Palestinian Public Perceptions on Their Living Conditions

Report VI, October 2003



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A Study funded by SDC (Swiss Agency for Development and Cooperation), UNDP, UNICEF, UNRWA and the UN World Food Program

THE ROLE OF INTERNATIONAL AND LOCAL AID DURING THE SECOND INTIFADA

Report VI

An Analysis of Palestinian Public Opinion in the West Bank and the Gaza Strip on their Living Conditions

(January - July 2003)

The poll for this study has been conducted in cooperation with the JMCC (Jerusalem Media and Communication Centre)

Geneva, October 2003

Cover photo:

Palestinian child sitting along the security fence dividing the East Jerusalem neighborhood of Abu Dis Source: AFP in http://www.palestinercs.org

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FOREWORD AND ACKNOWLEDGMENTS

This study is the sixth report carried out by the Palestine Research Unit (PRU)¹ of the Graduate Institute of Development Studies (IUED) of the University of Geneva since the outbreak of the second Intifada in September 2000, on the impact of local and international aid on the living conditions of the civilian population in the Occupied Palestinian Territories (oPt).

The Swiss Agency for Development and Cooperation (SDC), who has been supporting the reports since its inception, has been joined by several UN Agencies (UNDP, UNRWA, UNICEF and WFP) to co-fund this report.

The period under scrutiny in this report covers the first half of the year 2003. During the same period, a number of international organizations, NGO's, private and public local research centers, and Palestinian Authority institutions have been publishing several important reports on topics that complement the data of our survey. At the end of the report, several of these references have been included in the bibliography for the reader to consult.

As usual, during the phase of preparation of the questionnaire, the team discussed the content of the new poll with the different stakeholders. Due to the prevailing difficult situation in the OPT, the scope of the questionnaire has been further expanded to include a substantive number of questions that could offer more specific information to the interested parties. 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 local NGO's as the findings provide a wider picture of Palestinian public perceptions on their living conditions. For the survey conducted for this report, a sample of 1,202 Palestinian individuals was utilized.

The poll's questionnaire (see Annex I for the English version and Annex II for the Arabic version) was drafted by the above-mentioned experts' team and reviewed by a number of stakeholders who pointed out the variables pertinent to drawing an objective assessment of the needs and living conditions of the Palestinian population in the West Bank and the Gaza Strip. We are particularly grateful to Mr. Fritz Froehlich (deputy director of the SDC, Gaza and West Bank Office), Mr. Sufyian Mushasha (UNDP, Jerusalem), , Mr Lionel Brisson (Director of Operations, UNRWA Headquarters), Mr. Guy Siri (Deputy Director of UNRWA Operations & and Field Technical Officer, West Bank Field Office, Jerusalem), Dr. Elena Mancusi (Program Officer, UNRWA, Jerusalem), Mr. Jean-Luc Siblot (Head of the World Food Program, Jerusalem), Ms. Monica Awad (UNICEF, Jerusalem), Mr. John Wetter (Worldbank, Jerusalem), Mr. Hisham Mustapha (Assistant Deputy Minister, Ministry of Planning, Ramallah), Mr. Muhammad Ghaddiyah (Director General, Ministry of Planning, Ramallah).

The IUED subcontracted the Jerusalem Media and Communication Center (JMCC) for conducting the survey in mid-July 2003. More than 60 fieldworkers interviewed 1202 people under the supervision of Ms. Manal Warrad.

The team work was conducted between Jerusalem, Ramallah, Brussels and Geneva. We are particularly grateful to the JMCC Palestinian fieldworkers: without their dedication under difficult circumstances, this study could not have materialized.

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¹ The PRU is presently composed of six members: Prof. Riccardo BOCCO, political sociologist and Head of the PRU at the IUED; Mr. Matthias BRUNNER, political scientist, lecturer at the Department of Political Science of the University of Geneva and associate researcher at the IUED; Dr. Isabelle DANEELS, political scientist, researcher at the IUED and associate researcher at the Near East French Institute in Amman (IFPO, Jordan); Prof. Frédéric LAPEYRE, economist, Institute of Development Studies of the Catholic University of Louvain; Mr. Jamil RABAH, political scientist and polls' expert, researcher at the IUED and SDC consultant in Ramallah (Palestine).

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In Geneva, special thanks are due to Ms Sandra Cavaliere, sociologist and PhD student at the IUED, who assisted the PRU for the preparation of data analysis. Ms Aline Brupbacher and Julie Conti, Mr Stéphane Keller and Jean-David Moynat, students at the Department of Political Science of the University of Geneva worked very hard on data cleaning and data editing.

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

Geneva, October 2003

LIST OF ACRONYMS

ARIJ Applied Research Institute in Jerusalem
EGP Employment Generation Programmes

GS The Gaza Strip

GSRC Gaza Strip refugee camps

HDIP Health Development Information Project

IDF Israeli Defence Forces

IUED (French acronym for) Graduate Institute of Development Studies, University of

Geneva

JMCC Jerusalem Media and Communications Centre

MIFTAH Palestinian Initiative for Global Dialogue and Democracy
MOPIC Ministry of Planning and International Cooperation, PNA

NIS New Israeli Shekel

OAPT Occupied and Autonomous Palestinian Territories

OCHA UN Office for the Coordination for the Humanitarian Affairs

OPT Occupied Palestinian Territories

PCBS Palestinian Central Bureau of Statistics

PECDAR Palestinian Economic Council for Development and Reconstruction

PNA Palestinian National Authority
PRCS Palestine Red Crescent Society

SDC Swiss Agency for Development and Cooperation

UNESCO United Nations Education, Science, and Culture

Organization

UNICEF United Nations Children and Education Fund

UNRWA United Nations Relief and Works Agency for the

Palestine Refugees in the Near East

UNSCO United Nations Special Coordinator's Office in Palestine

UNWFP United Nations World Food Program

WB The West Bank

WBRC West Bank refugee camps

OBJECTIVES AND METHODOLOGY

The main objective of this study is to provide government officials, donors and civil society representatives with tools for monitoring the situation and the assistance in Palestine. It relies on polls that measure the Palestinians' perceptions about the situation and its evolution, the assistance received, its impact and their satisfaction with it as well as many other topics relevant for the people involved in assistance in Palestine.

In this part of the report, we will briefly describe the objectives of the study, the methodology used and a short description of our independent variables will be provided.

Objectives

Since January 2001, five relevant polls were conducted². The fact that most questions remained the same throughout the period gives a unique wealth of monitoring information. Whenever possible and meaningful, the analysis in each chapter will refer to this evolution. This year we also set up a standardized file which makes it possible to quickly compare the evolution of answers over time. In this report, instead of using the question number in captions for graphs, we use standardized variable names (in the form o###). The reader will find correspondence tables for question numbers at the beginning of Annex I just before the questionnaire.

The results of this standardization can be found on http://www.unige.ch/iued/palestine where the interested reader can find all the relevant information from question wording to distribution frequencies as well as bivariate analysis with our list of independent variables. For this reason, no tables of frequencies can be found in this report.

The questionnaire for the study (see Annex I and II) was elaborated in order to offer data on Palestinians in the West Bank and the Gaza Strip on nine main topics that correspond to the nine parts of the report:

▶ The general situation in terms of mobility and security conditions is presented in the first part.

Part 1 Mobility and security conditions

Variables: o031, o113, o114, o115, o116, o118, o129, o140.

A portrait of the <u>socio-economic conditions</u> is given in the second part of the report. It helps the reader in assessing change in the evolution of poverty and of Palestinians' strategies for sustaining the hardship and coping with the situation.

Part 2 Socio-economic Conditions

Variables: poverty3, o019, o040, o044, o095, o108, o109, o112, o117, o125, o128, o131.

The labour market and the employment status (including the place of work, occupation and the effects of the Intifada on jobs) are under scrutiny in Part 3.

Part 3 Labor Market

² In January, June and November 2001, in November 2002 and in July 2003. In April 2002, we conducted a poll in the aftermath of the Israeli army's reoccupation of the Autonomous Palestinian Territories. However, due to the difficult situation, the data were collected by phone on a sample that is not totally random (see Bocco, Brunner, Daneels and Rabah 2002b). The data from this poll -covering only the West Bank- were not standardized.

³ This URL will be functional from the 17th of November 2003.

Variables: o008, o009, o011, o012, o013, o014, o015, o063, o099, o100, o121.

