, below.

Figure 0.3 Refugees by Place of Residence (PLACE)



The Palestinian population is young: The 1997 population survey showed that almost half of the population (47%) is below the age of 15. This proportion is 50% in the Gaza Strip and 45% in the West Bank. While in Western countries nearly 20% of the population is above the age of 65, only 3.5% of Palestinian population belongs to that age group.

#### Age distribution

- ▶ Average age of respondents: 35 years
- ▶ Average age of camp residents: 35
- ▶ Average age of those below the poverty line: 36
- ▶ Average age of hardship cases: 38

The sample of the survey conducted for this study only contains Palestinians aged 18 or more. This means that the vision of the age distribution that it gives is only a partial one<sup>16</sup>.

The age distribution of the population varies, of course, significantly by place of residence or refugee status. More interestingly, the age distribution of the three above defined poverty levels is also variable: While only 3% of those above the poverty line are aged 60 or more, this proportion goes up to 6% among those below the poverty line and to 10% for the hardship cases. Also among this last group there are “only” 17% of people aged 18 to 25 while they represent respectively 26% in the below- and above poverty line group.

The new *poverty* variable that was introduced for this report will be analysed more thoroughly in section 2.3 related to “Households' Financial Situation”.

---

<sup>16</sup> Note that the PCBS includes in its statistics children aged 15 and over. This may explain possible differences in the data outcomes between our polls and PCBS surveys.

# PART 1. MOBILITY AND SECURITY CONDITIONS OF THE CIVILIAN POPULATION

The first part of this report provides a general description of the circumstances the Palestinian population were confronted with, in the period between mid-June and late October 2001.

After an overview of the impact of the closure policy and restrictions on mobility, the second section of Part 1 will concentrate on the security conditions of the civilian population, with special attention to health care and access to education.

The number of Palestinian victims, injured and killed, will be detailed in section three, while section four will concentrate on the kind of damages inflicted on private and public property, as well as on the land confiscation policies.

Finally, the last section of this part will raise again the issue of mobility, but this time from a perspective of Palestinian emigration trends since the start of the Intifada al-Aqsa.

## 1.1. Closures and restrictions on mobility

Many observers have already noticed that during this second Intifada, the closure policy has become one of the main security instruments to prevent or minimize the threat of Palestinian attacks on Israeli citizens and security forces. But the closure policy and different forms of mobility restrictions have wider effects on the Palestinian economy and the overall living conditions and morale of the population, because: “as a result, productive time is lost, transports costs have risen, damages to roads and vehicles has increased and the normal intercourse of business and commerce is a thing of the past.” (World Bank 2001: 9) In this sense, the closure policy is a tool in the hands of the Israeli government to put pressure on the PNA leadership.

As mentioned in the last UNSCO report covering the first year of the Intifada: “Closure implies varying degrees of movement restrictions on Palestinian people, vehicles and goods: (1) within the West Bank and Gaza; (2) between the West Bank and Gaza and Israel; (3) at the international crossings between the West Bank and Gaza and the neighbouring countries, Jordan and Egypt.”<sup>17</sup> (UNSCO 2001: 2)

---

<sup>17</sup> It is important to remember that generalized movement restrictions were first imposed in the West Bank and the Gaza Strip during the Gulf War in 1991 and in the years since 1993 have become more formalized and pervasive. An important study by Bornstein (2001) conducted in the period preceding the Intifada al-Aqsa has highlighted the border struggle, fundamental to the Palestinian-Israeli conflict.

The closure policy and the kind of mobility restrictions during the present crisis have taken different forms: “Members of the IDF or the Border Police stand by the side of the road with traffic slowing devices or a barrier. They may check every passport or ID card, or they may only stop and turn back certain cars, trucks or taxis. Barriers unmanned by soldiers come in different forms: a large pile of earth which blocks the road; a trench dug across the road; heavy concrete blocks; and even steel gates.” (Amnesty International 2001: 74)

In the past four months, the perception of Palestinians regarding their economic situation and the restrictions imposed on them by the Israeli authorities shows their growing sense of frustration. Over 76% of the respondents in the West Bank and the Gaza Strip said that restrictions on their mobility has been a major problem for them and for their families.

Among refugee camp residents, 74% said that mobility during the past four months was a serious problem for them and for their families, 18% said that it was a problem to a certain extent, and 8% said that mobility was not a problem at all. The problem of mobility was more serious for the residents of the refugee camps in the West Bank where 93% stated that mobility is a major problem, compared to 68% among the Gaza Strip refugee camp residents.

Only 7% said that such restrictions did not affect them, and 17% said that it did affect them to a certain degree. The Palestinian civilian population is definitely “paying a price”, as FAFO researchers have titled their more recent reports. (Pedersen et al. 2001, Egset & Endresen 2001)

For the third quarter of 2001 – which constitutes the major part of the period under scrutiny in this report – UNSCO (2001: 3) reminds that the severe tightening of internal closures in the West Bank, which began in early June, has remained in place.<sup>18</sup> Compared to the Gaza Strip, internal closures have been more severe in the West Bank, where they are used to offset the more porous nature of the border between the West Bank and Israel.

Border closures with Israel during the third quarter of 2001 have tightened both for the West Bank and the Gaza Strip, especially concerning people’s mobility.<sup>19</sup>

Finally, both passenger and commercial traffic through international crossings has been severely hindered, although during the third quarter of 2001 the situation seems to have eased somewhat in comparison with the first six

---

<sup>18</sup> The World Bank has stressed that: “for Palestinians living in remote areas of the West Bank, severe internal closure imposes special difficulties, particularly in access to basic services such as health and education; cases of sick and elderly people dying before they can get care have been widely publicized. Internal closure is not distributed evenly, and is to some extent associated with the various ‘flashpoints’ near settlements and military encampments.” (World Bank 2001: 9)

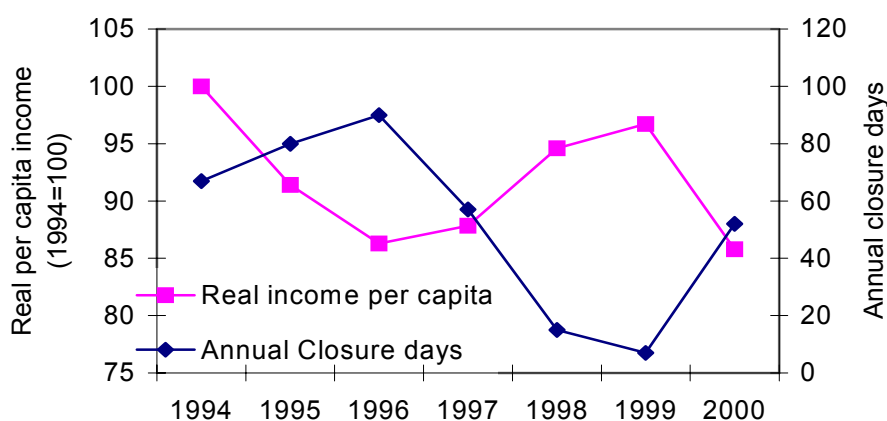
<sup>19</sup> It is important to remember that since 1993, Palestinians have been required to apply for permits from Israeli military authorities in order to enter or transit through Israel or East Jerusalem, including when traveling between the West Bank and the Gaza Strip. Since the beginning of October 2000, this regime has been dramatically tightened, with travel permits frequently cancelled or not honored, and crossings intermittently sealed off completely. (UNSCO 2001) The “Safe Passage” Route, designed to allow Palestinians to move relatively freely between the West Bank and the Gaza Strip has been closed on October 6<sup>th</sup>, 2000, and has remained so during the period under scrutiny in this report.

months of the year, especially for passengers travelling to Jordan and Egypt. (UNSCO 2001: 5)

Gaza International Airport was open for the last time in February 2001. Since then it has been closed every day and remained so during the period under scrutiny in this report.

The World Bank and UNSCO have also substantiated the impact of the closure on the Palestinian economy during a seven-year period. According to these agencies, real income per capita is strongly correlated with the number of closure days. As can be clearly noticed from figure 1.1, below, the higher the number of days of closure, the lower the per capita income.

Figure 1.1 The Relationship between economic growth and closure



(Source: World Bank 2001:15)

One of the main explanations for this correlation is the inability of workers to go to their workplace. Since the beginning of the present crisis, over 100,000 Palestinians have been prevented from going to their work in Israel. This, as will be discussed later, has led to an increase in the unemployment rate and to the lowering of the standard of living to unprecedented levels. Unemployment has almost tripled since the confrontations started more than one year ago and subsequently, the poverty rate has reached precarious and acute levels.

The inability of workers to reach their place of work, the difficulties associated with marketing products, and the inability to obtain raw material have led to a dwindling in the economy, a loss in purchasing power, and to a series of other economic problems linked to banking, investment, and such like. Finally, the various forms and techniques of mobility restrictions may also serve direct political purposes, as is the case with East Jerusalem. According to ARIJ (2001a), since 1992 tightening the siege around Jerusalem has been a primary objective for successive Israeli governments in order to achieve complete separation of Jerusalem from the West Bank.

After the outbreak of the Al-Aqsa Intifada, successive harsh measures have been implemented to tighten the access to Jerusalem and further its

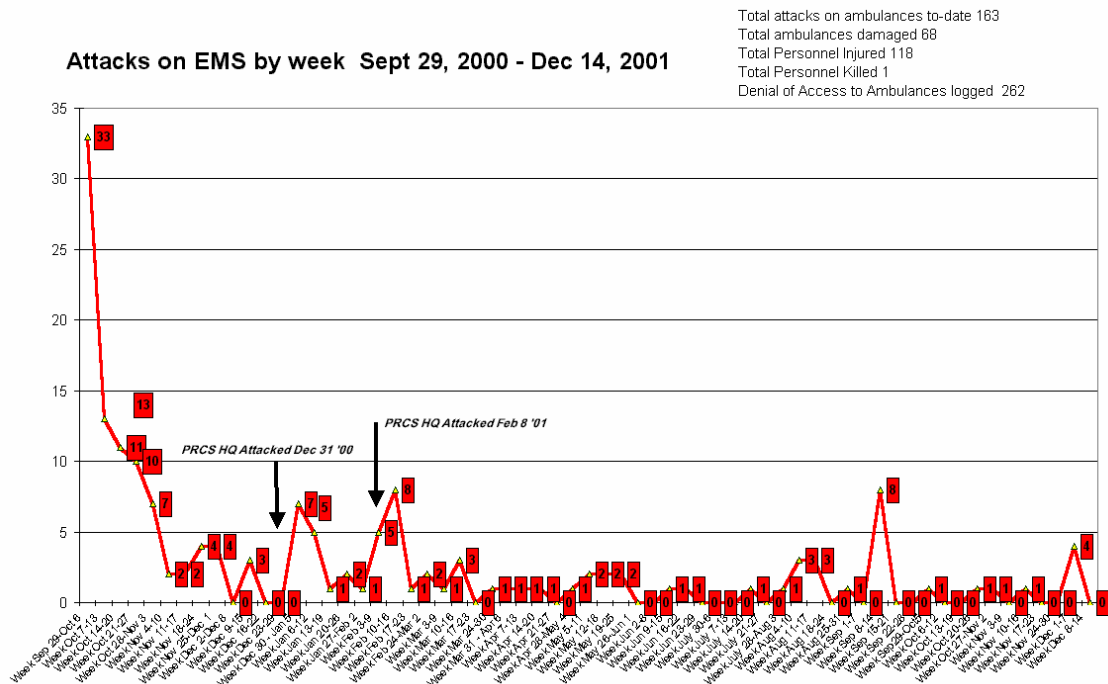


## 1.2. Security conditions of the civilian population

While deaths and injuries are among the worst types of calamities to afflict any society, the feeling of distress during the period under scrutiny in this report, was further aggravated by a number of hardships that have obstructed the normalcy of Palestinian life. The prolonged closures and the restrictions imposed on the mobility of persons and goods in the West Bank and the Gaza Strip have not only crippled the Palestinian economy, but they have ruined vital infrastructure facilities and prevented the access to health and education services.

According to the HDIP report (2001) on the health conditions during the *Intifada*, Israeli closure policies have had serious ramifications on the delivery of health services to the Palestinian population. Movement restrictions prevented health professionals from reaching their workplace, prevented the distribution of medicine, deterred primary health care providers from conducting their responsibilities, vaccination efforts were severely restricted, and hospital care was denied to hundreds of people due to the inability of patients and hospital staff to reach hospitals.

Figure 1.3 Attacks on EMS by week, Sept. 29 2000 - Dec. 14 2001



According to HDIP (2001) and PRCS (2001), who include the denial of education among the measures of collective punishment inflicted on the Palestinian civilian population, school programs are suffering; children cannot access schools and are impacted by the road closures. Many schools have been closed, 275 disrupted, 55% of older students have experienced difficulties in reaching higher education institutions and 1,300 Gaza students have been unable to reach their universities in the West Bank. In addition, 30 schools were shelled and fired upon by Israeli soldiers. The picture of an UNRWA school, in figure 1.4, speaks for itself.

Figure 1.4 The UN School of Aida Refugee Camp during the invasion of Bethlehem, Oct. 2001



(Source: ARIJ)

OCHA's Humanitarian Updates (2001) also mention the important psychosocial assistance in the OAPT and the efforts of coordination undertaken by various local and international agencies and NGOs. Badil Resource Centre (2001a) has also devoted an occasional bulletin to the issue of international protection for Palestinian refugees.

### 1.3. Deaths and injuries

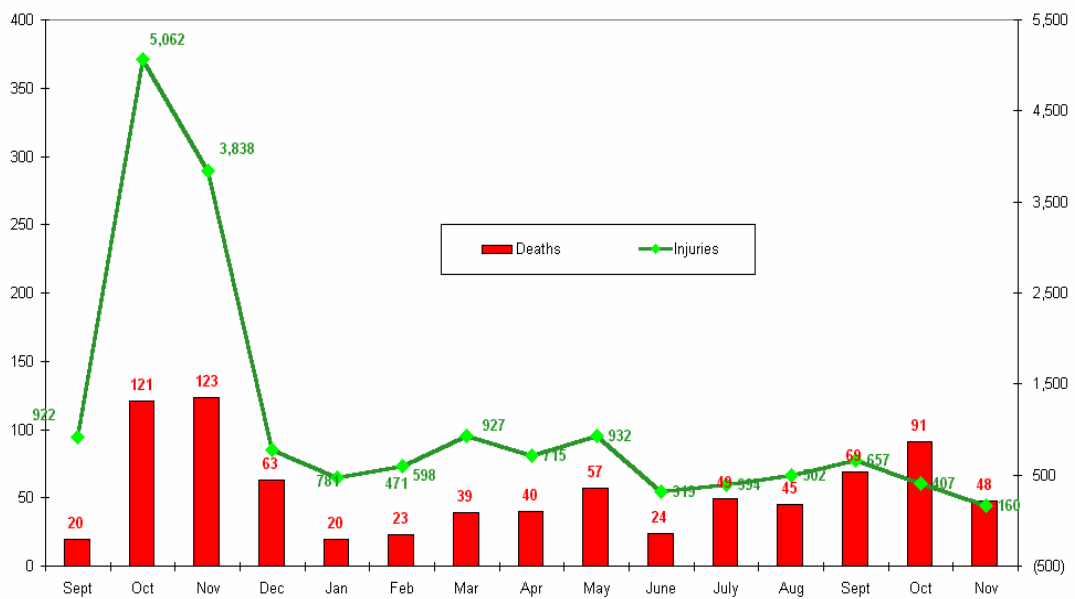
According to the data of PRCS (2001) and Palestine Monitor (2001), the number of Palestinians killed during the first 365 days of the al-Aqsa Intifada amount to 702 people (601 civilians and 101 Palestinian National Security Force members), which represents over twice the number of Palestinians killed during the first year of the previous Intifada, i.e. 314 persons. During the same period of time, 155 Israeli Jews died in the OAPT and in Israel.

Among the Palestinians killed, 527 were men, 21 women, 150 children under 18 years of age, plus 5 babies less than 1 year old. In terms of age distribution, the group 19-29, paid the heaviest toll and alone represent more than 45% of the total deaths, followed by the age groups 0-15, 16-18 and 30-39, each accounting for 15% of the total deaths.

According to Palestinian Monitor (2001), Israeli soldiers killed 606 Palestinians, Israeli settlers killed 41, Israeli Police or citizens killed 8, and 47 were killed by other means.

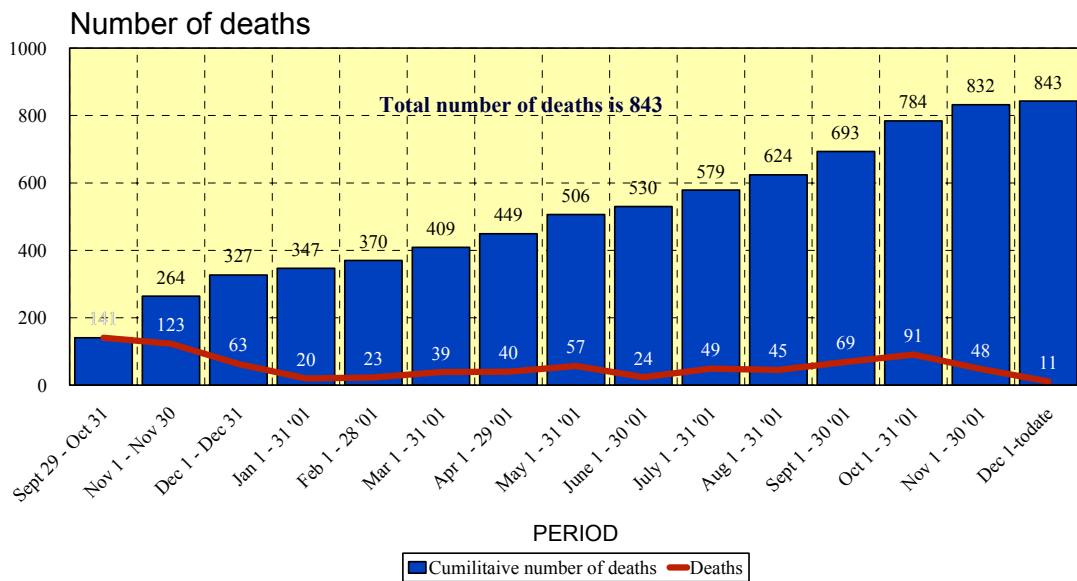
PRCS data (see figures 1.5 and 1.6 below) show the number of total deaths and injuries by month. The number of deaths during the period under scrutiny in this report has been increasing compared to the period between early February and late May. It is during the months of September and October 2001 in particular, that the highest number of Palestinian deaths since November 2000 has been recorded.

Figure 1.5 Monthly Deaths and Injuries, Sept. 29 2000 – Nov 30 2001



(Source: PRCS, [www.palestinercs.org/facts/](http://www.palestinercs.org/facts/))

Figure 1.6 Number of Deaths, 29 Sept. 2000 – 1<sup>st</sup> Dec. 2001

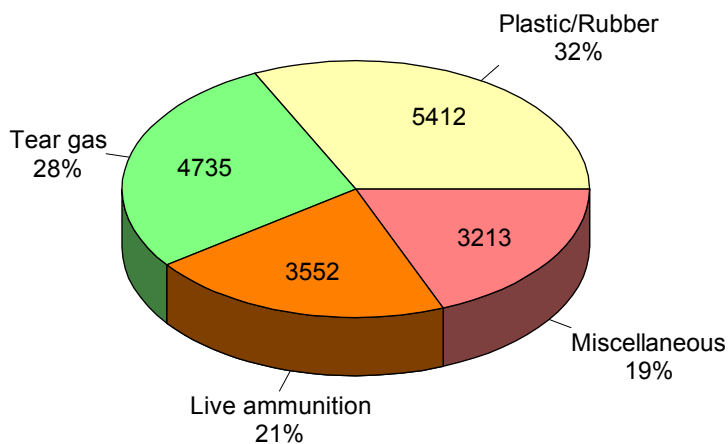


(Data compiled from: PRCS, [www.palestinercs.org/facts/](http://www.palestinercs.org/facts/))

A large majority of those Palestinians shot to death were hit in the upper part of the body. More than 1,500 Palestinians are now permanently disabled by their injuries. (HDIP 2001) .

The type of injuries distribution, as shown by figure 1.7, indicates that after more than one year of Intifada, rubber bullets and tear gas together constitute 60% of the causes of injuries.

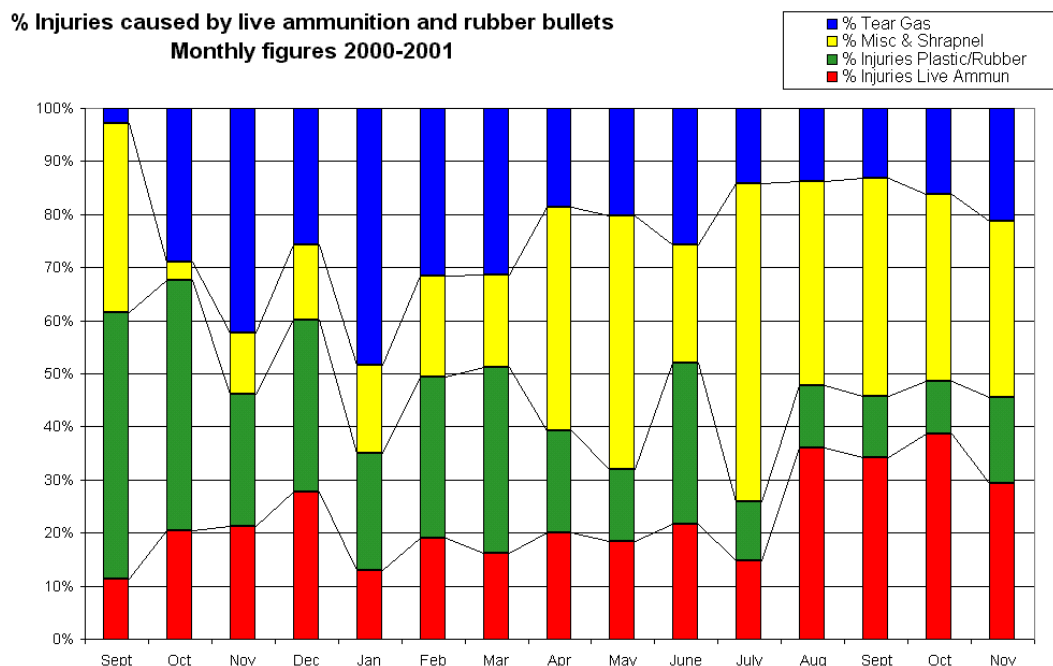
Figure 1.7 Causes of injuries by Type: Sept. 29 2000 - Dec. 18 2001



(Data compiled from: PRCS, [www.palestinercs.org/facts/](http://www.palestinercs.org/facts/))

However, when looking at the monthly distribution of the causes of injuries (see figure 1.8 below), one can observe that in the period from early July to the end of October 2001, the use of live ammunition and shrapnel/miscellaneous has been more widespread than between early February and late June.

Figure 1.8 Injuries, Sept. 2000 - Nov 2001

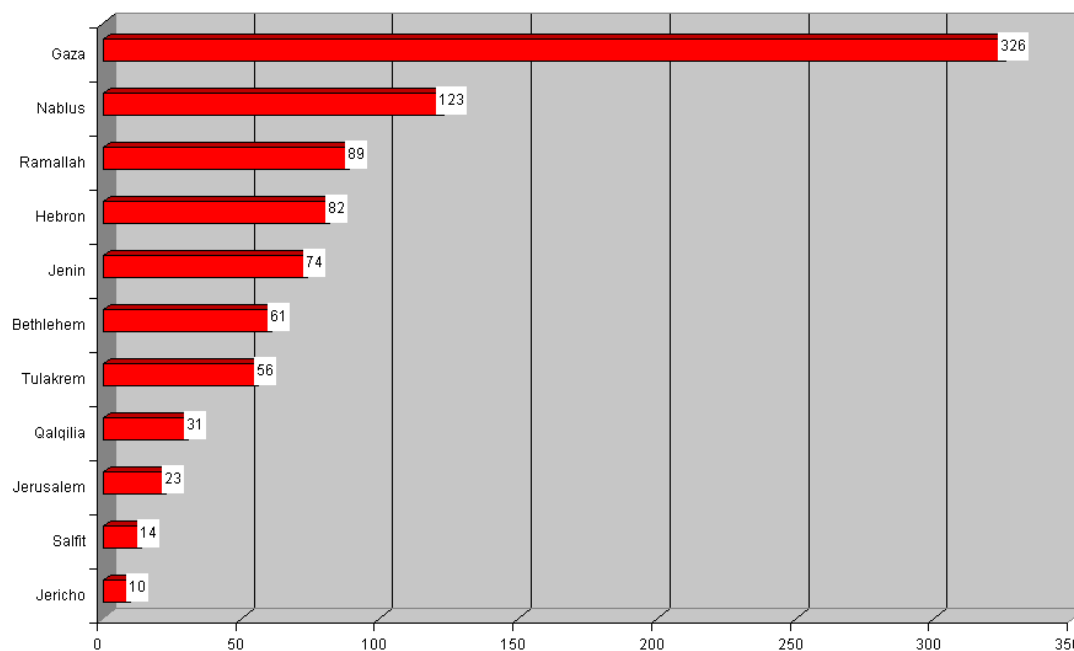


(Source: PRCS, [www.palestinerocs.org/facts/](http://www.palestinerocs.org/facts/))

According to Solidaridad Internacional (quoted by OCHA 2001), in case of further rise in live ammunition casualties, or the continuation of casualties at the September 2001 level, the Palestinian health system will be unable to provide adequate services to the injured. Seven or eight hundred casualties per month corresponds to an annual average of 0.3% of the total Palestinian population, a figure comparable with conflicts such as in Nicaragua in the 1980s, or the Federal Republic of Yugoslavia in the early 1990's.

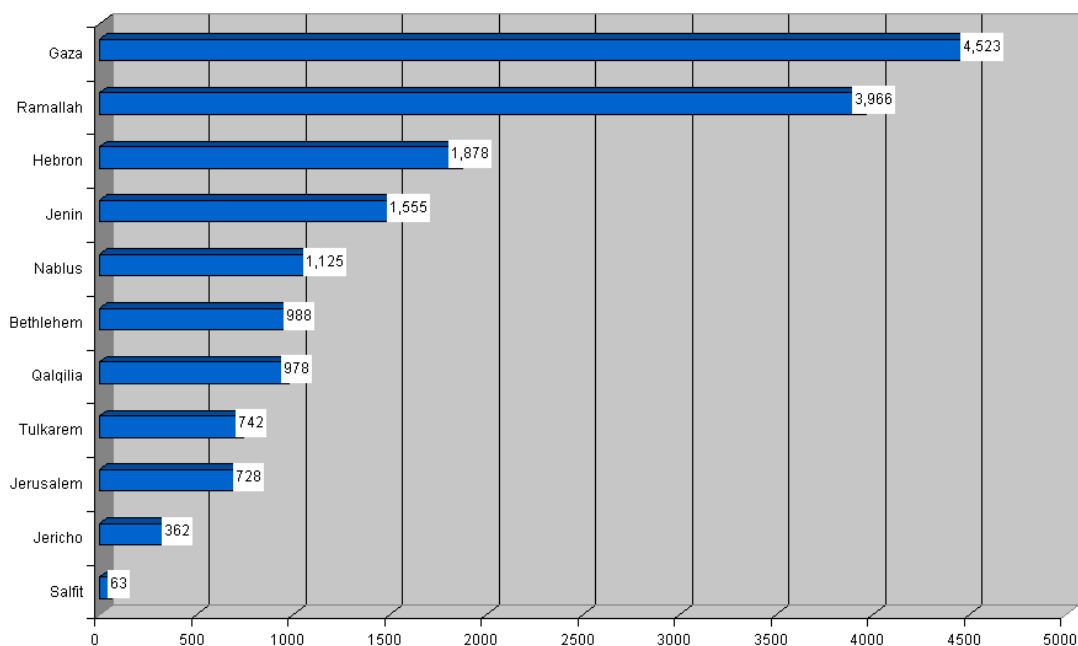
Concerning the distribution of deaths by region (see figure 1.9 below), one can notice that after 14 months of confrontation, a little less than two thirds of Palestinians who have been killed were residing in the West Bank, and almost 75% of the injured population (see figure 1.10 below) also comes from the West Bank.

Figure 1.9 Total Deaths by Region, Sept. 29 2000 – Dec. 19 2001



Total = 894 (Source: PRCS, [www.palestinercs.org/facts/](http://www.palestinercs.org/facts/))

Figure 1.10 Total Injuries by Region, Sept. 29 2000 – Dec. 19 2001



Total = 16'913 (Source: PRCS, [www.palestinercs.org/facts/](http://www.palestinercs.org/facts/))

Finally, when focussing more specifically on children, and on the distribution of child deaths according to age group in particular, DCI/PS (2001) data show that during the first year of the al-Aqsa Intifada, the age group 16-17 paid the heaviest toll with almost 45% of total deaths, followed by the age group 13-15 (34%), the group 9-12 (13%) and the group 0-8 (almost 9%). In terms of geographic distribution of child deaths, it is the Gaza Strip that has recorded

the highest percentage (almost 60% of total deaths). Finally, when looking at the distribution of child deaths according to location of injury, more than 60% of the victims have been hit in the head or in the chest. According to DCI/PS, compared to the first year of the previous Intifada, the number of children deaths during the first year of the Intifada al-Aqsa shows an increase of 27%.

#### 1.4. Damages to property and land confiscation

The assessment of physical damage caused by closures and armed confrontation is a rather complex exercise to perform as estimates may vary according to assumptions, methodology, time frames and the availability of data. Since the beginning of the Intifada al-Aqsa, a number of public and private institutions, local and international, have been keeping track of damages to private and public properties.

The recent draft-report of the World Bank (mid-November 2001) contains - in its annex 4 the Palestinian Authority Damage Assessment (based on several sources: PECDAR, MOPIIC, PNA Ministry of Finance, PNA Ministry of Social Affairs, PNA Ministry of Health and the Office of the President). In annex 3 of the same report, the World Bank gives its own estimates of damages to infrastructure, buildings and agriculture, and reads that "the damage has been conservatively estimated at approximately US\$ 120 million up to the end of June 2001, which compares well with Chairman Office PNA estimates of approximately US\$ 116 million (excluding security buildings)." (World Bank 2001)

The estimates that will be reported in the subsections below take into account physical replacement costs and do not include loss of earnings and other economic losses. Furthermore, the estimates of damages included in the World Bank report, as well as those officially presented by the PNA, do not take into account the damages occurred from July 2001 onwards.

##### 1.4.1. Damages to public property

The damages to public property have been widespread and are very difficult to assess. The Israeli military has targeted many Palestinian institutions and demolished them. These institutions belonged not only to the various police and security apparatuses, but also included health, education, social and other non-security related institutions such as the PCBS, for example, which has been repeatedly hit.

The World Bank's experts assessed the total damages to Palestinian infrastructure - including roads, transport, water, electricity and telecommunications - to almost US\$ 14 million (11 million for the West Bank

only).<sup>20</sup> Damages to public buildings would amount to more than US\$ 13 million (10.6 million for the West Bank only).

#### 1.4.2. Damages to private property

In this section, two main items have to be taken into account: agricultural capital and private buildings (including residential, commercial, industrial buildings, as well as those linked to the tourism industry).

According to the World Bank and in terms of analysis by sector, agricultural capital has suffered the most with damage running up to about US\$ 70.5 million (56% of the total damage assessment); of this, 87% is concentrated in the Gaza Strip. The second worst affected sector concerns private buildings (predominantly housing), accounting for some 22% of the total damage, and estimated at almost US\$ 16 million for the West Bank and US\$ 12 million for the Gaza Strip.

The figures related to agricultural capital include damages to buildings, irrigation systems, and wells. Damages to trees and crops are well included for the Gaza Strip, but largely underestimated for the West Bank because of lack of precise information.<sup>21</sup> Furthermore, the above-mentioned estimates do not include damage to “top soil” as a result of Israeli bulldozing, which has been significant in some areas.

Although there are no precise figures for the period under scrutiny in this report, it is interesting to look at Palestinian public perceptions with regard to the damages inflicted on private properties.

When asked as to whether or not the respondents' property suffered from damages during the period from mid-June to late October 2001, of those who answered the question, 46% said that they sustained no damages in the past four months. As illustrated in figure 1.11, below, 54% of the respondents suffered some type of damage. More specifically, 25% said that their groves were ravished, 9% stated that their house was destroyed, and 6% said they suffered multiple damages.

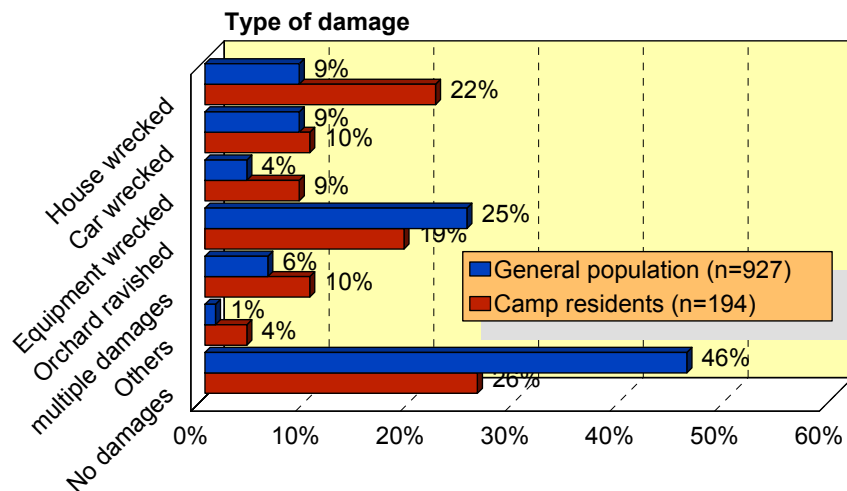
Refugee camp residents have suffered more than non camp residents in terms of damaged houses. Whereas at least 9% (77 cases) of all of the respondents said that their houses were wrecked, at least 22% (43 cases) of the refugee camp respondents said that they have suffered damages to their houses.

---

<sup>20</sup> Damage to secondary roads due to the forced diversion of normal traffic onto them is included in the road estimates and is a significant factor in both West Bank and the Gaza Strip.

<sup>21</sup> For the period between early October 2000 and late June 2001, the World Bank estimates that more than 100,000 olive trees, 11,100 dates trees, 121,700 citrus trees and 31,800 almond trees have been damaged, representing a global cost of almost US\$ 33 million. (World Bank 2001: Annex 3)

Figure 1.11 Type of damage (O34C)<sup>22</sup> for the general population and for camp residents



While the damages to property have been widespread, certain areas and places have been more hardly hit than others. A glance at table 1.1, below, shows that, in general, the Gaza Strip was more hardly hit than the West Bank. Jerusalem is the least hit (56% of Jerusalemite respondents reported no damages to their properties), despite significant indications of damages to houses, mainly due to the Israeli house demolition policy in the city.

Table 1.1 Damages to property (O34C) by place of residence<sup>23</sup>

		PLACE Place of residence					Total
		West Bank	WB - Refugee Camp	Jerusalem	Gaza	Gaza - Refugee Camp	
House wrecked	N	23	18	3	16	25	85
	%	6%	23%	12%	11%	22%	11%
Car wrecked	N	45	13	5	3	6	72
	%	11%	17%	20%	2%	5%	9%
Equipment wrecked	N	13	11		8	7	39
	%	3%	14%		5%	6%	5%
Orchard ravished	N	94	14		55	22	185
	%	24%	18%		37%	19%	24%
Multiple damages	N	18	12	3	6	14	53
	%	5%	15%	12%	4%	12%	7%
Others	N	2				2	4
	%	1%				2%	1%
No damage	N	202	10	14	60	40	326
	%	51%	13%	56%	41%	34%	43%
Total	N	397	78	25	148	116	764

An in-depth analysis of the incurred damages also suggests that the refugee camps, both in the Gaza Strip and the West Bank have been the most hardly hit. As indicated in table 1.2, below, 77% of the camp respondents stated that

<sup>22</sup> See note 9

<sup>23</sup> The results concerning the percentage of respondents who had their house or their orchard wrecked have to be considered with caution: According to the UNRWA representatives we met, it seems that our respondents overestimated these types of damage.

they had suffered damages to their property, compared to 52% of the respondents in cities and 50% of those in villages.

Table 1.2 Damages to property (O34C) by area of residence

		O60 area			Total
		city	refugee camp	village	
House wrecked	N	44	21	12	77
	%	<b>9%</b>	<b>22%</b>	<b>4%</b>	<b>9%</b>
Car wrecked	N	37	13	30	80
	%	<b>8%</b>	<b>13%</b>	<b>11%</b>	<b>9%</b>
Equipment wrecked	N	21	9	7	37
	%	<b>4%</b>	<b>9%</b>	<b>3%</b>	<b>4%</b>
Orchard ravished	N	125	17	74	216
	%	<b>26%</b>	<b>18%</b>	<b>28%</b>	<b>26%</b>
Multiple damages	N	24	14	10	48
	%	<b>5%</b>	<b>14%</b>	<b>4%</b>	<b>6%</b>
Others	N	1	1	1	3
	%	<b>0%</b>	<b>1%</b>	<b>0%</b>	<b>0%</b>
No damage	N	230	22	134	386
	%	<b>48%</b>	<b>23%</b>	<b>50%</b>	<b>46%</b>
Total	N	482	97	268	847

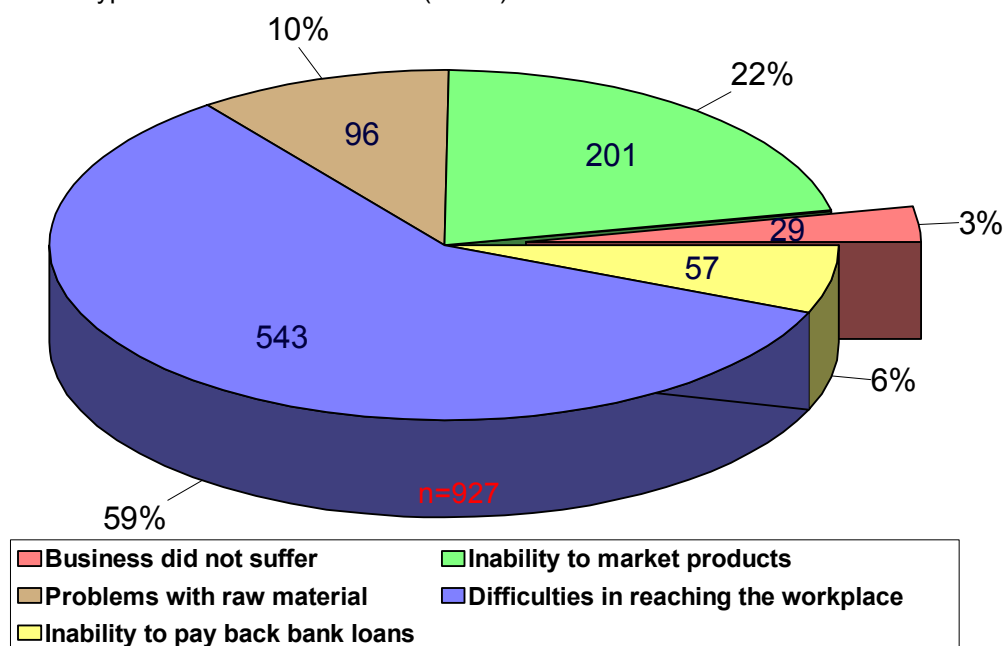
Finally, whereas the type of damages have been widespread all over the West Bank and the Gaza Strip, one can notice that cities and villages have been more hardly hit with respect to uprooted trees, while in refugee camps respondents suffered more damages to their housing than respondents in cities and villages.

In addition to the above damages, interviewees were asked whether or not their personal or family business had suffered in the past four months.<sup>24</sup> As can be seen in figure 1.12, below, 59% of those interviewed that answered the question said that their main obstacle was their inability to reach the place of work. Of the respondents, 22% stated that the family business suffered due to the inability to market products. Another 10% of the respondents identified difficulties with raw material as a major obstacle. Only 3% of the respondents stated that their family business did not suffer at all.

Almost twice as many camp refugees have said that the damage on their business has made it difficult on them to pay back loans. Whereas 6% of the general public stated that the situation in the past four months and the suffering to their business made it difficult to repay loans, the percentage among refugee camp residents is 11%.

<sup>24</sup> This type of question could be placed in the more general framework of damages to the Palestinian economy. Broader issues on this topic, including investment, productive capacity, fiscal accounts, as well as economic output are dealt with in detail by the World Bank (2001).

Figure 1.12 Types of business obstacles (O34E)



Finally, one of the serious consequences of the Intifada al-Aqsa has been the high number of unemployed Palestinians. While unemployment remained almost the same in the period under scrutiny in this report, the problem persisted because the number of unemployed did not decrease. The fact that it remained constant is not a sign of improvement because the present employment situation is rather serious and gloomy. This topic will be analysed in more depth in the second part of this report.

### 1.4.3. Land confiscation

Among the damages inflicted to the private and public Palestinian economy, one should also take into account the impact of Israeli land confiscation policies. In fact, it is safe to state that land confiscations do not only imply large losses to the prime economic agricultural resources, and a direct threat to the living standards of the Palestinian community, but they also negatively impact any potential for a genuine peace process.<sup>25</sup>

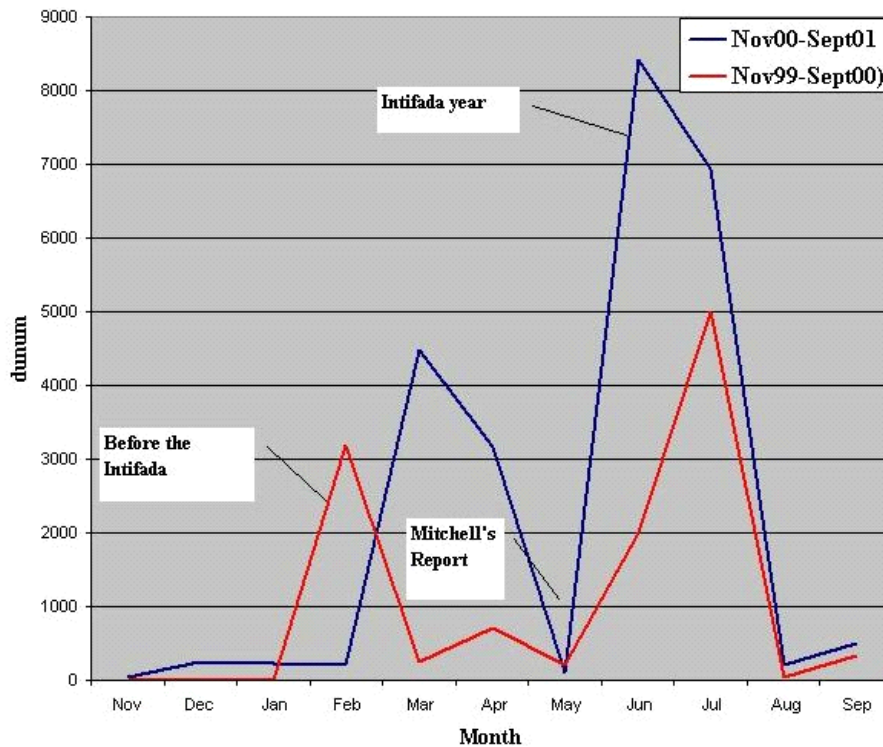
From the data collected by ARIJ (2001b), one can deduce that Israel does not intend to withdraw completely from the Palestinian Territories, in particular from those areas occupied by Israeli settlements and those adjacent to them. As put forward by the ARIJ analysts, "It seems that Israeli land confiscation patterns are influenced by the political climate in different times. For example, in May 2001, land confiscation fell in magnitude compared to that during the preceding months. It is worth mentioning that in May 2001, the region witnessed many political changes aimed to end the

<sup>25</sup> According to MIFTAH (2001), since 1967, Israel has confiscated almost 750,000 acres of land from the 1.5 million acres comprising the West Bank and the Gaza Strip, uprooted almost 200,000 trees and demolished 7,000 homes on the basis that they were not supported by the required construction permits.

violence, rebuild confidence and to resume negotiations. These initiatives ended up in the signing of the Mitchell report, which alluded to the settlement problem as a major impediment to the peace process.”<sup>26</sup> (ARIJ 2001b)

As shown in figure 1.12, below, the scale of land confiscation during the period under scrutiny in this report has not declined; on the contrary, it has increased despite all calls for an immediate freeze of such activities.