An overview of <u>the assistance delivered</u> according to type, value and source with emphasis on employment generation programs is offered in Part 4.

Part 4 Assistance Delivered in General

Variables: o024, o026, o035, o036, o126.

A review of the impact of the assistance delivered for measuring the perceptions of the Palestinians is also provided in Part 5. This part includes an analysis of the people's perceptions on individual and community assistance, aid priorities as well as the visibility, importance and effectiveness of the assistance delivered.

Part 5 The Impact of Aid and Palestinians' Perception

Variables: o035, o036, o037, o038, o046, o079, o080, o092, o101, o120, o123, o124, o126.

▶ All the questions in Part 6 pertain to <u>food</u>. They cover perceived effectiveness of food distribution, type and source of food assistance provided, changes in food consumption patterns and types of food required.

Part 6 Food

Variables: o074, o075, o077, o081, o107.

Additional questions relate to health and education. They concern assistance received, priorities, access to basic services and educational attainment, and constitute the bulk of Part 7.

Part 7 Health and Education

Variables: o084, o085, o087, o088, o090,o091, o102, o103, 0106, o126.

▶ Other questions in Part 8 concern <u>Women and Children</u>. The effect of the Intifada on children, parents' responses, psychological support, children's work and women's contribution to the household's income are investigated in this part.

Part 8 Women and Children

Variables: 0018, 0033, 0067, 0068, 0069, 0071, 0072, 0073, 0086, 0104, 0105, 0122.

▶ An assessment of <u>UNRWA's</u> 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 are the content of Part 9.

Part 9 Refugees and UNRWA

Variables: o002, o004, o082, o083, o110, o132, o142.

A representative sample of 1,202 Palestinians over the age of 18, was interviewed face-to-face in mid-July 2003. In the West Bank 633 Palestinians were interviewed, 440 in the Gaza Strip and 129 in East Jerusalem.

The sampling and data collection was done by JMCC in the same way as for the previous polls (Bocco, Brunner and Rabah 2001a and 2001b; Bocco, Brunner, Daneels and Rabah 2001; Bocco, Brunner, Daneels, Lapeyre and Rabah 2002). There was no over-sampling for any group of the population.

Methodology

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 eight important <u>independent variables</u>. They are presented in the box below.

Region of residence a) West Bank b) Jerusalem c) Gaza Strip Area of residence a) City b) Village (0059): (0060):

Place of residence (place):

- a) West Bank refugee camps
- b) West Bank outside camps
- c) Gaza Strip refugee camps
- d) Gaza Strip outside camps
- e) East Jerusalem

c) Refugee camp

Poverty (poverty3):

- a) Hardship cases
- b) Those below the poverty line
- c) Those above the poverty line.

Refugee Status (o02):

- a) Refugees
- b) Non-refugees

Education (educ):

- a) Low
- b) Medium
- c) High

Age category (agec):

- a) 18 24 years
- b) 25 34 years
- c) 35 49 years
- d) 50 years or more

Gender (0061):

- a) Male
- b) Female

Results were systematically tested for statistical significance at a 95% confidence level⁴.

On the

http://www.unige.ch/iued/palestine web site, the interested reader will find the bivariate analysis between all the dependent and the independent variables with their level of statistical significance and the detailed number of cases. For this reason, the numbers of cases (N) and significance levels have been omitted in this report.

Finally, whenever possible, consideration was given to data of our previous polls to analyze the evolution of the situation since the beginning of the Second Intifada. The reader will also find the frequencies and analysis for the previous polls on the web site.

Description of the explanatory variables

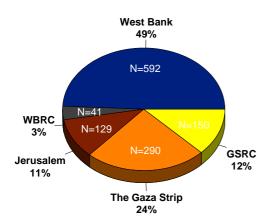
Palestinian society is rather unique because refugees constitute up to 50% of its population. The territory is split between areas that are not geographically contiguous and this separation between the West Bank and the Gaza Strip renders coordination and economic cooperation difficult. This very situation 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 complicates further efforts

obtaining a uniform system that is essential and a prerequisite for developing a viable and

⁴ For categorical or ordinal dependent variables we used Chi-square tests, for interval variables one-way analysis of variance.

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)



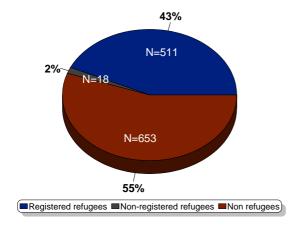
The use of eight explanatory variables for analysis in this report is intended to reflect the specificities of the Palestinian population.

The Palestinians in the OPT 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. Of the entire data, 63% of the respondents are from the West Bank and Jerusalem and 37% are from the Gaza Strip.

According to the Palestinian Central Bureau of Statistics (PCBS), more than 2 million Palestinians

live in the West Bank and Jerusalem, and more than one million in the Gaza Strip. Refugees constitute approximately 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 in the West Bank, and about 370,000 reside in 8 refugee camps in the Gaza Strip.

Figure 0.2 Refugee status (o002 & o004)



As shown in figure 0.2, of all respondents, 45% said that they are refugees or descendents of refugees; of those, 43% are registered refugees with UNRWA, while 2% are not. In the 55% of people who answered they were not refugees, there are still 2% who say they have an UNRWA refugee card.

Throughout Palestine, the majority of refugees (registered and unregistered) live in the Gaza Strip (54%, see figure 0.3). On the other side, almost two thirds (65%) of non refugees live in the West Bank.

While 31% of all refugees live in camps, less than 1% of non refugees do. In both groups, one respondent out of ten lives in Jerusalem.

According to *area of residence*, a bit more than one half of our sample (54%, N=645) live in cities, 17% (N=201) in refugee camps and 30% in villages (N=356).

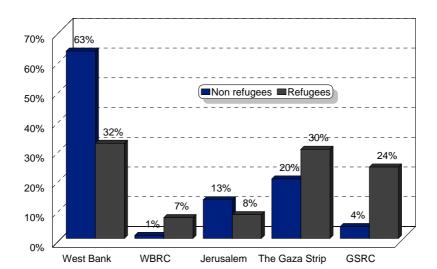


Figure 0.3 Place of Residence (place) by Refugee Status (o002)

In the November 2001 report, we introduced the poverty variable to highlight the economic situation of the Palestinian households. Since November 2002, this variable not only takes into account the reported income of the respondent's household but also the number of adults and children in the household.

In the present report, we use the third revision of the poverty variable. It is based on the reported household income (o57) but takes into account the number of adults (adults) and children (children) in the household. In November 2002, according to the PCBS figures, the average Palestinian household of two adults and four children was considered to be below poverty line if its income was lower than NIS 1'600. If it was lower than NIS 500, they were considered to be hardship cases. Since the PCBS published a new poverty line at NIS 1'760 at the beginning of 2003, we adjusted to this evolution: For the sixth poll, we consider the standard household to be below poverty line if its income is less than NIS 1'760; for the 2002 and 2001 polls, the figures remained unchanged⁵ in this third revision.

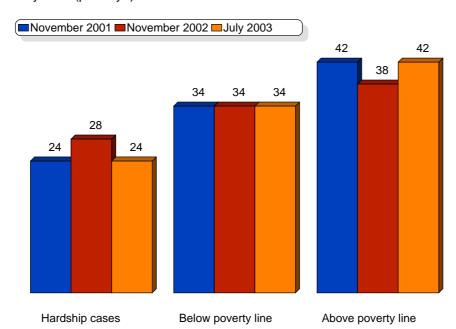


Figure 0.4 Poverty level (poverty3)

⁵ It must be noted though that, for November 2001, we calculated the value of poverty adjusted by household size only recently. This is why it was not mentioned in the previous report.

The evolution of poverty in the OPT can be seen in figure 0.4. While the percentage of those below the poverty line remains stable from 2001 to 2003, the percentage of hardship cases increases in November 2002 and decreases back to its previous level in July 2003.

This evolution of poverty will be analyzed more thoroughly in part 2 but it is important to note that this slight decrease in hardship cases is confirmed by many other questions of the poll: For example, while in November 2002 two thirds (66%) of the respondents said their income decreased during the last six months (o108), this was the case for only 42% in July 2003.

Education and gender will be analysed respectively in parts 7 and 8. We won't go into much detail about them for this brief methodological introduction.

PART 1. MOBILITY AND SECURITY CONDITIONS

The first part of the report documents the way the daily lives of the Palestinians residing in the Occupied Palestinian Territory (oPt) were affected in the context of the second Intifada from January to late July 2003.