Figure 1.12 Land confiscation comparison during the past two years



(Source: ARIJ)

The Israeli government has intensified its confiscation policy in the months of June and July, which can be clearly noticed from the sharp rise in figure 1.12, above. The encroachment on Palestinian land in the Gaza Strip has also continued. Israeli forces have razed massive agricultural lands along the main roads led by Israeli colonists in order to reinforce their control of these roads.

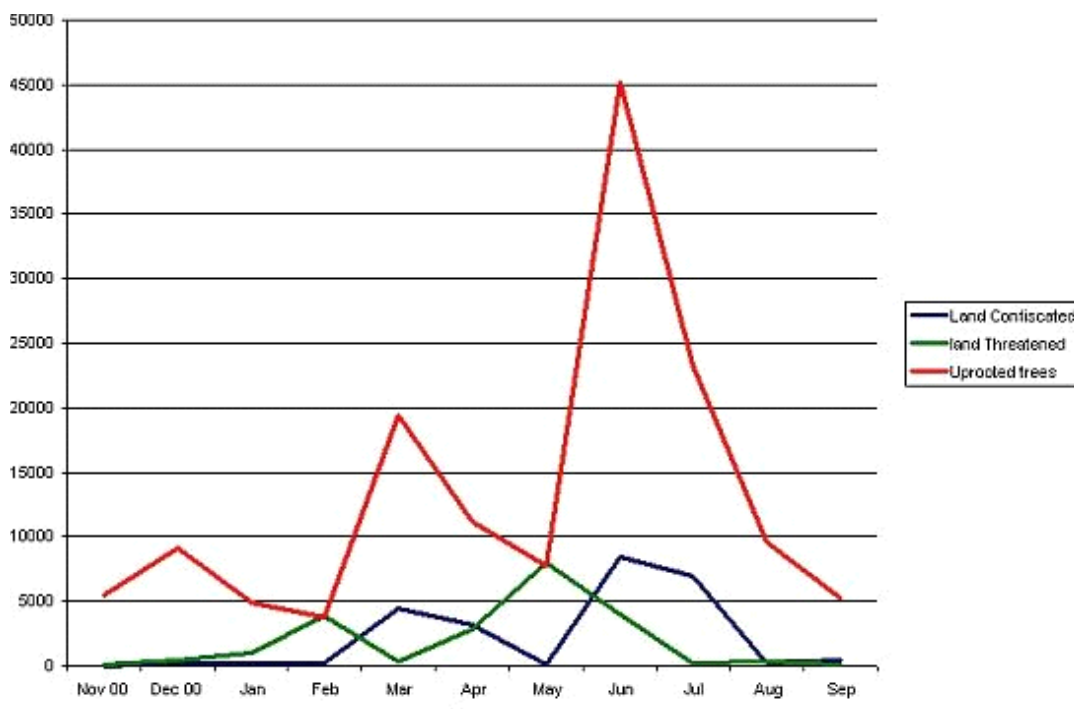
Finally, figure 1.13, below, illustrates the overlap between land confiscation and tree uprooting activities.

According to the ARIJ data (ARIJ 2001b), in June 2001, more than 45,260 trees have been uprooted from a total confiscated land of 8,417 dunums. The large destruction of lands was mainly concentrated in the Ramallah district for

<sup>26</sup> The Mitchell Report of May 2001 stressed that : “The Government of Israel also has a responsibility to help rebuild confidence. A cessation of Palestinian-Israeli violence will be particularly hard to sustain unless the Government of Israel freezes all settlement construction activity. Settlement activities must not be allowed to undermine the restoration of calm and the resumption of negotiations.”

colonising purposes. It is worth mentioning that there are 30 settlements surrounding Ramallah with a total population of 16,803. These colonies occupy 2.87% of the total area of the Ramallah district.

Figure 1.13 Israeli Violations in the West Bank during the First year of Al-Intifada



(Source: ARIJ 2001b)

## 1.5. The issue of emigration: A Secret Exodus ?

Since the beginning of the second Intifada the living conditions in the OAPT have become harsher and make one wonder about the options of the average Palestinian concerning her/his future. Are there hopes for building an independent Palestinian State with a viable economy? Are there enough incentives (besides emotion and politics) to stay and endure the present suffering? Is emigration a better choice? Who can and/or wishes to emigrate and where?

To the knowledge of the authors of this report, so far no Palestinian journalist or researcher has written about the trends in emigration during this second Intifada. The emigration phenomenon seems to be a well-kept secret, and it is easy to understand why. Reporting about it may well be perceived as detrimental to Palestinian national unity. However, the rumours circulating during the summer became reality in September after the schools reopened. Many families had waited for the end of the school year and discretely left the country in July or August: after the summer holiday, their children were no longer in the classrooms.<sup>27</sup>

<sup>27</sup> A similar trend seems to be the case in several Israeli settlements in the OAPT.

An article published in the Ha'aretz Magazine of early October (Shavit & Bana 2001) stressed that since the start of the present crisis, there has been a dramatic rise of hundred percent in the number of Palestinians who want to leave the territories and move to a Western country.<sup>28</sup> According to Ha'aretz, the figures from Western embassies and immigration offices show, for example, that 2004 Palestinians requested a permanent visa for Australia between July 2000 and July 2001, as compared to 130 applications in the previous year. During the same period, 140 Palestinians asked to be granted refugee status in Australia (compared to 19 in the previous year). Before October 2000, the Canadian embassy in Tel Aviv received an average of 25 applications per week from Palestinians interested in emigrating; since the start of the second Intifada the number has doubled. Between October 2000 and August 2001, applications for a study or a tourist visa to the US have risen by almost 60%. The Norwegian immigration authorities say that since the start of the Intifada there has been an increase of 50% in the number of Palestinians asking to be granted the political refugee status. Between September 2000 and August 2001, 484 individuals classified as "stateless" have applied to the Swedish authorities for political asylum. As Shavit & Bana (2001) remarked, the average profile of the Palestinian emigrant is young, educated (many engineers and pharmacists) and with no hope left.

It is certainly difficult to measure the scale of the phenomenon and the data from foreign embassies and immigration offices just give a hint about emigration trends, especially as many Palestinians carry two passports and, as such, are able to move more easily without having to apply for a visa.

From the data collected for this study, it appeared that 25% of all Palestinians also have a foreign passport, most of which are passports from Arab countries.

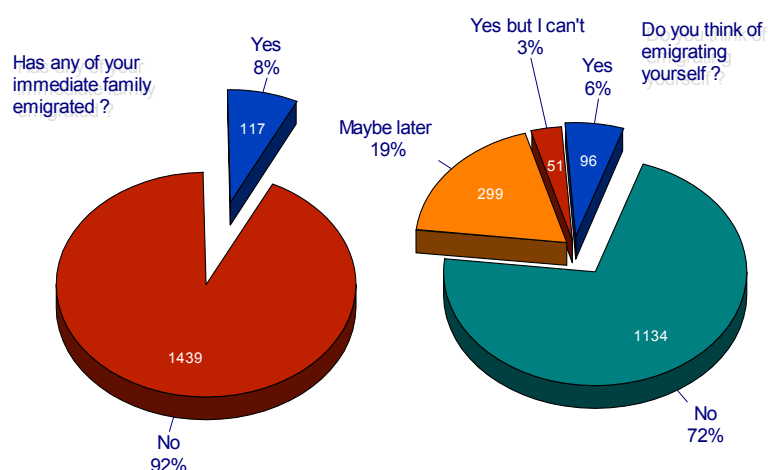
Furthermore, according to the recent Birzeit University poll (2001), more than 45% of Palestinians residing in the West Bank and almost 25% of those in the Gaza Strip have a relative who resides in the US or holds the American citizenship. But what about the Palestinian networks in Europe and in the Arab World? How are Palestinians reformulating their strategies after the 11<sup>th</sup> of September? Finally, even if one formulates hypotheses about trends of emigration related to the present living conditions in the OAPT, one could not be sure of whether or not the phenomenon has a temporary or permanent nature.

To have further indications, in the November questionnaire, two questions on the emigration issue were added. Figure 1.14, below, shows that 8% of the respondents have an immediate family member who emigrated. Also, less than 10% of Palestinians seriously think of emigration, but nearly 20% could possibly emigrate in the future. The Birzeit University poll (2001) registered around 14% of people who want to emigrate.

---

<sup>28</sup> It is also interesting to note that a survey conducted by the Mutagim Agency in Israel found that nearly a third of Israelis aged 25 to 34 have contemplated the idea of leaving the country, mainly because of the security situation and the worsening economy. (Shavit & Bana 2001)

Figure 1.14 Emigration in the family (O93) and as a possibility for oneself (O94)

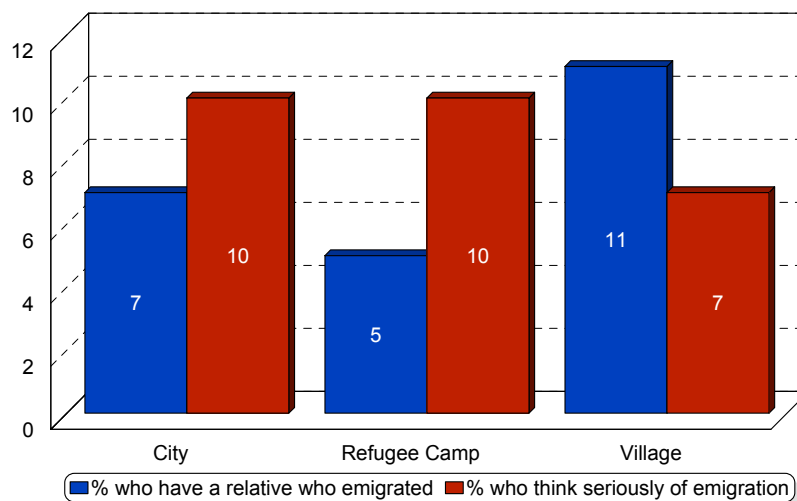


Effective and desired emigration shows an interesting pattern according to income:

- ▶ On one hand, the richest people have more often relatives who emigrated: 10% of those living above poverty line have a relative who emigrated; only 5% of those below poverty line and 3% of the hardship cases are in the same situation.
- ▶ On the other, the poorest Palestinians think more seriously of leaving: 13% of the hardship cases, 10% of those below poverty line and 8% of those above think of emigrating (including those who think of emigration but can't).

Following the same logic and compared to the people in the West Bank, less people in Gaza have relatives who left while generally more people think of emigration<sup>29</sup>.

Figure 1.15 Attitude towards emigration (O93, O94) by area of residence



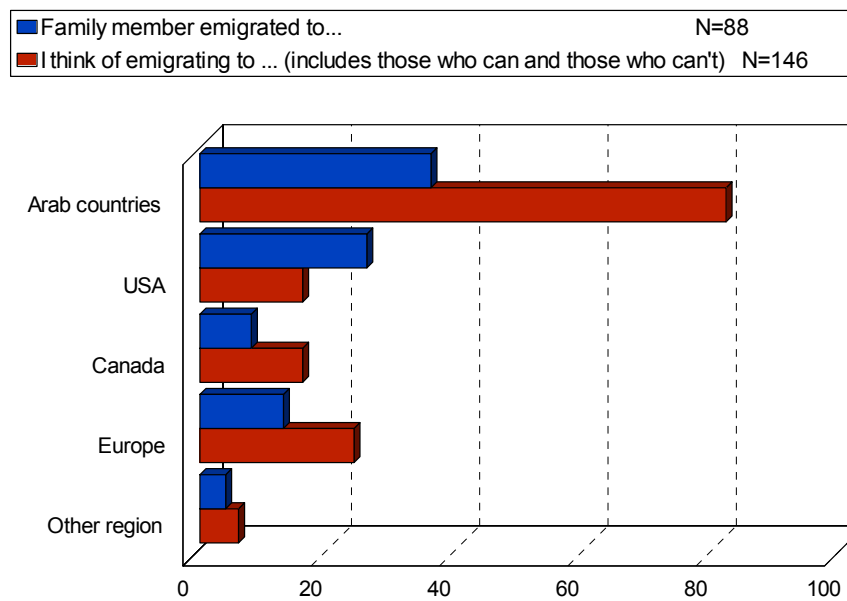
<sup>29</sup> In the West Bank the percentage of people who have relatives who emigrated is 9% outside camps and 11% inside. In Gaza those two figures are 5% outside camps and 4% inside.

In Gaza refugee camps, 12% of the Palestinians think of emigration; outside camps, this is the case for 15% of the surveyed people. In the West Bank the percentages are 7% outside camps and 8% inside.

Figure 1.15 above shows that the attitudes towards emigration also vary from one area of residence to the other: Although people in villages have more often a relative who lives abroad, they are less prone to emigration than those who live in cities or refugee camps.

When looking at the place where Palestinians have emigrated and where they would like to emigrate (see figure 1.16, below), one can notice that more than four emigrants out of ten went to Arab countries and that among the desired destinations, 57% of the responses concern this region.

Figure 1.16 Regions of actual or possible emigration (O94, O93)



Although there are no direct data to measure the hypothesis, one could suggest that the US is a less favoured choice for emigration today than it used to be: one third of the Palestinians who emigrated did so to the United States, while among the desired countries this destination is mentioned by less respondents than Europe (11% against 17%). This reorientation of choice could probably be explained in the post-11<sup>th</sup> of September context.

## PART 2. SOCIO-ECONOMIC SITUATION

All indicators, figures and studies show that the socio-economic conditions of the Palestinian people have deteriorated substantially in the past thirteen months. Productivity levels declined dramatically, unemployment figures more than tripled, and income dropped to unprecedented low levels, which considerably increased the number of people under the poverty line.

In the second part of this report, the socio-economic conditions of the Palestinian population will be examined. In the first section, the focus will be set on the employment situation. In the second, the households' demography and the evolution of the job market in relation to the households will be analysed. The third section will offer an overview of the households' financial situation. Finally, the last section of this part will present the coping strategies used by the Palestinian families to face the effects of the crisis.

### 2.1. Employment situation

The deterioration in the employment situation is one of the main problems in the present crisis and is principally linked, as was shown in section 1.1, to the restrictions of mobility imposed upon the Palestinian population by the Israeli authorities.

In this section, the employment status, work occupation, place of work and effect of the Intifada on jobs will be reviewed.

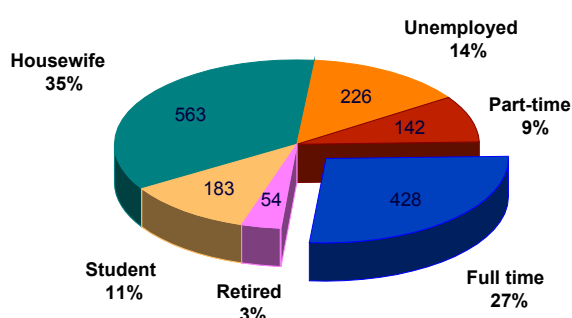
#### 2.1.1. Employment status

Figure 2.1 presents the employment status of the respondents: 36% of Palestinians are employed, 14% are unemployed and 50% are outside the labour force (housewives, students and retired people).

When considering the *evolution of employment status during the year 2001*, some changes appear but, overall, one can notice a certain stability:

- ▶ The proportion of the fully employed receded slightly (29% in February - 28% in June - 27% in November)
- ▶ Unemployment receded from 16% in February to 14% in June and November.

Figure 2.1: Employment Status (O08)



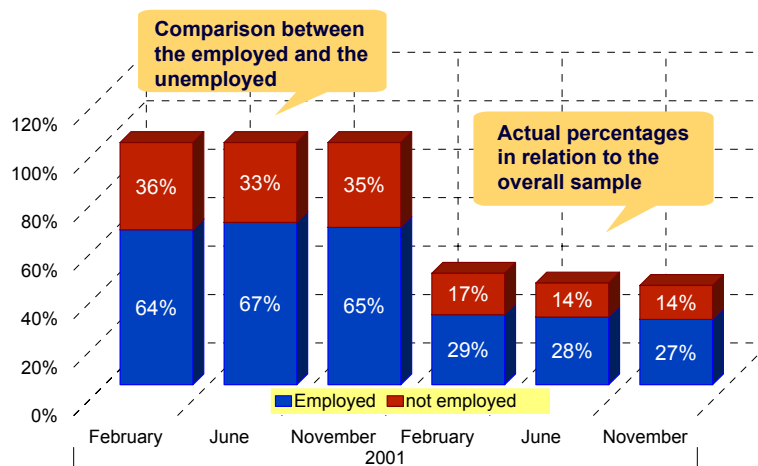
- ▶ The proportion of the people employed part-time (9%-10%-9%), of the students (10%-12%-11%), of the housewives (33%-34%-35%) and of the retired Palestinians (2%-3%-3%) remained more or less constant.

By considering each group individually, there is a tendency to oversimplify the actual evolution. However, when analysing the situation in a more thorough way, the findings show that:

- ▶ The proportion of Palestinians belonging to the labour force receded slightly during the year 2001 (55%-51%-50%). A detailed analysis shows that some individuals, especially women, quit the labour force after a certain period of unemployment. In other words they do not declare themselves unemployed anymore but say they are housewives, retired or students.
- ▶ The unemployment rate among the labour force decreased from 30% in February to 27% in June and rose again to 29% in November. In fact, this unemployment figure underestimates slightly the truth because of the tightening of the labour force from 55% in February to 50% in November that was noticed above.

As mentioned before, the general employment situation did not change much since the outbreak of the Intifada over fifteen months ago. A brief examination, in figure 2.2, of the ratio between the fully employed and the unemployed during this period shows that the situation remained more or less the same. Before 29 September 2000, the unemployment rate was approximately 10%<sup>30</sup>. It increased to almost 30% during the first week of October.

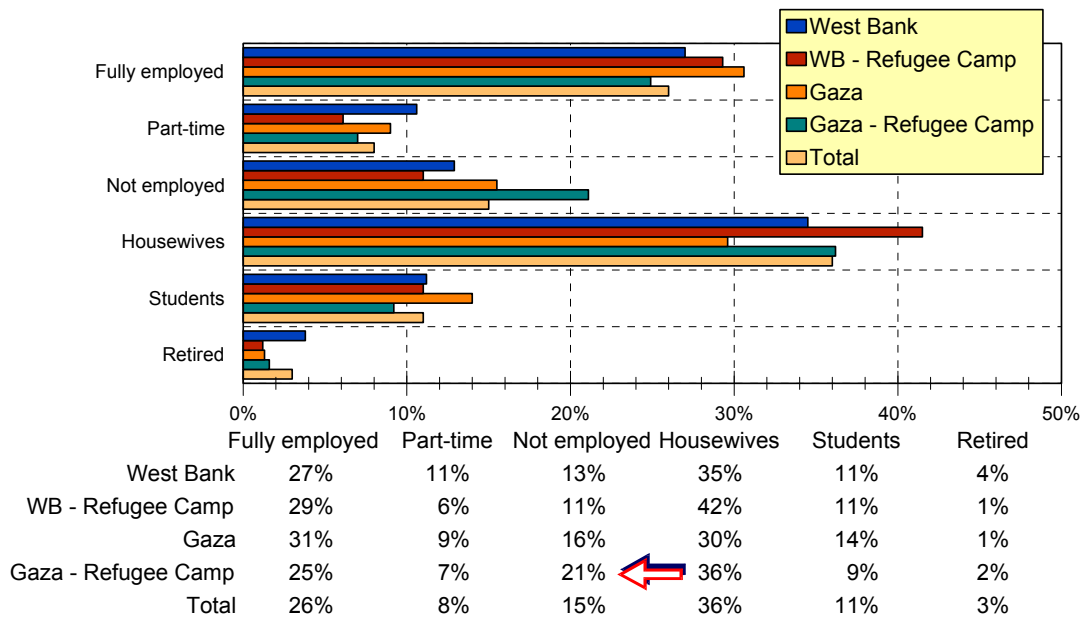
Figure 2.2 Unemployment (O08), Feb. - Nov. 2001



The employment status, as shown in figure 2.3, below, varies between areas and population sectors. Nowhere is this more evident as in GSRC where the employment situation is, by far, the most severe, with over 21% unemployed.

<sup>30</sup> See <http://www.pcbs.org>

Figure 2.3 Employment status (O08) according to place of residence



Even when examining those within the labour force (figure 2.4, below), including those employed part time, GSRC residents continue to be the worst off with respect to employment. In fact, further examination of the ratio between the employed and the unemployed shows that the GSRC have the lowest ratio while the WBRC have ironically the highest ratio of employment versus unemployment.

Figure 2.4 Unemployment (O08) by place of residence

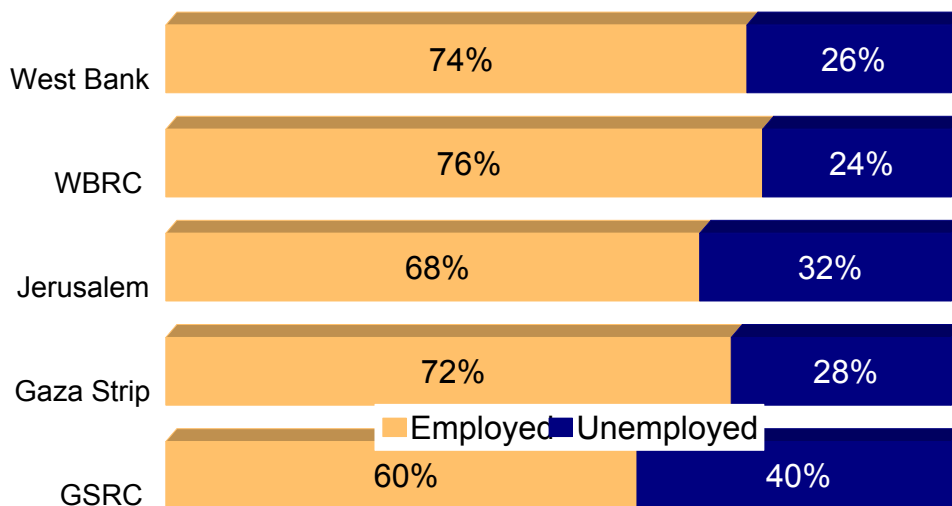
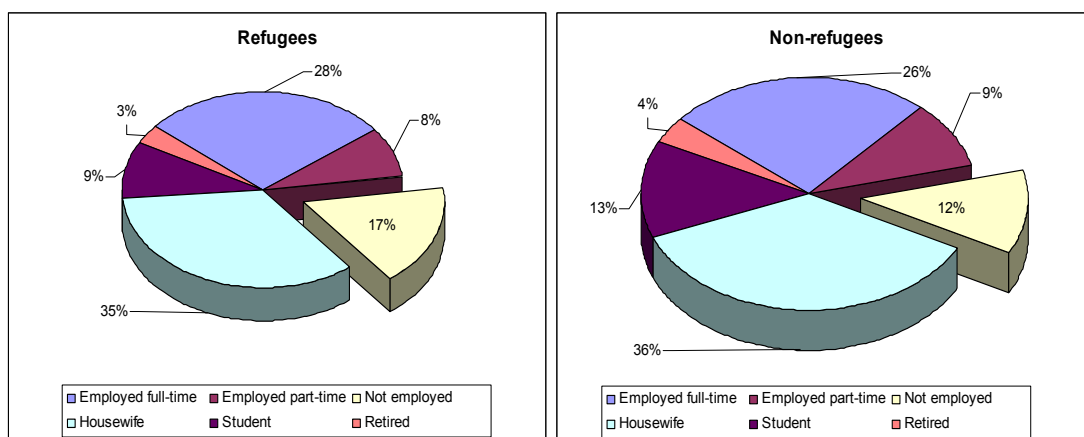


Figure 2.5, below, compares refugees and non-refugees according to their employment status. As can be expected, refugees are in a more difficult situation: unemployment is 17% among them, while it is “only” 12% among non-refugees.

Figure 2.5 Employment status (O08) according to refugee status



Finally, as the results in table 2.1 show, the poorer the respondent, the harder the employment situation: if among those above the poverty line unemployment is 7%, it reaches up to 18% among those below the poverty line and 37% among the hardship cases!

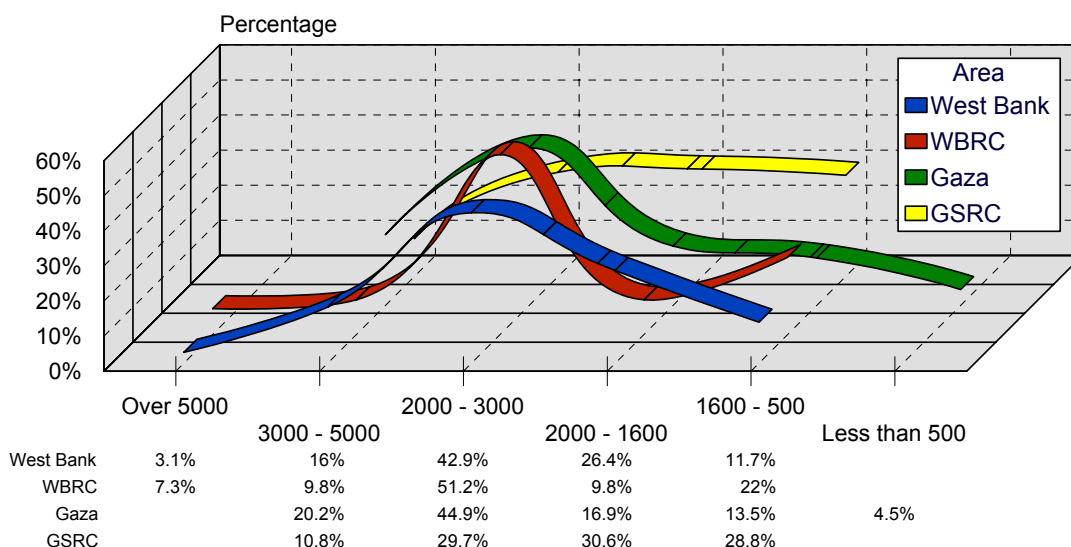
Table 2.1 Employment status (O08) according to poverty

MONTH Month of interview: November poll

			POVLIN Poverty of household			Total
			Above poverty line (NIS 1600)	Beneath poverty line (NIS 1600)	Hardship cases (less than NIS 500)	
O08 working or not	employed full-time	N	361	60	5	426
		%	<b>39%</b>	<b>14%</b>	<b>3%</b>	<b>28%</b>
	employed part-time	N	71	60	11	142
		%	<b>8%</b>	<b>14%</b>	<b>6%</b>	<b>9%</b>
	not employed	N	65	76	66	207
		%	<b>7%</b>	<b>18%</b>	<b>37%</b>	<b>14%</b>
	housewife	N	275	172	86	533
	%	<b>30%</b>	<b>40%</b>	<b>48%</b>	<b>35%</b>	
	student	N	123	41	10	174
		%	<b>13%</b>	<b>10%</b>	<b>6%</b>	<b>11%</b>
	retired	N	31	18	2	51
		%	<b>3%</b>	<b>4%</b>	<b>1%</b>	<b>3%</b>
Total		N	926	427	180	1533
		%	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

It is worth noting here that while employment and income are highly correlated, the GSRC residents who are employed have substantially lower income levels than other areas. Surprisingly, as illustrated in figure 2.6 below, the WBRC residents who are employed reported better incomes than even non-camp residents.

Figure 2.6 Household Income distribution (O57) of those employed according to place of residence



### 2.1.2. Work occupation

The study also revealed that those who are in the labour force - i.e. the employed, the partially employed, and the unemployed - are primarily workers and employees. As can be seen in table 2.2, below, of all those who are not currently employed, 74% are skilled and unskilled workers, while employees constitute the largest sector that is fully employed with 53% of the total employed, although this sector represents 36% of the “labour force” of this sample.

Table 2.2 Work occupation (O08) according to employment status (O08)

MONTH Month of interview: November poll

			O08 working or not			Total
			employed full-time	employed part-time	not employed	
OCCUP Work Occupation	Professionals	N	77	4	3	84
		%	18%	3%	2%	12%
	Workers	N	54	70	111	235
		%	13%	49%	74%	33%
	Technicians and drivers	N	16	15	13	44
		%	4%	10%	9%	6%
	Employees	N	226	26	9	261
		%	53%	18%	6%	36%
	Farmers	N	3	5		8
		%	1%	3%		1%
Self employed	N	49	23	13	85	
	%	11%	16%	9%	12%	
Others	N	2			2	
	%	0%			0%	
Total	N	427	143	149	719	
	%	100%	100%	100%	100%	

There are also significant differences for work occupations according to refugee status. As could be expected, refugees are more often employed as

workers (36% vs. 30%) but, in a more surprising way, there are also more professionals among them (14% vs. 8%) and less employees (33% vs. 40%).

An analysis of work occupation by place of residence further shows that employees are rare in Gaza outside camps (30%) while they are most frequent in WBRC (45%). Also, professionals are more represented in the Gaza Strip (16%).

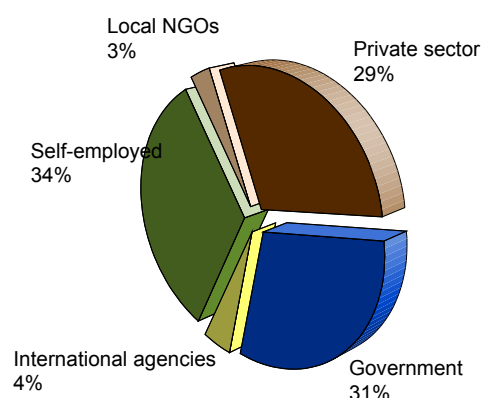
The distribution of work occupation across areas shows that professionals are more represented in camps and cities (14%) compared to villages (5%).

It was shown that the poor are more often unemployed. A closer inspection of the work occupation of those employed shows that workers are the ones that are in the most difficult situation: If they represent 20% of the occupations of those above the poverty line, they amount to 50% of those below the poverty line and 65% of the hardship cases! On the other side, employees are 46% of the richest category, 26% of those below the poverty line and only 5% among hardship cases. This hints to the fact that employees are a very secure group.

### 2.1.3. Type of employer

The relatively high level of employment among employees could be related to public sector employment. As illustrated in figure 2.7 public sector employment amounts to 31% of the total employment. This indicates the importance of this sector in the Palestinian job market and it points to the difficulties associated with any possible harm that might befall the PNA. The largest segment of the employed Palestinians is self-employed (34%) and one third is employed in the private sector.

Figure 2.7 Type of employer (063)



It is worth noting that there are no significant differences for the employer type across places of residence. However, there are some differences according to the area. The results in table 2.3, below, illustrate that camp residents are much less self-employed than city and village dwellers. Indeed, camp residents are more often employed by the government, while villagers are more often self-employed than respondents from camps and cities.

Table 2.3 Type of employer (O63) according to area of residence

MONTH Month of interview: November poll

			O60 area			Total
			city	refugee camp	village	
O63 type of employment	government employee	N	124	46	51	221
		%	<b>32%</b>	<b>36%</b>	<b>26%</b>	<b>31%</b>
	employed by an international agency	N	13	8	7	28
		%	<b>3%</b>	<b>6%</b>	<b>4%</b>	<b>4%</b>
	employed by the private sector	N	109	40	54	203
		%	<b>28%</b>	<b>31%</b>	<b>27%</b>	<b>29%</b>
employed by a local non-governmental agency	N	7	5	7	19	
	%	<b>2%</b>	<b>4%</b>	<b>4%</b>	<b>3%</b>	
self-employed	N	130	29	80	239	
	%	<b>34%</b>	<b>23%</b>	<b>40%</b>	<b>34%</b>	
Total	N	383	128	199	710	
	%	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	

It appears that, in general, refugees are more frequently private sector employees (32%) than non-refugees (25%) are. They are less self-employed (31% vs. 37%) and, interestingly enough, less often government employees (30% vs. 33%).

Finally, the type of employer has a significant effect on poverty. The results in table 2.4, below, indicate that 43% of those above the poverty line are government employees, while this is the case for only 18% of those below the poverty line and is not the case for any of the hardship cases.

Table 2.4 Type of employer (O63) according to poverty

MONTH Month of interview: November poll

			POVLIN Poverty of household			Total
			Above poverty line (NIS 1600)	Beneath poverty line (NIS 1600)	Hardship cases (less than NIS 500)	
O63 type of employment	government employee	N	189	32		221
		%	<b>43%</b>	<b>18%</b>		<b>32%</b>
	employed by an international agency	N	25	2		27
		%	<b>6%</b>	<b>1%</b>		<b>4%</b>
	employed by the private sector	N	105	62	28	195
		%	<b>24%</b>	<b>34%</b>	<b>40%</b>	<b>28%</b>
employed by a local non-governmental agency	N	11	8		19	
	%	<b>2%</b>	<b>4%</b>		<b>3%</b>	
self-employed	N	113	77	42	232	
	%	<b>26%</b>	<b>43%</b>	<b>60%</b>	<b>33%</b>	
Total	N	443	181	70	694	
	%	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	

As such, one could suggest that under the present employment conditions, working for the PNA is perhaps the best guarantee for a suitable income. Not only are more of the surveyed respondents employed in the government sector than in other sectors but those employed by the government also have a better average household income: in general, of all of the government employed respondents (n=221), 86% stated that their household income is above the poverty line while this is the case for only 54% of those employed by the private sector and 49% of the self-employed.

## 2.1.4. Place of work

The results in table 2.5 show that only 3% of those employed full-time used to work in Israel. Moreover, 62% of the unemployed respondents used to work in Israel.

Table 2.5 Place of work (O11) according to employment status (O08)

MONTH Month of interview: November poll

			O08 working or not			Total
			employed full-time	employed part-time	not employed	
O11 place of work	settlement	N			7	7
		%			4%	1%
	Israel	N	15	25	115	155
		%	3%	17%	62%	20%
	West Bank	N	225	68	31	324
		%	52%	48%	17%	43%
	Gaza Strip	N	164	47	31	242
		%	38%	33%	17%	32%
	Jerusalem	N	24	3		27
		%	6%	2%		4%
	other	N	1		2	3
		%	0%		1%	0%
Total	N	429	143	186	758	
	%	100%	100%	100%	100%	

Place of work varies, of course, significantly according to place and area of residence and also according to refugee status. These results will not be analysed here because of their straightforward nature: for example, people living in Gaza work of course more in Gaza.

There is, however, an interesting relationship between place of work and poverty. The results in table 2.6, below, indicate that 56% of the hardship cases (used to) work in Israel compared to 26% of those living below the poverty line and 10% of those with living standards above the poverty line.

Table 2.6 Place of work (O11) according to poverty

MONTH Month of interview: November poll

			POVLIN Poverty of household			Total
			Above poverty line (NIS 1600)	Beneath poverty line (NIS 1600)	Hardship cases (less than NIS 500)	
O11 place of work	settlement	N	5		1	6
		%	1%		1%	1%
	Israel	N	49	49	41	139
		%	10%	26%	56%	19%
	West Bank	N	241	69	12	322
		%	51%	37%	16%	44%
	Gaza Strip	N	153	69	19	241
		%	32%	37%	26%	33%
	Jerusalem	N	26			26
		%	5%			4%
	other	N	2			2
		%	0%			0%
Total	N	476	187	73	736	
	%	100%	100%	100%	100%	

## 2.1.5. Loss of jobs due to the Intifada

The high unemployment rate among workers, in particular, is explained by the fact that many of these respondents have lost their jobs immediately after the eruption of the Intifada in October 2000 that has subsequently led to further decline in the enrolment of the labour force in the job market. Initially, this situation resulted from the severe closure that was imposed by the Israeli government against the West Bank and the Gaza Strip that left over 100,000 workers without a job. This crisis was exacerbated and intensified after the ensuing losses of the Palestinian economy.

The current predicament facing the PNA has many ramifications, especially on the employment situation. The weakening of the PNA will most likely affect a large segment of the employed population and any disturbance in the public employment sector is likely to severely increase the number of households under the poverty line.

The results in table 2.7, below, show that on the one side more than 80% of the unemployed respondents say that they lost their job because of the Intifada. On the other side, approximately 90% of the full-time employed respondents stated that the Intifada has not affected their jobs.

Table 2.7 Effect of the Intifada on jobs (JOBFAFF) according to employment status (O08), Feb.-Nov.2001

		MONTH Month of interview									
		February poll			June poll			November poll			
		JOBFAFFR Job affected by Intifada			JOBFAFFR Job affected by Intifada			JOBFAFFR Job affected by Intifada			
		No	Changed	Lost	No	Changed	Lost	No	Changed	Lost	
O08 working or not	employed full-time	N 303	34	17	301	22	7	370	27	7	
		%	<b>86%</b>	<b>10%</b>	<b>5%</b>	<b>91%</b>	<b>7%</b>	<b>2%</b>	<b>92%</b>	<b>7%</b>	<b>2%</b>
	employed part-tim	N 43	48	20	75	31	8	60	51	14	
	%	<b>39%</b>	<b>43%</b>	<b>18%</b>	<b>66%</b>	<b>27%</b>	<b>7%</b>	<b>48%</b>	<b>41%</b>	<b>11%</b>	
	not employed	N 12	20	125	9	9	116	15	17	145	
	%	<b>8%</b>	<b>13%</b>	<b>80%</b>	<b>7%</b>	<b>7%</b>	<b>87%</b>	<b>8%</b>	<b>10%</b>	<b>82%</b>	
Total		N 366	102	162	385	62	131	445	95	166	
		%	<b>58%</b>	<b>16%</b>	<b>26%</b>	<b>67%</b>	<b>11%</b>	<b>23%</b>	<b>63%</b>	<b>13%</b>	<b>24%</b>

In table 2.8, the perspective is reverse: 87% of the respondents who lost their job because of the Intifada are still unemployed; 8% have found a part-time job and 4% a full-time job. More than half of those who had to change their job are part-time employed and roughly one fifth of them are unemployed.

Table 2.8 Employment status (O08) according to the effect of the Intifada on jobs (JOBFAFF)

MONTH Month of interview: November poll

		O08 working or not			Total	
		employed full-time	employed part-time	not employed		
JOBFAFFR Job affected by Intifada	No	N 370	60	15	445	
		%	<b>83%</b>	<b>13%</b>	<b>100%</b>	
	Changed	N 27	51	17	95	
	%	<b>28%</b>	<b>54%</b>	<b>18%</b>	<b>100%</b>	
	Lost	N 7	14	145	166	
	%	<b>4%</b>	<b>8%</b>	<b>87%</b>	<b>100%</b>	
Total		N 404	125	177	706	
		%	<b>57%</b>	<b>18%</b>	<b>25%</b>	<b>100%</b>

Table 2.9 confirms that the most secure employer is the PNA: 97% of government employees saw no effect of the Intifada on their job. The same is true for only 45% of those working in the private sector and 40% of the independents.

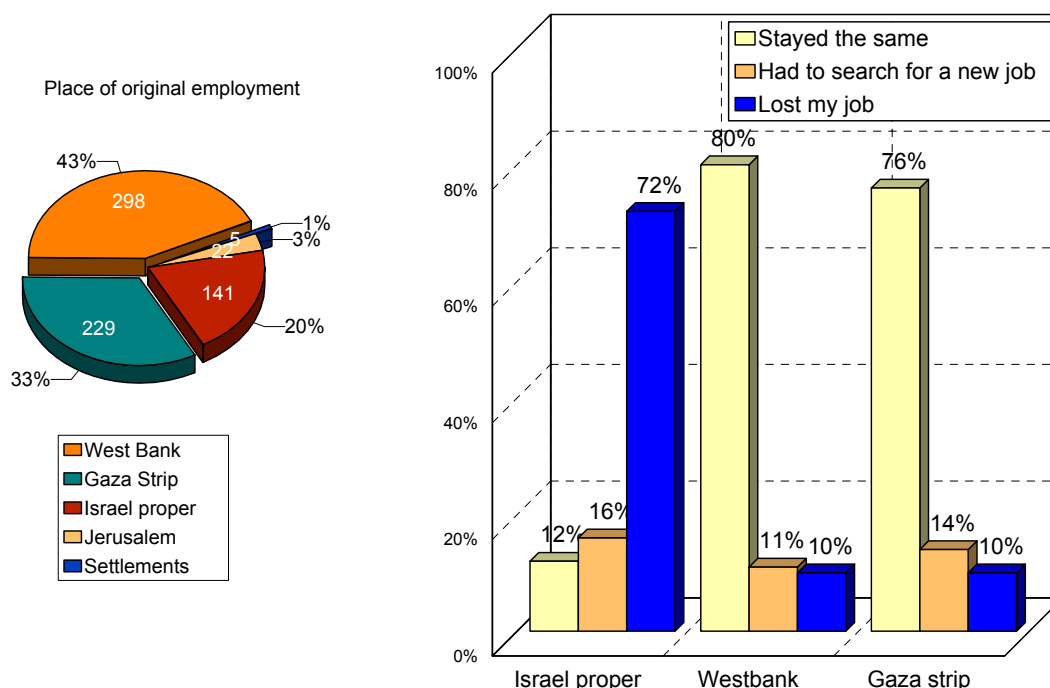
Table 2.9 Effect of the Intifada on jobs (JOB AFF) according to type of employer (O63)

MONTH Month of interview: November poll

			JOB AFFR Job affected by Intifada			Total
			No	Changed	Lost	
O63 type of employment	government employee	N	205	6		211
		%	97%	3%		100%
	employed by the private sector	N	87	29	78	194
	%	45%	15%	40%	100%	
self-employed	N	87	56	73	216	
	%	40%	26%	34%	100%	
Total		N	418	94	153	665
		%	63%	14%	23%	100%

It is not surprising that the largest segment of those who lost their employment used to work in Israel. As can be interpreted from figure 2.8, below, of the 20% who used to be employed in Israel, only 12% remained in their jobs, while 72% remained jobless and only 16% were fortunate to find employment elsewhere.

Figure 2.8 Place of work (O11) according to the effect of the Intifada on jobs (JOB AFF)



Here, it is also important to note that the income generated by those who used to work in Israel was twice that of the income earned by their

counterparts employed in the West Bank and the Gaza Strip.<sup>31</sup> Moreover, as indicated below in figure 2.9, of those respondents who were employed in Israel and now have a household income below the poverty line, 79% are residing in refugee camps.

Figure 2.9 Poverty (POVLIN) of those who used to work in Israel (O11)

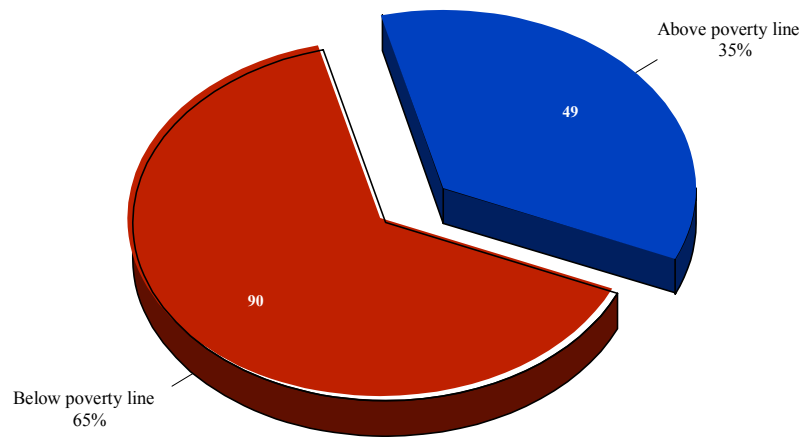
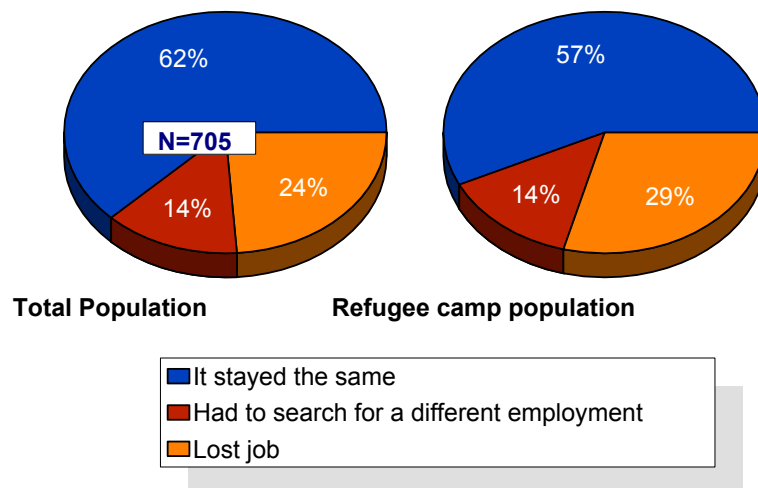


Figure 2.10, below, illustrates that refugee employment was more affected by the Intifada (29% of the refugee camp respondents lost their job versus 24% in the total population).

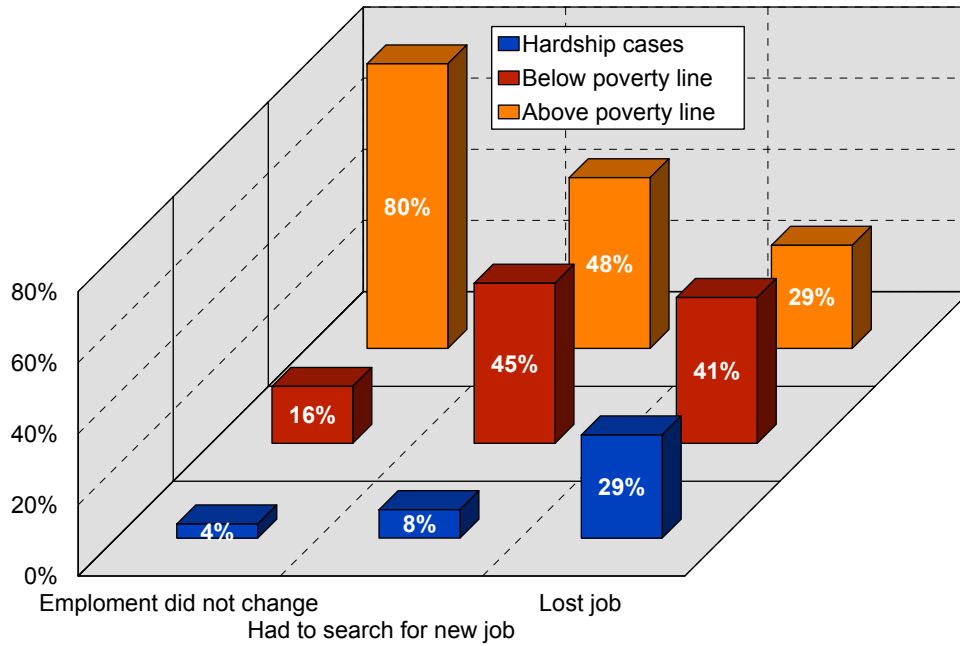
Figure 2.10 Effect of the Intifada on jobs (JOB AFF) according to area of residence



Moreover, figure 2.11 shows that while 80% of those who did not change their job since the Intifada live above poverty line, this is the case for only 48% of those who had to change their job and 29% of those who lost their jobs. Even more strikingly, while 4% of those who kept their job are hardship cases, this proportion is double among those who had to change their job and seven times higher among those who lost their job because of the Intifada !

<sup>31</sup> PCBS used to estimate the daily earnings of an individual working in Israel at close to 100NIS, while for those working in the West Bank and in the Gaza Strip it was around 50NIS.

Figure 2.11 Poverty level (POVLIN) according to the effect of the Intifada on jobs (JOBFAFF)



Finally, respondents were asked how their wage evolved in the past eight months. In June, 45% of the respondents said their wage decreased and in November 48% said so.

Although there are no significant differences according to refugee status, poverty and area, place of residence of the respondents makes significant differences: roughly 54% of WBRC and GSRC said that their wage decreased compared to 46% in the Gaza strip outside camps and 51% in the West Bank outside camps.

## 2.2. Households' Demography and Job Market

According to PCBS (2001:8), the typical Palestinian household is composed of two adults and four children. Its average size was 6.4 throughout the Palestinian territories in 1997. The results of the survey conducted for this report set the average size of a Palestinian household at 6.8 and the median size at 6.<sup>32</sup>

As shown below, household size varies significantly according to *place* and *area* of residence and according to *refugee* status. There is no significant difference of household size according to *poverty*.

### ▶ Average number of people per household: 6.8

- ▶ ... 8.2 in GSRC
- ▶ ... 7.8 in Gaza outside camps
- ▶ ... 6.7 in WBRC
- ▶ ... 6.5 in Jerusalem
- ▶ ... 6.0 in the West Bank outside camps
  
- ▶ ... 7.6 in Refugee Camps
- ▶ ... 6.7 in Cities
- ▶ ... 6.4 in Villages
  
- ▶ ... 7.1 among Refugees
- ▶ ... 6.5 among Non-refugees

On average there are **1.5 workers** and **5.3 dependent** persons in Palestinian households. This means that there is an average of **3.5 dependents for one worker**.

### ▶ Average number of dependents for one worker: 3.3

- ▶ ... 5.4 in GSRC
- ▶ ... 4.1 in Gaza outside camps
- ▶ ... 3.6 in Jerusalem
- ▶ ... 2.9 in the West Bank outside camps
- ▶ ... 2.5 in WBRC
  
- ▶ ... 4.2 in Refugee Camps
- ▶ ... 3.4 in Villages
- ▶ ... 3.3 in Cities
  
- ▶ ... 3.9 among Refugees
- ▶ ... 3.2 among Non-refugees
  
- ▶ ... 10.3 among the hardship cases
- ▶ ... 4.4 among those below poverty line
- ▶ ... 2.6 among those above poverty line

<sup>32</sup> This means that half of the Palestinian households count 6 or more members while the other has 6 or less.

As shown above, the dependency ratio gives significantly different figures across *place* and *area* of residence, *refugee* status and *poverty*. In fact, it seems that dependency ratio is closely linked with household size: The groups that had the highest size also have the highest dependency ratio.

Finally, it is worth noting that there are **26% of households with employed women**. Among them there is an average of 1.1 employed women. Also, **less than 10%** of all surveyed households declared having **children under 18** who work more than 4 hours a week.<sup>33</sup>

## 2.3. Households' Financial Situation

The living standard of Palestinians varies significantly between the West Bank and the Gaza Strip as well as between camp residents and non-camp residents. There are also differences between refugees and non-refugees but they are smaller. However, it is important to note that dependent variables that are often used to assess the living conditions, i.e. education, do not always correlate strongly with the living standard in places such as refugee camps where, as will be shown later, the educational level is comparable with that of other areas, if not better in certain instances. What is important are variables such as poverty level or, as we saw in section 2.1, the employment status. In the following section, an insight will be provided with regard to the poverty and income levels of the Palestinian population according to such variables as their place of residence (West Bank, WBRC, Jerusalem, Gaza Strip, and GSRC), and area of residence (city, village, refugee camp).

### 2.3.1. Households' income

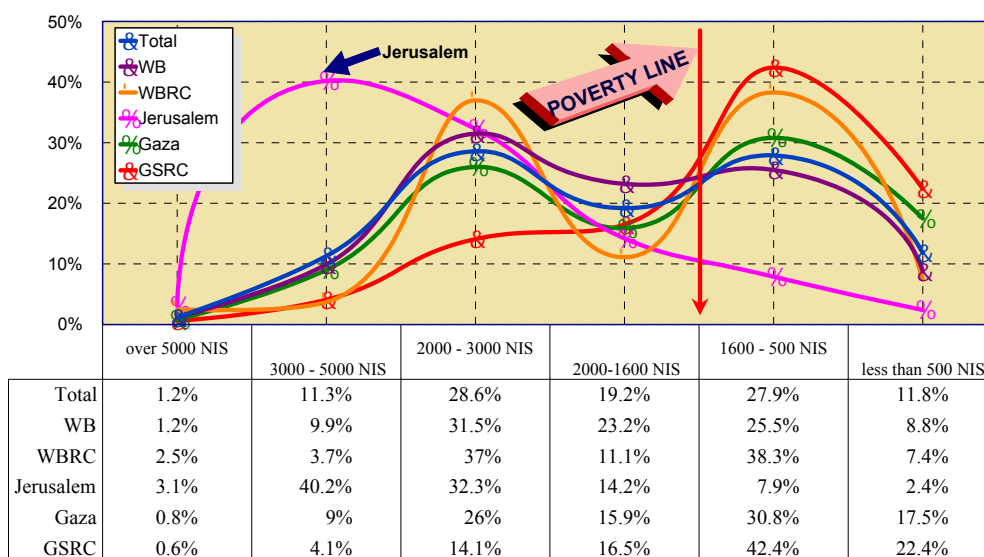
In this report, the reference to poverty is determined on the amount of money the respondents said their households earn every month. In fact, as will be discussed later, the percentage of the respondents falling under the poverty line corresponds with the estimates determined by the World Bank for the end of this year.

Indeed, the poverty line, as determined by this study, is slightly higher than 40%. However, the rate differs according to area and place of residence. As illustrated in figure 2.12, below, the GSRC residents are the poorest. Very few respondents in GSRC are enjoying a living standard above the poverty line. In WBRC there is a striking polarization between those below the poverty line and those above the poverty line. While 46% of West Bank camp households fall below the poverty line, in the GSRC, the rate is as high as 65%.

---

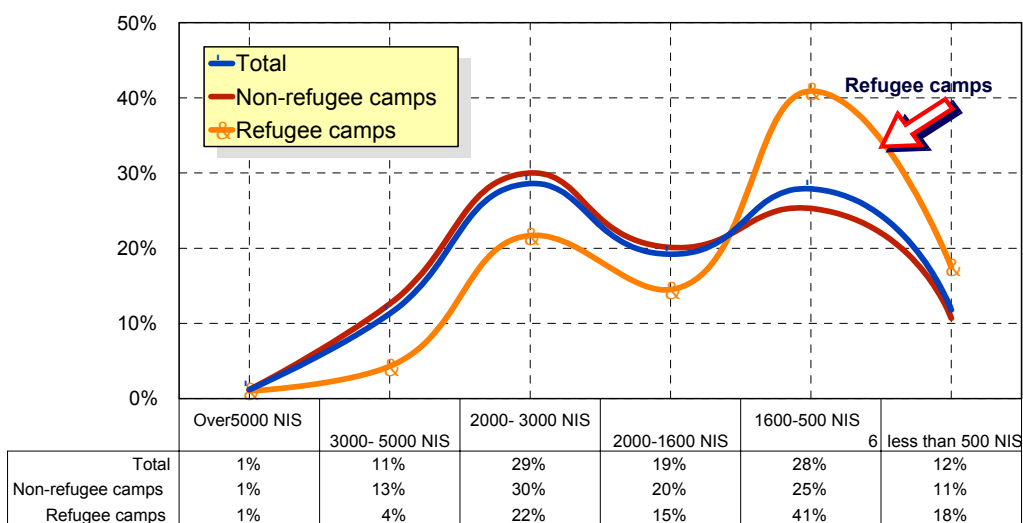
<sup>33</sup> Further information on women and children will be provided in part 5 of this report.

Figure 2.12: Household income distribution (O57) according to place of residence



Finally, figure 2.13 illustrates the distribution of income in and outside of refugee camps. The clear segmentation between those above and below the poverty line is very clear here.

Figure 2.13 Household income distribution (O57) according to camp residence



### 2.3.2. Poverty line

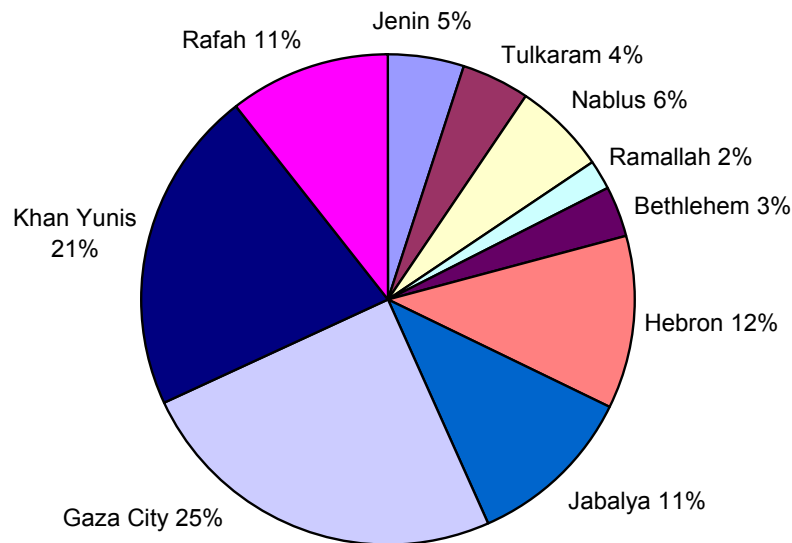
The Palestinian Central Bureau of Statistics determined the poverty line at approximately 1600 NIS.

According to the World Bank (2001:37), just before the Intifada started in September 2000, 21% of the Palestinian population was living under the poverty line. This percentage increased to 33% by January 2001, and the projections for the end of the year would exceed 40% if the situation persists.

According to World Bank “Poverty projections over a longer period of prolonged closures – more than three months – are more difficult to make, as the West Bank and Gaza have never experienced this before. With suitable caveats, then, the Bank projects that 40 to 50 percent of the population may fall below the poverty line by the end of 2001, should the current situation persist.” (2001: 37)

The World Bank report also suggests that poverty is more acute in the Southern part of the Gaza Strip and in the remote villages of the West Bank, as indicated in figure 2.14 below.

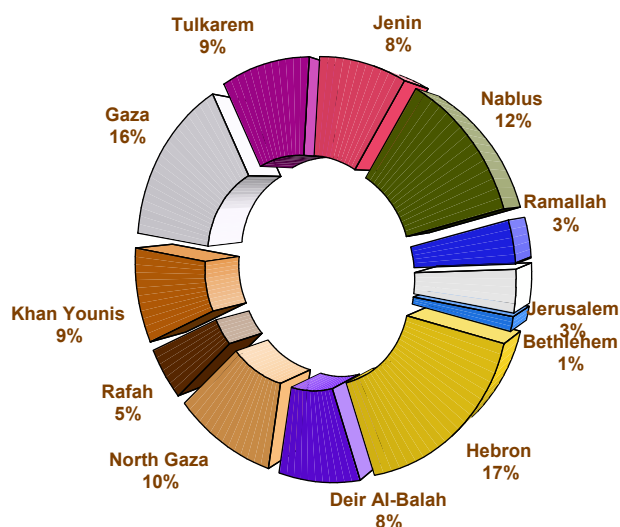
Figure 2.14 Geographical distribution of new poverty



(Source: World Bank 2001)

The survey in this study reported similar trends. As indicated in figure 2.15 below, the central districts of the West Bank seem to have been less vulnerable than the rest of the West Bank and the Gaza Strip.

Figure 2.15 Poverty (POVLIN) according to district



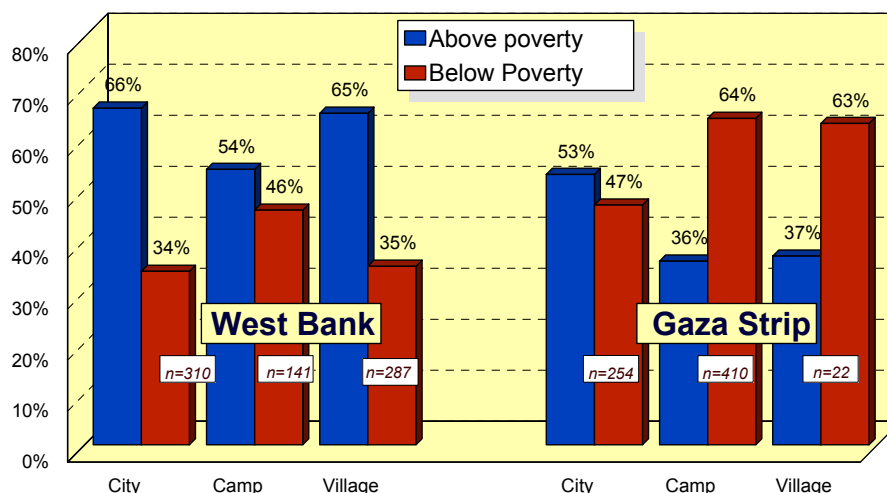
In the poll's sample for this report, **60%** of the respondents said that their household was **above the poverty line**; **28%** **below the poverty line** and **12% are hardship cases**<sup>34</sup> with a household revenue lower than 500 NIS.

Not surprisingly, the distribution of households according to poverty varies much from one geographical area to another. There are, for example, 22% of hardship cases in GSRC, 17% in Gaza outside camps and less than 9% elsewhere.

Figure 2.16 provides an illustration of this geographical variation by showing the distribution of households according to poverty line and according to area and place of residence.

Whereas respondents from West Bank refugee camps appear to be divided between those below and those above the poverty line, Gaza Strip refugee camp residents fall primarily under the poverty line.

Figure 2.16 Poverty (POVLIN) by area and place of residence



<sup>34</sup> It has to be noted that the hardship cases which will be analysed here are different from UNRWA's special hardship cases.

As we mentioned in part 1, the situation is very tough in Gaza camps and villages. In these locations, more than six Palestinians out of ten have a living standard below the poverty line.

Further examination of the data shows that respondents in the GSRC also reported the largest percentage of households with an income that designates them as hardship cases. As illustrated in figure 2.17, below, 22% of GSRC households are hardship cases, while the percentage of hardship cases in the WBRC does not exceed 7%.

Figure 2.17 Hardship cases (POVLIN) by place of residence

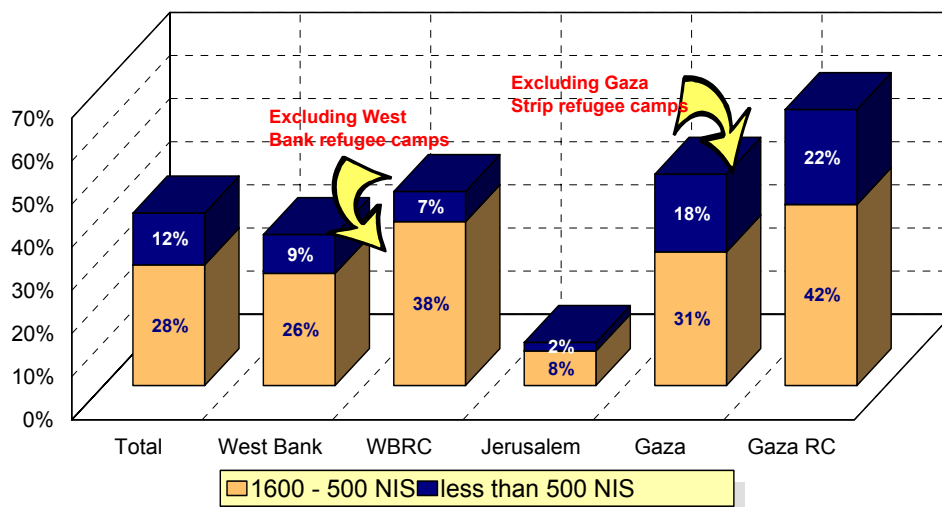
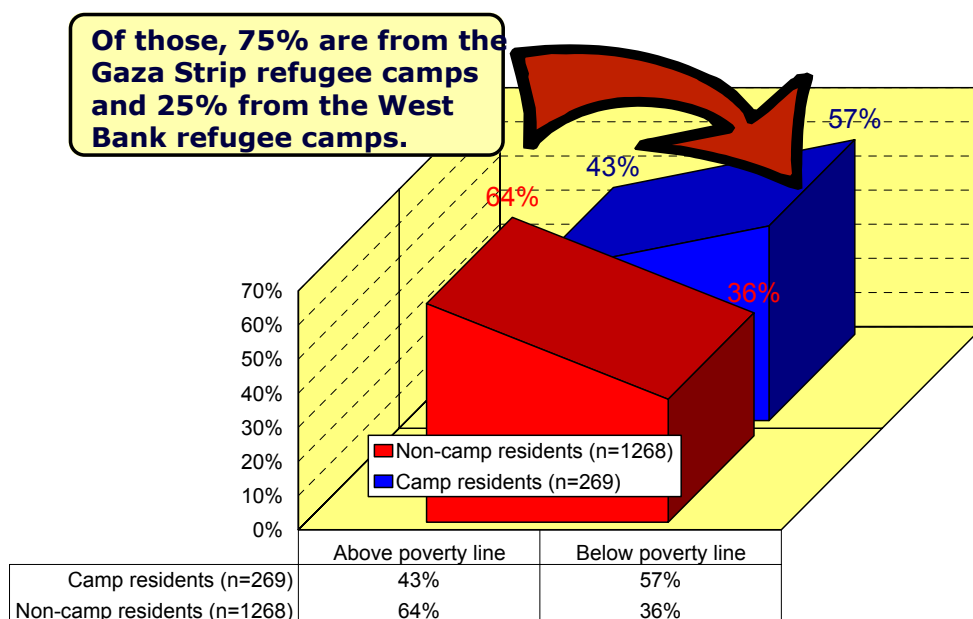


Figure 2.18 confirms the findings of the previous part by showing an almost exactly inverse distribution of poverty in and outside camps.

Figure 2.18 Poverty (POVLIN) by camp residence



## 2.4. Coping strategies

In this final section, the coping strategies of the Palestinians will be analysed. After considering the evolution of daily expenses, we will look at the strategies used for managing the hardship as well as strategies that pertain to the labour market.

### 2.4.1. Evolution of daily expenses

Almost six Palestinians out of ten reported a **decrease in their daily expenses** during the last four months. Only 12% reported an increase and 27% said that their expenses remained constant.

These figures vary according to the place of residence of the respondents:

- ▶ 75% decreased their expenses in GSRC.
- ▶ 68% of the respondents in Gaza outside camps reduced their daily expenses.
- ▶ Roughly 56% of the respondents in the West Bank and in Jerusalem cut their daily expenses.

Among refugees, 66% decreased their expenses compared with 57% of non-refugees. Also, whereas 71% of camp respondents decreased their spending, the same is true for “only” 63% of the respondents in cities and 52% of those in villages.

Finally, there are of course differences in the evolution of expenses according to poverty level. Among hardship cases, more than 85% of the people reported a decrease in their expenses; among those whose household's income is below the poverty line, 71% decreased their expenses while only half of those who have a living standard above the poverty line did the same.

When asked what expenses were cut, 69% of the respondents said that they cut expenses in all the proposed sectors; 6% reduced leisure and travel expenses; 5% reduced spending for clothing and 4% cut spending for household appliances. None of the remaining sectors is cited by more than 2% of the respondents

The types of expenses that were reduced vary significantly according to *place* and *area* of residence, *refugee* status and *poverty*. They will not be analysed in this report.

## 2.4.2. Strategies for managing the hardship

When asked about their strategies for managing the hardship, the respondents gave numerous answers. In table 2.10 below, the different strategies were ordered from the less to the most severe. All respondents who cited two or more strategies were coded by using the most severe of them.

Table 2.10 Strategies for managing the hardship (O45)

MONTH Month of interview: November poll

	N	%	Valid %	Cumulative %
Valid Household income is sufficient	475	30%	<b>30%</b>	<b>30%</b>
Reducing expenses	259	16%	<b>16%</b>	<b>46%</b>
Using past savings	193	12%	<b>12%</b>	<b>59%</b>
Cultivating land	155	10%	<b>10%</b>	<b>68%</b>
Selling jewelry	90	6%	<b>6%</b>	<b>74%</b>
Selling property	65	4%	<b>4%</b>	<b>78%</b>
More household members went to work	23	1%	<b>1%</b>	<b>80%</b>
Assistance from family and friends	218	14%	<b>14%</b>	<b>93%</b>
Foreign aid	12	1%	<b>1%</b>	<b>94%</b>
Nothing to rely on	91	6%	<b>6%</b>	100%
Total	1581	99%	100%	
Missing System	18	1%		
Total	1598	100%		

The results in the table above indicate that one third of Palestinians finds their income sufficient for a decent living. Roughly another third can rely on genuine expense reduction or on savings or owned land to manage the hardship. The last third is forced to sell jewellery or property, to send more household members to the labour market or to receive assistance from family and friends. Approximately 6% of Palestinians have simply nothing to rely on.

An analysis according to *place of residence* of the respondents shows that the percentage of those who have nothing to rely on is highest in Jerusalem (14%) and far higher in the West Bank (9% in camps, 6% outside) than in Gaza (4% in camps, 3% outside). This result is rather surprising because the economic situation is generally better in Jerusalem and in the West Bank than it is in the Gaza Strip.

The strategies for managing the hardship are different according to the poverty level of the households. 11% of the hardship cases have nothing to rely on, while this is the case for only 5% of those below the poverty line and 4% of those above the poverty line.

This relationship between poverty and coping strategies helps to better understand why there are more people that have nothing to rely on in Jerusalem or in the West Bank: the poorest segment of the population is in a worse situation if they live in a generally richer area. For example, the

poorest households in Jerusalem are further away from the different assistance networks, private or public, and are, therefore, proportionally in a worse situation than households with the same income in GSRC for example.

This finding is confirmed by looking at the percentage of interviewees who stated that they can rely on help from family and friends: They are slightly less than 20% throughout the Gaza Strip, but only 13% in the West Bank outside camps, 10% in WBRC and 5% in Jerusalem.

#### **2.4.3. Strategies pertaining to the labour market**

According to their assertion, 90% of the unemployed tried very hard to find a new job, 8% tried, but not very hard and 2% did not try at all. These figures do not vary significantly, neither according to *place* and *area* of residence nor according to *refugee* status or *poverty* of the interviewees.

When the unemployed respondents were asked whether or not they would work for a much lower wage than the previous one, 88% said they would do so.<sup>35</sup> Interestingly, the only significant variation observed relates to the *refugee status* of the respondents: 94% of the refugee respondents would work even if their new wage was much lower than the previous one, while this is the case for only 79% of the non-refugee respondents.

---

<sup>35</sup> The remaining 12% of the respondents would work only if the wage was about the same as before.

## PART 3. FOOD

The preceding assessment of the employment situation and the impact of the loss of jobs on income explain the deteriorating living conditions of the Palestinian population. Households have reduced their spending on all of their household expenditures, including on food. In the following section, a brief review of the food situation of Palestinian households will be provided in order both to assess the food needs of the Palestinian population and to identify those sectors whose need for food is most urgent.

### 3.1. Food distribution

Flour is the main food item distributed to the Palestinians. According to the respondents who said that they have received food assistance, over 85% received flour. As shown in figure 3.1, below, other food items seem to be distributed rather modestly.

Figure 3.1 Types and frequency of distributed food (O76)

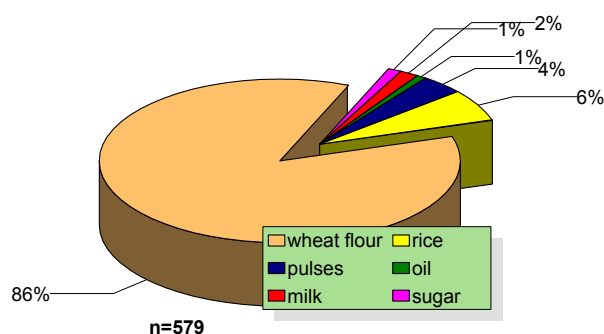


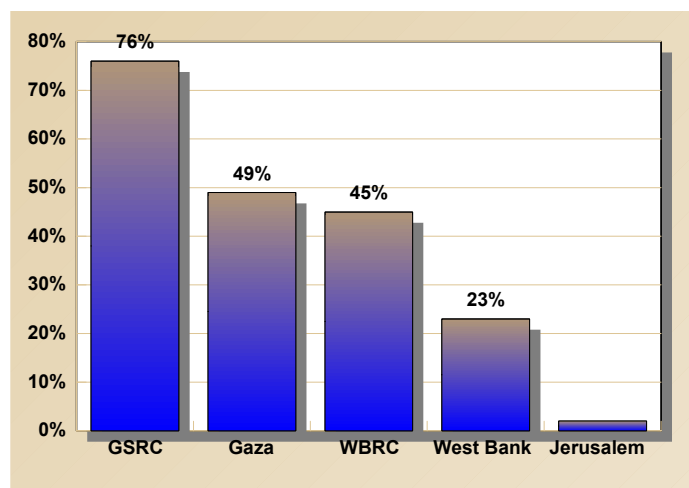
Table 3.1 Distribution of food items (O76) according to poverty level

		POVLIN E Poverty of household			Total
		Above poverty line (NIS 1600)	Beneath poverty line (NIS 1600)	Hardship cases (less than NIS 500)	
wheat flour	N	202	168	98	468
	%	<b>43%</b>	<b>36%</b>	<b>21%</b>	<b>100%</b>
rice	N	16	16	4	36
	%	<b>44%</b>	<b>44%</b>	<b>11%</b>	<b>100%</b>
pulses	N	4	8	11	23
	%	<b>17%</b>	<b>35%</b>	<b>48%</b>	<b>100%</b>
oil	N	1	3	1	5
	%	<b>20%</b>	<b>60%</b>	<b>20%</b>	<b>100%</b>
milk	N	8	3		11
	%	<b>73%</b>	<b>27%</b>		<b>100%</b>
sugar	N	4	3		7
	%	<b>57%</b>	<b>43%</b>		<b>100%</b>
Total	N	235	201	114	550
	%	<b>43%</b>	<b>37%</b>	<b>21%</b>	<b>100%</b>

As indicated in table 3.1, above, the recipients were not only those below the poverty line. Of the 550 households that said they received food items, about 43% reported an income level above the poverty line.

Our poll showed that 35% of the Palestinians received food assistance in November. As for the places where food assistance is distributed, as shown in figure 3.2, below, 76% of GSRC residents received food compared to 49% in the rest of Gaza, 45% in the West Bank, 23% in WBRC and less than 2% in Jerusalem.

Figure 3.2 Food distribution (O36FOOD) according to place of residence



While more Gaza residents receive foodstuff than their counterparts in the West Bank, table 3.2, below, shows that the West Bank seems to be more fortunate with respect to the types of distributed food than is the Gaza Strip. Whereas 95% of the distributed food in the Gaza Strip is flour, it amounts to 70% in the West Bank and 86% in WBRC.

Table 3.2 Food distribution (O76) according to place of residence

		PLACE Place of residence					Total
		West Bank	WB - Refugee Camp	Jerusalem	Gaza	Gaza - Refugee Camp	
wheat flour	N	104	59	1	141	320	625
	%	<b>70%</b>	<b>86%</b>	<b>100%</b>	<b>95%</b>	<b>95%</b>	<b>89%</b>
wheat	N					1	1
	%					<b>0%</b>	<b>0%</b>
rice	N	19	5		3	12	39
	%	<b>13%</b>	<b>7%</b>		<b>2%</b>	<b>4%</b>	<b>6%</b>
pulses	N	11	5		3	4	23
	%	<b>7%</b>	<b>7%</b>		<b>2%</b>	<b>1%</b>	<b>3%</b>
oil	N	3			1		4
	%	<b>2%</b>			<b>1%</b>		<b>1%</b>
milk	N	8					8
	%	<b>5%</b>					<b>1%</b>
sugar	N	4			1		5
	%	<b>3%</b>			<b>1%</b>		<b>1%</b>
Total	N	149	69	1	149	337	705

### 3.1.1. Source of food to the Palestinian families<sup>36</sup>

On the whole, Palestinians rely on their own sources for food. Only in special cases, food is regularly distributed by organizations to small proportions of the population such as the homeless and other underprivileged sectors. This, despite the fact that in times of war and during natural disasters, food supplies are often distributed to large proportions of the affected population.

When examining the source of food for Palestinian households, it became clear that a large number of respondents (83%) said that they rely on their own personal resources for food, 10% rely on family and friends, and 7% rely on assistance from local and international sources, as indicated in figure 3.3.

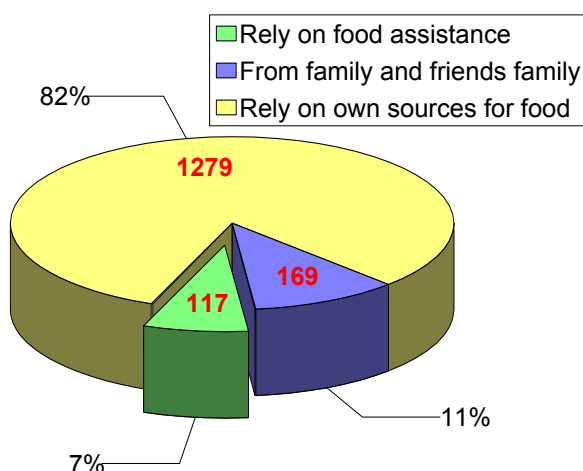
---

<sup>36</sup> In October 2000, based on the Ministry of Social Affairs (MSA) appeal in the context of the current situation, WFP provided emergency food assistance to 65,000 people from the special hardship cases category, who have not been included under the annual WFP welfare relief program or the UNRWA relief and welfare activities. This assistance at a cost of nearly US\$ 200,000 for a period of one month was an interim and immediate measure pending the approval of a WFP emergency operation.

An appeal for emergency assistance was launched in December 2000 at a WFP cost of US \$ 3.9 million. Under this emergency operation food assistance has been provided to 51,500 poor and vulnerable households (around 257,000 beneficiaries) from mainly from among the non-refugee population in Gaza and the West Bank, to help them cover immediate household food requirements for three months. However, donors' response to WFP appeal considerably delayed the procurement and delivery of commodities. Only by the end of February 2001 were sufficient stocks in place to start distribution. Although increased logistics constraints and the deterioration of the security situation in the country complicated the distribution of WFP food, however by mid April 2001 all selected beneficiaries were reached both in Gaza and the West Bank. The balances of the commodities earmarked for this operation are being distributed.

In July 2002, WFP launched another appeal for food assistance at an estimated cost to WFP of \$ 11.4 million for 267,500 beneficiaries. The objective of the emergency operation is to meet the basic food needs of poor and vulnerable households from among the non-refugee population, who have been deprived of their sources of livelihood and have no alternative coping mechanisms. The caseload consists of special hardship cases (42 percent) and workers who have lost access to labour opportunities (58 percent). Sixty five percent of this caseload are women and girls. This operation covers additional beneficiaries to those covered by the on-going welfare relief programme. The current expansion was scheduled to commence in September 2001. However, due to unavailability of resources, its start has been delayed to January 2002. So far, only half a month of cereal requirement have been delivered. (Sources: WFP Regional Office Cairo and WFP 2001; WFP, 2000)

Figure 3.3 Main source of food (O77) for the Palestinian households



### 3.1.2. Source of food according to area and place

There are differences with respect to the source of food according to the *area of residence* of the interviewees. As indicated in table 3.3, below, reliance on food assistance among respondents in the Gaza Strip is more than three times higher than that of respondents in the West Bank. In Jerusalem reliance on food assistance is almost negligible.

Table 3.3 Main source of food in the household (O77) according to region

		O59 region			Total
		west bank	jerusalem	gaza	
house relies primarily on relief assistance for food	N	38	1	78	117
	%	4%	1%	14%	7%
support from its extended family	N	94	15	59	168
	%	11%	11%	10%	11%
its own income for food	N	736	115	428	1279
	%	85%	88%	76%	82%
Total	N	868	131	565	1564

When examining the source of food according to *place of residence*, it can be noticed that the reliance of the GSRC residents on food assistance is substantial. As indicated in table 3.4, below, the reliance by GSRC residents on relief assistance for food is three times more than that of their counterparts in the West Bank. Whereas 4% of WBRC respondents reported their reliance on relief assistance for food, the percentage among GSRC respondents is about 22%.

Table 3.4 Main source of food in the household (O77) according to place of residence

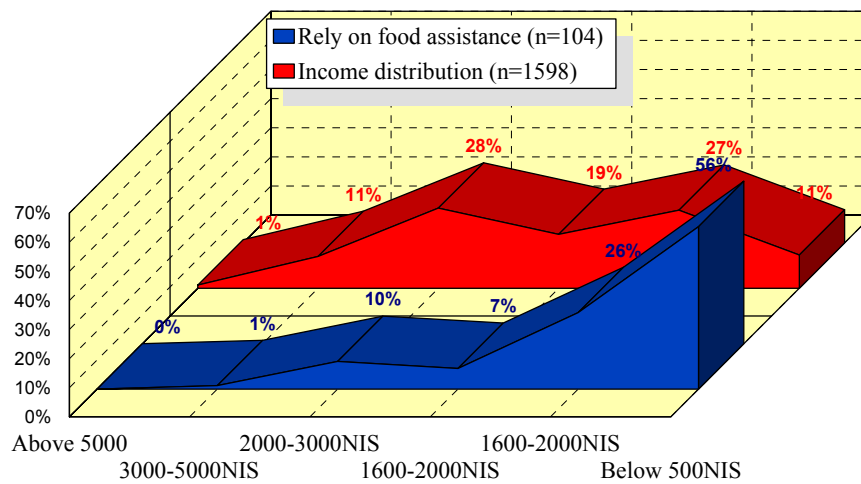
		PLACE Place of residence					Total
		West Bank	WB - Refugee Camp	Jerusalem	Gaza	Gaza - Refugee Camp	
house relies primarily on relief assistance for food	N	25	9	1	28	95	158
	%	<b>4%</b>	<b>6%</b>	<b>1%</b>	<b>10%</b>	<b>22%</b>	<b>10%</b>
support from its extended family	N	69	6	12	32	38	157
	%	<b>11%</b>	<b>4%</b>	<b>12%</b>	<b>11%</b>	<b>9%</b>	<b>10%</b>
its own income for food	N	507	125	90	221	304	1247
	%	<b>84%</b>	<b>89%</b>	<b>87%</b>	<b>79%</b>	<b>70%</b>	<b>80%</b>
Total	N	601	140	103	281	437	1562

\* The overall refugee camp reliance on food assistance is 16%.

### 3.1.3. Source of food according to poverty

The higher reliance by GSRC residents on food assistance is not surprising given their lower income levels. An analysis of the food sources according to *the poverty line* reveals that households below the poverty line rely much more on relief assistance for food than households above the poverty line. As shown in figure 3.4, below, households identified as hardship cases receive 56% of all food assistance and those below the poverty line receive another 26%. Households with reported incomes above the poverty line receive the remaining 18% of food assistance.

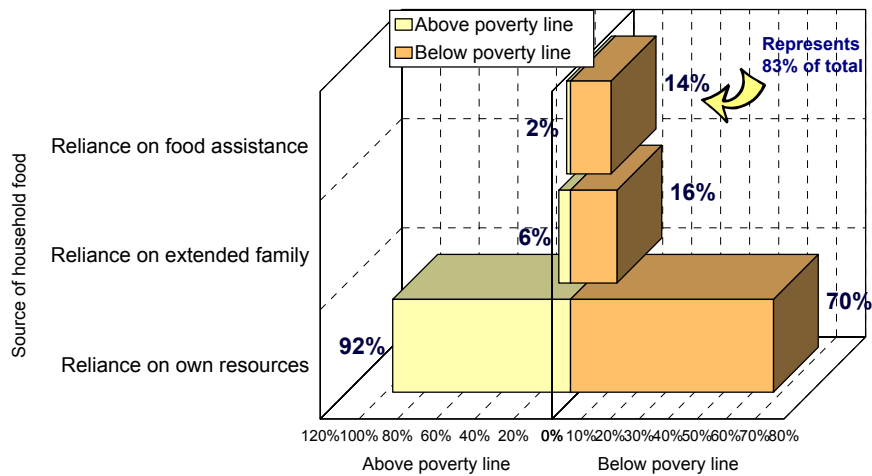
Figure 3.4 Reliance on food assistance (O77) according to the overall income distribution



While the distribution of food assistance seems to be both relatively consistent with need and correlated to poverty, the number of household families that are under the poverty line, but do not get any food assistance still constitutes the majority. Even among the destitute families (hardship cases) who, as mentioned earlier, have a dependency ratio of 1 to 10, a large percentage continues to rely on their own sources for food. As becomes clear in figure 3.5, below, 70% of all households below the poverty line said that they rely on their own sources for food.