The period of time under scrutiny was marked by two sets of events. On the one hand, the Intifada al-Aqsa continued to claim its share of casualties and to disrupt the Palestinian lives. On the other hand, a new international initiative - the Roadmap - was presented on 30 April 2003 by the "Quartet" mediators (the United States, Russia, the European Union and the United Nations). Aimed at resolving the Israeli-Palestinian conflict by the year 2005, the Roadmap was signed by the Palestinian and Israeli Prime Ministers Mahmoud Abbas (Abu Mazen) and Ariel Sharon on 4 June 2003. The first stage directly addresses the issues of security of mobility in the oPt. In exchange for the "cessation of violence" by the Palestinian armed individuals or groups, Israel was to take "all necessary steps to help normalize Palestinian life", notably by taking no actions undermining trust, including deportations, attacks on civilians, confiscation and/or demolition of Palestinian homes and property, as a punitive measure or to facilitate Israeli construction; destruction of Palestinian institutions and infrastructure. At the end of stage one of the Roadmap, Israel was to have its forces withdrawn from areas occupied since the start of the Intifada (September 2000) and cease all settlement activity.

The Roadmap was accepted in principle by Hamas and the Islamic Jihad on 29 June 2003, when they announced in a joint statement the immediate suspension of anti-Israeli attacks. The al-Aqsa Martyrs Brigade followed them hours later.

Using the results of our and other surveys, Part One of the study will focus on the evolution of the circumstances the Palestinian population has been confronted to in terms of both their mobility and their security within the oPt.

Mobility, which will be dealt with in the first section, is devoted to the impact of the closure policy imposed by Israel. Two impact levels will be broached: the mobility of individuals and goods on the one hand, and the access of the civilian population to various basic services (education, health and relief services) provided by local and international agencies on the other.

Security, which will be tackled in the second section, mainly refers to two types of phenomena, namely occurrences of casualties (deaths and injuries) and material damage to public and private property, including land confiscation.

1.1. The impact of closures and mobility restrictions on livelihood

During the period under review, Israel has continued to implement its closure policy in the oPt by imposing on the Palestinians various kinds of restrictions on their mobility. Conceived as a security instrument to deal with the Intifada and, more particularly, to minimize the risks of Palestinian attacks against Israeli citizens in Israel proper or in the settlements⁶, that policy has widely been considered a means of exerting pressure

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⁶ According to the Israeli Defence Forces, a total of 816 Israelis have been killed and 5,616 have been injured between the outbreak of the Intifada al-Aqsa in September 2000 and 17 July 2003. Suicide bombings have been the prime cause of death (349 cases), followed by shootings (179 cases). See B'tselem website: www.btselem.org.

on the PNA to put an end to the uprising and, even more, a collective punishment that has harmed indistinctly the entire Palestinian population.

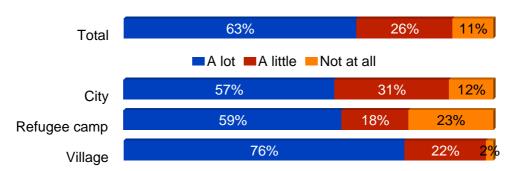
As identified by the World Bank, three types of restrictions on mobility were used in the oPt (World Bank, March 2003):

- Internal closure within the oPt, be it partial or total, in the form of a variety of networks of checkpoints, fixed or moving, manned or not. The most severe form of closure, i.e. the curfews, has at times reinforced these measures.
- External closure of the border between Israel and the oPt.
- External closure of international crossings between the Gaza Strip and Egypt, and between the West Bank and Jordan.

These various restrictions have continued to burden heavily Palestinian daily lives, affecting their economic activities and disrupting their access to basic services. In general, according to the survey, 63% of the total target population declared that restrictions on their mobility had created "a lot" of problems for them and their family in the past six months. Of the total sample, 26% said that mobility affected them a little, and 11% answered that they had not suffered from the restrictions.

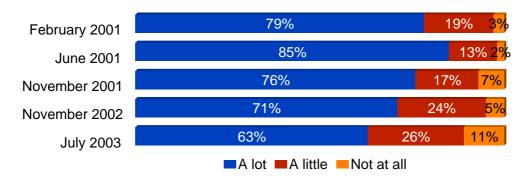
The inhabitants of the villages emerge as the worst hit category. About 76% of them revealed they had suffered a lot due to the closure. By comparison, the inhabitants of the cities and of the refugee camps were less harshly affected, respectively 57% and 59% of them admitting that mobility had been a problem.

Figure 1.1 Mobility restrictions (o031) according to area of residence



These figures highlight conspicuously the scope of the problem. As indicated in figure 1.2, below, they are nevertheless less significant than those obtained in previous surveys, indicating a trend towards an improvement of the situation.

Figure 1.2 Mobility restrictions (o031), February 2001 - July 2003



This favorable albeit fragile evolution may result from the withdrawal by the Israeli military from a few localities⁷ in late June-early July 2003, but more generally to a diminished resort to curfew since February 2003. The number of Palestinian civilians under curfew declined from 520,000 in the second half of 2002, to about 390,000 in November-April 2003 (PRCS, http://www.palestinercs.org, July 2003). However, the inhabitants of several areas of the Gaza Strip and the West Bank (Hebron, Tulkarem and Qalqilya more particularly) remained frequently under tight curfew in mid-July. During this period, the average number of Westbankers concerned stood at about 172,000.

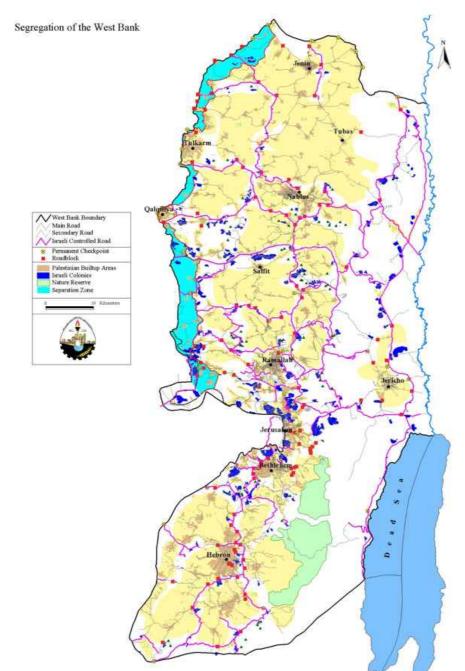


Figure 1.3 Mobility restrictions in the West Bank

Source: Palestinian Red Crescent Society, from the website of the Applied Research Institute Jerusalem, www.arij.org.

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⁷ Such as Bethlehem in the West Bank or Beit Hanoun in the Gaza Strip.

Moreover, as the above map (figure 1.3) shows, the landscape of the West Bank has remained spotted with Israeli checkpoints and roadblocks. Despite the advent of the Roadmap, the bulk of those restrictions on mobility have remained in place, continuing to limit the civilian population's access to medical centers and to schools and, more generally, to impede the recovery of the Palestinian economy. In fact, the closure system that would enable the Israeli forces to re-impose curfews over the entire oPt is still largely in place.

According to the March 2003 World Bank report, the number of fixed or moving checkpoints amounted to 25-30 in the Gaza Strip, and up to 140 in the West Bank, where the checkpoints also aim at offsetting the more porous nature of the border with Israel. Additionally, there were several hundred unmanned roadblocks in the form of ditches, earth mounds, etc. (World Bank, March 2002: 1.2; OCHA: May 2003: 1).

The few steps Israel has taken since the signing of the Roadmap to alleviate its closure policy, such as the removal in the West Bank of three checkpoints in the Bethlehem, Hebron and Ramallah areas, have been welcomed by the international humanitarian agencies and by the Palestinians as mere cosmetic changes: "A resident of Nablus cannot travel to Ramallah or Jenin, or to areas around Nablus. Israeli soldiers and checkpoints maintain complete control over the movement and livelihood of Palestinians" (Palestine Monitor, 28 July 2003)⁸. In the Nablus region, the closure has even been reinforced on the 9th of July with the establishment of a new checkpoint for commercial vehicles. As OCHA puts it, this represents a "backward move" that will result in an increase of the price of goods for a town already facing, according to the Governorate of Nablus, 68% of unemployment (OCHA, 1-15 July). Lastly, the construction of the separation wall by Israel has further aggravated the overall situation in the West Bank, especially for the residents of the localities situated on the barrier's route.