**While Gaza Strip refugee camp residents constitute 12% of the sample, their percentage among the hardship cases is 22%.**

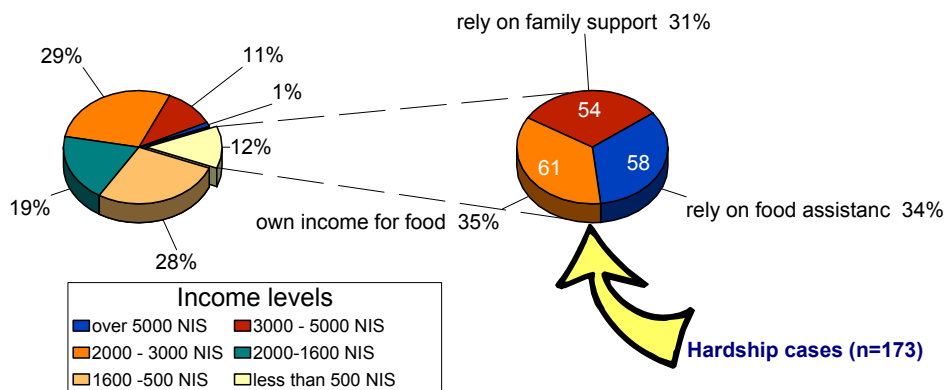
Figure 3.5 Main source of food (O77) according to poverty



The food situation is especially hard for those families who have lost their livelihood means and do no longer have a breadwinner. The situation is even more distressing for families whose income is reported to be less than 500 NIS. As illustrated in figure 3.6, below, 35% of the people in this category rely solely on their own resources for food, 31% rely on support from family and friends, and 34% stated that their main source of food is through assistance.

The fact that 83% of recipients of food assistance are below the poverty line probably indicates to the efficient identification by the relief providers of those in need.

Figure 3.6 Primary source of food (O77) for the hardship cases (below 500 NIS per month)



As for refugee camps, about 26% of the respondents below the poverty line rely on food assistance. Still, however, 64% continue to rely on their own resources for food, at a time when food assistance is urgently needed.

Table 3.5 Main source of food (O77) according to area of residence and poverty: comparison between the camp population and camp residents below the poverty line

	The main source of food in the household					
	House relies primarily on assistance for food		Support from the extended family		Reliance is on own income for food	
	Count	%	Count	%	Count	%
Refugee camps	104	18%	44	8%	429	74%
Refugee camp under poverty line	84	26%	30	9%	206	64%
Hardship cases in RC	81	41%	56	29%	59	30%

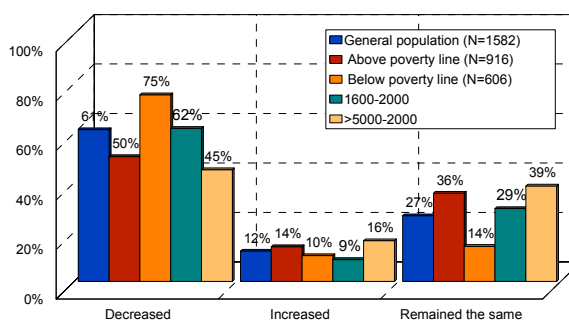
### 3.1.4. The need for food

Clearly the need for food assistance seems to be an urgent priority to many households. Lack of employment and continuing economic hardship make this vital assistance a priority. In the following section, an attempt will be made to examine the conditions that are directly related to the extent to which food assistance is to be considered a priority, and to whom such assistance should be targeted. In doing so, it is important to understand what are the present food consumption patterns, how the current crisis has influenced the food consumption behaviour, and who were the most vulnerable to this change.

## 3.2. Changes in the food consumption patterns

As discussed in part 2 of this report, expenditures were reduced substantially. Of the respondents, 61% said that their household expenditure has decreased over the past four months, 12% stated that it increased, and 27% said that it remained the same. As illustrated in figure 3.7, 75% of those categorized as falling below the poverty line said that they have reduced their household expenses, compared to 50% of those with a household income above the poverty line.

Figure 3.7 Change in household expenditure (O47) according to income level



As indicated below in table 3.6, when respondents were asked which household expenses they saved on, the majority (69%) said that that they reduced all types of expenses.

Table 3.6 Household expenses (O47) that were reduced

	N	%
Food	22	2%
Clothing	50	5%
Leisure / travel	54	6%
Education	4	0%
Houshold appliances	34	3%
All of the above	662	69%
Others	0	0%
Combination of the above	138	14%
Total	964	100%

While it is not in the scope of this study to assess by how much each type of expenditure was reduced, it is possible to examine what types of food items were reduced and how prevalent this reduction was among Palestinian households.

Thus, when the respondents were asked as to whether or not their household consumption of three specific types of food was reduced, the majority affirmed a reduced consumption of meat (62%), followed by dairy products (46%), and then carbohydrates (39%). (see figure 3.8 and table 3.7 below)

However, the consumption levels varied between different households. A cross-tabulation of the households' income level with the consumption of these food items (figure 3.8), indicated that lower income households have consumed much less of these items than those with higher incomes.

Figure 3.8 The consumption patterns of certain food items (O81A, O81B, O81C) according to household income levels

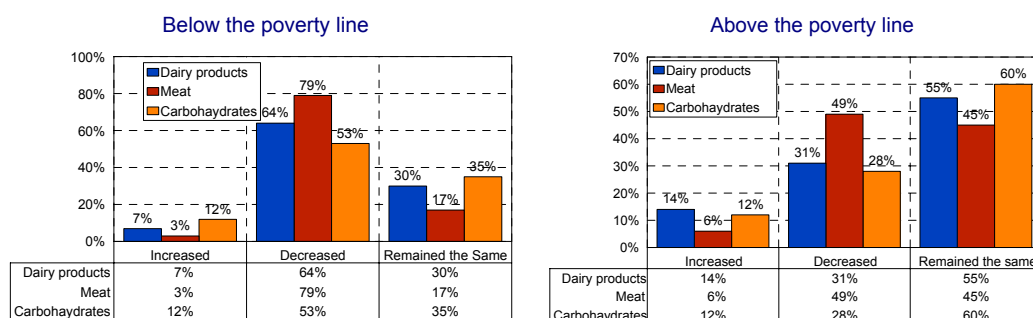


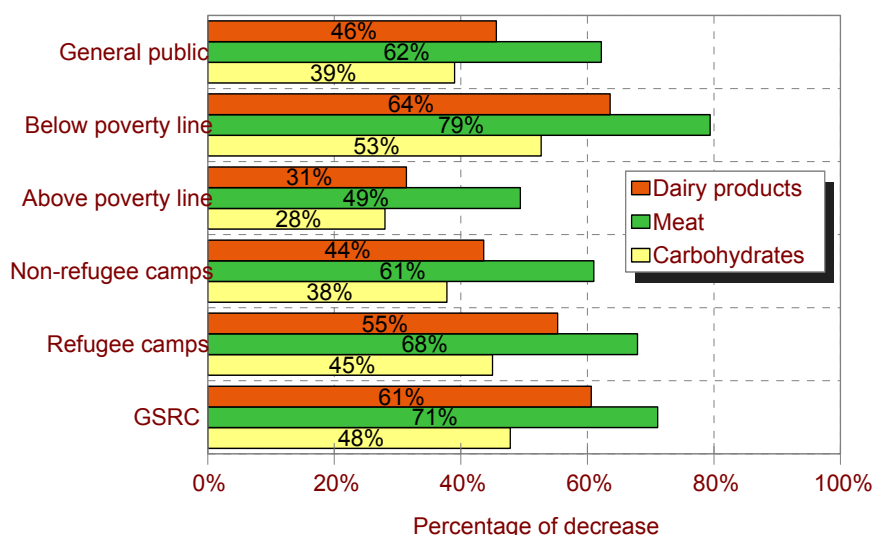
Table 3.7, below, clarifies the level of change in household consumption of meat, dairy products, and carbohydrates and shows the differences between the two income spectrums.

Table 3.7 Change in household consumption (O81A, O81B, O81C) in the past year (in %)

	General public			Below poverty line			Above poverty line		
	Dairy products	Meat	Carbohyd rates	Dairy products	Meat	Carbohyd rates	Dairy products	Meat	Carbohyd rates
Increased	11	5	12	7	3	12	14	6	12
Decreased	46	62	39	64	79	53	31	49	28
Remained the same	44	33	49	30	17	35	55	45	60

After examining the percentage of decrease in household consumption, it can be argued that all of these food stuffs are currently consumed to a lesser extent by a large percentage of Palestinian households, although, the reduced consumption, as indicated in figure 3.9, below, is even more visible among families from refugee camps, particularly those living in the Gaza Strip refugee camps.

Figure 3.9 Percentage of households reducing consumption of various types of food (O81A, O81B, O81C) according to household income level and place



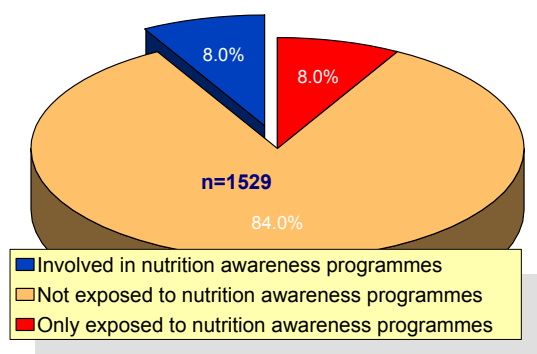
This drastic reduction in food consumption probably explains why many households stated that food is one of their most important needs. When respondents were asked to list the most important needs they believe their households require, food came out the second most important after employment. As shown in table 3.8, below, 34% of households falling below the poverty line and 28% of households with a living standard above the poverty line said that food is the second most important need for their households, after employment.

Table 3.8 The most important need specified by the respondents (O39) according to the poverty level

		Poverty line = 1600 NIS	
		Above poverty line	Below poverty line
food	N	262	205
	%	<b>28%</b>	<b>34%</b>
employment	N	309	222
	%	<b>34%</b>	<b>37%</b>
medication	N	133	44
	%	<b>14%</b>	<b>7%</b>
financial assistance	N	100	98
	%	<b>11%</b>	<b>16%</b>
housing	N	115	30
	%	<b>13%</b>	<b>5%</b>
work opportunities	N		3
	%		<b>0%</b>
Security	N	1	1
	%	<b>0%</b>	<b>0%</b>
Total	N	920	603

Finally, it is important to note that with the seemingly serious reduction in the consumption of basic food necessities, there is an apparent lack of understanding about the nutritional effect this reduction may have on the household members, particularly children. Only 8% of respondents said that they were involved in nutrition awareness programmes and another 8% said they were only exposed to such programmes. The majority, (84%) said that they were not exposed to such programmes, as indicated in figure 3.10.

Figure 3.10 Nutrition awareness programs (O78)



## PART 4. HEALTH AND EDUCATION

In Part One of this report – in section 1.4 on the security conditions of the civilian population – it was described how the prolonged closures and the restrictions imposed on the mobility of persons and goods in the West Bank and the Gaza Strip did not only cripple the Palestinian economy, but have equally ruined vital infrastructure facilities, and partially prevented the access to the health and education services.

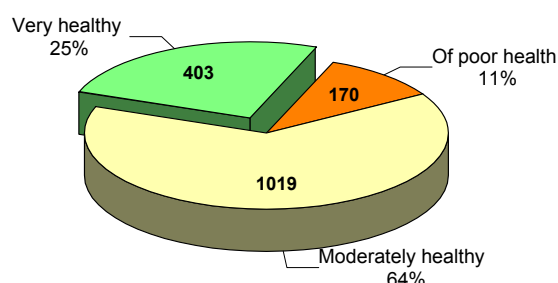
This part will first deal with the perceptions of the Palestinian population concerning their own health status; secondly, education will be examined as an independent variable that affects the living conditions of the Palestinian people.

### 4.1. Health

The different kind of restrictions implemented against the civilian population of the OAPT during the period under scrutiny in this report, have further worsened the provision of health services which are already subjected to a series of challenges and constraints.

In the next pages, an assessment of the health status perception of various sectors of the Palestinian society is intended to provide insights into some of the problems associated with the health delivery system and with health coverage in particular. According to the respondents, 25% said that their households could be described as very healthy, 64% said that their households are moderately healthy, and 11% said that their households are of poor health, defined as having two or more of the household members suffering from chronic illnesses (see figure 4.1).

Figure 4.1 Perception of household on general health status (O88)



### 4.2. Health perceptions according to place of residence

When examining the perception of the health conditions according to different variables, it is surprising to see that refugee camp residents, more than other sectors of the population, described themselves as being in good health. Table 4.1, below, indicates that for more than 29% of refugee camp residents their household members enjoy very good health.

Table 4.1 Perception of household's health (O88) according to area of residence

		Area of residence		Total
		Refugee camps	Non-refugee camps	
very healthy	N	83	320	403
	%	<b>29%</b>	<b>25%</b>	<b>25%</b>
moderately healthy	N	163	856	1019
	%	<b>57%</b>	<b>66%</b>	<b>64%</b>
of poor health	N	41	130	171
	%	<b>14%</b>	<b>10%</b>	<b>11%</b>
Total	N	287	1306	1593

Further analysis reveals that this condition is caused by a very positive perception of the Gaza Strip refugee camps. As indicated in table 4.2, about 37% of Gaza Strip camp residents said that their households enjoy very good health, whereas in the West Bank camps the percentage is merely 18%. Moreover, West Bank camp residents reported a relatively high percentage of responses stating that their households fall under the “poor health” category.

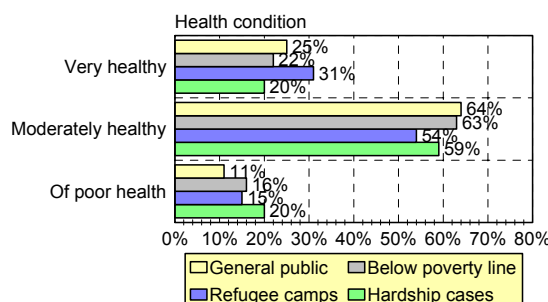
Table 4.2 Perception of household's health (O88) according to place of residence

		PLACE Place of residence				
		West Bank	WB - Refugee Camp	Jerusalem	Gaza	Gaza - Refugee Camp
very healthy	N	148	26	14	79	165
	%	<b>24%</b>	<b>18%</b>	<b>13%</b>	<b>27%</b>	<b>37%</b>
moderately healthy	N	389	91	86	187	221
	%	<b>64%</b>	<b>64%</b>	<b>83%</b>	<b>64%</b>	<b>49%</b>
of poor health (with more than two household members chronic)	N	69	25	4	25	63
	%	<b>11%</b>	<b>18%</b>	<b>4%</b>	<b>9%</b>	<b>14%</b>
Total	N	606	142	104	291	449

### 4.3. Health perceptions according to income

Not surprisingly interviewees who are identified as falling under the poverty line or as hardship cases are the least healthy. As indicated in figure 4.2, 20% of respondents in the category of hardship cases perceive the health of their households as being poor, compared to 11% of the general population. Moreover, this sector of the population reported the lowest percentage in terms of having a “healthy” household.

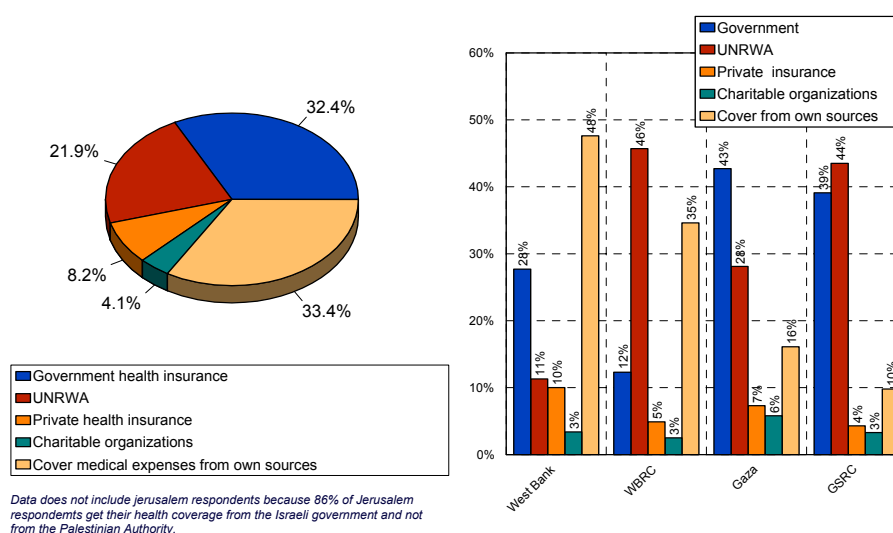
Figure 4.2 Health status (O88) among various sectors of the Palestinian population



## 4.4. Health coverage

Respondents were asked to state whether or not they benefit from any kind of health coverage. As shown in figure 4.3, below, over 33% said that they cover their own health expenses, 8% stated that their health expenses are covered by private health insurance, and 4% reported that their health coverage is taken care of by charitable societies and organizations. Over 54% are covered both by government health insurance (32%) and by UNRWA (22%).

Figure 4.3 Sources of health coverage (O89)



As is also clear in figure 4.3, above, there is a clear difference in terms of health coverage sources between the West Bank and the Gaza Strip. Generally, Gaza Strip residents rely heavily on the government health insurance and on the services provided by UNRWA, while West Bank inhabitants, including camp residents, cover their health expenses primarily through their own resources. UNRWA's coverage in the West Bank, however, remains significant: 14% of the respondents there stated that they rely on UNRWA for their health coverage.

Figure 4.4 Source of health coverage (O89): West Bank and Gaza Strip

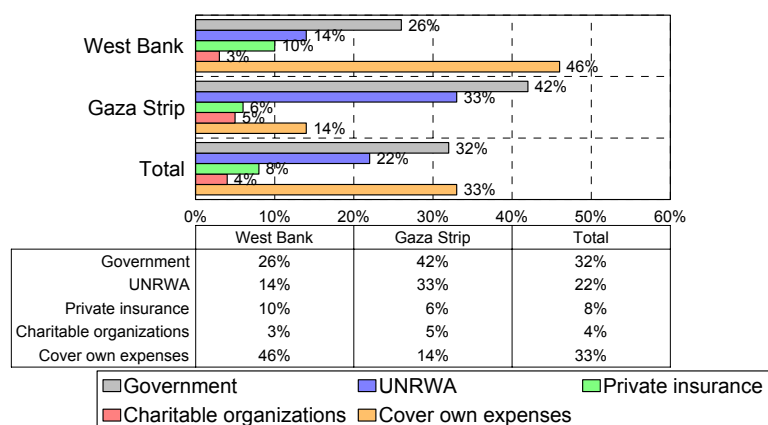


Figure 4.4, above, indicates that 42% of Gaza residents are covered by government health insurance compared to 26% in the West Bank. This could be partially explained by the higher number of public employees in the Gaza Strip.

What is also interesting is the low number of people covered by private health insurance especially when about 33% of the respondents say that they cover their health expenses from their own sources. This is a phenomenon that deserves attention given the fact that private health care is not cheap proportionately to the income levels.

#### 4.4.1. Health coverage and income

The results show that Palestinians with higher income levels tend to rely more on private health insurance and on their own resources to cover their medical expenses, than households from lower income levels who rely more on UNRWA and, to a lesser extent, on the government. As indicated in table 4.3, below, almost 50% of households that earn over 3000 NIS cover their medical expenses from their own sources, compared to 25% of those households whose income does not exceed 1600 NIS.

Table 4.3 Coverage of medical services (O89) according to income level and source

	Over 5000	3000-5000	2000-3000	2000-1600	1600 - 500	Less than 500 NIS	Total
<b>Government health insurance</b>	14%	31%	37%	34%	31%	27%	32%
<b>UNRWA</b>	7%	8%	15%	16%	27%	41%	21%
<b>Private health insurance</b>	21%	14%	11%	10%	6%	2%	8%
<b>Charitable organizations</b>	7%	-	1%	6%	7%	5%	4%
<b>Cover own medical expenses</b>	50%	46%	37%	35%	29%	25%	34%

Table 4.4, below, provides another insight into the health coverage situation. Firstly, it shows that government health insurance covers higher income families more than lower income families. This could be due either to its high cost or to the fact that public sector employees are covered by this scheme. Secondly, it shows that UNRWA's coverage targets the low-income households; this could be attributed either to an effective identification of the needy households or to the simple fact that it covers refugees who are generally the less prosperous. Thirdly, table 4.4 also shows that even among households with low income, a significant percentage still depends on them to cover their medical needs.

Table 4.4 Coverage of medical services (O89) according to source and household income level

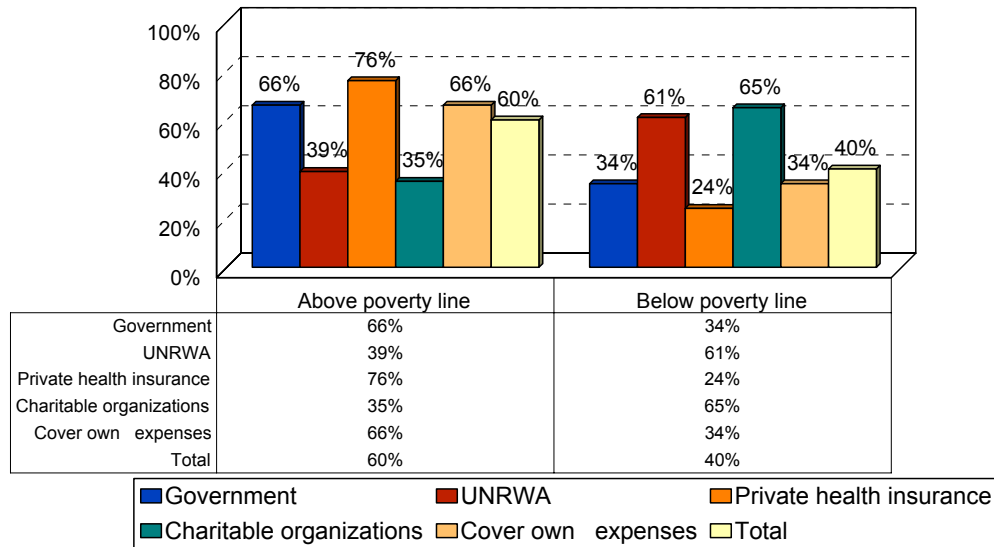
	O57N Household income in NIS						Total
	>5000	3000 - 5000	2000 - 3000	1600 - 2000	500 - 1600	< 500	
Government	33%	47%	41%	36%	32%	28%	37%
UNRWA	6%	8%	13%	15%	27%	40%	20%
Private insurance	17%	10%	10%	9%	6%	2%	8%
Charities	6%		1%	6%	7%	5%	4%
Cover own expenses	39%	35%	35%	34%	28%	24%	32%
Total	100%	100%	100%	100%	100%	100%	100%

#### 4.4.2. Health coverage and poverty

UNRWA's coverage of health services seems to be very important, particularly with respect to the needy families. Although 22% of the respondents said they get assistance from UNRWA in covering their health costs, those identifying themselves below the poverty line are the main beneficiaries. Although government coverage of the health needs of the needy is as significant as that of UNRWA, figure 4.5, below, shows that over 60% of UNRWA's health assistance seems to target the poor.

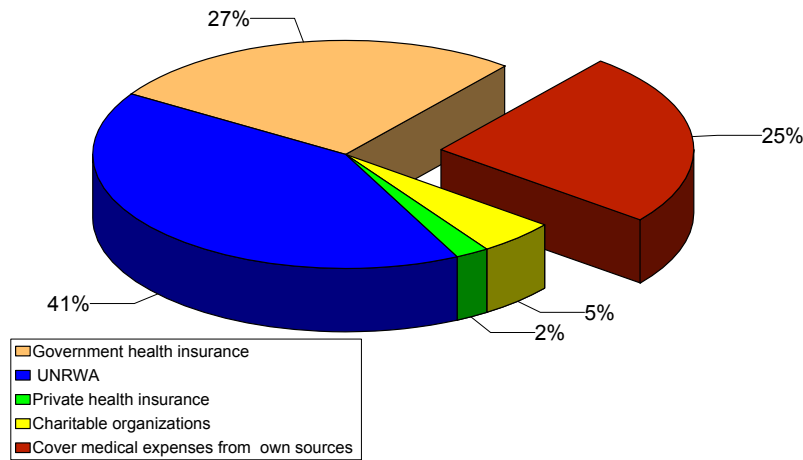
**87% of UNRWA's coverage extends to households with an income below 2000 NIS.**

Figure 4.5 Source of health coverage (O89) according to poverty level



When examining those cases whose income falls in the “hardship cases” category, 41% said that they rely on UNRWA and 27% on the government insurance. Figure 4.6, below, illustrates that a good percentage (25%) still relies on its own resources to cover its medical needs.

Figure 4.6 Source of health service expenses (O89) for hardship cases



*Excluding Jerusalem because 89% are covered by the Israeli government in Jerusalem*

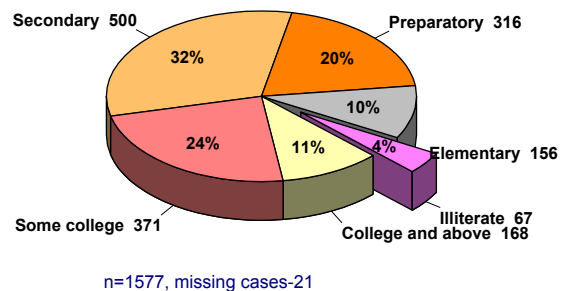
## 4.5. Education

This sector is one of the most sensitive and its role in the developmental efforts is widely acknowledged. In this section, an assessment of the education as an independent variable that affects the living conditions of the Palestinian people will be reviewed. Accordingly, the level of education will be crossed with the *place and area of residence* in order to: (a) outline the differences in the level of education between the main areas (city, village, refugee camp) and according to the place of residence (West Bank, WBRC, Jerusalem, the Gaza Strip and GSRC), and (b) examine the impact of education as an explanatory variable in the living conditions of the people in the respective areas and places. An assessment of the educational services and the concerns of parents will be addressed in further detail in part 5 of this report on women and children.

### 4.5.1. The overall situation

The illiteracy rate in Palestine is relatively low compared to other countries in the region. According to the PCBS, the illiteracy rate among women over the age of 15 is 20%, and 8% among men.<sup>37</sup> As indicated in figure 4.7, only 5% of the respondents said that they were illiterate, 10% said that they had only a preparatory level of education, and 32% reported that they finished secondary education. A large percentage of the respondents (33%) said that they attained some level of college education. This percentage seems quite high according to many standards.

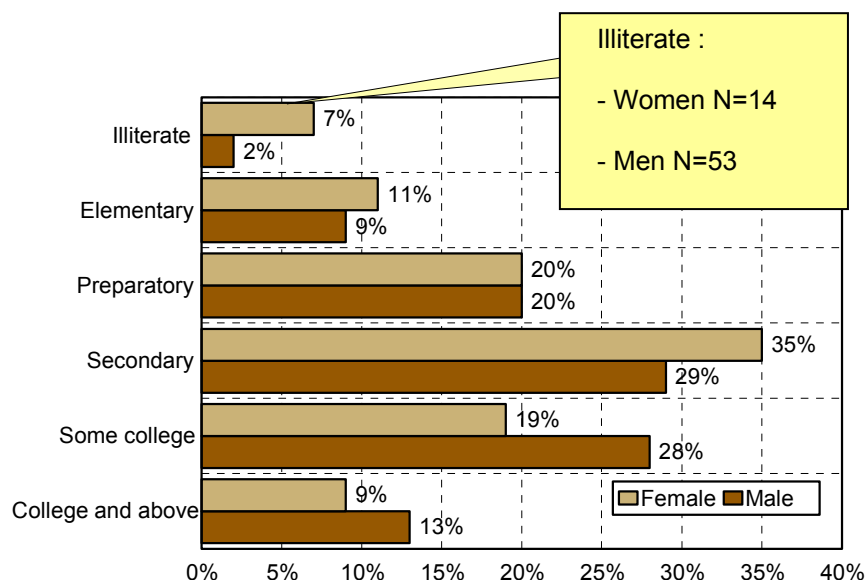
Figure 4.7 Educational attainment (O56)



The educational attainment of *women* is equally noteworthy. As indicated in figure 4.8, below, the Palestinian women in all parts of the OAPT attained a level of education that it is comparable to the male population. The percentage of women with college education is slightly lower than that of males. This can be explained by the fact that many women tend to get married soon after finishing high school.

<sup>37</sup> PCBS, 2001, *Gender Statistics*. See at: <http://www.pcbs.org/inside/selcts.htm>

Figure 4.8 Educational attainment (O56) according to gender



#### 4.5.2. Education by place of residence

In general, all parts of the OAPT seem to be relatively homogeneous with respect to educational attainment. As shown in tables 4.5 and 4.6, below, even the educational status of refugee camp residents is almost the same as that of the Palestinians living in other areas.

Table 4.5 Education (O56) according to place of residence

		PLACE Place of residence				
		West Bank	WB - Refugee Camp	Jerusalem	Gaza	Gaza - Refugee Camp
Illiterate	N	27	7	8	5	25
	%	5%	5%	8%	2%	6%
Elementary	N	66	19	21	12	36
	%	11%	13%	20%	4%	8%
Preparatory	N	111	27	25	63	89
	%	19%	19%	24%	22%	20%
Secondary	N	190	41	29	94	150
	%	32%	29%	28%	33%	33%
Some college	N	134	33	13	85	105
	%	22%	23%	12%	30%	23%
College and above	N	70	14	9	28	44
	%	12%	10%	9%	10%	10%
Total	N	598	141	105	287	449

There are, however, some differences worth mentioning. Camp refugees, as indicated in table 4.6, below, are slightly more educated than Palestinians living in villages. Whereas 23% of refugee camp respondents have earned college education, the percentage falls to 19% for villages.

The role of UNRWA could be highly significant in keeping the educational status of Palestinian camp residents comparable to that of the Palestinian population, because UNRWA's role in the education of Palestinian camp residents is highly crucial both with respect to primary education and with respect to mid-level college education.

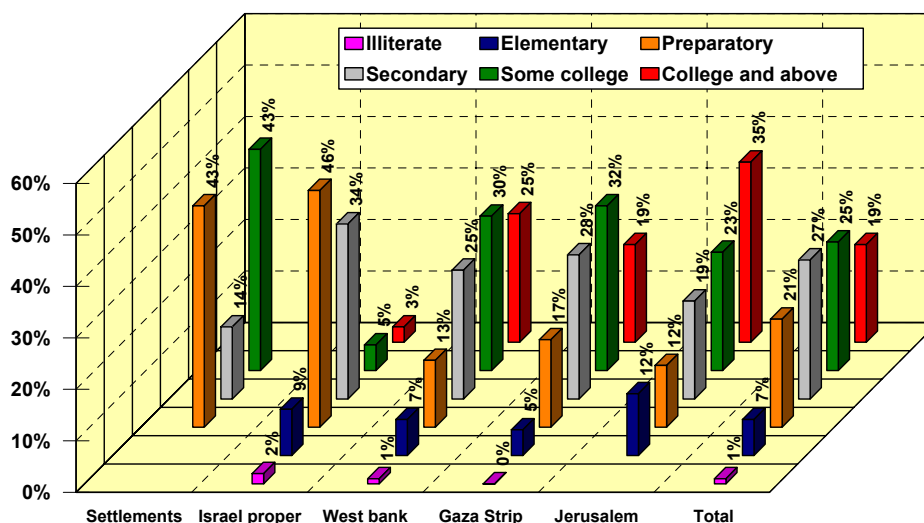
Table 4.6 Education (O56) according to area of residence

	O60 area			Total
	city	refugee camp	village	
Illiterate	3%	5%	5%	4%
Elementary	8%	3%	12%	10%
Preparatory	18%	21%	24%	20%
Secondary	33%	31%	31%	32%
Some college	26%	23%	19%	23%
College and above	12%	9%	9%	11%
Total	100%	100%	100%	100%

### 4.5.3. Education and Place of Work

But while education seems to be unrelated to place of residence or to refugee status, there is a strong correlation indicating the relationship between education and the *place of work* of the respondents. As indicated in figure 4.9, below, most of those educated are employed in the West Bank and the Gaza Strip and are not dependent on the Israeli job market, while the less educated tend to depend on the Israeli labour market. Without a doubt, the role of education corresponds significantly with the place of employment.

Figure 4.9 Education (O56) by place of work of those who are employed and unemployed



This understanding is of great importance because it shows that the closure has affected the less educated more than the educated. Since the tendency of the less educated is to seek employment in Israel, they were the sector that was the most hardly hit. By examining table 4.7, below, one can conclude that the majority of those who lost their jobs were those who are less educated and used to work in Israel.

Table 4.7 Distribution of those who lost their jobs (JOBFAFF) according to education (O56) and original place of work (O11)

	Settlements	Israel proper	West bank	Gaza Strip	Total
Illiterate		1%			1%
Elementary		11%	(3%)	(4%)	8.%
Preparatory	(50%)	49%	(17%)	(30%)	41%
Secondary	(25%)	34%	(52%)	(43%)	39%
Some college	(25%)	4%	(24%)	(9%)	9%
College and above		1%	(3%)	(13%)	3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%
N	4	102	29	23	158

#### 4.5.4. Education and income

As was to be expected, there is a statistical significance between education and *income*. As shown in table 4.8, below, respondents whose educational attainment is minimal reported a lower household income than those with higher education. For example, 69% of illiterates stated that their household income is below the poverty line compared to 31% of those above the poverty line. Similarly, of all college graduates, 87% described their households as being above the poverty line, compared to only 13% of respondents from those under the poverty line.

Table 4.8 Education (O56) according to poverty level

			Total
	Above poverty line (1600 NIS)	Below poverty line (1600 NIS)	
illiterate	<b>31%</b>	<b>69%</b>	<b>100%</b>
till elementary	<b>51%</b>	<b>49%</b>	<b>100%</b>
till preparatory	<b>47%</b>	<b>53%</b>	<b>100%</b>
till secondary	<b>55%</b>	<b>45%</b>	<b>100%</b>
some college	<b>74%</b>	<b>26%</b>	<b>100%</b>
college and above	<b>87%</b>	<b>13%</b>	<b>100%</b>
Total	<b>60%</b>	<b>40%</b>	<b>100%</b>

N=1517

In addition, Palestinians with a higher level of education have a better chance of finding a job when they lose their employment. The data demonstrate that of those who lost their jobs, the more educated were more likely to find a job than the less educated. As illustrated in table 4.9, below, the prospects for

respondents with higher degrees to change jobs were better than those of respondents with lower degrees. For example, when comparing the college-educated respondents whose jobs were affected by the Intifada with the respondents with preparatory education, one can notice that of the 8% of respondents with college education, 5% managed to change their jobs and only 3% remained jobless, while out of the 30% of the respondents with preparatory education, only 9% found a job and 21% remained jobless.

Table 4.9 Level of education (O56) and the prospects to adapt to changes in the employment status (JOBFAFF)

	JOBFAFF Job affected by Intifada			Total
	No	Changed	Lost	
illiterate	66.7%		33.3%	100.0%
till elementary	54.2%	12.5%	33.3%	100.0%
till preparatory	36.3%	19.2%	44.5%	100.0%
till secondary	48.7%	17.1%	34.2%	100.0%
some college	82.8%	9.2%	8.0%	100.0%
college and above	89.7%	6.6%	3.7%	100.0%
Total	63.1%	13.1%	23.8%	100.0%

As it was discussed earlier, as many as 70% of those who have lost their jobs since the Intifada started, reported an income that falls below the poverty line. Furthermore, 63% of those who lost their jobs used to work in Israel.

Looking at the current employment situation, one can argue that education is, indeed, an important factor to secure a stable job. Certainly, the large demand of the Israeli labour market for unskilled workers absorbed a large number of those workers who would otherwise have difficulties in finding employment in the West Bank and the Gaza Strip. The emphasis on education seems, therefore, an essential discourse to be addressed in the developmental effort in general, and in the employment generation sphere, in particular.

## PART 5. WOMEN AND CHILDREN

Part 5 of the study is specifically dedicated to issues related to women and children.

Regarding women, the main focus will be on employment and the contribution of this segment of society to the households.

Special attention on children was also thought to be of great importance as all too often children have been the "less noticeable" casualties of this Intifada, whether it be socially or psychologically or in their attempts to receive a proper education.

### 5.1. Impact of the Intifada on women

#### 5.1.1. In general

As explained in the methodology of this report, there was a conscious decision by the team not to examine the specific issues under study according to gender, as in the two previous reports it appeared that, in most cases, male and female respondents did not differ significantly in their opinions. Although, in general, this is also true on most occasions in this report, there are some significant differences in opinion according to gender that will be briefly outlined here.

For example, women seem to be more inclined than men to emigrate to safer places. As indicated in table 5.1, below, albeit that the majority of respondents (72%) do not think of emigrating, this is the case for only 63% of the female respondents compared to 81% of the male respondents.

Table 5.1 Considering emigration (O94) according to gender

	O61 gender		Total
	male	female	
Yes	4%	8%	6%
Yes but I can't	2%	5%	3%
Maybe later	14%	24%	19%
No	81%	63%	72%
Total	100%	100%	100%

Another issue with a clear difference in opinion according to gender is related to the assistance received by the respondents or their family<sup>38</sup>. As specified in table 5.2, below, a significantly higher number of female respondents (45%) than male respondents (40%) acknowledge that they or their family have received assistance.

<sup>38</sup> Assistance will be covered in more detail in part 6 of the study.

Table 5.2 Assistance from any party to the respondents or their family (O35) according to gender

	O61 gender		Total
	male	female	
yes	<b>40%</b>	<b>45%</b>	<b>43%</b>
no	<b>60%</b>	<b>55%</b>	<b>57%</b>
Total	<b>100%</b>	<b>100%</b>	<b>100%</b>

As for the level of satisfaction with food aid received from UNRWA<sup>39</sup>, female respondents are clearly less satisfied than their male counterparts. As portrayed in table 5.3, below, whereas 75% of the men interviewed were either very satisfied or satisfied with the food assistance received from UNRWA, only 58% of the interviewed women expressed such levels of satisfaction. As such, about 17% less women than men are satisfied with the food aid received from UNRWA.

Table 5.3 Satisfaction with food received from UNRWA (O36) according to gender

	O61 gender		Total
	male	female	
very satisfied	<b>4%</b>	<b>5%</b>	<b>5%</b>
satisfied	<b>71%</b>	<b>53%</b>	<b>62%</b>
dissatisfied	<b>17%</b>	<b>35%</b>	<b>26%</b>
very dissatisfied	<b>9%</b>	<b>7%</b>	<b>8%</b>
Total	<b>100%</b>	<b>100%</b>	<b>100%</b>

In short, from the above it became clear that in the cases where opinions of the respondents differed according to gender, in comparison with men, women are more inclined to emigrate, they are more aware of assistance received from any party to themselves or their family, and they are substantially less satisfied with the food assistance received from UNRWA.

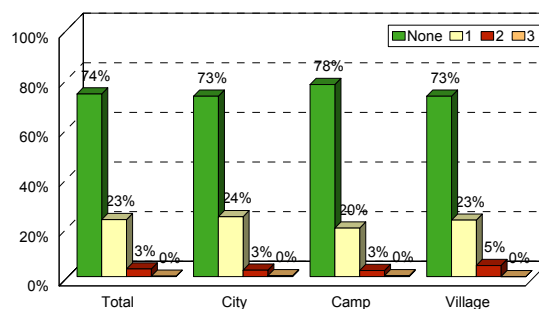
<sup>39</sup> Part 7 of the study is dedicated to UNRWA.

### 5.1.2. Women and employment

In general, in the large majority of Palestinian households no women are employed. Of the total sample of the survey conducted for this report, 74% of the respondents said that of the employed in the household none are women. In 23% of the surveyed households, one woman is employed.<sup>40</sup>

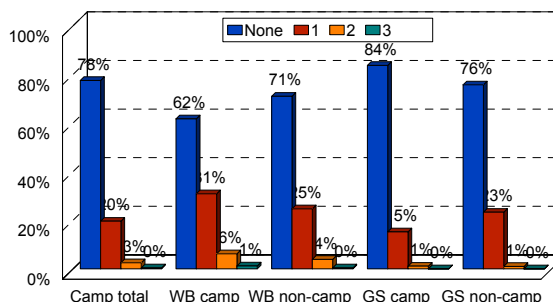
There are clear differences in women employment according to *area of residence*. Figure 5.1 shows that more camp residents have no women employed in the households and less camp residents have 1 or 2 women in their household employed compared to city residents and villagers. Villagers stated most frequently that they have 2 women in their household employed and this may be explained by the fact that in villages more women are employed in agriculture and are helping in cultivating the field.

Figure 5.1 Number of employed women per household (O18) according to area of residence



As will be illustrated in figure 5.2, the results in figure 5.1 that show that fewer women are employed in households in refugee camps than in households in cities and villages should not be taken at face value. Indeed, further cross-tabulation according to *place of residence* and whether or not the respondents live in camps

Figure 5.2 Number of employed women per household (O18) according to place of residence



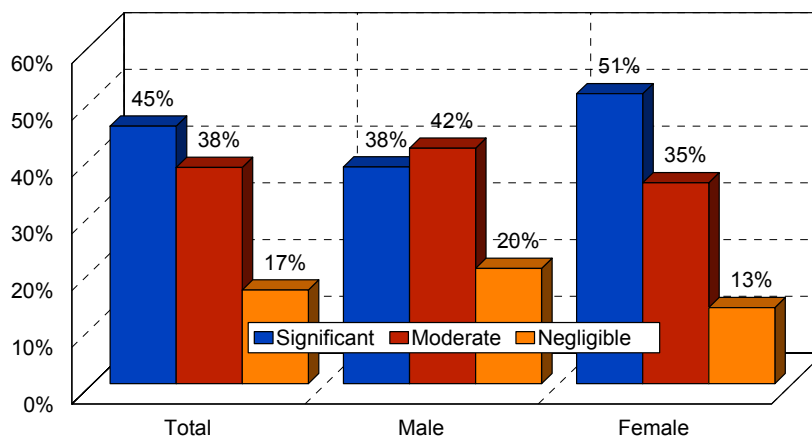
indicate that in West Bank camp households more women are employed than in non-camp West Bank households. Although in the Gaza Strip generally fewer women are employed, the number of employed women in Gaza camp households is extremely low. Therefore, it is important to keep in mind that the results according to residence in camps in figure 5.1, above, are heavily influenced by the low number of employed women in camps in the Gaza Strip. A possible explanation for the low number of employed women in camps (and even outside camps) in the Gaza Strip might be the lack of available jobs.

In households where women are employed, the contribution to the household expenditure by those women is generally well acknowledged. In the sample of the survey, 45% of the respondents said that the employed women in the

<sup>40</sup> Based on the labour force survey conducted in 1997, the PCBS estimates that 14% of the Palestinian labour force aged over 15 are women compared to 86% of men.

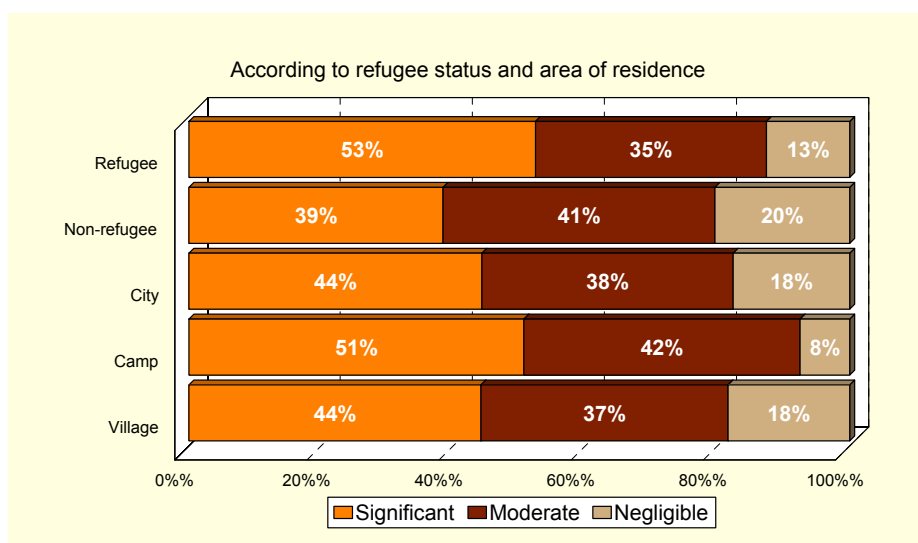
household contribute significantly to the household expenditure; 38% said that employed women contribute moderately, while 17% of the respondents stated that the contribution by employed women to the household is negligible. As illustrated in figure 5.3, below, not surprisingly, female interviewees better appreciated the extent to which employed women contribute to the household expenditure than their male counterparts.

Figure 5.3 Contribution by employed women to the household expenditure (O64) according to gender



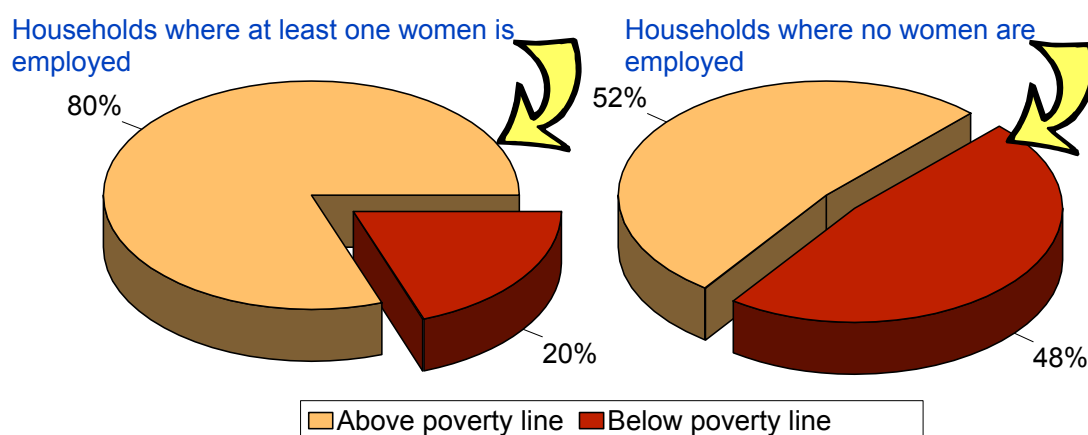
Refugees clearly acknowledge the contribution by employed women to the household expenditure more than non-refugees do. The same trend can be detected when analysing the results according to *area of residence*. As shown in figure 5.4, below, in comparison to respondents in cities and villages, a significantly higher percentage of camp respondents stated that the employed women in their household contributed significantly or moderately to the household expenditure. In addition, in comparison to respondents in cities and villages, a considerably lower number of camp respondents considered the contribution of employed women in their household negligible.

Figure 5.4 Contribution by employed women to the household expenditure (O64) according to refugee status and area of residence



Besides the opinions of the respondents on the extent of the contribution by employed women to the household expenditure, the compiled data for this report indicate clearly that employment of women makes a significant difference in Palestinian households. As indicated in figure 5.5, below, 80% of the households where at least one woman is employed have a family income that is above the poverty line. This percentage decreases to 52% in households where no women work. As will be remembered from Part 2 in this report, in general, 60% of Palestinian households have a family income above the poverty line.<sup>41</sup> At the end of 2000, the World Bank estimated that about 32% of Palestinians were living below the poverty line and it predicted that by the December 2001 the number of Palestinians living below the poverty line would rise to 44% if similar socio-economic conditions persisted in 2001. (WHO 2001: 5)

Figure 5.5 Poverty level according to whether or not women are employed (O18)



Although employment assistance is a topic of discussion in Part 6 of this report, it is worth noting here that there is a large difference among the respondents when analysed according to gender regarding their knowledge of the existence of employment generation programmes. As illustrated in table 5.4, below, 43% of the female respondents confirmed that they have heard about employment generation programmes compared to only 32% of their male counterparts who did so. As such and quite surprisingly, about 11% more women than men have knowledge about employment generation programmes.

Table 5.4 Knowledge about employment generation programmes (O21) according to gender

	O61 gender		Total
	male	female	
yes	32%	43%	37%
no	68%	57%	63%
Total	100%	100%	100%

<sup>41</sup> It is worth noting that this number differs from that given by the PCBS (2001), for whom 64.2% of the Palestinian households are living below the poverty line.

## 5.2. Impact of the Intifada on children

When looking at the impact of the Intifada, children are a very important and large part of Palestinian society that should not be overlooked. According to the fourth annual statistical report for 2001 by the PCBS, in mid-2001, 53% of the de facto population in the Palestinian territories are less than 18 years old. Of those, 27% are females and 26% are males. About 42% of the under 18 year olds are refugee children, of which 16% live in the West Bank and 27% reside in the Gaza Strip. In this chapter, the employment situation of children will be discussed. Moreover, the educational system will be assessed both in order to see respondents' evaluation of it and to find out what and if anything should be changed. Furthermore, it will be checked whether or not and in what manner parents changed their behaviour towards the children since the outbreak of the Intifada. Also important to find out is whether or not parents are able to deal with the psychological distress among their children as a result of the Intifada, and by which means they found support in addressing these psychological problems.

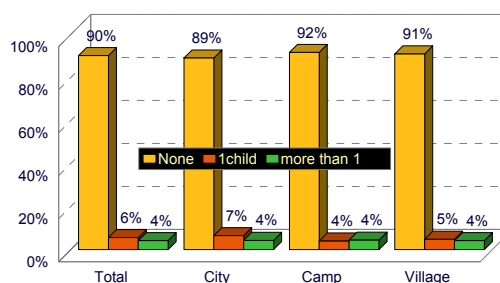
### 5.2.1. Children and employment

Given the increased hardship in the Palestinian territories, one would expect an increased number of Palestinian households to rely on their children to provide for additional income.

However, when in the survey conducted for this report, respondents were asked how many children under 18 years old work for more than four hours a day either at home or outside, the large majority (90%) responded that none of their children were working. In the total sample, only 6% of the respondents stated that they had one child under 18

years old working for more than four hours a day. In reference, for the year 2000, the PCBS estimated that 6% of children between 10-17 years old were working.<sup>42</sup> As illustrated in figure 5.6, slightly more city respondents have a child working than respondents from camps and villages.

Figure 5.6 Number of working children according to area of residence (O65)



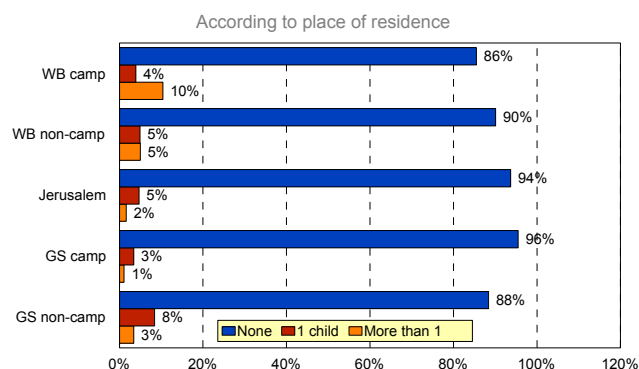
Concerning the number of children under 18 working, there is a clear discrepancy according to *place of residence* between West Bank camps and camps in the Gaza Strip. More specifically and as shown in figure 5.7, below, compared to the total respondents quite a high number of children in West Bank camps seem to be working, while the number of Gaza camp children working more than four hours daily seems to be very low. Given the harsher economic conditions in the Gaza Strip and the larger number of people living

<sup>42</sup> Percentage distribution of children (10-17 years) by labour force status (PCBS 2000).

under the poverty rate in that area, it seems possible to conclude that perhaps fewer Gazan children under 18 years old are working due to the lack of available jobs.

Perhaps an interesting note is that the decision of having children under the age of 18 work does not seem to be affected by the family income. Indeed, the results of the survey conducted for this report indicate that 59% of the households where at least one child under the age of 18 works have a living standard above the poverty line, while this is the case for 60% of the households

Figure 5.7 Number of working children (O65) according to place of residence

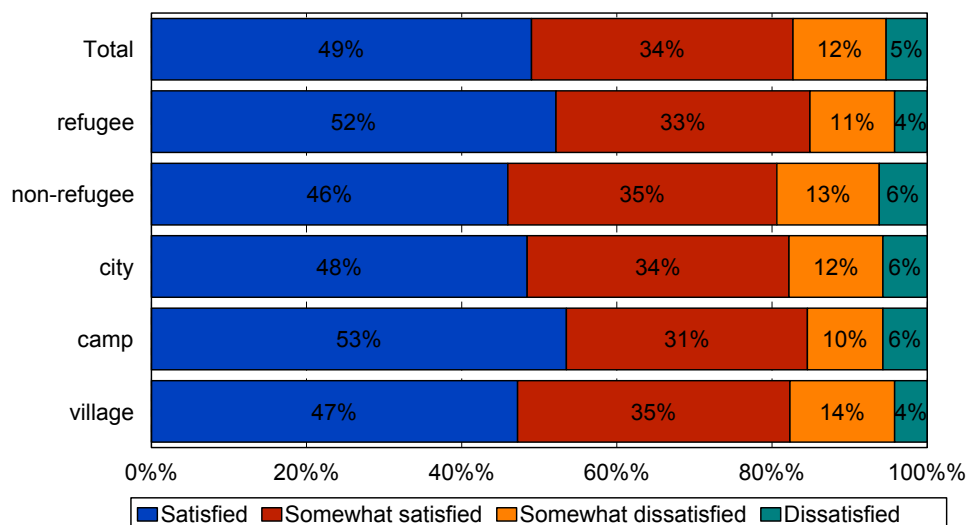


where no children work. These findings seem to be in contradiction with those of the PCBS. According to the PCBS, in its fourth annual statistical report, the economic factor is among the decisive factors in child labour as financial difficulties make households involve their children in the labour market in order to be able to afford basic needs. (PCBS 2001)

### 5.2.2. Children and education

A special section on children and education is a must as roughly one third of Palestinians living in the West Bank, Gaza Strip and East Jerusalem are studying. Indeed, around 900,000 children are enrolled in schools and approximately 80,000 young Palestinians are enrolled in local higher education institutions. (Rihan 2001) When discussing the issue of children and education, it is important to first check the Palestinian public's level of satisfaction with the education services. In general, the scale of satisfaction with the education services is more positive than negative. However, there is a clearly better evaluation of the education services among refugees than among non-refugees. As shown in figure 5.8, below, this higher level of satisfaction with the education services is also true for camp residents in comparison with villagers and respondents living in cities.

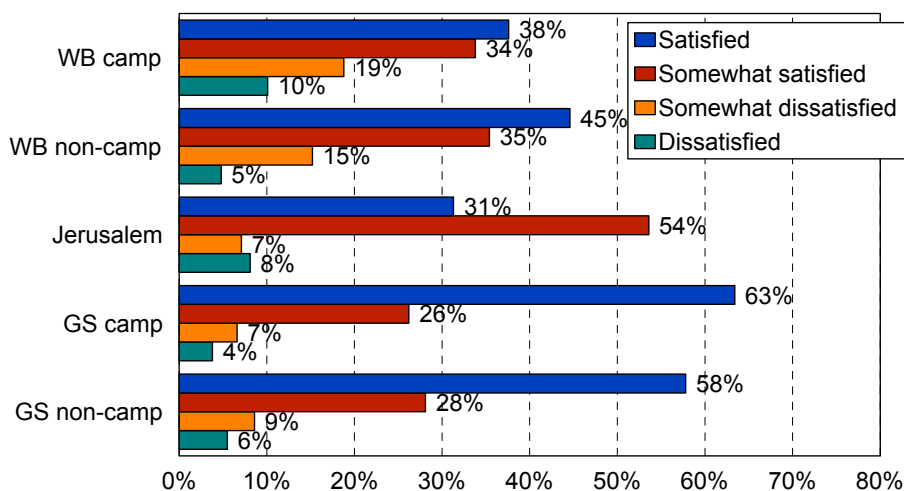
Figure 5.8 Level of satisfaction with education services (O84) according to refugee status and area of residence



Analysis of the level of satisfaction with the education services according to *place of residence* brings out two main and perhaps unexpected results that are illustrated in figure 5.9, below.

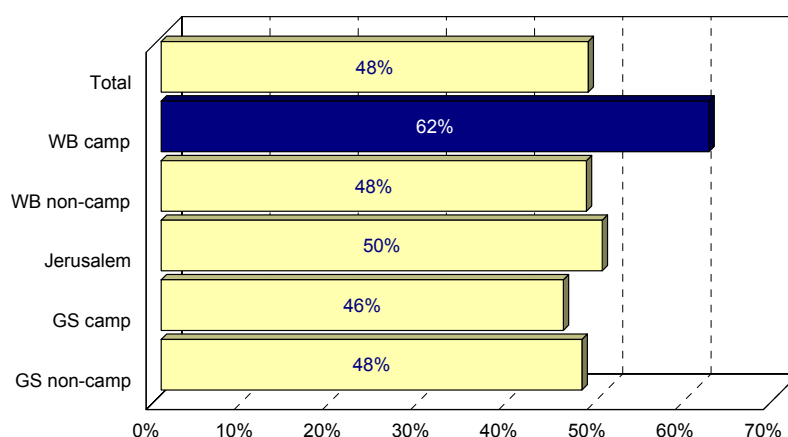
- ▶ The interviewed Jerusalemites are the least satisfied with the education services.
- ▶ Although it became clear in figure 5.8, above, that the interviewed camp residents were more satisfied with the education services than respondents in cities and villages, one can distinguish a major difference in opinion between West Bank camp respondents and Gaza camp respondents. Indeed, the West Bank camp residents are the least satisfied subgroup of Palestinian society concerning the education services, while the Gaza camp residents are by far the most satisfied subgroup in society on this issue.

Figure 5.9 Level of satisfaction with education services (O84) according to place of residence



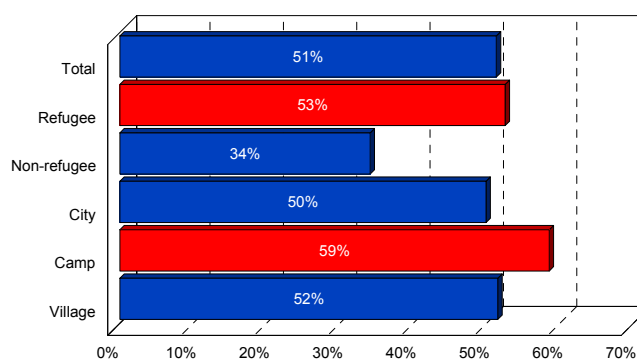
At this stage it is important to note that the dissatisfaction among West Bank camp respondents with education services does not extend to the education services delivered by UNRWA. When the interviewees were asked to rank UNRWA's services according to their importance and as illustrated in figure 5.10, below, West Bank camp residents more than any other subgroup stated that UNRWA's education services were the most important (see Part Seven of this report).

Figure 5.10 Importance of UNRWA education services (O82A) according to place of residence



Interviewees were also asked to rank UNRWA's services according to their effectiveness. Again, out of all services provided by UNRWA, UNRWA's education services were ranked as being the most effective (see Part Eight of this report). As illustrated in figure 5.11, respondents among refugees rated UNRWA's education services higher

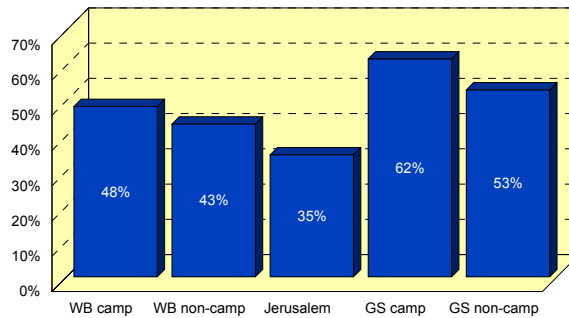
Figure 5.11 Effectiveness of UNRWA education services (O83A) according to refugee status and area of residence



in terms of effectiveness than their non-refugee counterparts. Similarly, interviewees in camps rated the effectiveness of UNRWA's education service higher than their colleagues in cities and villages.

When examining the effectiveness of UNRWA's education services according to *place of residence*, it is once more clear that UNRWA's education services are rated higher in terms of effectiveness in West Bank and Gaza refugee camps than outside the camps in those areas. It is also worth noting that respondents in the

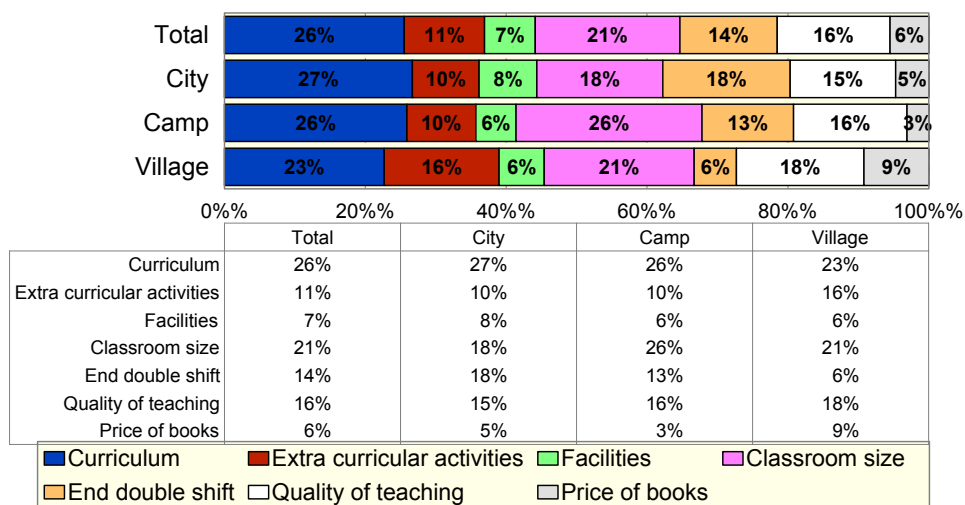
Figure 5.12 Effectiveness of UNRWA education services (O83A) according to place of residence



Gaza Strip in comparison with West Bank respondents evaluated UNRWA's education services far more positively. Moreover, Jerusalemite interviewees rated the effectiveness of UNRWA's education services lower than any other subgroup under examination in figure 5.12 above.

As became clear from the examination of the survey results on the respondents' level of satisfaction with the education services (see figure 5.8 & 5.9 above), Palestinian public opinion is generally satisfied with the education services, but not overwhelmingly so. As such, it is worth scrutinising what sort of changes the respondents as parents would like to see in the educational system. In general, in order of decreasing importance, interviewed parents wish to see the following changed from a predetermined list: the curriculum (26%); classroom size (21%); quality of teaching (16%); end double shifts (14%); extra curricular activities (11%); facilities (7%); price of books (6%). When verifying respondent parents on this issue according to *area of residence*, one mainly notices that the main change parents in camps wish to see is a decrease in the classroom size, whereas parents in cities give a higher priority to see an end to double shifts than parents from any other subgroup under examination. The results are presented in figure 5.13, below. The main wish for camp residents does not come as a surprise as the average number of students per teacher in the basic and secondary stages of UNRWA schools increased from 37.5 students per teacher in the scholastic year 1995/1996 to 39.5 students per teacher in the scholastic year 1999/2000. For the purpose of comparison, in the scholastic year 1999/2000, there were 28.7 students per teacher in governmental schools and 18 students per teacher in private schools. (PCBS 2001: 3)

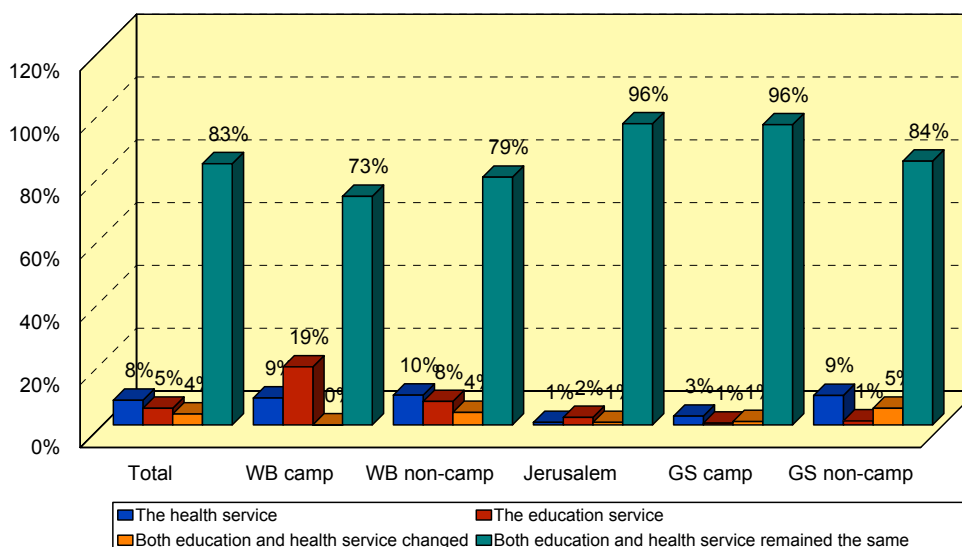
Figure 5.13 A parents' wish list for changes in the educational system (O85) according to area of residence



Another potential reason behind the merely lukewarm satisfaction with the educational system might be directly linked to the Intifada. As a result of the Intifada and the subsequent strenuous closures around and within the Palestinian territories by the Israeli IDF, schools often remained closed as teachers and pupils were unable to reach the premises. More concretely, according to the Palestine Monitor in its special Intifada anniversary section, 174 schools were shut down as a result of the Israeli siege, 90,000 students could not attend school, 95 schools have been shelled, and the Israelis entered 23 schools. (Palestine Monitor 2001) As such, the quality of the services of the education providers undoubtedly suffered.

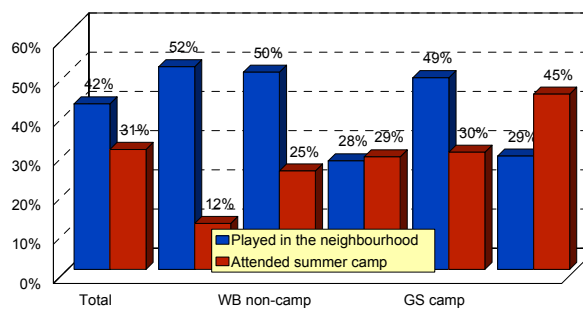
In any case, due to the difficulties reaching schools and health providers, interviewees were asked whether since the outbreak of the Intifada, they had to change their education and health service. In general, the results in figure 5.14, below, show that the large majority of the respondents remained with the same education and health service providers. The negative impact of the Israeli closure policy is clear when looking at this question according to *place of residence*. In the West Bank, whether living in camps or not, a significantly higher number of respondents had to change their health and education providers than their counterparts in the Gaza Strip. Especially, West Bank camp residents have suffered since the beginning of the Intifada as they were forced to change their health and education providers. In the West Bank more often than in the Gaza Strip, refugee camps have been cut off from the neighbouring major cities. In the Gaza Strip, refugee camps are more often an extension or even part of the main cities. In the Gaza Strip, it is therefore more difficult to cut off refugee camps from the cities and perhaps partly because cities and refugee camps are linked to such an extent, the availability of education and health services remained greater for camp residents in the Gaza Strip.

Figure 5.14 Change of education and health services since the outbreak of the Intifada (O90) according to place of residence



As this report partly covers the school holiday period, it was thought worthwhile to overview which activities Palestinian children were involved in during the last summer vacation. The last summer vacation was the first long holiday period since the outbreak of the Intifada. In general, in order of decreasing frequency, interviewed parents listed following activities that their children participated in: played in the neighbourhood (42%); attended summer camp (31%); they have not participated in anything (8%); attended clubs (7%); attended remedial classes (4%); other (4%); worked/found employment/ peddlers (3%); travelled abroad (1%). As such, it is clear that during the last summer vacation, most Palestinian children played in the neighbourhood or attended summer camp. According to the results, a relatively small number of Palestinian children worked or peddled, while hardly any of the children travelled abroad. As illustrated in figure 5.15, above, more children of non-camp respondents attended summer camp than did children of camp respondents. In return, the results indicate that in comparison with children of non-camp respondents, more children of camp respondents played in the neighbourhood during the summer vacation. This last point is especially valid in the Gaza Strip as in the West Bank the difference in the number of children playing in the neighbourhood between camps and non-camps is less pronounced. One can also notice that attendance of summer camp was higher in the Gaza Strip than it was in the West Bank.

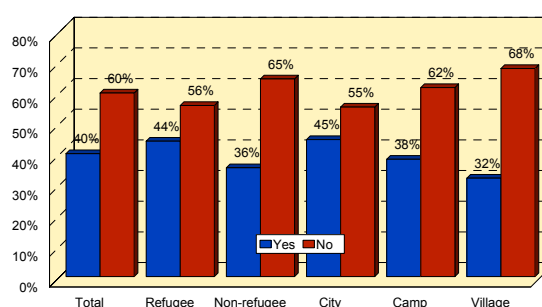
Figure 5.15 Children activities during the last summer vacation (O86) according to place of residence



### 5.2.3. Children and parental behaviour

Given the often-immense consequences and impact of the current Intifada on many aspects of Palestinians' daily life, it would not be unexpected that many parents also changed their behaviour towards their children. Out of the total sample of the survey, 40% of the respondent parents changed their behaviour towards their children since the start of the Intifada compared to 60% of the parents who did not introduce any behavioural change towards their children. As illustrated in figure 5.16, more refugee parents than non-refugee parents changed their behaviour and more surveyed parents in cities than parents surveyed in camps and villages changed their behaviour towards their children. It is also worth noting that whereas parental behaviour changed less in the West Bank than in the Gaza Strip, it changed least in Jerusalem.

Figure 5.16 Change in parental behaviour (O66) according to refugee status and area of residence



As illustrated in figure 5.16, more refugee parents than non-refugee parents changed their behaviour and more surveyed parents in cities than parents surveyed in camps and villages changed their behaviour towards their children. It is also worth noting that whereas parental behaviour changed less in the West Bank than in the Gaza Strip, it changed least in Jerusalem.

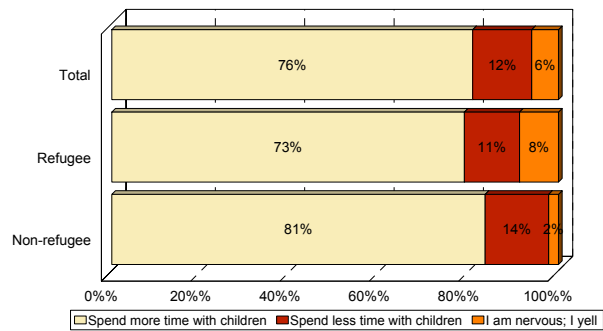
There is a statistical significant relationship between the *family income* of the respondent parents and the question of whether or not they changed their parental behaviour since the beginning of the Intifada. As shown in table 5.5, below, only 36% of the parents living above the poverty line changed their behaviour towards their children since the outbreak of the Intifada compared to 45% of the parents living below the poverty line who did so.

Table 5.5 Change in parental behaviour (O66) according to poverty.

		Above poverty line (1600 NIS)	Below poverty line (1600 NIS)	Total
yes	N	238	202	440
	%	<b>36%</b>	<b>45%</b>	<b>40%</b>
No	N	421	247	668
	%	<b>64%</b>	<b>55%</b>	<b>60%</b>
Total	N	659	449	1108
	%	<b>100%</b>	<b>100%</b>	<b>100%</b>

When the respondents who declared to have changed their parental behaviour were asked what their behavioural change consisted of, most respondents (76%) stated that they increased the time spent with their children. Out of the total sample, 12% of the respondents decreased the time spent with their children, while 6% of the respondents admitted that they were nervous and pressured and increasingly yell at their children.

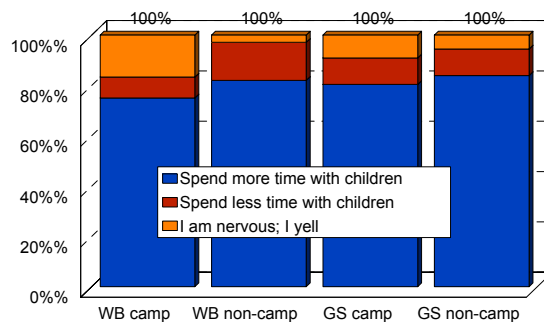
Figure 5.17 Changes in parental behaviour since the outbreak of the Intifada (O66) according to refugee status



As shown in figure 5.17, above, refugees more often than non-refugees stated that they are nervous and yell at their children. The same is true for camp respondents (10%) versus respondents in cities (5%) and villages (3%). Finally, non-refugee respondents stated more frequently than refugee respondents that they increased the time spent with children.

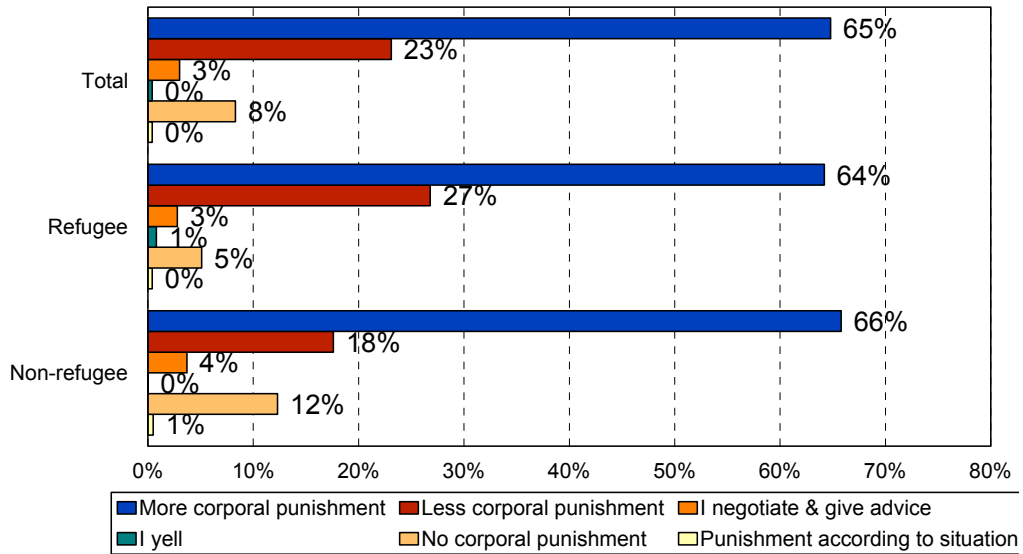
The results portrayed in figure 5.18 indicate that both in the West Bank and the Gaza Strip, camp respondents rely slightly more on yelling at their children than non-camp respondents. However, clearly more West Bank camp dwellers than their counterparts in the Gaza Strip feel nervous and yell at their children. It is also worth noting here that no differences appeared in the results about how parental behaviour has changed since the outbreak of the Intifada between respondents who have an income above the poverty line and those whose living standard is below the poverty line.

Figure 5.18 Changes in parental behaviour since the outbreak of the Intifada (O66) according to place of residence



The respondent parents who declared that they changed their parental behaviour were asked if they used corporal punishment. In general, the majority of respondents who changed their parental behaviour since the beginning of the Intifada rely less on corporal punishment. Although there is no statistically significant difference in the answers to this question according to *gender* and *area of residence*, it is clear and illustrated in figure 5.19, below, that non-refugee respondents in comparison with refugee respondents rely more frequently on corporal punishment since the start of the Intifada. In defence of the non-refugee respondents, however, it should be specified that more of them in comparison with refugee respondents stated that they do not use corporal punishment at all.

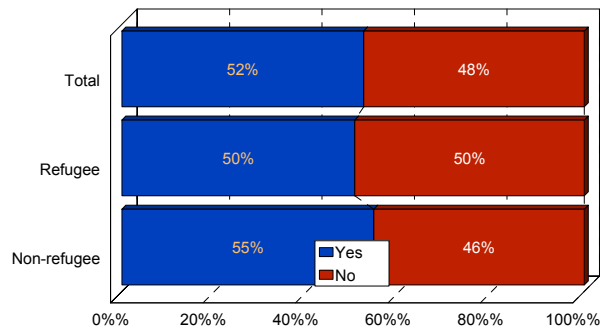
Figure 5.19 Reliance on corporal punishment by parents who changed their behaviour since the start of the Intifada (O68) according to refugee status



#### 5.2.4. Children and psychological support

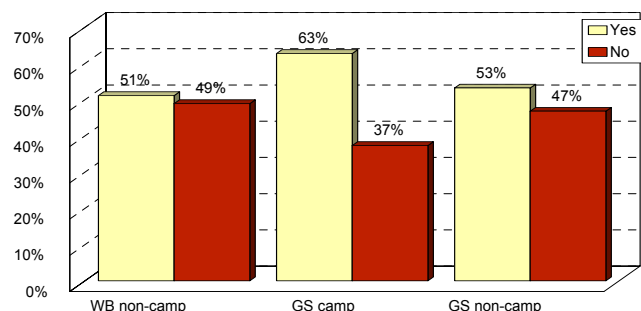
One of the most important aspects of damage control during turbulent times is to attempt to minimize the affects of a conflict situation on children. The less psychologically disturbed children are as a result of a conflict, the quicker they recover and the easier they will be able contribute in building a peaceful society as they grow up. The need for psychological support to children cannot be overestimated. Results of an opinion poll conducted by the Development Studies Program indicated that 84.9% of their respondents reported psychological disorders and neuropathy among their children since the outbreak of the Intifada. (PCBS 2001: 5) When respondents who changed their parental behaviour towards their children since the outbreak of the Intifada were asked if they were able to address the psychological distress among their children, a small but unconvincing majority stated that they were able to do so. The results in figure 5.20, above, illustrate that refugees are less able than non-refugees to address psychological distress among their children.

Figure 5.20 Ability to address psychological distress among children since the outbreak of the Intifada (O69) according to refugee status



When examining the ability of parents to deal with their children's psychological distress according to *area of residence*, there are clear indications that camp residents (59%) are better able than respondents in cities (52%) and respondents in villages (48%) to deal with children's psychological distress. However, further analysis according to *place of residence* indicates that there is a major discrepancy between the answers of GSRC respondents and non camp respondents in Gaza and the West Bank. As illustrated in figure 5.21, above, non camp respondents are less able than GSRC respondents to deal with psychological distress among their children<sup>43</sup>.

Figure 5.21 Ability to address psychological distress among children since the outbreak of the Intifada (O69) according to place of residence



There is also a statistically significant relationship between the ability of the respondent parents to address their children's psychological distress since the outbreak of the Intifada and the *family income* of these respondents. As the results in table 5.6, below, show, in comparison with the respondent parents whose family income is above the poverty line, a significantly smaller number of respondent parents whose family income is below the poverty line stated that they are able to handle the psychological distress among their children.

Table 5.6 Ability to address psychological distress of children (O69) according to family income.

		Family Income		Total
		Above poverty line (1600 NIS)	Below poverty line (1600 NIS)	
yes	N	141	96	237
	%	<b>58%</b>	<b>48%</b>	<b>53%</b>
no	N	104	103	207
	%	<b>42%</b>	<b>52%</b>	<b>47%</b>
Total	N	245	199	444
	%	<b>100%</b>	<b>100%</b>	<b>100%</b>

Those respondents, who were able to address psychological distress among their children, were asked what type of help they received in addressing this kind of distress. Table 5.7, below, provides an overview of the type of help most often referred to by respondent parents. In general, TV spots and media programs (19%) were thought to be the most helpful in the attempts to deal with children's psychological distress. Although at first sight, this type of help

<sup>43</sup> In WBRC and Jerusalem there were less than 25 respondents who answered the question.

seems much more used by non-refugees (26%) than refugees (12%), one can see that refugees (16%) rely more often than non-refugees (6%) on the combination of TV spots and media programs with brochures and other information material. This combination of help tools is also the second most utilised type of help (11%) for the respondents under examination. The results in table 3, below, also indicate that social workers are thought to be much more useful in dealing with children's psychological distress among refugees (9%) than among non-refugees (1%). Schoolteachers by themselves are not so frequently relied upon (5%) and are even not at all seen as a type of help in children's psychological distress among camp respondents. However, the combination of schoolteachers' advice with media programs and brochures is more frequently relied upon. Religious leaders are clearly seen as being more helpful by respondents in cities (6%) and villages (6%) than by camp respondents (2%).

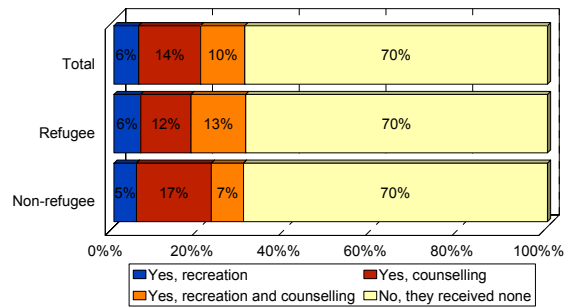
Also important to note is that refugees (7%) and camp respondents (11%) rely more frequently on their family and relatives for assistance in addressing their children's distress than do non-refugees (2%) and respondents in cities (5%) and villages (0%). This seems to support the findings of a report conducted by the Refugee Studies Centre of the University of Oxford earlier this year. (Refugee Studies Centre 2001: 23) In this report, the authors stipulated that refugees, and refugee children, in particular, seem to rely heavily on family support and solidarity as a coping strategy. Family support is seen as a means to deal with the effects of poverty, unemployment and political instability. Finally, hardly any of the respondents (1%) seem to have received much help from health workers in their aim to deal with the psychological distress of their children.

Table 5.7 Type of help received to address psychological distress (O77) according to refugee status and area of residence

	Refugee status			Residence		
	Total N=239	Refugee N=130	No N=109	City N=148	Camp N=45	Village N=48
Brochures and other info material	4%	5%	3%	5%	2%	2%
TV spots and media programs	19%	12%	26%	12%	29%	29%
Social worker	5%	9%	1%	5%	7%	6%
Community organizations	3%	4%	3%	3%	2%	2%
School teachers	5%	5%	6%	5%	0%	8%
Health workers	1%	1%	0%	0%	2%	0%
Religious leaders	5%	5%	6%	6%	2%	6%
Social workers & health workers	1%	0%	3%	2%	0%	0%
I didn't get any help, I depend on myself	3%	2%	3%	3%	2%	2%
Family and relatives	5%	7%	2%	5%	11%	0%
TV spots and media programs; religious leaders	5%	5%	6%	5%	4%	6%
Brochures and other info material; TV spots and media programs; school teachers	4%	1%	7%	2%	2%	10%
TV spots and media programs; school teachers	9%	11%	6%	11%	7%	2%
Brochures and other info material; TV spots and media programs	11%	16%	6%	12%	13%	10%
Other	21%	20%	22%	25%	16%	15%

In addition to the above, all respondent parents were asked if they received any psychological support. In general, a rather large majority of the interviewees (70%) said that their children did not receive any psychological support. When support was received, it was most frequently under the form of counselling (14%), followed by a combination of counselling and recreation (10%) and finally recreation by itself (6%). When examining the results according to gender, area of residence and place of residence, no significant differences in opinion were found. As shown in figure 5.22, above, the only significant difference was detected according to *refugee status*, whereby children of non-refugees seemed to have received more psychological support through counselling than children of refugees. On the other hand, in comparison with children of non-refugees, children of refugees received more support through a combination of counselling and recreation.

Figure 5.22 Psychological support for children (O77) according to refugee status



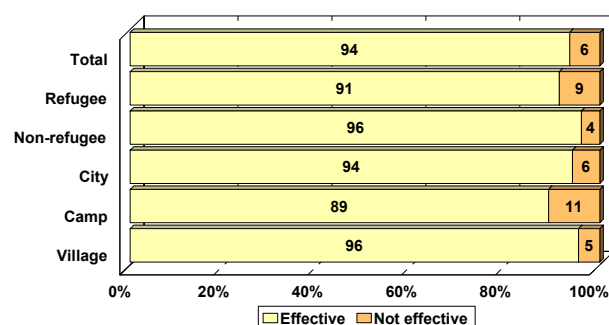
Those respondents who stated that they did receive psychological support for their children were then asked who provided this psychological support. As illustrated in table 5.8, below, school (17%) is considered to be the largest provider of psychological support for children in need of such assistance. School is also often used as a provider of psychological support in combination with other providers, such as media programs (4%), community centres (2%), health centres (2%), or social workers (10%). From the results it is also clear that school is considered to be less of a provider of psychological support for children in refugee camps than for children in villages and cities. To a lesser extent, this is also true for refugees in comparison with non-refugees. It also seems that refugee respondents rely more on themselves and their families (7%) to provide psychological support to their children than non-refugees respondents do (3%). Women centres (1%) and private doctors (1%) are the least used by the respondents to provide their children with psychological support. Finally, it is also worth noting that respondents in villages cited social workers (13%) and Islamic centres (10%) much more than their colleagues in cities and camps did.

Table 5.8 Providers of psychological support to children (O72) according to refugee status and area of residence.

	Refugee status			Residence		
	Total	Refugee	Non-refugee	City	Camp	Village
	N=340	N=178	N=159	N=212	N=56	N=69
School	17%	16%	18%	17%	13%	20%
Social worker	10%	11%	8%	9%	9%	13%
Health centre	2%	2%	3%	3%	0%	1%
Private doctor	1%	1%	1%	1%	2%	0%
Youth centre	3%	2%	4%	3%	5%	1%
Community centre	2%	2%	2%	2%	4%	0%
Community outreach teams	3%	1%	4%	3%	2%	1%
Women centre	1%	1%	0%	1%	0%	0%
Islamic centre	3%	2%	3%	1%	0%	10%
Media programs	5%	5%	5%	5%	7%	4%
Islamic centre and media programs	4%	4%	4%	5%	4%	4%
School and media programs	11%	10%	13%	11%	5%	15%
Me, my family, and my relatives	5%	7%	3%	6%	5%	1%
School and community centre	2%	2%	1%	1%	5%	0%
School and health centre	3%	4%	1%	2%	4%	1%
School and social worker	6%	5%	8%	8%	0%	6%
Others	24%	26%	23%	23%	36%	20%

When asked to evaluate the provided psychological support in terms of its effectiveness, the overwhelming majority of the respondents (94%) stated that this kind of assistance had been effective. A look at the results in figure 5.23, however, shows that refugee and camp respondents were more critical in their evaluation of the provided assistance than non-refugee respondents and respondents in cities and villages. Still, overall, the evaluation by all subgroups under examination was very positive.