The same conclusions may be drawn regarding the evolution of the situation in the Gaza Strip. The general situation in the Strip has eased comparatively more than in the West Bank with, for instance, the withdrawal of the Israeli forces from Beit Hanoun (occupied since May 2003) and the lifting of restrictions on the movement of Palestinian workers and commodities in late June. However, the presence of the Israeli forces and their blockades remained throughout most areas of the Gaza Strip and restrictions were even reinforced near Israeli settlements (OCHA: 1-15 July 2003).

1.1.1. The socio-economic impact of closure9

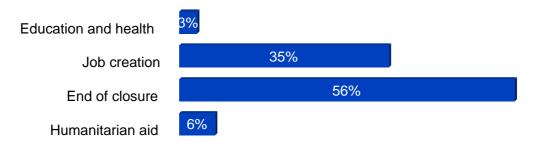
The Palestinians have perceived restrictions on mobility as the prime problem affecting economic development and, more particularly, the main source of poverty. A large majority of the respondents thought that lifting the closure would be the most effective way of reducing poverty (56%), well ahead of job creation (35%), increase of humanitarian aid (6%) and more investment in education and health (3%). The World Bank confirmed the relevance (or the obviousness) of that statement by arguing in its March 2003 report that "the sine qua non of economic stability and recovery is the lifting of closure in its various forms, and in particular internal closure" (The World Bank, March 2003, §30). ¹⁰

⁸ Also see OCHA Humanitarian Update oPt 16-31 July 2003, http://www.reliefweb.org.

⁹ The actual socio-economic impact of Israel's closure policy on the economy will be discussed at length in the next part of the report on socio-economic conditions.

Addressing the Israelis, the World Bank advocated finding ways of maintaining Israeli security without stifling the Palestinian economy and impairing the livelihoods of ordinary Palestinians.

Figure 1.4 Most effective way to reduce poverty (Q66)



That widely shared opinion is borne out by the economic daily hardships the Palestinians have been through due to closure steps. Thus, 67% of the respondents who had lost their jobs (26% of the sample) and 48% of those who had to search for a new job (14% of the sample) said that the inability to reach the place of work had caused the change in their employment status¹¹.

Concerning business, the responses are similar. The prime source of problems for business has pertained to difficulties in reaching the place of work (67%) and the inability to work because of the curfew (52%). The other options referred to are also more or less related to closure measures, such as the difficulties in buying raw materials and products (42%) or the inability to market products to areas (38%)¹².

More generally, 66% of the respondents declared that in the past six months, they had found it "difficult", "very difficult" or "almost impossible" to go to work for them or their family members (o114). That percentage is smaller than the one obtained in our last report that targeted the whole year 2002 (70%). It nevertheless remains largely significant in terms of decline in revenues, drop in consumption, unemployment, spread of poverty, inadequate nutritional status and, more generally, of economic recession. ¹³

The dim economic outlook caused by the internal disruption of movement and trade was worsened by the closure of the oPt's borders from the outside world. Regarding access to the Israeli labor market, the 10,000-15,000 work permits delivered in 2003 represented merely 10% of the average number of work permits granted before the Intifada, i.e. 130,000 (OCHA, May 2003). On the Jordanian side, the Hashemite authorities have since early 2001 imposed restrictions on the entry of Westbankers, officially as a means of checking any large-scale expulsion of the Palestinians from the oPt. 15

¹¹ See variables o012 "Change in employment situation" and o013 "Reasons for employment change".

¹² This issue will be discussed in more depth in part 2 of the report, see also variable o140.

According to the March 2003 World Bank report, unemployment reached 53%. Over 60% (21% before the Intifada) of the Palestinians earned less than US\$2.1 a day, thus living below the poverty line (75% in Gaza and 50% in the West Bank). In our poll, 58% of the sample lives below poverty line (see part 2) while the unemployment rate is 48% (see part 3). In the World Bank report, food consumption is estimated at 70% of what it was prior to the Intifada.

¹⁴ According to the March 2003 World Bank report, the figure including the clandestine workers (without permits) reached 35'000 in the July-August 2002 period.

¹⁵ New regulations were adopted in July, denying the prospect of an entry to most Palestinians, except those who apply on humanitarian grounds, i.e. medical treatment (provided formal admission by a Jordanian hospital approved by the Health ministry), and attendance of a funeral or a wedding ceremony involving close relatives. Finally, Palestinian applicants must also provide a financial guarantee of 5,000-7,000 Jordanian Dinars, ensuring that they will leave Jordan before their one-month visa expires.

According to the March 2003 World Bank report, the Palestinian economic system had not yet collapsed, mainly because of the Palestinian society's resilience and its ability to conceive coping strategies in the face of Israel's occupation regime. The financial and operational support of the international community, as displayed by the relentless activities carried out by the international UN and non-governmental organizations in the oPt, has also played a crucial – yet often unrecognized - role in that respect.¹⁶

1.1.2. The humanitarian impact of closure

Israel's internal closure policy has also continued to prevent the Palestinian civilian population from getting access to basic services such as those provided by the PA or by the local and international agencies in the fields of education, health and relief.

Relief and health emergency aid

The political dilemma inherent in relief assistance has remained in the minds of the relief agencies. As OCHA's report puts it: "The underlying dilemma before the humanitarian community continues to be either "finance the occupation" and relieve Israel, -the occupying power- of its obligations under the Fourth Geneva Convention to cater for the needs of the civilians, or discontinue relief efforts and insist on Israel's legal and binding obligations". The report, however, added that "with no willingness on the part of Israel to assume this responsibility...the international aid community was left with no option but to intervene"...noting, however, that "without political solutions to lift the closures, curfews and other restrictions, relief efforts can have only a limited impact on the humanitarian situation" (OCHA, May 2003).

The agencies' reports all insist on the problems their employees have encountered trying to reach target populations. Complaints by Palestinians or members of the international community concerning Israel's violations of the provisions of the Geneva Convention on the obligations of occupying powers towards civilians have not succeeded in improving the situation.

In the Gaza Strip, thousands of refugees registered with UNRWA were deprived of crucial relief distributions when Israel decided in May to seal Gaza's borders except for holders of diplomatic passports, locking many employees in and outside the Strip. And in June, for the first time in its 53-year history, UNRWA had to cancel its quarterly management meeting to take place in Amman (Jordan) because the entire headquarters was prevented from leaving the Gaza Strip.¹⁷

Regarding medical intervention, arbitrary humiliating searches, abuse and detention of ambulance drivers, delays (up to 6hours) and denial of access to ambulances have hampered the work carried out by the local and international agencies involved, be it the Palestine Red Cross Society (PCRS), UNRWA or other United Nations organizations. In this regard, the roadmap did not fundamentally bring about a radical

¹⁶ International aid is merely seen as a remedy against Israel's policy of closure, which –as seen above- is considered by the Palestinians as the major source of problems.

¹⁷ UNRWA alleged that this represented a violation of the 1946 Convention on the Privileges and Immunities of the UN and of the 1967 Comay-Michelmore Agreement, which set out Israel's obligations towards the Agency. These obligations include permitting the international staff to move in, out and Israel and the West Bank and the Gaza Strip, and permitting the free movement of UNRWA vehicles into, within and out of Israel and the areas in question. See UNRWA press releases: "UNRWA Cripples UN Relief Work", 12 May, 2003 and "Israel Prevents UNRWA Management From Meeting", 11 June 2003, see http://www.unrwa.org.

change, though the number of incidents hampering the work of the medical teams has somewhat dwindled during the period under scrutiny. For instance, the average number of incidents faced by the ambulances decreased from an average of 30 per fortnight from January to March 2003, to about 20 in the period 1-15 July 2003 (OCHA, May 2003 and 1-15 July 2003).

Restrictions on the mobility of medical teams has naturally impacted negatively on the sick and the wounded, in particular in the areas dislocated and/or isolated by internal closure measures, in the West Bank more particularly (Nablus, Jericho, Hebron, Toubas, Qalqilia, etc.). According to the Palestinian Ministry of Health and other sources, about 90 patients have died since the beginning of the Intifada al-Aqsa while waiting in an ambulance to cross a checkpoint (ReliefWeb). And although Israeli forces have removed some military checkpoints since early July, many Palestinians can still not reach the nearest health facility.