Figure 5.23 Evaluation of provided psychological support to children (O73) according to refugee status and area of residence



When evaluating the results regarding the effectiveness of psychological assistance to children according to *family income* and as illustrated in table 5.9, below, it became clear that respondents with a family income below the poverty line were more critical of such assistance than respondents with a living standard above the poverty line were.

Table 5.9 Evaluation of provided psychological assistance to children (O73) according to family income

				Total
		Above poverty line (1600 NIS)	Below poverty line (1600 NIS)	
effective	N	201	95	296
	%	<b>95%</b>	<b>90%</b>	<b>93%</b>
not effective	N	10	11	21
	%	<b>5%</b>	<b>10%</b>	<b>7%</b>
Total	N	211	106	317
	%	<b>100%</b>	<b>100%</b>	<b>100%</b>

## PART 6. ASSISTANCE DELIVERED IN GENERAL

In the preceding parts of this report, the severe impact of the crisis on Palestinian society was described in many of its aspects. In this part, the questioning relates to the strategies of the local and international organisations in response to the present crisis. In parts 3 and 4, it was shown that food, health and education assistance were regularly delivered to the needy. Here, the focus will be set on assistance delivered in general.

The analysis will review the distribution of assistance (to whom it is aimed), its type and value, as well as its source (donor). The last section will concern specifically employment assistance.

### 6.1. Distribution of Assistance

To highlight the distribution of assistance in the Palestinian population, the sample's respondents had to state whether or not they received assistance. The analysis shows that the proportion of assisted Palestinians varies a lot according to place and area of residence, refugee status and poverty of the respondents. These differences point to the varying strategies of the main local and international actors of Palestinian assistance.

In November, help was delivered to 43% of the surveyed Palestinians. Figure 6.1, below, illustrates the evolution of this percentage throughout the year 2001 for the general population and according to place of residence:

- ▶ Assistance was delivered to four Palestinians out of ten in February; it raised to half of the population in June and decreased to the February level in November.
- ▶ GSRC are the main recipients of assistance.
- ▶ Since June, the proportion of Palestinians who received assistance is similar in Gaza outside camps and in the WBRC.
- ▶ The percentage of assisted Palestinians is double in WBRC and in Gaza outside camps compared to the West Bank outside camps. In GSRC, the figure almost triples.
- ▶ In November, assistance reaches only 5% of the Palestinians living in Jerusalem. Furthermore, the assistance in Jerusalem decreased considerably since January.
- ▶ The decrease of the proportion of the people helped between June and November seems limited to GSRC (-14%) and to the West Bank outside camps (-8%).

Figure 6.1 Assistance received (O35) according to place of residence, Feb.-Nov. 2001

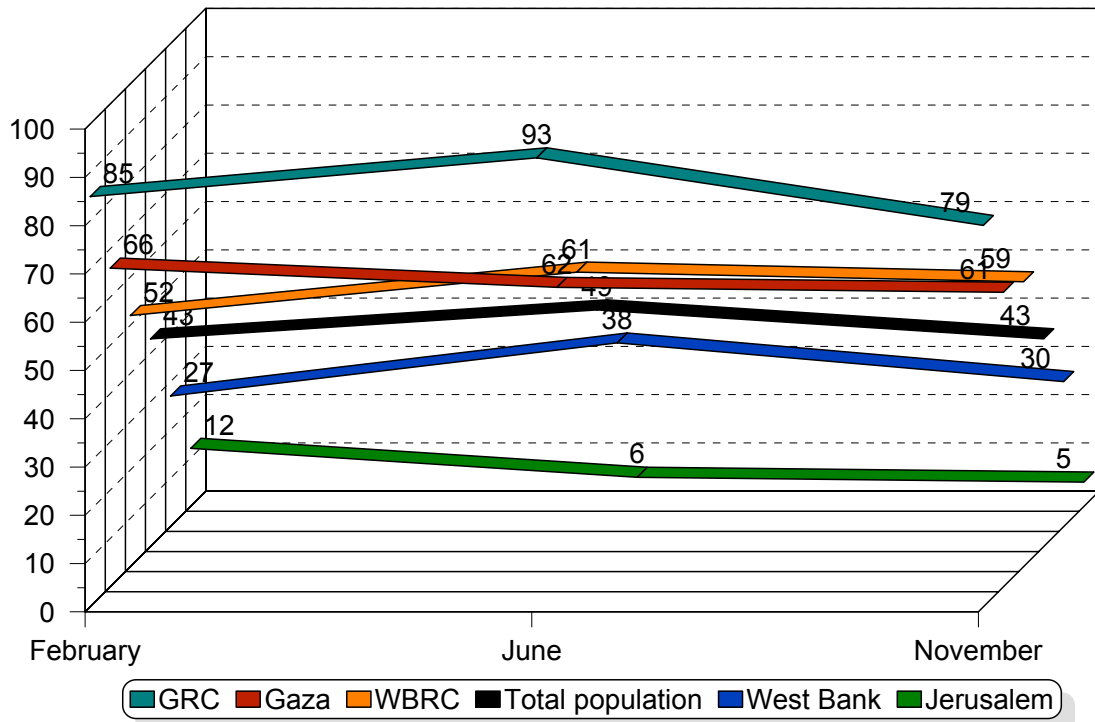
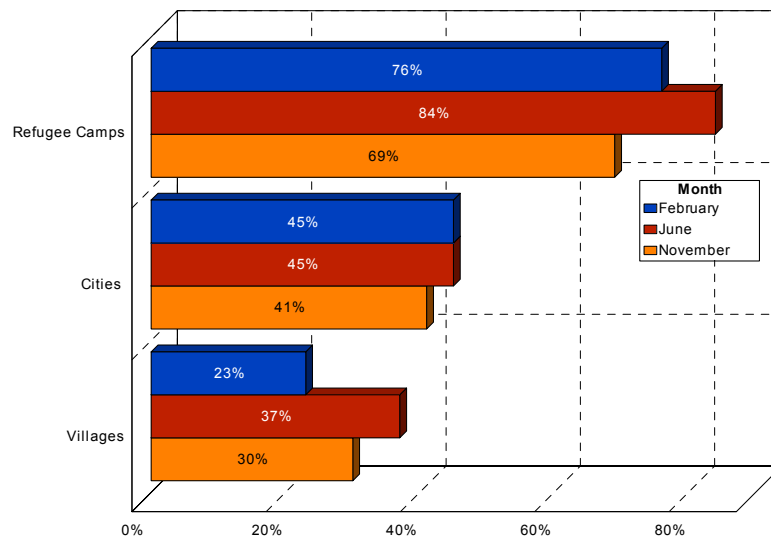


Figure 6.2, below, shows that 69% of camp residents received help compared to 41% of the city dwellers and 30% of the villagers who did so. This focus of assistance on refugees and refugee camps is confirmed by an analysis according to refugee status that shows that 64% of the refugees received help compared to 36% of the remainder of the population.

Figure 6.2: Assistance received (O35) according to area of residence, Feb.-Nov. 2001



If the assistance efforts according to area of residence of June and November are compared, a decrease can be observed in cities and villages

but this decrease is particularly high in refugee camps where it reached 17%. In fact, as it was illustrated in figure 6.1, above, the decrease of assistance delivered in refugee camps is mainly due to Gaza camps.

Of course, assistance is also clearly focused on Palestinians whose household income is below the poverty line, especially on hardship cases. Thus, according to table 6.1, more than two thirds of all hardship cases received help and slightly more than half of the respondents below the poverty line did so.

Table 6.1 Assistance received (O35) according to level of poverty

MONTH Month of interview: November poll

	POVLIN Povert of household			Total
	Above poverty line (NIS 1600)	Beneath poverty line (NIS 1600)	Hardship cases (less than NIS 500)	
%	<b>31%</b>	<b>54%</b>	<b>70%</b>	<b>42%</b>
N	875	425	180	1480

In table 6.2, below, the analysis is pushed further by considering both the level of poverty and the place of residence of the respondents:

- ▶ It appears that almost 80% of the hardship cases are assisted in GSRC, almost 75% are in Gaza outside camps and a little more than 60% are in the West Bank. This points to a problem in the West Bank.
- ▶ Considering the Palestinians with a household income below the poverty line, the situation seems better inside than outside camps. This seems to be especially the case in the West Bank.
- ▶ In the GSRC there is virtually no difference between the poorest and the richest of our respondents if we consider the provided assistance. In Gaza outside camps these differences are higher but still much lower than those that appear in the West Bank. In the West Bank outside camps, for example, hardship cases are almost three times more assisted (62%) than the respondents whose household income lies above the poverty line (22%)

Table 6.2 Assistance received (O35) according to level of poverty and place of residence<sup>44</sup>

PLACE Place of residence		POVLINe Poverty of household			Total
		Above poverty line (NIS 1600)	Beneath poverty line (NIS 1600)	Hardship cases (less than NIS 500)	
West Bank	N	374	151	53	578
	%	<b>22%</b>	<b>37%</b>	<b>62%</b>	<b>29%</b>
WB - Refugee Camp	N	64	54	11	129
	%	<b>38%</b>	<b>83%</b>	<i>64%</i>	<b>59%</b>
Gaza	N	137	84	48	269
	%	<b>53%</b>	<b>65%</b>	<b>73%</b>	<b>61%</b>
Gaza - Refugee Camp	N	142	170	90	402
	%	<b>77%</b>	<b>78%</b>	<b>79%</b>	<b>78%</b>

## 6.2. Type and Value of Assistance

Interviewees were asked about the type, value, and source of the received assistance and their level of satisfaction<sup>45</sup> with it. In the questionnaire, each respondent could mention a maximum of two different types of help (see the questionnaire in the annex). Of the 650 respondents to these questions, 318 reported only one type of assistance and 332 reported two different types of assistance.

Among the 982 different responses, 69% concern food and 22% relate to financial aid.<sup>46</sup> Accordingly, only responses concerning food and financial assistance will be analysed in this section. Furthermore, it seems more interesting to consider the total percentage of the sample that received such types of assistance rather than looking at the distribution of the types among all the different responses of those who received assistance.

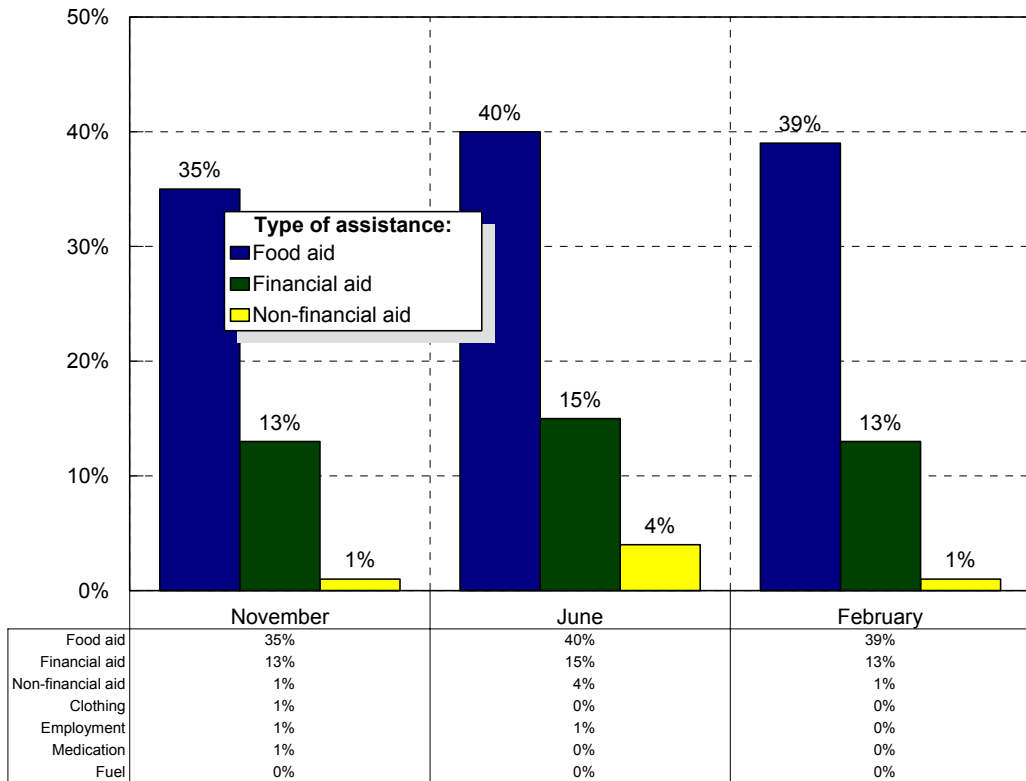
Figure 6.3, below, shows that 35% of the total sample received *food* assistance and 13% received *financial assistance*. Considering the evolution in 2001, food assistance declined slightly since February and June, while financial aid remained more or less constant during that period.

<sup>44</sup> Jerusalem respondents were too few to be included in this analysis. Also, we have only 11 hardship cases among the WBRC residents. The reader should not over interpret the figure of this group, this is why we put their percentage of assistance in a small italic font.

<sup>45</sup> Satisfaction with the provided assistance will be analysed in part 8.

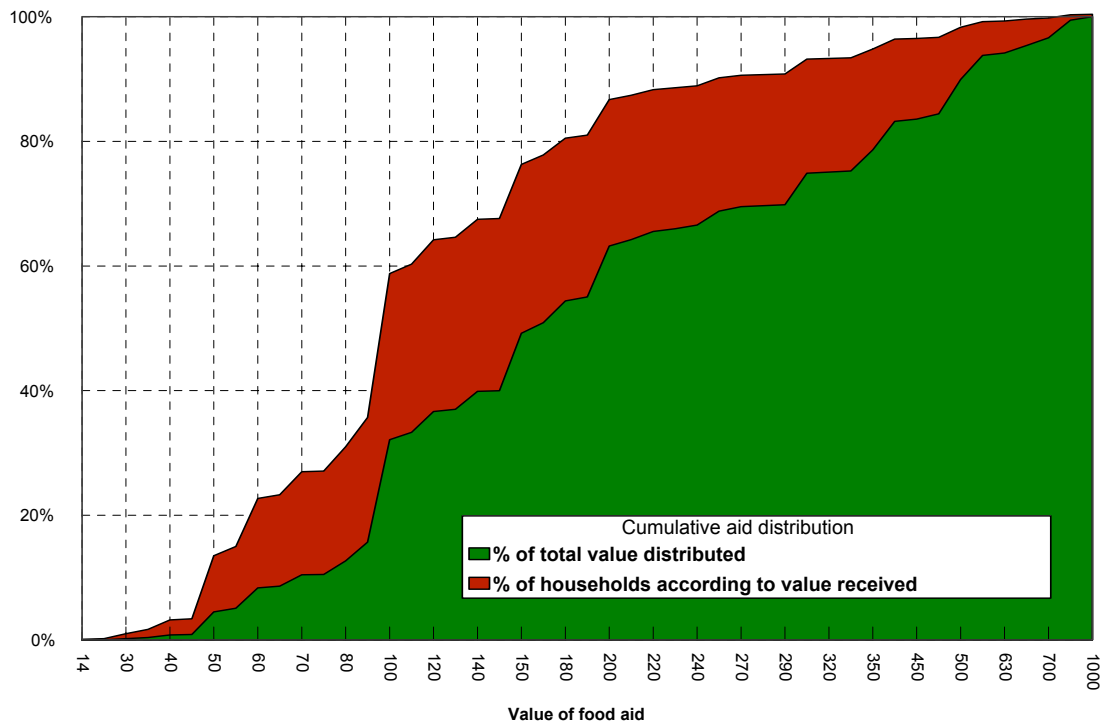
<sup>46</sup> The remaining responses account for less than 10% of the total responses.

Figure 6.3 Type of assistance received (O36), Feb.-Nov. 2001



The average value of the food aid delivered is NIS 140. About 60% of the respondents that received food help did receive a value of NIS 100 or less which corresponds to 32% of the total value distributed. The 10 % of the people which receive more than 300 NIS gets more or less one third of the total value of food aid distributed (see figure 6.4 below)

Figure 6.4 Cumulative food (value) aid distribution (O36)



Half of the respondents assisted received NIS 500 or less worth money. The average financial aid given is NIS 585.

In November, approximately three quarters of all GSRC residents received food help, while half of the Gazans residing outside camps and 45% of those living in West Bank camps did so. As indicated in table 6.3, below, in Jerusalem and in the West Bank outside camps, these proportions are much lower and are respectively 2% and 23%.

Since June there was a decrease in food assistance everywhere, except in WBRC where the percentage remained constant.

Still considering table 6.3, it appears that financial assistance is delivered almost exclusively in WBRC and throughout the Gaza Strip. Since June, this type of aid decreased considerable in GSRC, but it increased in Gaza outside camp locations and in WBRC.

Table 6.3 Type of assistance (O36) according to place of residence, Feb. - Nov. 2001

		MONTH Month of interview					
		February poll		June poll		November poll	
		Food	Other	Food	Other	Food	Other
			Financial		Financial		Financial
			Aid		Aid		Aid
Place of residence	West Bank	23%	6%	29%	10%	23%	9%
	WB - Refugee Camp	44%	14%	44%	15%	45%	22%
	Jerusalem	8%	5%	4%	3%	2%	2%
	Gaza	59%	24%	53%	16%	48%	20%
	Gaza - Refugee Camp	83%	28%	84%	39%	76%	21%

Interestingly, an analysis of the value of food aid distributed in each place of residence shows that Westbankers are better off than Gazans: The average reported value of food assistance is NIS 195 in WBRC and NIS 173 in the West Bank outside camps, while it reaches only NIS 133 in GSRC and NIS 107 in Gaza outside camps. These results hint to different strategies of the donors in the Gaza Strip and in the West Bank.

As it can be seen in table 6.4, below, while food assistance is delivered to 62% of the refugee camp residents, it reaches only one third of those living in cities and one fifth of villagers. The decrease of food assistance since June that was observed above was smaller in cities (-4%) than in refugee camps (-10%) and in villages (-8%).

Financial help benefits one fifth of camp residents compared to 12% of the city dwellers and 10% of the villagers. Since June, financial assistance decreased clearly in refugee camps (-12%), but remained constant everywhere else.

Table 6.4 Type of assistance (O36) according to area of residence, Feb. - Nov. 2001

Month of interview	% who did receive ...	Area of residence		
		city	refugee camp	village
February	... food assistance	40%	72%	19%
	... financial assistance	14%	23%	6%
June	... food assistance	37%	72%	29%
	... financial assistance	12%	32%	9%
November	... food assistance	33%	62%	21%
	... financial assistance	12%	20%	10%

Food aid is definitely targeted on the refugees: 56% of them benefited from food assistance compared to only 15% of the non-refugees. Financial help is almost three times higher among refugees (18%) than among the non-refugee population (7%).

Finally, an analysis of the type of assistance according to the level of poverty of Palestinian households points to a clear differentiation in the distribution of food and financial aid along the poverty line. As illustrated in figure 6.4, below, six out of ten household among the hardship cases received food and three out of ten received financial aid. Among households with an income level above the poverty line, only two out of ten and less than one out of ten benefited from food and financial aid respectively.

Figure 6.5: Type of assistance (O36) according to level of poverty

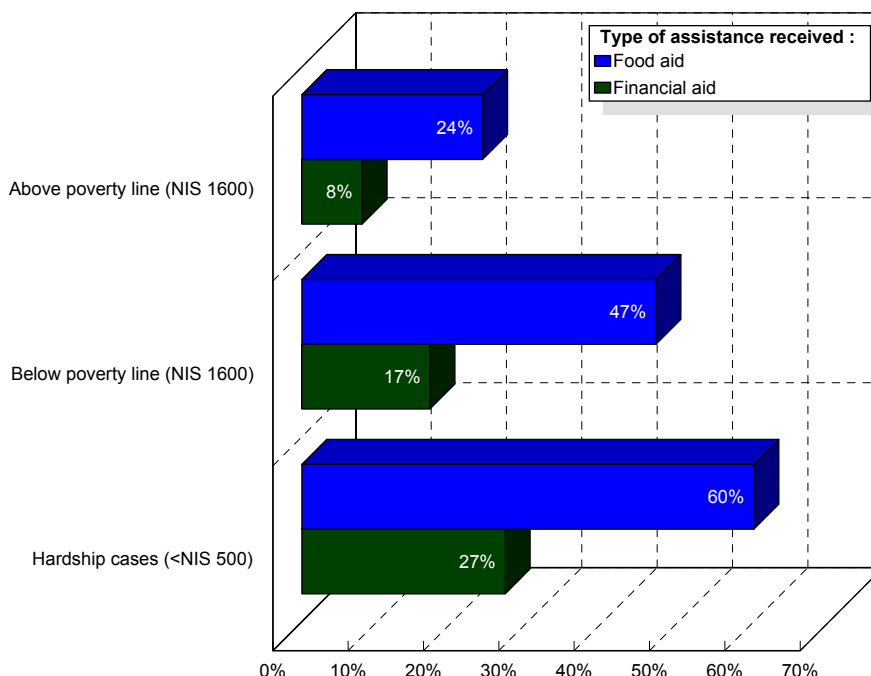
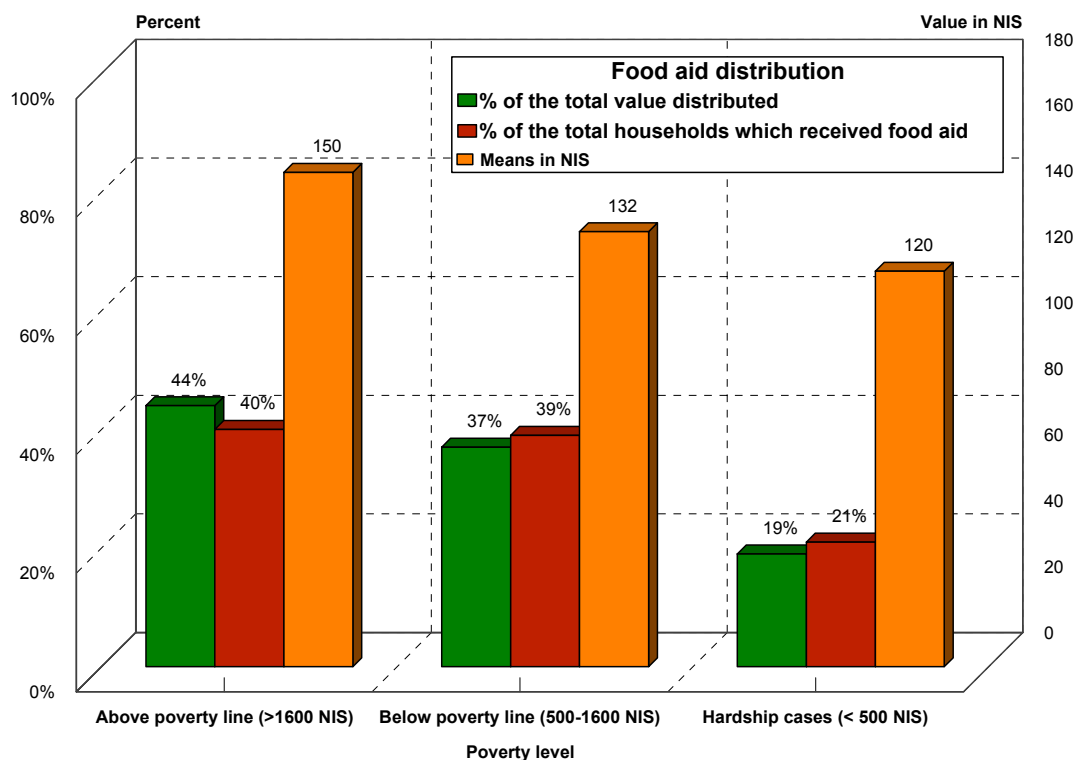


Figure 6.6 shows that in terms of value of the food received, people living above the poverty line indicated an average NIS 150. The assistance delivered to this group amounts to 44% of the total value of the food distributed. Among ten people who received food assistance, four live above the poverty line.

While people below the poverty line or reported as hardship cases reach an average of NIS132, respectively NIS120. The disparity among the averages explains the slightly differences of 2%-4% between the percentages of the total of value distributed and the household represented within this categories.

Figure 6.6 Value of food distribution (O36) according to poverty level



### 6.3. Source of Assistance

When asked about the source of the assistance received, 647 interviewees gave a response. Of the 966 responses given, more than two thirds are related to UNRWA (53%) or to non-governmental organisations (15%). Local charitable (11%) and religious (10%) organisations account together for one fifth of the responses. PNA institutions (including village councils) represent 12% of the mentioned sources.

Table 6.5, below, no longer considers the percentage of responses, but it portrays the percentage of respondents. Also, the source of assistance is specified separately for food and financial assistance.

The results in the table indicate that UNRWA remained the single main provider of food all throughout the year 2001; its leading position even grew significantly since June. The second biggest group of food donors are the religious organisations, including Zakat: 13% of those who reported food aid said it came from such organisations. The PNA and its village and municipal committees are mentioned by 11% of the respondents who received food aid. Finally, 8% of the "food help per capita" is distributed by local charitable organizations and 5% of it by NGOs.

Table 6.5 Source of food and other financial aid (O36), Feb.-Nov. 2001

	Source of food assistance			Source of other financial assistance		
	MONTH Month of interview					
	MONTH Month of interview			MONTH Month of interview		
	February poll	June poll	November poll	February poll	June poll	November poll
PLO		1%		1%	1%	
Palestinian Authority	2%	1%	8%	5%	3%	13%
Fateh	6%	2%		2%	1%	
Zakat	10%	12%		4%	2%	
UNRWA	45%	49%	62%	8%	18%	17%
Religious organizations	6%	6%	13%			5%
International organizations (other than UNRWA)	1%	1%	2%		1%	0%
Local charitable organizations (other than religious orgs)	6%	3%	8%	1%	2%	5%
Arabic countries	2%	2%		1%	4%	
Ministries, municipal and village councils	9%	9%	3%	70%	57%	
NGOs	5%	6%	5%	3%	3%	53%
Islamic factions and organizations	2%	3%		1%	1%	
Other political factions	1%	2%		1%	1%	
Others	0%	3%		1%	4%	
Family and friends	4%	2%	1%	4%	3%	7%
<i>N</i>	477	489	546	164	181	198

With regard to the source of financial aid, the NGOs with 53% became the main source of such aid in November.<sup>47</sup> The PNA with 13% lost the leading position it still held in June. UNRWA provided 17% of the financial assistance. Not a single other donor fared better than the 7% that relates to private help.

Table 6.6, below, provides an overview of the geographical distribution of the provided assistance. UNRWA is the main food donor everywhere, except in the West Bank outside camps where religious organisations and the PNA were mentioned equally often.

<sup>47</sup> This result may seem astonishing if it is compared to January and June: This proportion raised from 3% in February and June to 53% in November! During the same period, the proportion of ministries and village councils receded from 70% in February and 57% in June to 0% in November. The results were thoroughly checked and no error appears.

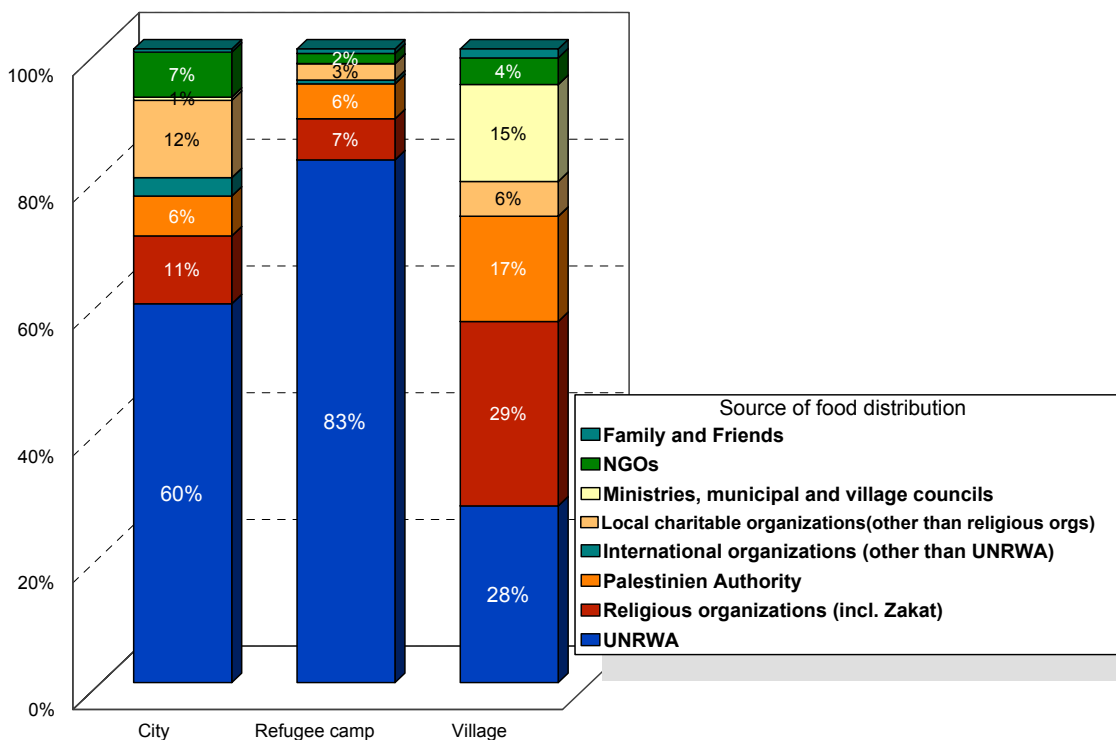
Table 6.6 Source of food and other financial aid (O36) according to place of residence

MONTH Month of interview: November poll

		Place of residence			
		West Bank	WB - Refugee Camp	Gaza	Gaza - Refugee Camp
Source of food assistance	Palestinian Authority	14%	7%	4%	5%
	UNRWA	25%	76%	76%	85%
	Religious organizations	25%	12%	6%	5%
	International organizations (other than UNRWA)	2%	2%	2%	0%
	Local charitable organizations (other than religious orgs)	10%		11%	3%
	Ministries, municipal and village councils	9%			
	NGOs	13%	3%		1%
	Family and friends	1%			
Source of other financial assistance	Palestinian Authority	16%	3%	16%	7%
	UNRWA	25%	77%	4%	2%
	Local charitable organizations (other than religious orgs)	4%		5%	3%
	NGOs	24%	16%	73%	83%
	Family and friends	18%		2%	1%
	International organizations (other than UNRWA)				1%
	Religious organizations	14%	3%		2%

As explained above concerning financial aid, the NGOs replaced the PNA at the top of the financial aid ranking. Indeed they became the main donors both in Gaza non-camp locations (73%) and in GSRC (83%). UNRWA remains the main donor of financial aid in WBRC (77%), while together with NGOs they provide about the half of financial aid in the West Bank outside camps.

Figure 6.7 Source of food (O36) according to area of residence



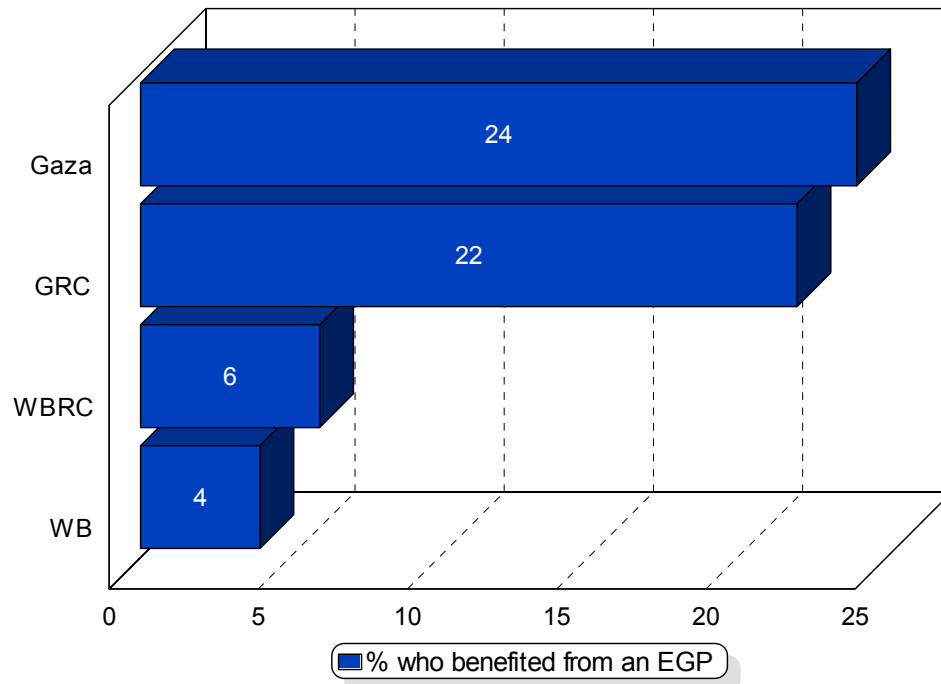
Considering area of residence, UNRWA is also the overall biggest single food donor in refugee camps (83%) and cities (60%). In villages, 32% of food help comes from the PNA and its institutions, 29% from religious organizations (incl. Zakat) and 28% from UNRWA (see figure 6.7 above).

In November, NGOs other than UNRWA are the biggest single source of financial assistance in refugee camps (62%), cities (55%) and villages (37%). UNRWA accounts for 27% of the financial help provided in camps, 16% in cities and 9% in villages. Thus, of all financial assistance provided in refugee camps, 88% comes from UNRWA and NGOs. In cities, this proportion is 71%; PNA accounts for another 15% of financial help. Finally, in villages, these three donors account together only for 63% of financial assistance; religious organisations account for 17% and private help for 14%.

## 6.4. Employment assistance

In June, 7% of the interviewees confirmed that one of their family members benefited from an Employment Generation Program (EGP); in November, this proportion increased to 11%.

Figure 6.8 Percentage who benefited from an EGP (O23) according to place of residence



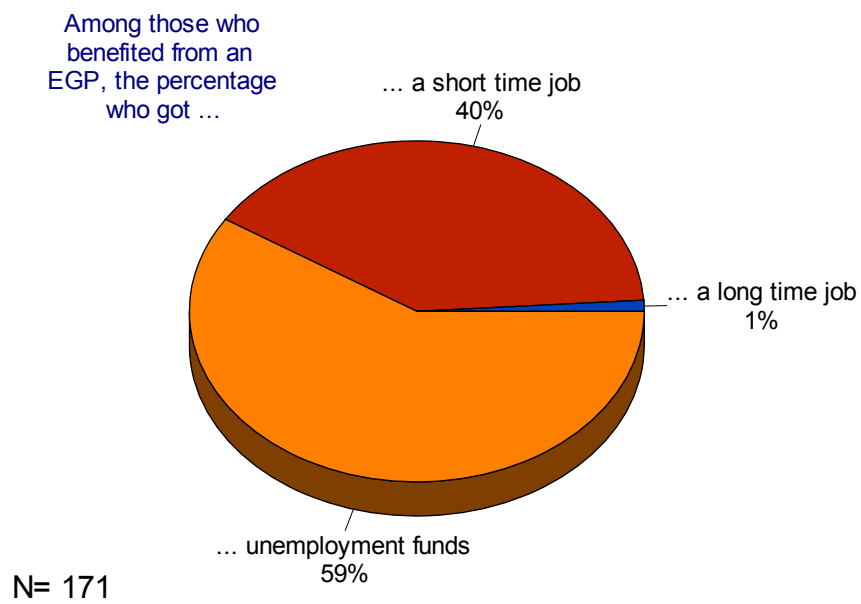
As shown in figure 6.5, above, Palestinians living in the Gaza Strip benefit much more from these programs than those living in the West Bank. In Jerusalem, there were no beneficiaries of the EGP among the respondents.

One refugee out of six (16%) benefits from these programs compared to 6% of non-refugees. In camps, 16% benefit from EGP; in cities 13% do, while in villages less than 4% benefit from EGP.

As illustrated in figure 6.6, below, hardly any of the beneficiaries of the EGP obtained a long-term job. Slightly more than half of the beneficiaries received unemployment funds, while the remainder obtained a short-term job.

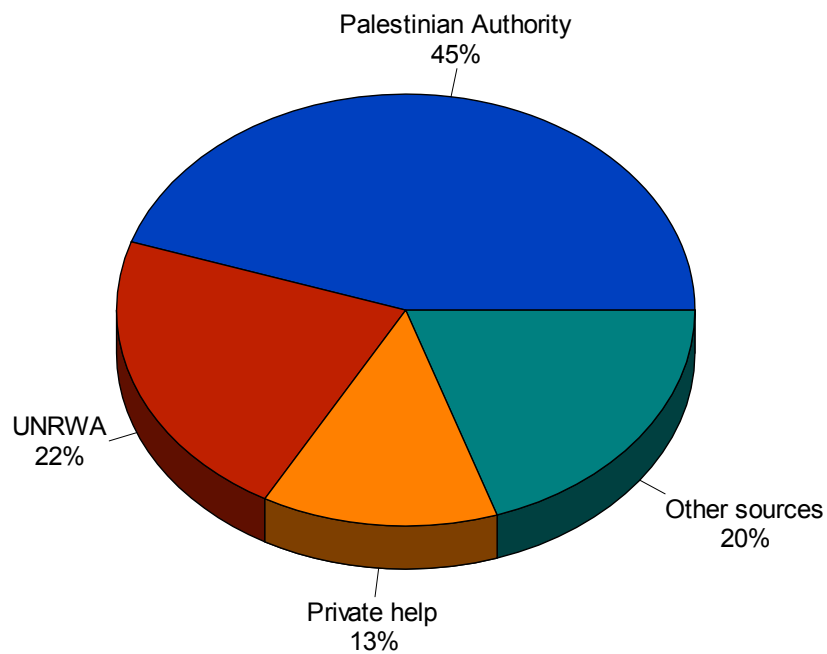
Although there are too few cases to perform a detailed analysis of the type of benefit from EGP according to place of residence, it seems that in the Gaza Strip funds are more distributed to those who live outside camps, while short-term jobs are more frequently obtained in camps.

Figure 6.9 Type of benefit from EGP (O24)



As in June, 9% of the sample stated they received help for finding a job. The data in figure 6.7, below, indicate that the PNA is the main service provider in this area.

Figure 6.10 Source for those who received help in finding a job (O26)



## PART 7. THE ROLE OF UNRWA

The preceding analysis pointed to a major concern regarding the refugee camps, particularly those in the Gaza Strip: the human suffering was higher among refugee camp residents, the reported damages to refugee camps were also greater, and the percentage of those losing their jobs during the Intifada was higher among refugee camp residents than among those residing elsewhere.

The data also showed that, in general, the differences among non-camp residents, whether refugees or non-refugees, is not as significant as it is between camp and non-camp respondents, although in the Gaza Strip many non-camp refugees are as hardly hit as the refugees residing in camps. This explains why it seems that West Bank camp residents are better off than the non-camp Gaza residents.

While the mandate of UNRWA is directed at all Palestinian refugees, camp as well as non-camp residents, the severe living conditions in the refugee camps compelled the researchers to examine the role of UNRWA with special emphasis on refugee camps. Accordingly, in this section, the analysis will be focused primarily on refugee camps and less so on refugees outside camps as their overall living conditions are more characteristic of the non-refugee Palestinian population, and less so of the camp population.

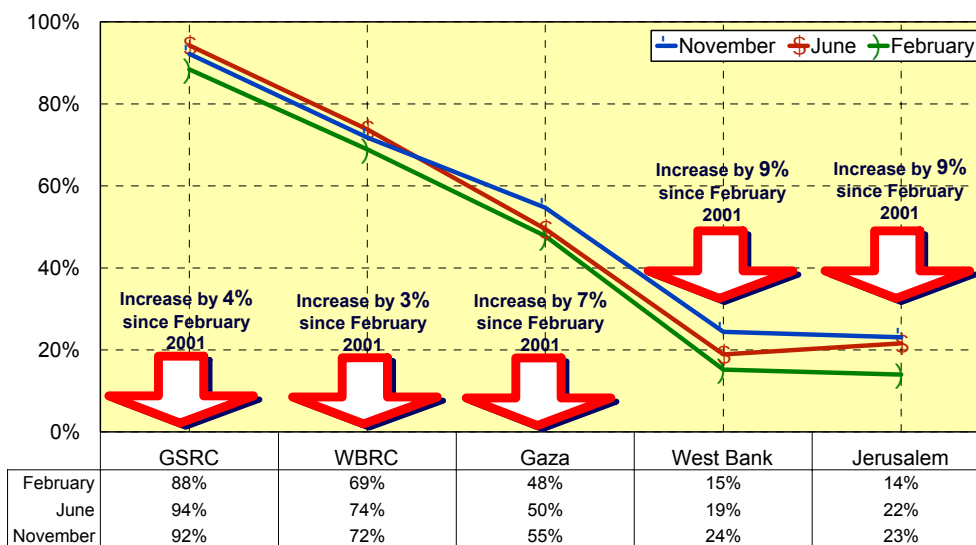
As it was already indicated in parts 3, 4, 5 and 6 of this study, UNRWA plays a major role as an assistance provider. In this part, we will focus on UNRWA's strategies and operations: the assistance the UN organisation provides, its type, especially food, and UNRWA aid's satisfaction of its receivers. In the final section, the need of UNRWA assistance will be reviewed.

### 7.1. Assistance from UNRWA

Over the course of last year, when respondents were asked if they received any kind of assistance, UNRWA came out as the main provider. In November 2001, 42% of the respondents said that they did receive help from UNRWA. Since February 2001, this proportion increased by 8%.

As shown in figure 7.1, below, the percentage of Palestinians who receive UNRWA help is, of course, very different from one place of residence to the other. UNRWA assistance was received by 92% of the GSRC residents and by 72% of the WBRC residents. Outside camps, UNRWA assistance is more widespread in Gaza (55%) than in the West Bank (24%) or Jerusalem (23%).

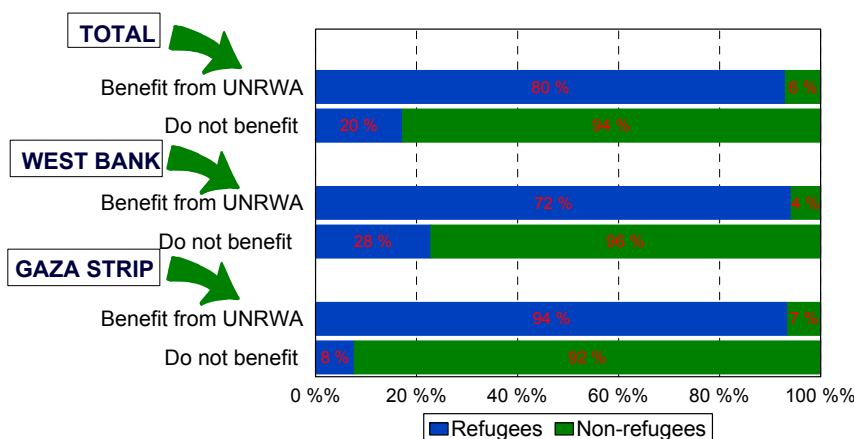
Figure 7.1 Proportion of the population who received assistance UNRWA (O26) according to place of residence, Feb. - Nov. 2001



As indicated in figure 7.1, above, while overall Palestinians in the West Bank and Jerusalem received less assistance from UNRWA than those in the Gaza Strip, the increase in assistance since February was higher in these areas than in the Gaza Strip.