Nevertheless, as a recent study conducted by the WHO in association with the PA Ministry of Health shows, despite the bad economic situation and the systematic destruction of the public services infrastructure, the health system has been maintained. That resilience results from of the remarkable capacity of the Palestinian health providers to cope with the difficult situation, in particular through the decentralization of services and the relocation of health workers according to the needs. The Palestinian health system's resilience also stems from the effectiveness of the cooperation among the donor governments, UN organizations and NGOs to deliver the needed assistance.¹⁹

Access to Water

Besides the inability to access medical care and to receive medicine, restrictions on freedom of movement has also meant for the inhabitants of the countryside villages in particular, the inability to get access to water resources. Those who depend for their private consumption on water trucks never had guaranteed delivery and have seen the price of water increase dramatically. Those residing close to water sources have encountered problems reaching the nearest well or spring.

The situation has worsened in the past twelve months, as the number of persons with limited access to water and hygiene has risen from 30,000 in the second half of 2002 to 50,000 in April 2003. Besides, restricted movement and the damages inflicted to the wastewater system have also prevented the adequate disposal of solid and liquid waste. As a result, water-related diseases have been spreading, and infection rates in such affected villages around Ramallah, Tulkarem and Nablus have reached up to 60% of the population (OCHA; May 2003.1).

Education

Albeit slightly less obvious than in previous reports, the survey found that the students' access to schools and to universities was "difficult", "very difficult" or "almost impossible" for a majority of about 54% of the respondents. ²⁰ Logically, the residents of

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¹⁸ The Palestine Monitor provides a similar figure of 79 people who died because of prevention of medical treatment (<u>www.palestinemonitor.org/factsheet</u>).

¹⁹ The report, not available yet, was completed in August 2003. A summary including its main findings is to be found in a communiqué by the WHO on http://www.reliefweb.org (date: 8/11/2003).

²⁰ See variable o113. The same percentage reached 59% in the last survey (November 2002), but the time period extended to twelve months.

the villages were the most affected, 68% referring to difficulties (or impossibility) to attend classes. About 46% of the camp dwellers and 48% of the city dwellers were also affected in this regard.²¹

Except for Jenin and the Old City of Hebron, Israelis have lifted the curfew during daytime hours at the beginning of the school year, but curfew had then been often severely re-imposed on most of the agglomerations of the oPt, preventing children from attending school. That situation reflects itself in the decrease in the number of students who could not pass their exams at the end of the school year. As UNRWA reported in June 2003, in the West Bank only 58% of eight grade students passed their Arabic exams this school year and fewer than half of sixth grade students passed their examinations in mathematics (UNRWA, June 2003).

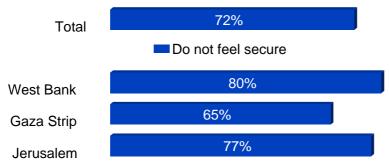
The negative impact of the Intifada on education will not vanish with the mere return of students to school and universities. Stemming the regression of the level of education after nearly three years of conflict will take much longer.

1.2. Security assessment

Since the start of the Intifada in September 2000, the period under review has been marked by steady occurrences of casualties including deaths and injuries and, more generally by a sense of insecurity.

As the survey, carried out in mid-July 2003 indicates, 72% of the interviewees admitted that they did not feel secure. As a reflection of the comparatively higher tension prevailing during that period in the West Bank, the feeling of insecurity was higher in the latter (80%) than in the Jerusalem area (77%) or in the Gaza Strip (65%).

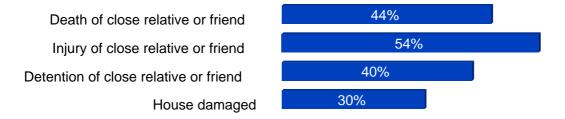
Figure 1.5 Feeling of insecurity (o118) according to region of residence



One of the causes of the feeling of insecurity is the increase of tough experiences the Palestinians have had to cope with in the context of the Intifada. Indeed, 44% of the respondents said that in the past 12 months, they had had close relatives or friends killed, i.e. 3% more than during the previous survey conducted in early November 2002. As to the other types of hardships, the percentages are quite similar: 54% have had relatives or friends injured (vs. 53% in November 2002), 40% have seen relatives or friends detained (vs. 51% in November 2002)) and 30% had incurred house damage (vs. 32% in November 2002).

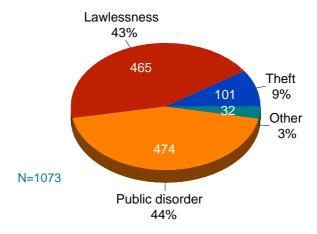
²¹ The issue of access to education is further discussed in part 6 of the report.

Figure 1.6 Consequences of the Intifada (o116)



While the Israeli military measures may be viewed as directly responsible for that insecurity feeling, one must also take into account indirect factors related to the internal security situation within the oPt. In this respect, the survey shows that, as a result of the weakening of the Palestinian security apparatus, lawlessness and public disorder are referred to by the respondents as the major cause of internal instability (43% and 44% respectively), well ahead of more casual causes such as theft (9%).

Figure 1.7 Most serious threat to security (o129)



The following section will deal only with security issues linked directly with the impact of Israel's anti-Intifada police and military measures. Internal insecurity may be dealt with in more details in future reports.

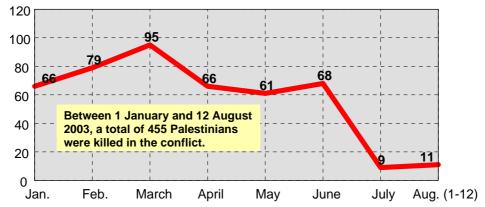
1.2.1. Casualties: Hard data

Deaths

According to the Palestinian Red Crescent Society (PRCS: 8/12/03), the number of Palestinians killed by the Israeli forces during the period January – July 2003 amounts to 444, with a peak during the month of March, when 95 Palestinians were killed. That is higher than the death toll indicated by the same source for the 6 previous months (399 killed between June and December 2002). However, as seen in figure 1.8 below, the numbers have been in sharp decline since the advent of the Roadmap. But this phenomenon seems to be due more to the Palestinian political organizations' acceptation of the ceasefire (*hudna*) on 29 June (9 Palestinians killed in July), than to the presentation of the Roadmap in late April (61 killed in May) or its signing by the Israeli and Palestinian Prime Ministers in early June (68 killed during that month). These findings point to the fragility of the peace process.

For that matter, due to the renewed tension in the oPt since late July, the figure at stake has been on the rise again: 11 Palestinians were already reported dead during the twelve first days of August, i.e. 2 more than the entire month of July. Thus, the need for a better protection of the Palestinian civilian population remains a critical issue on the agenda of the institutional stakeholders involved in the settlement of the Israeli-Palestinian conflict.

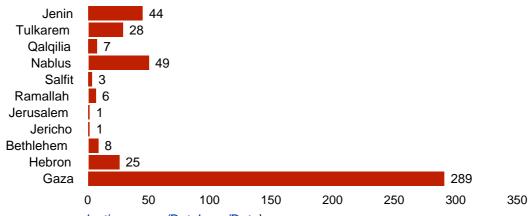
Figure 1.8 Number of Palestinians killed in the conflict on a monthly basis (1 January 2003 – 12 August 2003)



(Source: www.palestinercs.org/Database/Date)

As can be seen in figure 1.9, below, during the period under review, the main deaths occurred where the Israeli attacks against alleged Hamas militants occurred, namely the Hamas and Islamic Jihad strongholds of the Gaza Strip and West Bank city of Nablus.

Figure 1.9 Number of Palestinians killed in the conflict according to region January 2003 – August 2003)



(Source: www.palestinercs.org/Database/Date)

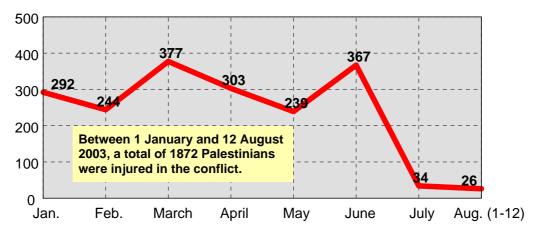
According to The Palestine Monitor report estimates for the period September 2000 – 8 July 2003, 2,572 people died as a result of confrontations with the Israeli forces, including 79 from prevention of medical treatment (The Palestine Monitor, 7/26/03). The immediate cause of death was by far live ammunition (1,570 occurrences, 61% of the cases) and shelling (532 occurrences, 20.7% of the cases). The bulk of the victims were males (2,399 occurrences, 93.3% of the cases), in their twenties (1,236 occurrences, 48,1% of the cases) or thirties (1,236 occurrences, 13.1% of the cases). They had been hit all over the body (1,163 occurrences, 45.2% of the cases) or at the head and the neck (558 occurrences, 14.6% of the cases). In most cases, the perpetrators were Israeli

soldiers (2,269 occurrences, 88,2% of the cases). The number of killings attributed to the settlers and to the Israeli police (or citizens) is comparatively low: 54 occurrences (2.1%) and (1.3%), respectively.