As for refugees, 80% of them said that they benefit from UNRWA assistance. Only 6% of non-refugees said that they benefit from it. As illustrated in figure 7.2, more refugees in the Gaza Strip benefit from UNRWA assistance than their counterparts in the West Bank.

Figure 7.2 Benefit from UNRWA services (O26) according to area and refugee status



As can be ascertained from table 7.1, below, the proportion of non-refugees receiving assistance in the Gaza Strip is also negligible and is something that

is contrary to popular belief. This is also correct for the West Bank non-refugees, where only 4% of non-refugees receive assistance from UNRWA.

Table 7.1 Benefit from UNRWA assistance (O26) according to refugee status and area

Area	Refugee status	Do you benefit from UNRWA?		
		Yes	No	Total
West Bank	Refugee	228 72%	90 28%	318 100.0%
	Non-refugee	24 4%	525 96%	549 100.0%
	<b>Total West Bank</b>	252 29%	615 71%	867 100.0%
Jerusalem	Refugee	17 33%	35 67%	52 100.0%
	Non-refugee	10 16%	54 84%	64 100.0%
	<b>Total Jerusalem</b>	27 23%	89 77%	116 100.0%
Gaza Strip	Refugee	372 94%	26 6%	398 100.0%
	Non-refugee	14 8%	168 92%	182 100.0%
	<b>Total Gaza Strip</b>	386 67%	194 33%	580 100.0%

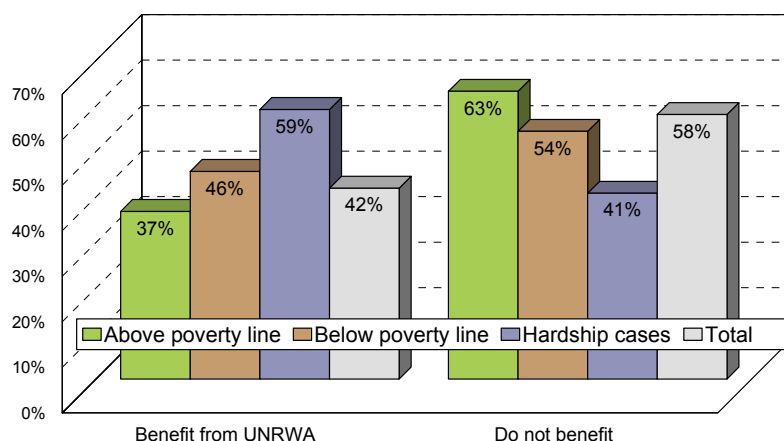
Moreover, UNRWA's assistance is delivered -proportionally to the population-twice as much in camps (81%) as in cities (42%). City residents, in turn, benefit twice as much as villagers (19%), as indicated in table 7.2.

Table 7.2 Benefit from UNRWA (O26) according to area of residence

		Area			Total
		City	Refugee camp	Village	
Benefit from UNRWA	Yes	346 42%	231 81%	88 19%	665 42%
	No	481 58%	55 19%	366 81%	902 58%

When examining households that received assistance from UNRWA according to household income, UNRWA seems to be able to focus more on poor households. As confirmed in figure 7.3, below, 46% of those below the poverty line and 59% of the hardship cases benefit from the organisation, compared to 37% of those who have a household income above the poverty line.

Figure 7.3 Benefit from UNRWA (O26) according to level of poverty



However, when investigating the benefits according to place of residence and income levels, some inconsistencies occur, particularly in the West Bank outside camps. As shown in table 7.3, below, in the West Bank more Palestinians who are above the poverty line (25%) benefit from UNRWA services than those with a living standard below the poverty line (22%).

Table 7.3 Benefit from UNRWA (O26) according to place of residence and household income level

PLACE	Benefit from UNRWA	Household income			Total
		Above poverty line	Below poverty line	Hardship cases	
West Bank	Yes	98 <b>25%</b>	32 <b>22%</b>	16 <b>30%</b>	146 <b>25%</b>
	No	292 <b>75%</b>	117 <b>79%</b>	37 <b>70%</b>	446 <b>75%</b>
WBRC	Yes	47 <b>63%</b>	45 <b>83%</b>	10 <b>91%</b>	102 <b>73%</b>
	No	28 <b>37%</b>	9 <b>17%</b>	1 <b>9%</b>	38 <b>27%</b>
Jerusalem	Yes	20 <b>25.6%</b>	-	-	20 <b>23%</b>
	No	58 <b>74%</b>	7 <b>100%</b>	1 <b>100.0%</b>	66 <b>77%</b>
Gaza	Yes	73 <b>52%</b>	44 <b>52%</b>	32 <b>67%</b>	149 <b>54%</b>
	No	68 <b>48%</b>	41 <b>48%</b>	16 <b>33%</b>	125 <b>46%</b>
GSRC	Yes	128 <b>88%</b>	158 <b>91%</b>	86 <b>97%</b>	372 <b>91%</b>
	No	17 <b>12%</b>	15 <b>9%</b>	3 <b>3%</b>	35 <b>9%</b>

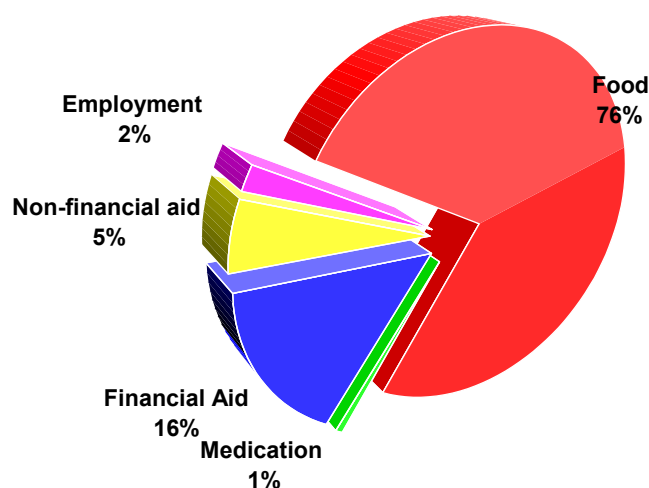
As for the rest of the areas, there is a clear correlation between household income and benefit from UNRWA. In summary, the following can be stated:

- ▶ In the WBRC, 91% of the hardship cases and 83% of those under the poverty line receive assistance from UNRWA compared to 63% of those with a household income above the poverty line.
- ▶ In the GSRC, 97% of the hardship cases and 91% of those under poverty line receive UNRWA assistance compared to 88% of those with a household income above the poverty line.

## 7.2. Type of assistance delivered

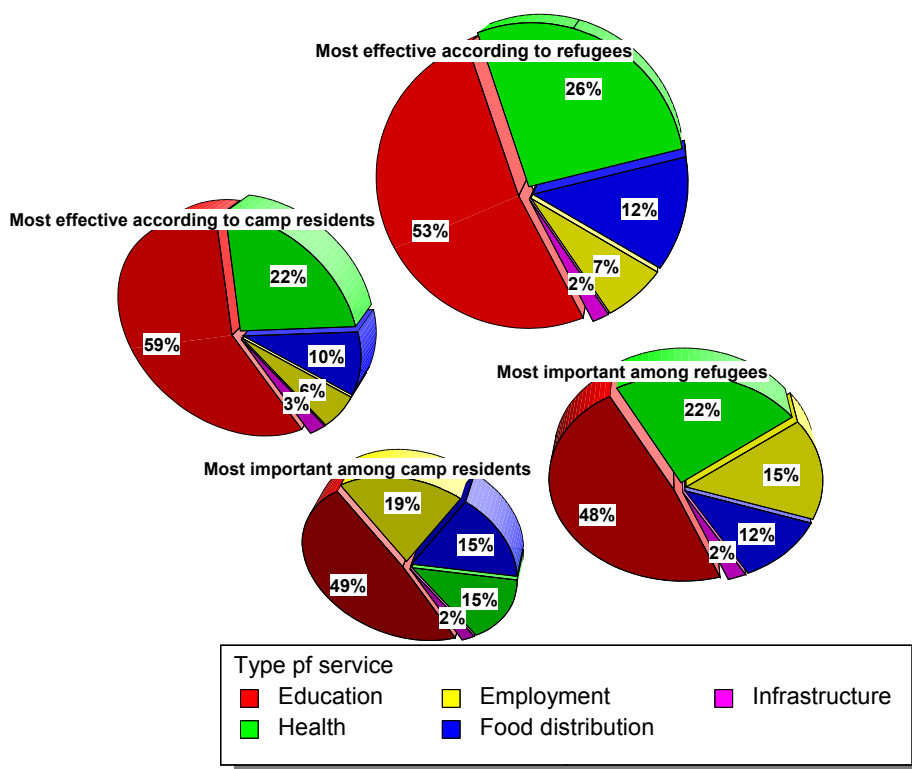
When respondents were asked about the type of assistance received by their households, food was the main type of assistance. As illustrated in figure 7.4, below, 76% of those benefiting from UNRWA assistance cited food as the main type of received aid, followed by financial assistance (16%). Non-financial aid was mentioned by 5% of the beneficiaries and employment benefits were reported by 2% of them.

Figure 7.4 UNRWA Assistance by type (O36), November 2001 (in%)



It is important to note here that although most respondents did not mention such assistance as education and health, these services are provided in all refugee camps by UNRWA who, in these locations, is also the principal provider. In fact, as can be seen in figure 7.5, below, more camp residents and refugees than non-camp residents and non-refugees perceived education and health as the two most important and effective services provided to them by UNRWA.

Figure 7.5 Importance (O82A) and effectiveness (O83A) of UNRWA services according to refugees and camp residents



Moreover, as discussed in part 5 of this study, 84% of refugee camp residents were even slightly more satisfied with the educational system, presumably provided by UNRWA, than were city dwellers (82%) and villagers (82%) where such services fall primarily under the responsibility of the PNA. Similarly, refugees in general are more satisfied with the educational services than non-refugees (85% and 81% respectively). Actually, UNRWA education services are regarded as the most effective of all of UNRWA services.

### 7.2.1. Food assistance

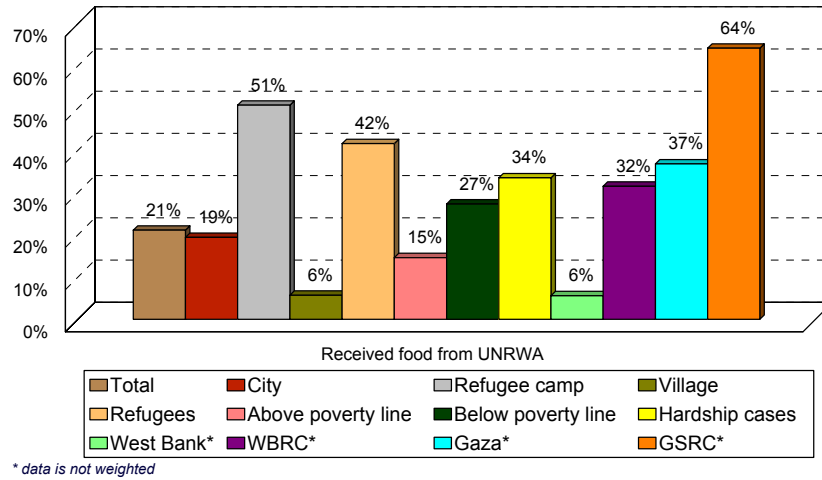
As it was discussed in Part 6, 35% of all Palestinians received food. Among this distributed food, much comes from UNRWA: 21% of the sample did receive some food from the organization. This means that according to the respondents, nearly 62% of the total food delivered comes from UNRWA.

UNRWA food assistance increased by approximately 4% during the past year:

- February 2001, 17% of all Palestinians received food assistance from UNRWA;
- June 2001, 19%;
- November 2001, 21%.

UNRWA delivers food in camps to an average of one resident out of two (51%). As indicated in figure 7.6, below, among the refugee population living in or outside camps, 42% receive food aid from UNRWA.

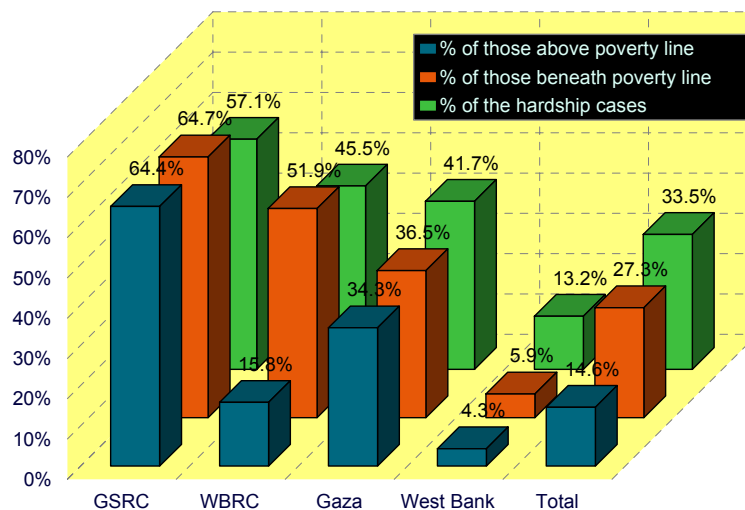
Figure 7.6 Proportion of various sectors receiving food assistance from UNRWA (O36)



Food distribution by UNRWA was more widespread in the Gaza Strip (64% in camps, 37% outside) than it was in the West Bank (32% in camps, 6% outside). In Jerusalem, it was not existent. Figure 7.7, below, illustrates the proportion of the population receiving food assistance according to their income level and the area where they reside.

The figure shows that, overall in Palestine, 34% of the hardship cases receive UNRWA food assistance. Only in the West Bank is the proportion of the hardship cases that receive food assistance from UNRWA lower. In refugee camps, especially in the Gaza Strip, this proportion is more than 50%.

Figure 7.7 UNRWA food assistance (O36) according to level of poverty and place



If aid generally seems inversely proportional to revenue, there are, nonetheless, some astonishing exceptions, particularly in GSRC where Palestinians with a household income above the poverty line receive more

food assistance than the hardship cases. Also, as became clear in figure 7.7, above, UNRWA food aid seems much more selective in the West Bank, especially in camps.

### 7.2.2. Financial assistance

In November, one sixth of the Palestinian population declared having received financial aid. Only 2% received it from UNRWA. It must be noted, however, that only 1% received this type of aid in January. Table 7.4, below, illustrates how financial assistance by UNRWA has evolved in 2001. It also specifies the number and percentage of households receiving such aid.

Table 7.4 Financial assistance by UNRWA (O36), Feb. - Nov. 2001

Month		Frequency	Valid Percent
February poll	Did not receive financial assistance from UNRWA	1254	99%
	Receive financial assistance from UNRWA	13	1%
June poll	Did not receive financial assistance from UNRWA	1237	97%
	Receive financial assistance from UNRWA	33	3%
November poll	Did not receive financial assistance from UNRWA	1564	98%
	Receive financial assistance from UNRWA	34	2%

The low number of respondents who received financial assistance by UNRWA precludes any further analysis. Although the figures in the available data are too small to allow for accurate and scientifically valid analysis, some careful presumptions can be made.

According to place of residence, the present data suggest that UNRWA financial assistance targets mainly West Bank Palestinians as 8% of those living in camps and 4% of those residing outside camps received such assistance. In the Gaza Strip, less than 1% of camp residents and practically none of the residents outside camps did so. In Jerusalem, financial assistance is virtually non-existent. According to refugee status, only 5% of refugees received financial aid from UNRWA, compared to 3% who benefited from such aid in cities, and 2% who received financial aid from UNRWA in villages.

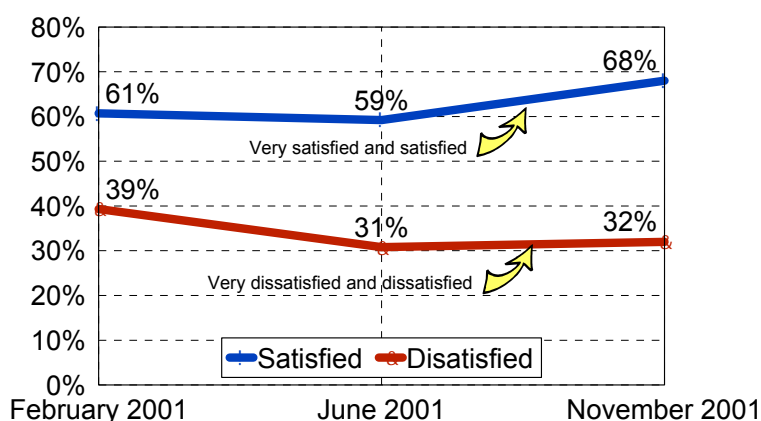
### 7.2.3. Employment generation

As indicated in part 6, only 9% from the total population declared to have received help to find a job. Of those 90 cases, only 22% received it from UNRWA. Due to the small number of available data, no analysis can be made here.

### 7.3. Satisfaction with the provided assistance

Beneficiaries of UNRWA assistance seem satisfied: In November 68% of them said they were satisfied or very satisfied with UNRWA services in general. As indicated below in figure 7.8, this proportion is higher than it was in June (59%) and January (61%) of this year.

Figure 7.8 Level of satisfaction with UNRWA in general (O50), Feb. - Nov. 2001



The data in Table 7.5 indicate that strong satisfaction with UNRWA has also increased between June and November. Indeed, the intensity of satisfaction with UNRWA services has substantially increased between June (4% very satisfied) and November 2001(13% very satisfied).

Table 7.5 General satisfaction with UNRWA (O50), Feb. - Nov. 2001

Month of interview		Frequency	Valid Percent	Cumulative Percent
February poll	Very satisfied	51	12%	12%
	Satisfied	211	49%	61%
	Dissatisfied	129	30%	91%
	Very dissatisfied	41	9%	100%
June poll	Very satisfied	21	4%	4%
	Satisfied	273	55%	59%
	Dissatisfied	157	32%	91%
	Very dissatisfied	45	9%	100%
November poll	Very satisfied	80	13%	13%
	Satisfied	353	55%	68%
	Dissatisfied	166	26%	94%
	Very dissatisfied	38	6%	100%

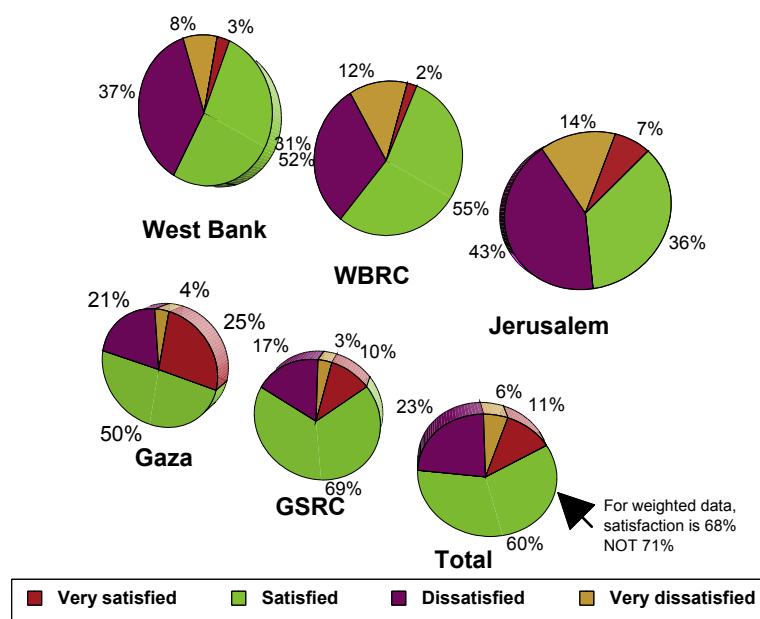
When examining the evolution since June 2001, the striking result is the 22% increase in satisfaction among WBRC residents. This increase in the level of satisfaction is also observed in GSRC (+12%) and in the West Bank outside camps (+11%).

This satisfaction, however, is stronger in the Gaza Strip than it is in the West Bank and Jerusalem. Whereas 75% of the non-camp Gaza Strip beneficiaries evaluated UNRWA positively, the positive evaluation by the non-camp West Bank beneficiaries did not exceed 56%. Only 43% of

Jerusalemite beneficiaries evaluated the services provided by UNRWA positively.

The positive evaluation of UNRWA amongst GSRC residents is also higher than among their counterparts in the West Bank. As illustrated in figure 7.9, below, whereas 57% of WBRC residents were satisfied with UNRWA, the percentage is as high as 79% among GSRC dwellers.

Figure 7.9 Satisfaction with UNRWA (O50) according to place



*data is not weighted*

When examining satisfaction according to the area of residence of the UNRWA beneficiaries, it is not surprising to notice that villagers reported the lowest rate of satisfaction (53%) compared to 68% of satisfied city dwellers and 74% of satisfied camp dwellers. These findings are presented in Table 7.6, below.

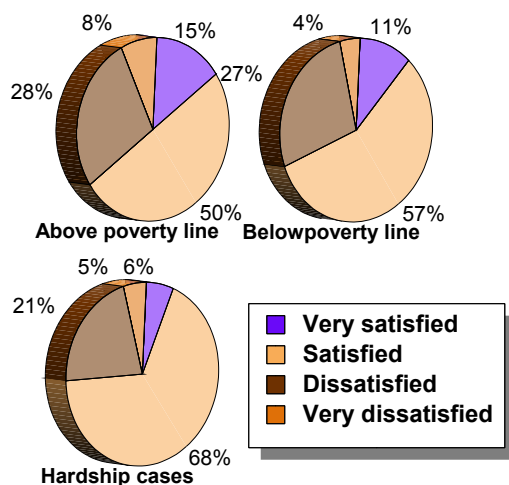
Table 7.6 Level of satisfaction with UNRWA services in general (O50) according to area

	City	Refugee camp	Village	Total
Very satisfied	55	19	7	81
	17%	8%	8%	13%
Satisfied	168	149	37	354
	51%	65%	45%	55%
Dissatisfied	89	47	30	166
	27%	21%	36%	26%
Very dissatisfied	16	13	9	38
	5%	6%	11%	6%

The level of satisfaction with the services provided by UNRWA also varies according to the household revenue of the respondents. As portrayed in

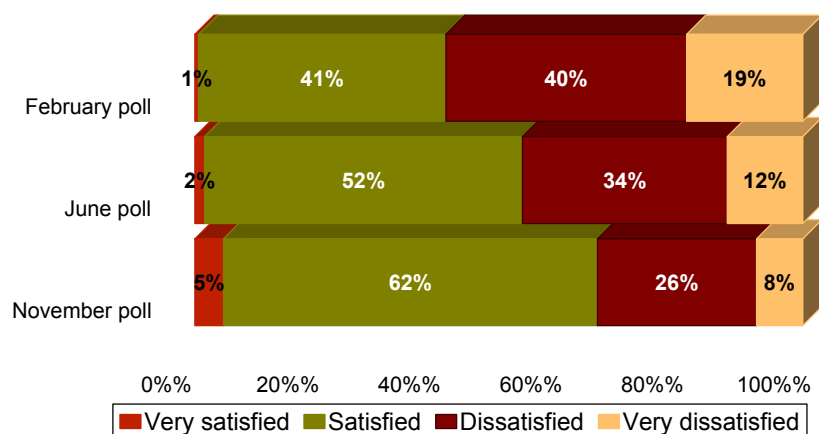
figure 7.10, below, 74% of the hardship cases are satisfied with the UNRWA services, while this is the case for 68% of those with a household income below the poverty line and for 65% of those with an income level above the poverty line. As such, there seems to be a clear correlation between the level of satisfaction and the focus of UNRWA efforts.

Figure 7.10 Satisfaction with UNRWA (O50) according to level of poverty



More specifically, when examining the level of satisfaction with UNRWA food assistance among its beneficiaries, 67% are satisfied. As illustrated in figure 7.11, below, the level of satisfaction with UNRWA food assistance increased by 25% since February 2001.

Figure 7.11 Satisfaction with UNRWA food assistance (O36), Feb. - Nov. 2001



Food beneficiaries seem more satisfied in the Gaza Strip than in the West Bank. Also, the level of satisfaction is higher in cities (74%) than in refugee camps (62%).

Finally, an interesting and perhaps surprising result appears when studying the level of satisfaction with UNRWA food assistance according to the household income of the respondents. As indicated in table 7.7, below, only

53% of the hardship cases are satisfied with UNRWA food assistance, compared to 61% of the UNRWA food beneficiaries with a household income below the poverty line and 77% of those with income levels above the poverty line. As such, these results seem to suggest that the level of satisfaction with UNRWA food aid is the lowest among the most needy.

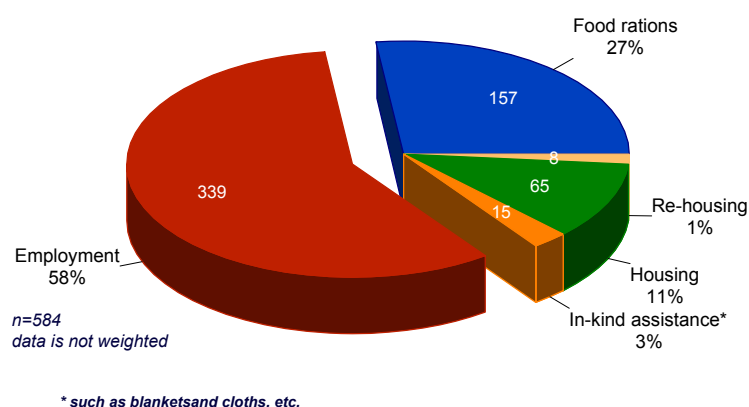
Table 7.7 Satisfaction with UNRWA food assistance (O36) according to level of poverty

	Income of household			Total
	Above poverty line	Below poverty line	Hardship cases	
Very satisfied	12 9%	3 3%		15 5%
Satisfied	88 68%	65 58%	32 53%	185 61%
Dissatisfied	25 19%	32 28%	22 37%	79 26%
Very dissatisfied	5 4%	13 12%	6 10%	24 8%
Total	130 100%	113 100%	60 100%	303 100%

## 7.4. Needs from UNRWA

The serious ramifications of the loss of jobs in the past fifteen months on the living conditions of the Palestinians in general, and refugee camp residents, in particular, call for considerable rethinking of the employment conditions. Certainly, various parties have invested tremendous effort to ease the unemployment problem. As it was discovered earlier, the problem is grave and the task is very difficult. As can be seen in figure 7.12, refugee camp residents, like the rest of the population, prefer to have jobs rather than any other type of assistance, although, as it was discussed earlier, other types of assistance are equally urgent. Naturally, the emphasis on employment is the key to manage or even solve other problems and needs.

Figure 7.12 The most urgent needs (O92A) of refugee camp residents



Surprisingly, as can be seen in table 7.8, below, WBRC residents are more inclined than GSRC residents to appeal for food. This is perhaps due to the observation made before that GSRC residents are rather well covered by food assistance, when compared to WBRC residents. However, more GSRC residents need housing and re-housing than their counterparts in the West Bank. This is due, probably, to the widespread destruction of houses in the Gaza Strip in the recent months.

Table 7.8 Most urgent assistance (O92A) to camp residents according to area

	West Bank	Gaza Strip	Total
Food rations	41	116	157
	29%	26%	27%
Employment	88	251	339
	62%	57%	58%
In-kind assistance*	4	11	15
	3%	3%	3%
Housing	10	55	65
	7%	13%	11%
Re-housing	-	8	8
		2%	1%
	143	441	584
	100%	100%	100%

\* such as clothes and blankets

When examining the most urgent need according to poverty levels among refugee camp residents, a relatively large percentage of those needing food assistance is among those that are below the poverty line. As indicated in table 7.9, below, 32% of this population sector stated food as their most urgent need.

Table 7.9 Most urgent assistance needed by camp residents (O92A) according to level of poverty

	Above poverty line	Below poverty line	Total
Food rations	46	104	150
	21%	32%	28%
Employment	122	184	306
	56%	57%	57%
In-kind assistance	6	9	15
	3%	3%	3%
Housing	40	23	63
	18%	7%	12%
Re-housing	4	4	8
	2%	1%	2%
	218	324	542
	100%	100%	100%

What is surprising, however, is that even among those camp residents with a household income above the poverty line, 21% stated that food is their most urgent need. As for employment, and as it can be seen above, the need for assistance is urgent, irrespective of the income level.

Table 7.10, below, provides a detailed overview of the required assistance according to income levels in the GSRC and WBRC. Despite the fact that WBRC are better off than those in the Gaza Strip, it is clear that the poor in the WBRC are in urgent need for food assistance. Even among those WBRC residents who reported an income above the poverty line, over 5% stated that they need in-kind assistance such as clothing and blankets. In the GSRC, the proportion requiring such assistance from this category is 2%.

Table 7.10 Most urgent assistance (O92A) according to area of residence and level of poverty

Area	Household income		Total	
	Above poverty line	Below poverty line		
West Bank	Food rations	18	23	41
		24%	35%	29%
	Employment	46	40	86
		61%	62%	61%
	In-kind assistance	4	-	4
		5%	-	3%
	Housing	8	2	10
	11%	3%	7%	
Total WBRC		76	65	141
		100%	100%	100%
Gaza Strip	Food rations	28	81	109
		20%	31%	27%
	Employment	76	144	220
		54%	56%	55%
	In-kind assistance	2	9	11
		1%	4%	3%
	Housing	32	21	53
	23%	8%	13%	
Re-housing	4	4	8	
	3%	2%	2%	
Total GSRC		142	259	401
		100%	100%	100%

Another unexpected finding in the above table is that both in the West Bank and in the Gaza Strip more camp residents with a household income above the poverty line than those with income levels below the poverty line cited housing as their most urgent need.

As for the remainder of the Palestinian population, the consequences of the Intifada are nowhere as felt as in the employment sector. It is doubtful that this problem can be solved in the absence of a political settlement to the current situation. What is certain, nonetheless, is the urgency for food and other relief assistance. As discussed earlier, significant sectors of the Palestinians in the West Bank and the Gaza Strip rely on food assistance, more so in the refugee camps. Overall, the role of UNRWA in this regard is the most vital and challenging. In the view of the researchers, the most challenging issue is the ability to identify the most needy sectors of society. In the part on food assistance, there was clear evidence showing that the majority of food aid targets the most needy. However, the fast changing conditions of the Palestinians necessitate a continuous monitoring of their conditions to maintain and upgrade the proper and adequate distribution of assistance.

## PART 8. THE IMPACT OF AID AND PALESTINIANS' PERCEPTIONS

In the previous parts of the report, we analysed the assistance that was delivered to the Palestinians. In this last part we will consider the perceived impact of this assistance as well as the Palestinians' priorities about the type of assistance that should be delivered in priority.

In the first section we will analyse the reported need of assistance of those who did not receive any assistance during the last four months. After analysing who needs help, the focus will be set on the amount of money needed every month. The topic of the third section relates to the satisfaction with the assistance provided. Priorities for assistance from Palestinians' point of view will be investigated in the last section.

### 8.1. The need for assistance of the unassisted

Although, as we saw in the preceding parts, a substantial amount of assistance has been provided to beneficiaries in the OAPT, there are still **57% of Palestinians who did not receive any assistance**.

In our questionnaire, we asked those who did not receive assistance if they were in need of it. Among these people, **59% report they are in need of help**. This proportion is lower in November than it was in February (68%) and June (67%) but still shows urgent uncovered needs in the population of the OAPT.

At this stage, it is important to note that the present analysis only covers those who did not receive any help because our question was only answered by these people. In the section 8.2, the amount of money needed by all our respondents every month will give a broader picture of the situation. Presently, only needs that were not addressed at all will be considered.

Of course, as can be seen in figure 8.1, the needs vary from one *place of residence* to the other: The most acute needs are in GSRC where almost 70% of the residents that did not receive help report they need it. In Gaza outside camps, this percentage is 63%, in WBRC 57% and in the West Bank outside camps 58%; in Jerusalem, only half of the unassisted people reported a need for it.

When analysing these figures, the percentage of assisted people should be kept in mind: in GSRC it is almost 80%, in Gaza outside camps and in WBRC approximately 60%, in the West Bank outside camps only 30% and in Jerusalem 5% (see figure 6.1). A comparison of these two distributions shows that the needs for assistance of the unassisted are generally higher in places where there are more assisted people. The only exception to this rule concerns the West Bank outside camp: much less people are assisted than their counterparts in Gaza outside camps or in WBRC but among those who

are unassisted the same percentage needs help. This probably means that the needs of this region are, comparatively, not as well covered.

Figure 8.1 Need of assistance (O38) according to place of residence Feb.-Nov. 2001

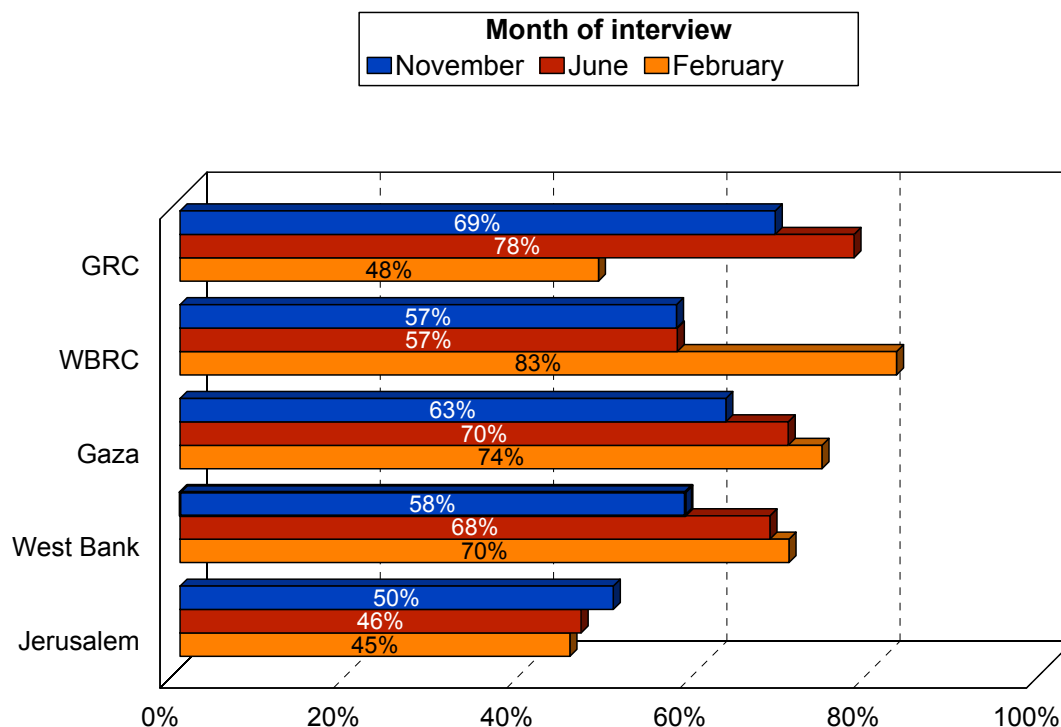
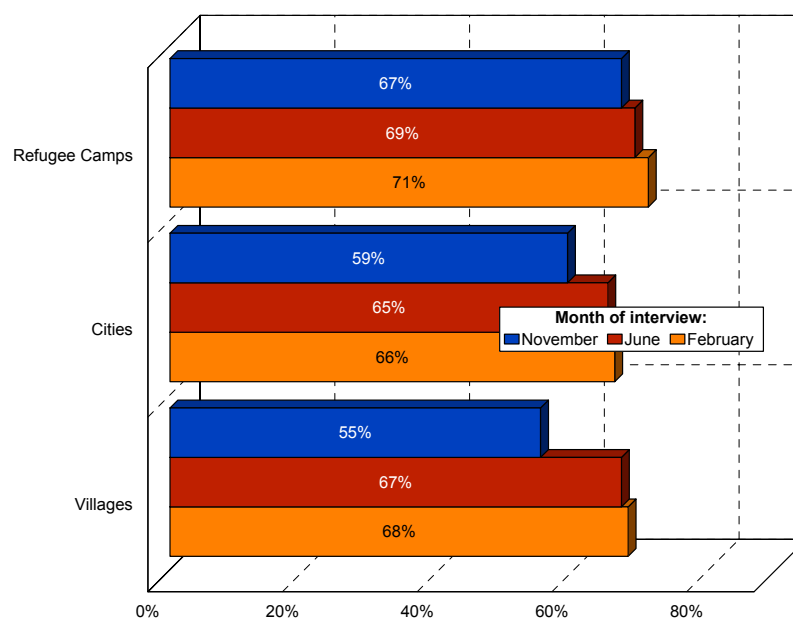


Figure 8.2 shows that according to *area of residence* the reported needs are higher in refugee camps than in cities and lowest in villages. It is noteworthy that since June the proportion of people who need help in villages has diminished by 13% while in cities the decrease is only 6% and in camps there was almost no difference.

Figure 8.2 Need of assistance (O38) according to area Febr.-Nov.2001



Quite expectedly, a glance at table 8.1 shows that while more than nine hardship cases out of ten say they are in need assistance, this is the case for eight people out of ten whose living standard is below poverty line and a bit more than four out of ten for those who live above poverty line.

Table 8.1 Need of assistance (O38) according to poverty

	POVLININE Poverty of household			Total
	Above poverty line (NIS 1600)	Below poverty line (NIS 1600)	Hardship cases (less than NIS 500)	
N	299	249	105	653
%	<b>43.0%</b>	<b>81.9%</b>	<b>91.3%</b>	<b>58.6%</b>

## 8.2. Money needed by the Palestinian households

In this second section, the reported financial situation of Palestinian households will be analysed. In the first subsection the focus will be set on the amount of money the respondent's needs to meet basic life necessities. In the second subsection we will analyse the position of the respondent's household relative to the fulfilment of those basic life necessities.

### 8.2.1. Estimation of the money needed to meet basic life necessities

As previously noted, our respondents were also asked how much more money they would need every month to meet basic life necessities. Here, all our respondents were interviewed whether or not they did receive assistance.

In table 8.2, it appears that the average money needed is NIS 2595. Half of the respondents said they need NIS 2500 or more per month (cf. median).

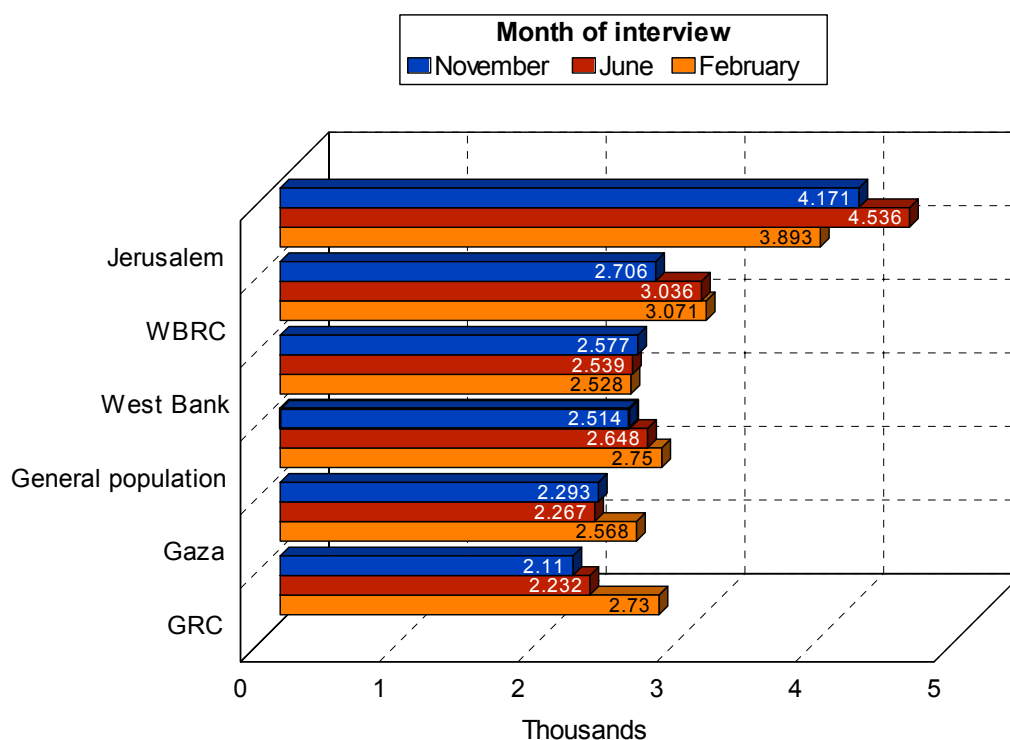
Table 8.2 Money needed every month (O40), Febr.-Nov.2001

	MONTH Month of interview		
	February poll	June poll	November poll
Mean	2733	2625	2595
Median	2500	2500	2500
Minimum	100	200	150
Maximum	20000	10000	100000

The findings in figure 8.3 contrast with our previous results (figure 8.1): Here Jerusalem and West Bank respondents reportedly need more money to meet basic life necessities than their counterparts in Gaza.

In Jerusalem, the cost of living certainly explains part of the high amount of money needed. The same explanation only partially applies to the fact that more money is needed for basic life necessities in the West Bank than in Gaza. In Gaza, as we have seen, more assistance is delivered; that means that less money is needed by the average respondent.

Figure 8.3 Money needed every month (O40) according to place of residence, Febr.- Nov.2001



In table 8.3 it is shown that the respondents who live above the poverty line report much bigger money needs than those who are under the poverty line as well as the hardship cases.

Table 8.3 Money needed every month (O40) according to poverty

	POVLINe Poverty of household			Total
	Above poverty line (NIS 1600)	Below poverty line (NIS 1600)	Hardship cases (less than NIS 500)	
NIS	2928	2024	2327	2606

## 8.2.2. Household income and basic life necessities

To better understand how far our respondents are from basic life necessities, we asked them to state how close they are to the amount of money they said they need.

Table 8.4 shows that in the total population a bit less than 40% of the respondents have an income that puts them far from basic life necessities. Actually, compared to January and June, this figure decreased a little and this evolution confirms our previous findings concerning need for assistance of the unassisted which also declined during the year 2001.

Table 8.4 Income close to that number (O41), Febr.-Nov.2001

	MONTH Month of interview		
	February poll	June poll	November poll
much higher than this	3%	2%	3%
little higher than this	6%	6%	8%
about the same	20%	22%	25%
little less than this	24%	24%	25%
much less than this	47%	45%	39%

In Figure 8.4 it can be seen that refugees are much less well off than non-refugees: 8% more people are far from their basic life necessities in this group.

Figure 8.4 Income close to that number (O41) according to refugee status

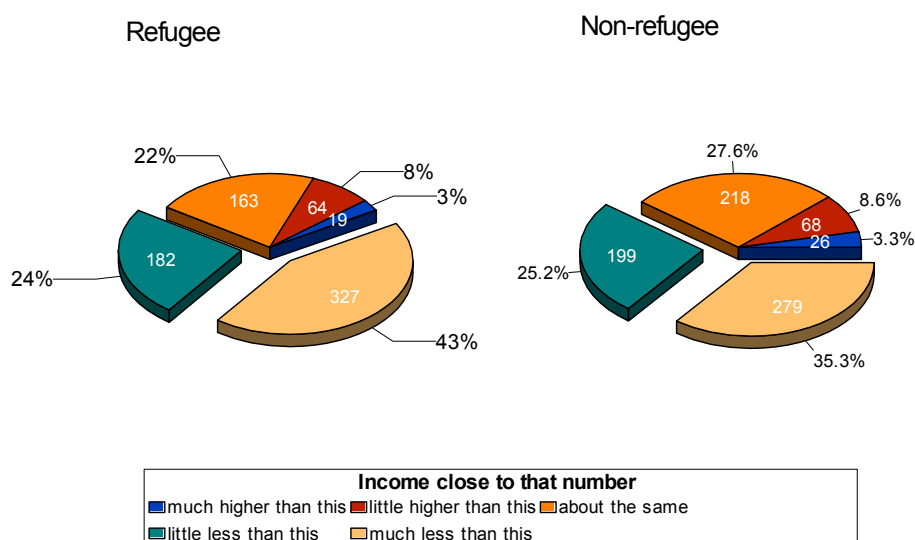


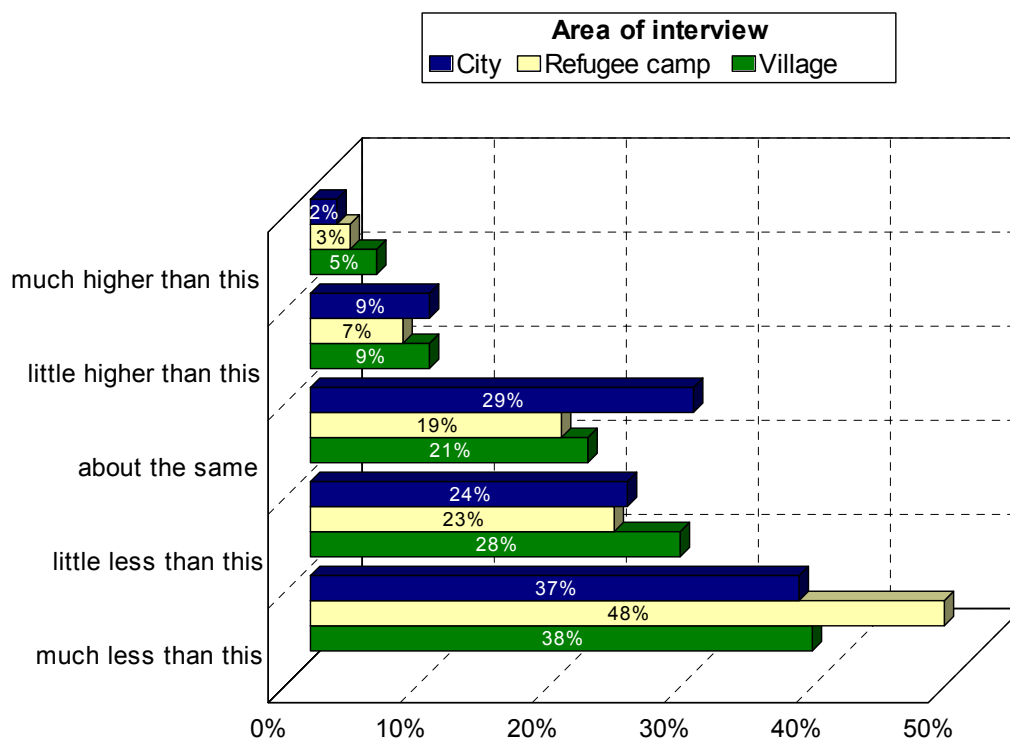
Table 8.5 shows that residents of refugee camps and people living in Gaza are the ones that have the most acute needs. In fact, these places are also the ones that count the biggest numbers of refugees.

Table 8.5 Income close to that number (O41) according to place of residence

		PLACE Place of residence					Total
		West Bank	WB - Refugee Camp	Jerusalem	Gaza	Gaza - Refugee Camp	
much higher than this	N	14	2	5	10	13	44
	%	2%	1%	5%	3%	3%	3%
little higher than this	N	37	7	7	42	30	123
	%	6%	5%	7%	15%	7%	8%
about the same	N	154	23	36	60	95	368
	%	26%	16%	35%	21%	23%	24%
little less than this	N	173	46	18	51	91	379
	%	29%	32%	18%	18%	22%	25%
much less than this	N	214	64	36	123	183	620
	%	36%	45%	35%	43%	44%	40%
Total	N	592	142	102	286	412	1534

Figure 8.5 confirms these findings by showing that the highest proportion of people that are far below living standards can be found in refugee camps.

Figure 8.5 Income close to that number (O41) according to area of residence



In a straightforward way, table 8.6 shows that while 90% of the hardship cases report themselves as far from basic life necessities, this is only the case of half of the respondents that live below the poverty line and less than one quarter of those who live above the poverty line.

Table 8.6 Income close to that number (O41) according to poverty

	POVLIN Poverty of household			Total
	Above poverty line (NIS 1600)	Below poverty line (NIS 1600)	Hardship cases (less than NIS 500)	
about the same	<b>33%</b>	<b>17%</b>	<b>2%</b>	<b>25%</b>
little higher than this	<b>13%</b>	<b>1%</b>	<b>1%</b>	<b>9%</b>
much higher than this	<b>5%</b>			<b>3%</b>
little less than this	<b>25%</b>	<b>31%</b>	<b>7%</b>	<b>25%</b>
much less than this	<b>24%</b>	<b>50%</b>	<b>90%</b>	<b>38%</b>

### 8.3. Satisfaction with the provided assistance

After having analysed the reported needs of the Palestinians, it seems important to focus on the satisfaction of the recipients of help. For this, in question 35, we asked those of our respondents who received assistance whether or not they were satisfied with the assistance provided in general.

In table 8.7, it can be seen that nearly one half of those who received assistance from any party declare themselves satisfied by it. This proportion, though not very high *per se*, increased since February and June where it reached barely one third of the respondents.

Table 8.7 Satisfaction with the provided assistance (O36), Feb.-Nov. 2001

	MONTH Month of interview		
	February poll	June poll	November poll
	very satisfied	<b>2%</b>	<b>1%</b>
satisfied	<b>28%</b>	<b>31%</b>	<b>43%</b>
dissatisfied	<b>37%</b>	<b>40%</b>	<b>33%</b>
very dissatisfied	<b>33%</b>	<b>29%</b>	<b>22%</b>
<i>N</i>	522	630	642

When these results are broken by *place of residence* in table 8.8, no big difference can be noted between Gaza, GSRC and the West Bank outside camps. In WBRC, though, the proportion of satisfied people is much lower. This may hint to a problem in help distribution in this place.

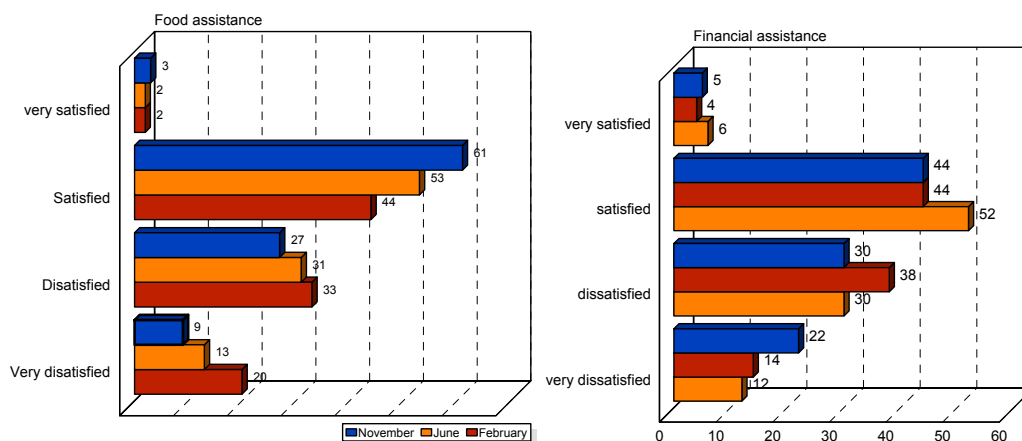
Table 8.8 Satisfaction with the provided assistance (O36) according to place of residence, Feb.-Nov. 2001

			very satisfied	satisfied	dissatisfied	very dissatisfied
Place of residence		MONTH	Month of interview			
		Month of interview				
Gaza	February poll		1%	29%	43%	27%
	June poll		1%	29%	43%	27%
	<b>November poll</b>		<b>5%</b>	<b>43%</b>	<b>27%</b>	<b>25%</b>
Gaza - Refugee Camp	February poll		2%	33%	36%	30%
	June poll		1%	28%	44%	27%
	<b>November poll</b>		<b>2%</b>	<b>44%</b>	<b>38%</b>	<b>16%</b>
West Bank	February poll		4%	20%	30%	46%
	June poll		2%	35%	34%	29%
	<b>November poll</b>			<b>42%</b>	<b>37%</b>	<b>21%</b>
WB - Refugee Camp	February poll		3%	22%	42%	33%
	June poll			21%	42%	37%
	<b>November poll</b>			<b>30%</b>	<b>42%</b>	<b>28%</b>

In the question where we asked for the type, value and source of the specific assistance that was received by our respondents, we also asked for the satisfaction with this specific assistance.

Figure 8.6 shows that the specific satisfaction is higher than the satisfaction in general. Furthermore, people seem more satisfied with the food they received than with the financial assistance.

Figure 8.6 Satisfaction (O36) according to type of assistance, Feb.-Nov. 2001



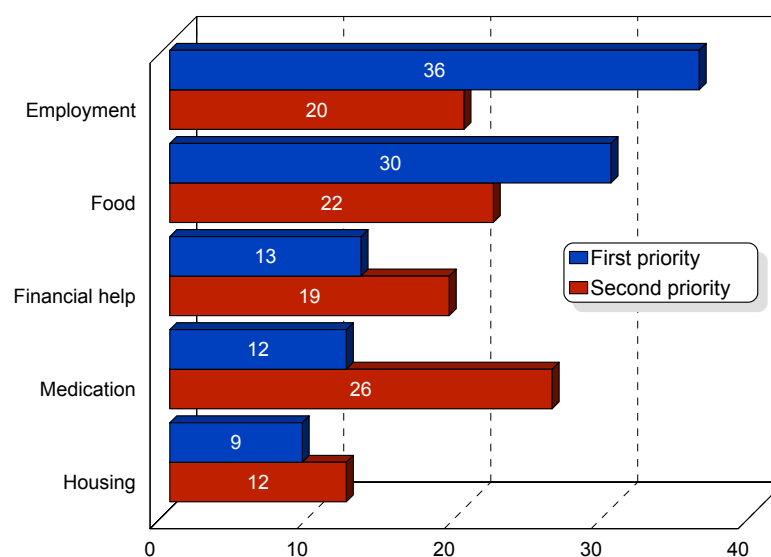
A brief analysis of the evolution of this specific satisfaction shows that the perception of food assistance certainly improved from February till November while it was the reverse for financial assistance. A key for understanding this evolution can certainly be found in the amount of money distributed: in section 6.2, it was shown that the average amount of financial help was NIS 585 while; in section 8.1 the average money needed by our respondents is NIS 1595.

## 8.4. Assistance priorities from Palestinians' point of view

In the November poll, three different questions addressed the priorities the respondents give to several assistance types according to different situations. The two first questions relate to the perceived importance of some needs in general and of some needs for the community. The third relates to priorities for emergency needs. All these questions will be analysed here to measure the Palestinian's priorities for assistance.

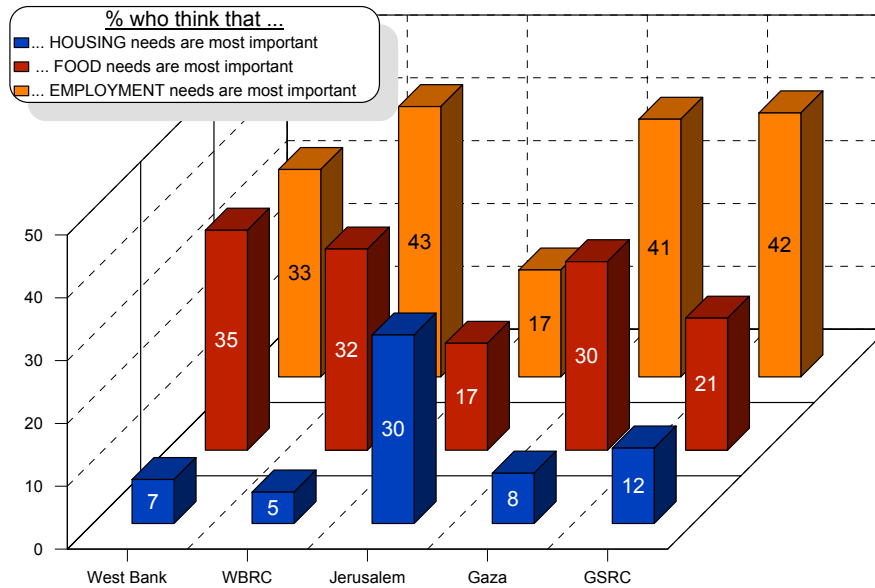
Figure 8.7 shows the **first and second most important needs** that our respondents chose out of a list of six possibilities (see question 43 in annex). Employment assistance is mentioned by 56% of all Palestinians in first or in second priority. Food help was mentioned by 52% of the interviewed. Financial help and medication are mentioned by less than 40% of them while housing accounts for 21%.

Figure 8.7 First and second most important needs (O79) in %



In figure 8.8, only the respondents who cite employment, food or housing as the most important need are investigated. It shows that the most cited need in Gaza, GSRC and in WBRC is employment. In the West Bank outside camps, food is the most important need for a majority of respondents while it is housing in Jerusalem.

Figure 8.8 Most important need (O79) according to place of residence



In cities, food is the most important need according to Palestinians. In refugee camps and villages, it is employment.

If the majority of hardship cases consider food as the most important need, those that are in higher income groups give their first priority to employment. As could be expected, financial assistance is more important to those that are below the poverty line than to those above. The highest income group gives proportionally more weight to housing than the rest of the population.

In question 44, respondents were expected to choose the **two most important needs of their communities**. As shown in figure 8.9, 52% of our respondents consider schools as very important needs. Health assistance, reported by 40% of respondents, constitutes the second most important priority. Sewage disposals are mentioned by one third of Palestinians, housing and roads by one quarter and electricity by one fifth.

Figure 8.9 First and second most important needs for community (O80)

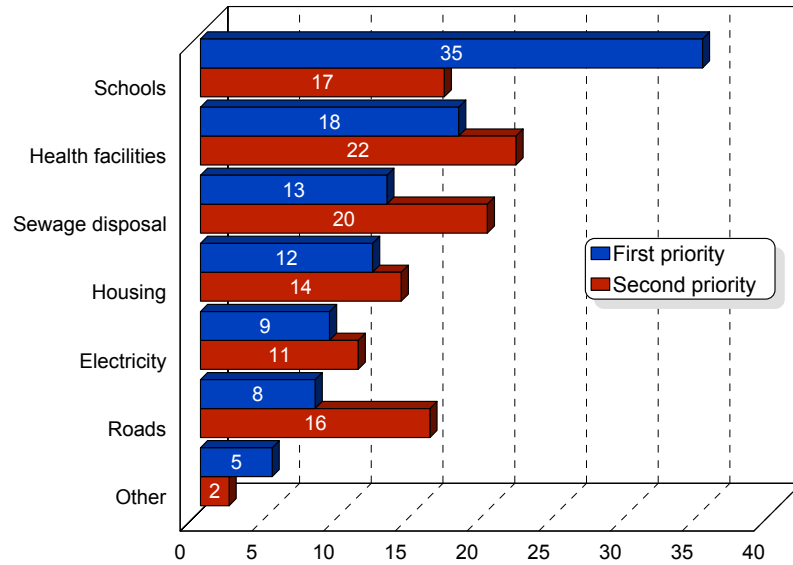
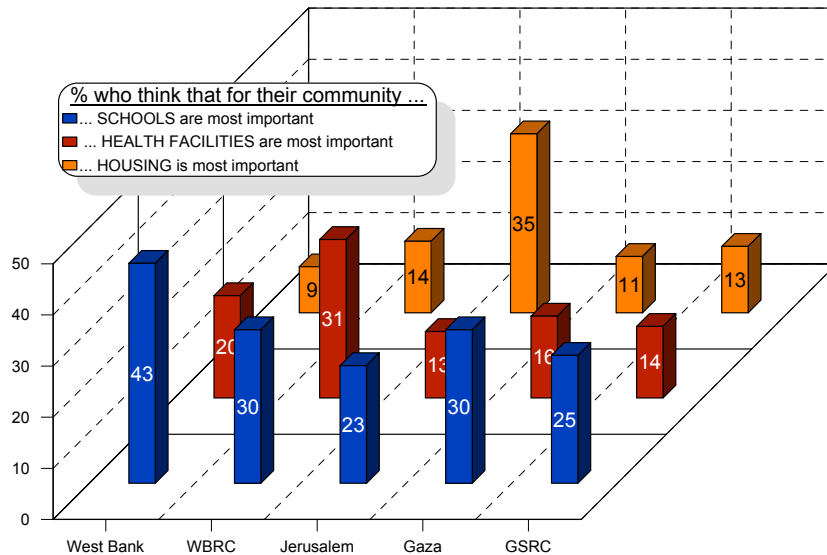


Figure 8.10 gives the most important priorities for the community according to place of residence. All the needs that were most important in one specific place are presented. We can see, as before, that housing needs are considered as the most important community need by Jerusalemites. In the West Bank outside camps especially, but also throughout Gaza, schools are perceived as the most important need for the community. In WBRC, there were a few respondents more who thought that health facilities are most important.

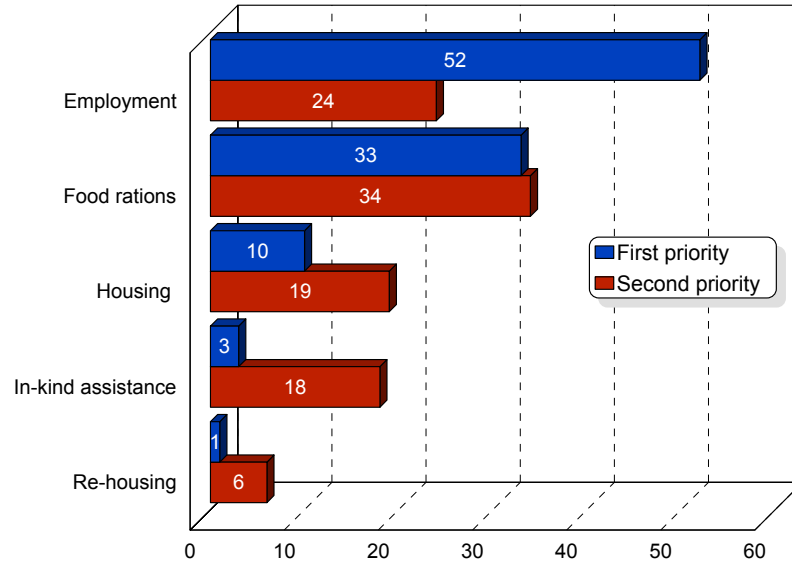
Figure 8.10 Most important need for community (O80) according to place of residence



Although differences in the relative importance of needs can be found across areas of residence and poverty levels, in every group defined by those variables, schools is the most cited need for the community.

Finally, in question 53, our respondents were asked to rank different types of emergency assistance by priority. As shown in figure 8.11, employment is mentioned as the highest priority: three quarters of all Palestinians mentioned it in first or second priority. Food rations, as before, seem also an important priority because it was chosen by two thirds of respondents.

Figure 8.11 First and second choice for emergency assistance priorities (O92)



## REFERENCES

- ABU KHATER, M., 2001, *PCBS Figures show economic and social deterioration*, October 4<sup>th</sup>, see at: <http://www.pna.net>
- AMNESTY INTERNATIONAL, 2001, *Broken Lives. A year of Intifada*. London.
- ARIJ (Applied Research Institute in Jerusalem), 2001a, *Tightening the Siege around Jerusalem*, October, see at: <http://www.poica.org/casestudies/jerusalem10-9-01/index.htm>
- ARIJ, 2001b, *An Inventory of Israel's aggression on Palestinian land during the first Year of the Palestinian Intifada*, November, see at: <http://www.poica.org/casestudies/intifada-first-year/index.htm>
- BADIL Resource Center, 2001a, *A Climate of Vulnerability: International Protection, Palestinian Refugees and the al-Aqsa Intifada One Year Later*, Occasional Bulletin n°8.
- BADIL Resource Center, 2001b, "Refugee Assistance", in: *Al Majdal* (Bethlehem), n°11, pp. 25-30.
- BARGHOUTI, M., 2001, "We are being reoccupied", in: *The Guardian*, Tuesday, 23<sup>rd</sup> October.
- BARSKIN, G., 2001, *A New American Peace Initiative: Can It Work?*, Israel Palestine Centre for Research and Information, October 11, see at : <http://www.ipcri.org/files/initiative.html>
- BIRZEIT UNIVERSITY, 2001, *The First Public Opinion Poll in the Arab World in the aftermath of the September 11<sup>th</sup> attacks on the United States*, Birzeit, Development Studies Program, Public Opinion Poll n°5, October, see at: <http://home.birzeit.edu/dsp>
- BOCCO, R., BRUNNER, RABAH, J., 2001a, *International and Local Aid during the Second Intifada. An analysis of Palestinian Public Opinion in the West Bank and the Gaza Strip (October 2000 -January 2001)*, Geneva, The Graduate Institute of Development Studies and Jerusalem/Bern, Swiss Development Cooperation and Humanitarian Aid, March, 95pp. Also available at: <http://www.iued.unige.ch>
- BOCCO, R., BRUNNER, RABAH, J., 2001b, *International and Local Aid during the Second Intifada. An analysis of Palestinian Public Opinion in the West Bank and the Gaza Strip (October 2000 -January 2001)*, Geneva, the Graduate Institute of Development Studies and Jerusalem/Bern, Swiss Development Cooperation and Humanitarian Aid, August, 158pp. Also available at: <http://www.iued.unige.ch>

BORNSTEIN, A. S., 2001, "Border Enforcement in Daily Life: Palestinian Day Labourers and Entrepreneurs Crossing the Green Line", in: *Human Organization*, vol. 60, n°3, pp. 298-307.

BRYNEN, R., AWARTANI, H., WOODCRAFT, C., 2000, "The Palestinian Territories", in: *Good Intentions. Pledges of Aid for post-conflict recovery*, Forman, S. & Patrick, S., (eds.), Lynne Rienner Publishers, Boulder, pp.205-258.

CNUCED (UNCTAD), 2001, *Rapport sur l'assistance au peuple palestinien* (48<sup>ème</sup> session du Conseil du commerce et du développement, 1<sup>er</sup>-12 octobre), Genève, 23pp.

DCI/PS (Defence for Children International/Palestine Section), 2001, *A Look Back: One Year of Israeli Child Rights Violations*. See at: <http://www.dci-pal.org>

EGSET, W. & ENDRESEN, L. C., 2001, *Paying a Price. Coping with closure in Jericho*. Oslo, FAFO Report 368.

HADDAD, T., 2001, "Tayar al-Moqawama: Strengthening the Resolve to Resist", in: *Between the Lines*, vol. 1, n°10, September, pp. 2-8.

HASSAN, N., 2001, "An Arsenal of Believers", in: *The New Yorker*, November 19.

HDIP (Health, Development, Information and Policy Institute), 2001, *Fact Sheet: Palestinian Intifada* (Sep. 28<sup>th</sup> 2000 – Nov. 27 2001). See at: <http://www.hdip.org>

JMCC (Jerusalem Media and Communication Centre), 2001, *On Palestinian Attitudes Towards Politics including the Current Intifada*, Public Opinion Poll n°42, September, see at: <http://www.jmcc.org>

MANSOUR, K., 2001, *Pour les Palestiniens, l'alliance d'Arafat avec les Américains est un coup de maître*, See at: <http://www.courrierinternational.com>

AL-MEZAN CENTRE FOR HUMAN RIGHTS, 2001, *The Destruction of Civilian Properties and the Comprehensive Closures of the Occupied Palestinian Territories Report*, November, see at: <http://www.mezan.org>

MIFTAH (The Palestinian Initiative for the Promotion of Global Dialogue and Democracy), 2001, *Palestinian Human and Material Losses Inflicted by Israel during the Intifada, September 28<sup>th</sup>, 2000- December 3<sup>rd</sup>, 2001, Special Report: Intifada Update n°26*. See at: <http://www.miftah.org/Reports/intifada.html>

OCHA (UN Office for the Coordination of Humanitarian Affairs), 2001, *Humanitarian Update on Gaza Strip and West Bank*, Issue n°3, 26 September-10 October.

OCHA, 2001, *Humanitarian Update on Gaza Strip and West Bank*, Issue n°4, 15-31 October.

PALESTINE MONITOR, 2001, *The Intifada Special Section: A Year Struggle for Palestinian Independence*. See at: <http://www.palestinemonitor.org>

PCBS (Palestinian Central Bureau of Statistics), 2001, *The Fourth Annual Statistical Report. Palestinian Children, Issues and Statistics. Executive Summary*. See at: <http://www.pcbs.org>

PEDERSEN, J., CHRISTOPHERSEN, M. & SLETTEN, P., 2001, *Paying a Price. Coping with closure in Gaza City*. Oslo, FAFO Report 371.

PEDERSEN, J., CHRISTOPHERSEN, M., ENDRESEN, L. & SLETTEN, P., 2001, *Paying a Price. Coping with closure in Two Palestinian Villages*. Oslo, FAFO Report 365.

PRCS (Palestine Red Crescent Society), 2001, *Violations of International Humanitarian Law by Israeli Authorities. September 2000 to 2001: Summary Information Sheet*. See at: <http://www.palestinercs.org>

REFUGEE STUDIES CENTRE, 2001, *Children and Adolescents in Palestinian households: Living with the effects of prolonged conflict and forced migration*, Lessons learned report, Oxford, May.

RIHAN, R. A., 2001, « The Palestinian Educational Development Plan: Promise for the Future », in: *Palestine-Israel Journal*, vol. VIII, n°2.

SAHLIYYEH, S., 2001, "UNICEF: Majority of Palestinian children do not take part in clashes", in: *The Jerusalem Times*, 7 December.

SAID, E., 2001, *Middle East Impasse*, see at: <http://www.dawn.com/2001/11/05/op.htm#4>

SHAVIT, U. and BANA, J., 2001, "The Secret Exodus", in: *Ha'aretz Magazine*, Friday, October 5th, pp.12-15.

SHIKAKI, K., 2001, *Old Guard, Young Guard: the Palestinian Authority and the Peace Process at crossroads*, November, 14pp.

UNRWA, 2001a, *Third Emergency Appeal to provide Humanitarian Assistance to Palestine Refugees in Gaza and the West Bank*, June-December.

UNRWA, 2001b, *Emergency Appeal. Progress Report 8 covering the month of July 2001*, Gaza, UNRWA Headquarters, External Relations Office.

UNRWA, 2001c, *Emergency Appeal. Progress Report 9 covering the month of August 2001*, Gaza, UNRWA Headquarters, External Relations Office.

UNSCO (United Nations Special Coordinator's Office), 2001, *The Impact on the Palestinian Economy of Confrontation, Border Closures and Mobility Restrictions (1 October 2000 – 30 September 2001)*, Gaza, November.

WHO, 2001, *Health conditions of, and assistance to, the Arab population in the occupied Arab territories, including Palestine*, Fifty-fourth World Health Assembly, 4 May.

WFP, 2001, *Emergency Assistance to Victims of Civil Strife in the Palestinian Territory*; July,

WFP, 2000, *Protracted Relief Operation (6214) Assistance to Hardship Cases in Gaza and the West Bank*, May.

WORLD BANK, 2001, *One Year of Intifada – The Palestinian Economy in Crisis: An Assessment*. Draft report, November 15.

AI-ZAROO, S., 2001, *Education in the context of Conflict and Instability: the Palestinian case*. Paper presented at the American Anthropological Association Annual Meeting, Washington D.C., November.

## LIST OF FIGURES

Figure 1 General perception of the situation in the next three months (O96).....	10
Figure 0.1 Place of Residence (PLACE).....	16
Figure 0.2 Refugee status and refugees (O02)	
according to area of residence (O60) .....	17
Figure 0.3 Refugees by Place of Residence (PLACE) .....	17
Figure 1.1 The Relationship between economic growth and closure .....	21
Figure 1.2 Map of Checkpoints and Roadblocks around Jerusalem .....	22
Figure 1.3 Attacks on EMS by week, Sept. 29 2000 - Dec. 14 2001 .....	23
Figure 1.4 The UN School of Aida Refugee Camp	
during the invasion of Bethlehem, Oct. 2001 .....	24
Figure 1.5 Monthly Deaths and Injuries, Sept. 29 2000 – Nov 30 2001 .....	25
Figure 1.6 Number of Deaths, 29 Sept. 2000 – 1 <sup>st</sup> Dec. 2001 .....	26
Figure 1.7 Causes of injuries by Type: Sept. 29 2000 - Dec. 18 2001 .....	26
Figure 1.8 Injuries, Sept. 2000 - Nov 2001 .....	27
Figure 1.9 Total Deaths by Region, Sept. 29 2000 – Dec. 19 2001 .....	28
Figure 1.10 Total Injuries by Region, Sept. 29 2000 – Dec. 19 2001 .....	28
Figure 1.11 Type of damage (O34C) for the general population	
and for camp residents.....	31
Figure 1.12 Land confiscation comparison during the past two years.....	34
Figure 1.13 Israeli Violations in the West Bank during the First year of Al-Intifada .....	35
Figure 1.14 Emigration in the family (O93) and as a possibility for oneself (O94) .....	37
Figure 1.15 Attitude towards emigration (O93, O94) by area of residence .....	37
Figure 1.16 Regions of actual or possible emigration (O94, O93).....	38
Figure 2.1: Employment Status (O08).....	39
Figure 2.2 Unemployment (O08), Feb. - Nov. 2001.....	40
Figure 2.3 Employment status (O08) according to place of residence .....	41
Figure 2.4 Unemployment (O08) by place of residence .....	41
Figure 2.5 Employment status (O08) according to refugee status .....	42
Figure 2.6 Household Income distribution (O57) of those employed	
according to place of residence .....	43
Figure 2.7 Type of employer (O63).....	44
Figure 2.8 Place of work (O11)	
according to the effect of the Intifada on jobs (JOBFAFF).....	48
Figure 2.9 Poverty (POVLIN) of those who used to work in Israel (O11).....	49
Figure 2.10 Effect of the Intifada on jobs (JOBFAFF) according to area of residence ..	49
Figure 2.11 Poverty level (POVLIN)	
according to the effect of the Intifada on jobs (JOBFAFF).....	50
Figure 2.12: Household income distribution (O57) according to place of residence ...	53
Figure 2.13 Household income distribution (O57) according to camp residence .....	53
Figure 2.14 Geographical distribution of new poverty.....	54
Figure 2.15 Poverty (POVLIN) according to district.....	55
Figure 2.16 Poverty (POVLIN) by area and place of residence .....	55
Figure 2.17 Hardship cases (POVLIN) by place of residence .....	56
Figure 2.18 Poverty (POVLIN) by camp residence .....	56
Figure 3.1 Types and frequency of distributed food (O76) .....	60
Figure 3.2 Food distribution (O36FOOD) according to place of residence.....	61
Figure 3.3 Main source of food (O77) for the Palestinian households.....	63
Figure 3.4 Reliance on food assistance (O77)	
according to the overall income distribution.....	65
Figure 3.5 Main source of food (O77) according to poverty .....	66
Figure 3.6 Primary source of food (O77) for the hardship cases	
(below 500 NIS per month) .....	66
Figure 3.7 Change in household expenditure (O47) according to income level.....	67
Figure 3.8 The consumption patterns of certain food items (O81A, O81B, O81C)	
according to household income levels .....	68
Figure 3.9 Percentage of households reducing consumption of various types	
of food (O81A, O81B, O81C)	
according to household income level and place .....	69
Figure 3.10 Nutrition awareness programs (O78).....	70

Figure 4.1 Perception of household on general health status (O88) .....	71
Figure 4.2 Health status (O88) among various sectors of the Palestinian population .....	72
Figure 4.3 Sources of health coverage (O89).....	73
Figure 4.4 Source of health coverage (O89): West Bank and Gaza Strip .....	74
Figure 4.5 Source of health coverage (O89) according to poverty level.....	76
Figure 4.6 Source of health service expenses (O89) for hardship cases .....	76
Figure 4.7 Educational attainment (O56) .....	77
Figure 4.8 Educational attainment (O56) according to gender .....	78
Figure 4.9 Education (O56) by place of work of those who are employed and unemployed.....	79
Figure 5.1 Number of employed women per household (O18) according to area of residence.....	84
Figure 5.2 Number of employed women per household (O18) according to place of residence .....	84
Figure 5.3 Contribution by employed women to the household expenditure (O64) according to gender .....	85
Figure 5.4 Contribution by employed women to the household expenditure (O64) according to refugee status and area of residence.....	85
Figure 5.5 Poverty level according to whether or not women are employed (O18).....	86
Figure 5.6 Number of working children according to area of residence (O65) .....	87
Figure 5.7 Number of working children (O65) according to place of residence.....	88
Figure 5.8 Level of satisfaction with education services (O84) according to refugee status and area of residence.....	89
Figure 5.9 Level of satisfaction with education services (O84) according to place of residence .....	89
Figure 5.10 Importance of UNRWA education services (O82A) according to place of residence .....	90
Figure 5.11 Effectiveness of UNRWA education services (O83A) according to refugee status and area of residence.....	90
Figure 5.12 Effectiveness of UNRWA education services (O83A) according to place of residence .....	91
Figure 5.13 A parents' wish list for changes in the educational system (O85) according to area of residence.....	92
Figure 5.14 Change of education and health services since the outbreak of the Intifada (O90) according to place of residence .....	93
Figure 5.15 Children activities during the last summer vacation (O86) according to place of residence .....	93
Figure 5.16 Change in parental behaviour (O66) according to refugee status and area of residence.....	94
Figure 5.17 Changes in parental behaviour since the outbreak of the Intifada (O66) according to refugee status.....	95
Figure 5.18 Changes in parental behaviour since the outbreak of the Intifada (O66) according to place of residence .....	95
Figure 5.19 Reliance on corporal punishment by parents who changed their behaviour since the start of the Intifada (O68) according to refugee status.....	96
Figure 5.20 Ability to address psychological distress among children since the outbreak of the Intifada (O69) according to refugee status ....	96
Figure 5.21 Ability to address psychological distress among children since the outbreak of the Intifada (O69) according to place of residence .....	97
Figure 5.22 Psychological support for children (O77) according to refugee status .....	99
Figure 5.23 Evaluation of provided psychological support to children (O73) according to refugee status and area of residence.....	100
Figure 6.1 Assistance received (O35) according to place of residence, Feb.-Nov. 2001 .....	103
Figure 6.2: Assistance received (O35) according to area of residence, Feb.-Nov. 2001 .....	103
Figure 6.3 Type of assistance received (O36), Feb.-Nov. 2001 .....	106
Figure 6.4 Cumulative food (value) aid distribution (O36) .....	106

Figure 6.5: Type of assistance (O36) according to level of poverty.....	108
Figure 6.6 Value of food distribution (O36) according to poverty level.....	109
Figure 6.7 Source of food (O36) according to area of residence.....	111
Figure 6.8 Percentage who benefited from an EGP (O23)	
according to place of residence .....	113
Figure 6.9 Type of benefit from EGP (O24) .....	114
Figure 6.10 Source for those who received help in finding a job (O26).....	114
Figure 7.1 Proportion of the population who received assistance UNRWA (O26)	
according to place of residence, Feb. - Nov. 2001 .....	116
Figure 7.2 Benefit from UNRWA services (O26)	
according to area and refugee status .....	116
Figure 7.3 Benefit from UNRWA (O26) according to level of poverty.....	118
Figure 7.4 UNRWA Assistance by type (O36), November 2001 (in%).....	119
Figure 7.5 Importance (O82A) and effectiveness (O83A) of UNRWA services	
according to refugees and camp residents .....	120
Figure 7.6 Proportion of various sectors receiving food assistance	
from UNRWA (O36) .....	121
Figure 7.7 UNRWA food assistance (O36) according to level of poverty and place .	121
Figure 7.8 Level of satisfaction with UNRWA in general (O50), Feb. - Nov. 2001 ....	123
Figure 7.9 Satisfaction with UNRWA (O50) according to place.....	124
Figure 7.10 Satisfaction with UNRWA (O50) according to level of poverty .....	125
Figure 7.11 Satisfaction with UNRWA food assistance (O36), Feb. - Nov. 2001 .....	125
Figure 7.12 The most urgent needs (O92A) of refugee camp residents .....	126
Figure 8.1 Need of assistance (O38)	
according to place of residence Feb.-Nov. 2001 .....	130
Figure 8.2 Need of assistance (O38) according to area Febr.-Nov.2001 .....	130
Figure 8.3 Money needed every month (O40)	
according to place of residence, Febr.-Nov.2001 .....	132
Figure 8.4 Income close to that number (O41)	
according to refugee status.....	133
Figure 8.5 Income close to that number (O41) according to area of residence .....	134
Figure 8.6 Satisfaction (O36) according to type of assistance, Feb.-Nov. 2001 .....	136
Figure 8.7 First and second most important needs (O79) in % .....	137
Figure 8.8 Most important need (O79) according to place of residence.....	138
Figure 8.9 First and second most important needs for community (O80).....	139
Figure 8.10 Most important need for community (O80)	
according to place of residence .....	139
Figure 8.11 First and second choice for emergency assistance priorities (O92).....	140

## LIST OF TABLES

Table 1.1 Damages to property (O34C) by place of residence .....	31
Table 1.2 Damages to property (O34C) by area of residence .....	32
Table 2.1 Employment status (O08) according to poverty .....	42
Table 2.2 Work occupation (O08) according to employment status (O08) .....	43
Table 2.3 Type of employer (O63) according to area of residence .....	45
Table 2.4 Type of employer (O63) according to poverty .....	45
Table 2.5 Place of work (O11) according to employment status (O08) .....	46
Table 2.6 Place of work (O11) according to poverty .....	46
Table 2.7 Effect of the Intifada on jobs (JOBFAFF) according to employment status (O08), Feb.-Nov.2001 .....	47
Table 2.8 Employment status (O08) according to the effect of the Intifada on jobs (JOBFAFF) .....	47
Table 2.9 Effect of the Intifada on jobs (JOBFAFF) according to type of employer (O63) .....	48
Table 2.10 Strategies for managing the hardship (O45) .....	58
Table 3.1 Distribution of food items (O76) according to poverty level .....	60
Table 3.2 Food distribution (O76) according to place of residence .....	61
Table 3.3 Main source of food in the household (O77) according to region .....	63
Table 3.4 Main source of food in the household (O77) according to place of residence .....	64
Table 3.5 Main source of food (O77) according to area of residence and poverty: comparison between the camp population and camp residents below the poverty line .....	67
Table 3.6 Household expenses (O47) that were reduced .....	68
Table 3.7 Change in household consumption (O81A, O81B, O81C) in the past year (in %) .....	69
Table 3.8 The most important need specified by the respondents (O39) according to the poverty level .....	70
Table 4.1 Perception of household's health (O88) according to area of residence .....	72
Table 4.2 Perception of household's health (O88) according to place of residence .....	72
Table 4.3 Coverage of medical services (O89) according to income level and source .....	74
Table 4.4 Coverage of medical services (O89) according to source and household income level .....	75
Table 4.5 Education (O56) according to place of residence .....	78
Table 4.6 Education (O56) according to area of residence .....	79
Table 4.7 Distribution of those who lost their jobs (JOBFAFF) according to education (O56) and original place of work (O11) .....	80
Table 4.8 Education (O56) according to poverty level .....	80
Table 4.9 Level of education (O56) and the prospects to adapt to changes in the employment status (JOBFAFF) .....	81
Table 5.1 Considering emigration (O94) according to gender .....	82
Table 5.2 Assistance from any party to the respondents or their family (O35) according to gender .....	83
Table 5.3 Satisfaction with food received from UNRWA (O36) according to gender .....	83
Table 5.4 Knowledge about employment generation programmes (O21) according to gender .....	86
Table 5.5 Change in parental behaviour (O66) according to poverty .....	94
Table 5.6 Ability to address psychological distress of children (O69) according to family income .....	97
Table 5.7 Type of help received to address psychological distress (O77) according to refugee status and area of residence .....	98
Table 5.8 Providers of psychological support to children (O72) according to refugee status and area of residence .....	100
Table 5.9 Evaluation of provided psychological assistance to children (O73) according to family income .....	101
Table 6.1 Assistance received (O35) according to level of poverty .....	104

Table 6.2 Assistance received (O35)	
according to level of poverty and place of residence .....	105
Table 6.3 Type of assistance (O36)	
according to place of residence, Feb. - Nov. 2001 .....	107
Table 6.4 Type of assistance (O36)	
according to area of residence, Feb. - Nov. 2001 .....	108
Table 6.5 Source of food and other financial aid (O36), Feb.-Nov. 2001 .....	110
Table 6.6 Source of food and other financial aid (O36)	
according to place of residence .....	111
Table 7.1 Benefit from UNRWA assistance (O26)	
according to refugee status and area .....	117
Table 7.2 Benefit from UNRWA (O26) according to area of residence .....	117
Table 7.3 Benefit from UNRWA (O26)	
according to place of residence and household income level .....	118
Table 7.4 Financial assistance by UNRWA (O36), Feb. - Nov. 2001 .....	122
Table 7.5 General satisfaction with UNRWA (O50), Feb. - Nov. 2001 .....	123
Table 7.6 Level of satisfaction with UNRWA services in general (O50)	
according to area .....	124
Table 7.7 Satisfaction with UNRWA food assistance (O36)	
according to level of poverty .....	126
Table 7.8 Most urgent assistance (O92A) to camp residents according to area .....	127
Table 7.9 Most urgent assistance needed by camp residents (O92A)	
according to level of poverty .....	127
Table 7.10 Most urgent assistance (O92A)	
according to area of residence and level of poverty .....	128
Table 8.1 Need of assistance (O38) according to poverty.....	131
Table 8.2 Money needed every month (O40), Febr.-Nov.2001 .....	131
Table 8.3 Money needed every month (O40) according to poverty.....	132
Table 8.4 Income close to that number (O41), Febr.-Nov.2001 .....	133
Table 8.5 Income close to that number (O41) according to place of residence .....	134
Table 8.6 Income close to that number (O41) according to poverty.....	135
Table 8.7 Satisfaction with the provided assistance (O36), Feb.-Nov. 2001 .....	135
Table 8.8 Satisfaction with the provided assistance (O36)	
according to place of residence, Feb.-Nov. 2001 .....	136