Injuries

The trend followed by the injuries incurred by the Palestinians within the context of the Intifada follows the same pattern. According to PRCS the number of injured Palestinians from January to July 2003 amounts to 1856 people, i.e. 193 less than during the June-December 2002 period (PCRS 8/12/03). The figures have decreased remarkably since early July. During that month, 34 Palestinians were injured, whereas the average number of injured for the January-June period amounted to 304 people. The figure for the month of August may be higher, as 26 injured Palestinians were already registered during the first twelve days of August. (see figure 1.10)

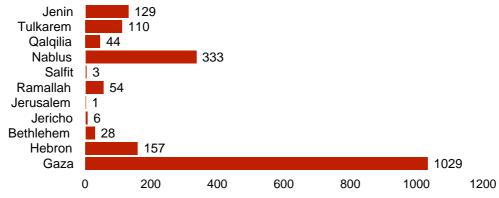
Figure 1.10 Number of Palestinians injured in the conflict on a monthly basis (1 January - 12 August 2003)



(Source: www.palestinercs.org/Database/Date)

As shown in figure 1.11, the geographic pattern for injuries is similar to the deaths one, with the cities of Gaza and Nablus being particularly hit.

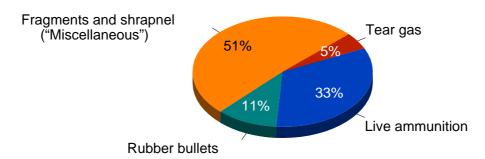
Figure 1.11 Total injuries per region



(Source: www.palestinercs.org/Database/Date)

With respect to the type of injuries incurred, figure 1.12 shows that the major cause of injuries was bomb fragments and shrapnel (subsumed as "miscellaneous" by PCRS) that constituted 949 (51%) of the injury cases, followed by live ammunition (621 occurrences, 33%), rubber/plastic bullets (199 occurrences, 11%), and tear gas (87 occurrences, 5%).

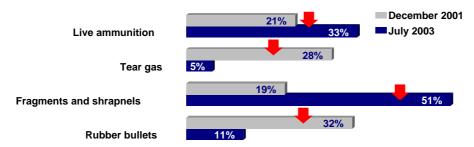
Figure 1.12 Causes of injuries by type (January-July 2003)



(Source: www.palestinercs.org/Database/Date)

The comparison with the PRCS findings figures for the 15 first months of the Intifada (Bocco, Brunner, Daneels and Rabah 2001b) points to a dramatic militarization of the conflict, with a decrease in the number of casualties given the lesser participation of the general public and also points to a radical change in the Israeli strategy to stifle the Intifada. Besides, while rubber bullets and tear gas together constituted 60% of the causes of the 16,989 injuries during the period September 2000 – December 2001 (about 1068 injured per month), they accounted for only 16% of the 1,856 injuries for the January – July 2003 period (266 injured per month). Conversely, the percentage of injuries caused by live ammunition and bomb fragments ("miscellaneous") jumped from 40% during the former period to 84% during the latter.

Figure 1.13 Comparison in causes of injuries (December 2001 – July 2003)



(Source: www.Palestinercs.org/facts and www.palestinercs.org/Database/Date)

1.2.2. Damage to property and land confiscation

Public infrastructure

It is difficult to assess accurately the damage to property inflicted by the Israeli forces to the Palestinian infrastructure of the oPt, including roads, water, electricity, telecommunications, official buildings, etc. As already pointed out in a previous survey on mobility and security (Report Bocco, Brunner, Rabah, December 2001), estimates vary according to assumptions, methodology, definitions, time frames and availability of data.

According to the March 2003 World Bank report, the raw physical damage resulting from the conflict jumped from US\$305 million at the end of 2001 to US\$930 million by the end of 2002 (World Bank, March 2003). The numerous incursions of the Israeli forces in May 2003, in the Gaza Strip especially, have but widened the scope of the damages incurred by the oPt physical infrastructure, thus increasing the cost of

reconstruction. Of particular concern has been the destruction of the wastewater network, in the Beit Hanoun area (North of Gaza) in early June for example, that has endangered the health situation of the entire community (Palestine Water for Life Campaign, 3 June 2003). In terms of costs involved, total damages to infrastructure, housing and agriculture were estimated at over US\$86 million. (UNRWA, June 2003)

In the West Bank, the destruction of water pipes has brought about critical situations in a few locations, such as in the village of Rantis (Ramallah Governorate) were people were reported receiving only 11 liters per person per day in the first two weeks of July, whereas the minimum required is 15 liters per day. As a result, a number of water-borne diseases have been reported in that village. Another worrying example is the Jenin area that totally lacks functioning water networks. As a result, local communities rely on private tanks that get the water from unauthorized private filling points not monitored by the Palestinian Water Authority. (OCHA, 1-15 July 2003)

Land and houses: damages and confiscation

The publication of the Roadmap has had little impact on the demolition of Palestinian houses by the Israeli forces. Between April and June 2003, a total of 244 houses were totally demolished, 112 in the Gaza Strip in the month of May alone (UNRWA, 30 June 2003).

Since the start of the Intifada al-Aqsa, 1,134 homes have been destroyed, leaving almost 10,000 individuals homeless. What is more, as UNRWA's Commissioner General pointed out in one of his reports, not only has the average number of homes (units) demolished been on the rise, from 32 during the two first years of the Intifada to an average of 72 in the first months of 2003, but also very few of the demolitions target the families of the suicide bombers or others wanted by Israel. Victims are often people living in the wrong place at the wrong time (Hansen, Peter: June 23, 2003).²² In the camps, funding shortfalls have prevented UNRWA from reconstructing the destroyed shelters in the camps.

Destruction by the Israeli forces has also targeted agricultural land. According to the PA Ministry of Agriculture, more than 52,000 dunums (54 sq. km) of agriculture land had been destroyed by early 2003 as the result of Israeli repression, harming the livelihood of 8,117 farmers (Arij Website; OCHA, May 2003). By May 2003, the area bulldozed had reached 92,000 dunums, an increase largely due to the ongoing construction of the "Separation Barrier".

The farmers' living conditions have also been severely undermined by the confiscation of their lands by the Israeli forces, mainly for settlement expansion for the erection of the "separation barrier" and for the expansion of the settlements and the creation of new outposts: Israel has done little to curb its settlement policy, as various villages in the West Bank such as Artas (February), Nahhalin (April), Lubban al-Sharqiyah (July), have seen part of their land being confiscated to ensure settlement expansion.²³

The enforcement of the truce in early July led to a decrease in the number of damages to public infrastructure, land and houses, without however putting an end to these practices. From June to July, the number of uprooted trees has declined from 8,446 to

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²² The figures provided by B'Tselem are different. According to its accounts (houses destroyed on administrative grounds not included), 156 houses (about 19 houses per month) were destroyed and three were sealed in 2003 (January-21 August 2003). In 2002, 230 houses were destroyed (about 20 per month). See www.btselem.org.

²³ The dismantling of eight outposts was described as a media "farce" as it was followed by the establishment of 12 others (The Palestine Monitor, 15/07)03).

920, the numbers of demolished houses from 89 to 11, and the confiscated land from 16'086 to 1,572 dunums (Arij website). Although in decline, the July figures clearly shed light on Israel's breaches of the Roadmap, be it with regard to its provisions and/or with regard to its spirit.

The situation as described by the respondents has improved slightly in terms of days of closure, mainly because of the lesser resort to curfews during the period under scrutiny.

The roadmap has only impacted on curfews and on the number of casualties. The destruction of houses and agricultural land has continued, although at a lesser rate as from July, namely after the announcement by the main Palestinian political organizations of a three months truce.

However, the status quo is shaky and respondents confirm that only the end to closure policy will improve the situation. In the meantime, although reduced (or lightened), the closure system is still well in place and could be reinforced at any time.

Problems remain, but the international assistance in the economic safety net ever since the start of the Intifada, directly - but most importantly in helping the PNA - resist total collapse, especially in the economic and health sectors.

PART 2. SOCIO-ECONOMIC CONDITIONS

2.1. Introduction

The November 2002 survey gave a dramatic picture of a Palestinian economy devastated by a strict regime of closures and curfews implemented by the Israeli military forces. Israeli restrictions on movement of goods and people both inside the territories and between them and Israel have completely paralyzed the Palestinian economy and brought it on the brink of collapse. Consequently, a rapid deterioration of the human and economic situation in the West Bank and the Gaza Strip was witnessed.

Both internal and external closures have initiated a vicious circle characterized by an economic downturn leading to a loss of full-time jobs and income which severely limited the ability of the population to purchase commodities and invest resources. The level of households' expenditure has decreased of 16% in 2001 and 15% in 2002 (United Nations, 2003, p.11). By the end of 2002, gross national income per capita had fallen to nearly half of what it was at the beginning of the second Intifada and the overall national income losses during this period reached US\$ 5.4 billion, which is the equivalent of one full year of national income prior to the Intifada. Moreover, this estimation of the economic damage caused by the conflict does not take into account physical damage in the oPt which amounted to US\$728 million by the end of August 2002 and deeply hit the private sector (World Bank, 2003, p.1).

The private sector in the West Bank and Gaza Strip continues to bear the brunt of the conflict as the extremely high level of risk and confrontation, physical damage, sustained mobility restriction and mass material deprivation have resulted in a sharp decline of production, trade, employment and investment. Total investment declined from about US\$1.5 billion in 1999 to only US\$140 million in 2002 (World Bank, 2003, p.3), so did Palestinian exports which declined by 45% between 2000 and 2002. and imports by a third. However, the economy still functions due to the continued operations of the PA and the high levels of donor assistance, which in 2002 rose to US\$1,051 million. A total breakdown of the Palestinian economy has been prevented by this massive financial and humanitarian support from the international community and the PA activities that provided major employment for a large sector of the population.

In such a context, population's sources of income are disappearing as well as their ability to cope with material deprivation. Indeed, more than half of the labor force is unemployed or underemployed and the loss of income related to it is one of the primary causes of the deepening humanitarian crisis. Nearly 2 million Palestinians live now under the poverty line of \$2 a day according to the World Bank estimation (2003), which means 3 times more than in September 2000 at the beginning of the second Intifada. The last PCBS survey (2003) about the impact of the Israeli measures on the economic conditions of Palestinian households estimated the poverty rate in April-May 2003 at around 63%.

The spiral of violence and closures resulting from the unsolved political conflict continued to choke the Palestinian economy in the first semester of 2003. Moreover, the prospect of a rapid and sustained economic recovery is vanishing as human and physical capital are continuing to erode, impairing Palestinian economy long term development potential and people capabilities. Taking into account that all the elements which have led to the sharp deterioration of all Palestinian socio-economic indicators since the beginning of the second Intifada were still operating in the first semester 2003, it is not surprising to find in this new survey a persistent very difficult socio-economic situation. Nevertheless, after a period of large-scale impoverishment and job destruction which led to mass poverty and unemployment, now a stabilization of the situation at a very high level of poverty and

unemployment can be seen. The humanitarian crisis has been kept out only as a result of the humanitarian assistance of the International Community, in particular.

The political dimension of the socio-economic crisis in the oPt is very visible in the present survey which took place in July following the "hudna" - the truce - declared by Palestinian militant groups on June 29th. During this short period, there have been some noticeable improvements in the humanitarian situation in the occupied territories. Indeed, to reactivate the confidence building, the Israeli government transferred over US\$ 16 million of the PA's monthly clearance revenues from the stock of withheld arrears, promised several thousands of work permits to West Bank residents and undertook several steps towards facilitating Palestinian daily life and improving the humanitarian situation by removing some roadblocks in the West Bank and Gaza Strip and reducing military incursions into Palestinian civilian areas. The Israeli military partially withdrew from the Gaza Strip on June 29 and removed 6 physical barriers at important road junctions in Ramallah, Hebron and Bethlehem areas. The Israeli army also opened on Monday 14th of July a new road to Palestinian traffic which crosses the central Gaza Strip and reaches south down to Khan Yunis. The dismantling of those roadblocks had a positive impact on commercial traffic which re-emerged – with severe movement restriction - in areas where it was virtually immobilized before.

On the whole, the situation in the oPt was relatively quiet in July 2003 as compared to the prior months which might have had a positive impact on the economy. Levels of violence and Palestinian and Israeli deaths and injuries declined dramatically. This context explains the overall slight improvement of the socio-economic conditions of the Palestinian population and their quiet greater optimism about the future at this time. However, it did not last long as in August Israeli military operations and Palestinian suicide attacks rose again and it seems that the oPt are now back in the situation of the pre-July period.

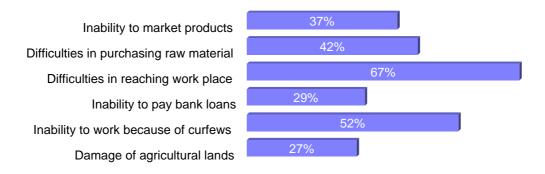
As illustrated in figure 2.1, a large part of the respondents stated that their business had suffered in the past 6 months. However, there are several factors explaining those problems to run businesses which are more or less important according to the place of residence: Curfews and problems in reaching the workplace are the main problems confronting business as they are stressed respectively by 52% and 67% of the respondents. But as mobility restriction regimes had been more severe in the West Bank than in the Gaza Strip, it is not surprising to find that that 83% of the respondents of the West Bank outside camps and 66% from the camps said curfews were a problem, and, respectively, 82% and 61% stated that reaching the work place was a problem. In the Gaza Strip, however, they were only 21% and 10%, respectively to point out curfews and 59% and 53% to point out difficulties in reaching work place. It is also worth noting that compared to November 2002; those difficulties rose sharply in the Gaza Strip especially with respect to problems pertaining to reaching the workplace where the figures rose from 38% to 59% outside camps, and from 23% to 53% in refugee camps. At the opposite, in July 2003, business suffered less from curfews in the West Bank refugee camps as the percentage of respondents stressing that element declined from 84% to 66% (the situation in the West Bank outside camps being

Business is also suffering from difficulties in purchasing raw material and in market products which are a direct consequence of mobility restrictions on goods and people imposed by the Israeli army. For the same reason as mentioned above, the West Bank business activities are more hit by those problems as 59% of the respondents outside camps and 49% inside camps stressed the problems of purchasing raw material and, respectively, 55% and 44%, pertaining to problems in marketing products. Those problems are stressed in the Gaza Strip by respectively 31% and 25% of the respondents outside camps and 16% an 14% of those inside refugee camps.

Inability to pay bank loans is most severe in the West Bank outside camps as 37% of the respondents stressed it as a problem compared to only 23% in the Gaza Strip outside camps and 14% in Jerusalem.

Finally damage to agriculture lands in the past 6 months has been reported as a problem for business by 36% of the respondents of the West Bank outside camps and 27% of those of the Gaza Strip outside camps. The highest agricultural damage in the West Bank is linked to the building of the separation wall by Israel which resulted in land requisitions, and destruction of agricultural lands and assets, including water resources.

Figure 2.1 Problems to run business in the oPt (o140)

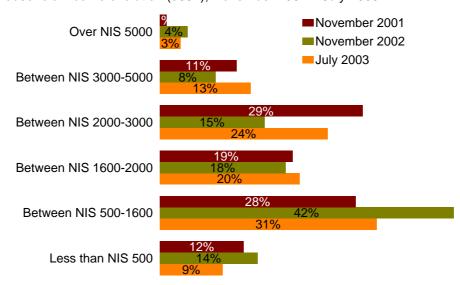


2.2. The Nature and evolution of poverty

2.2.1. Households' income evolution

The evolution of household income distribution between November 2002 and July 2003 is marked by a significant increase of low middle income households – between NIS 1600 and NIS 3000. This low middle income group had shrunk in the prior period when the socioeconomic crisis deepened and material deprivation increased pushing a majority of household toward the low income group – less than NIS1600. Figure 2.2 shows that in July 2003 about 40% of the households belonged to this low income group whereas they were 56% in November 2003. During the same period, households with an income between NIS2000-3000 increased from 15% to 24%.

Figure 2.2 Household income evolution (o057), November 2001 – July 2003



When examining household income distribution according to place of residence as shown in figure 2.3, below, the following can be highlighted:

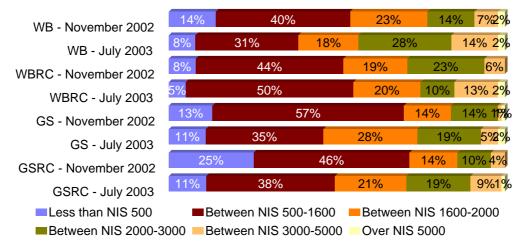
The households in the Gaza Strip, particularly those residing in the refugee camps, have traditionally a lower level of income than those in the West Bank. But with the socioeconomic impact of the severe movement restrictions in the West Bank, a converging trend can be noticed. Indeed, the household income distribution between the West Bank and the Gaza Strip is now much more similar than at the beginning of the second Intifada. Moreover, the low household income group is now bigger in the West Bank refugee camps than in the Gaza Strip both inside and outside camps.

The number of households with low income has decreased everywhere - except in the West Bank refugee camps where it has increased. Thus, in all the cases except the West Bank refugee camps, the low income household group represents now less than half of the total households. The decrease between November 2002 and July 2003 is particularly important in the cases of the Gaza Strip where the rate decreased to 24% outside camps and to 22% inside refugee camps. In the West Bank outside camps, the results show a decrease of the low income household group from 54% to 39%.

The West Bank refugee camps seem to have a specific pattern as the low income group progressed slowly from 52% to 55%, despite the small decrease of the very low household income group – less than NIS 500 - from 8% to 5%. Meanwhile, the latter decreased from 14% to 8% in the West Bank outside refugee camps.

There is a sharp decrease of the very low household income group in the Gaza Strip refugee camps from 11% in July 2003 to 25% in November 2003. During the same period, the middle income household income group – NIS 1600-3000 – increased from 24% to 40%.

Figure 2.3 Household income evolution (o057) according to place of residence, November 2002 –July 2003.



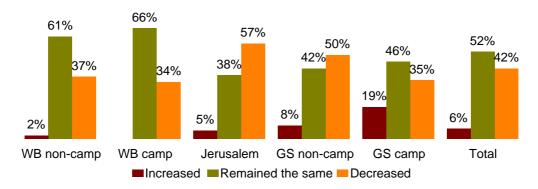
Despite this evolution, one must stress that the prevailing perception is that the situation has stopped to deteriorate rather than improved which mean that a large part of the population feel trapped at a very low income level. Overall, a majority of the respondents (52%) declared that their income remained the same in the last 6 months and 42% said their income had decreased, whereas these rates were respectively 34% and 65% in November 2002. Thus only 6% said their income had increased. Figure 2.4, below, illustrates this trend and points out some specificity according to place of residence:

34% of the respondents of the West Bank inside camps and 37% of the outside refugee camps respondents answered that their income decreased, whereas they were respectively 75% and 85% in November 2002. A large majority of them – respectively 61% and 66% - stated that their income remained the same in the past six months. Given the magnitude of the decline in household income in the previous period which led to mass poverty, especially in the West Bank, it was predictable to see a halt in the respondents' perception of the downward evolution of their household income (it was difficult to decrease further).

In Jerusalem, the situation seemed to worsen as 57% of the respondents said that their income had decreased, whereas this was the case for only 38% of them in November 2002. In the Gaza Strip, the situation has moved in a very different direction according to the place of residence. Indeed, the percentage outside refugee camps remained approximately the same with a large part of the respondents answering that their income had decreased (50% compared to 55% in the last survey). However, inside refugee camps the number of respondents answering that their income has decreased dropped sharply to 35% in July 2003, compared to 65% before. Moreover, 19% of the respondents stated that their income had increased in the last six months.

When comparing these results with those above regarding the evolution of households' income, it is interesting to emphasize that the upward shift in income distribution in the West Bank and Gaza (both outside camps) had a very small impact on the respondents' perception of their income oscillation as if that improvement had not been perceived (or very slightly) because of the remaining problems of access to basic goods and services. Only in the case of the Gaza refugee camps, the change in income distribution was perceived as such by the respondents who were aware of this positive evolution.

Figure 2.4. Households' income oscillation in the past six months (o108) according to place of residence

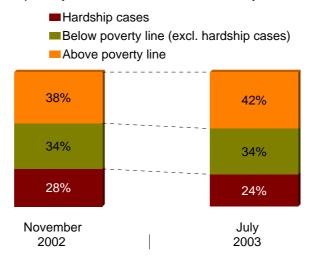


2.2.2. Material deprivation

According to the estimated PCBS poverty line during March 2003, 63% of the Palestinian households (about 364,000 households) were expected to be living under the poverty line (about 2,483,000 individuals). This rate was 54% in the West Bank and 84% in the Gaza Strip. These figures were lower than the level of February 2002 which were estimated by PCBS at 58% and 85%, respectively.

The results presented in figure 2.5 stress also a significant change regarding poverty in July 2003. While mass poverty is still a key feature of the Palestinian society, with a poverty rate of 58%, this rate has decreased when compared to the 62% figure in November 2002. Even more striking is the fact that the decrease of the number of poor is mainly the result of a decline of hardship cases that dropped from 28% to 24%, whereas the rate of below poverty line (excluding hardship cases) remained the same.

Figure 2.5 Comparison in the poverty situation November 2002 – July 2003



As indicated in figures 2.6 and 2.7, further analysis of the evolution of poverty according to the place of residence clearly points out to the following:

In all cases, the poverty rate has decreased very significantly between November 2002 and July 2003 except in the West Bank refugee camps where it slightly increased.

The Gaza Strip (considering both inside and outside refugee camps) has still a higher level of poverty than the West Bank, but poverty in the West Bank refugee camps tends to converge toward Gaza Strip levels as it is still in an upward trend. There is now quite a small difference between the material situation of West Bank and Gaza refugee camp inhabitants.

The greatest drop in poverty occurred in the Gaza refugee camps where the poverty rate declined from 80% to 69%; and the poverty rate is now higher outside Gaza refugee camps than inside them.

The material situation of the poorest seems to have improved in the West Bank outside refugee camps and in Gaza inside refugee camps as the hardship cases rated respectively 19% and 36% in July 2003, whereas it rated respectively 27% and 44% in November 2002.

The poverty situation which was very similar inside and outside refugee camps in the West Bank has changed radically as the rate of hardship cases is now 9 points higher inside refugee camps than outside those camps (28% as compared to 19%).

Figure 2.6 Poverty rate according to place of residence (November 2002 – July 2003)

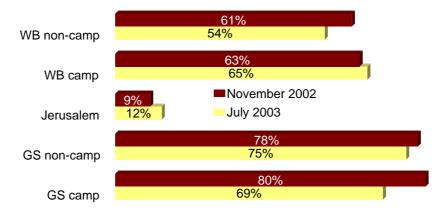
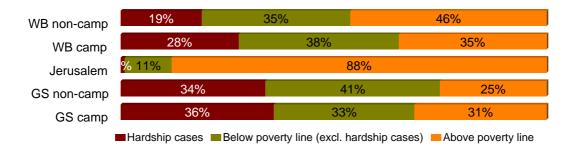


Figure 2.7 The poor according to place of residence



As the results in figure 2.8, below, indicate, there are also some significant differences according to area of residence.

45% of the respondents were above the poverty line in the cities and villages, whereas only 33% of them were above that line in the refugee camps.

The rate of hardship cases was also much higher in the refugee camps (33%) than in the cities (23%) and villages (21%).

Figure 2.8 Poverty according to area of residence

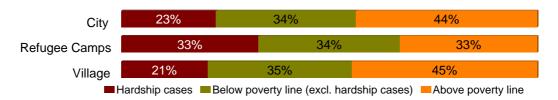


Figure 2.9 shows that there are also clear differences between refugees and non refugees according to poverty which are:

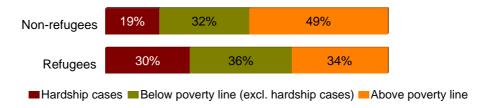
Refugees are more likely to be poor than non-refugees. Two thirds of the refugees are poor whereas 'only' half of the non-refugees are poor.

The poverty rate has decreased much more rapidly for the non-refugees than for the refugees; respectively from 57% to 51% and from 68% to 66%.

The decline of the hardship cases has occurred only among non-refugees where it fell from 27% to 19%, whereas the rate remained almost unchanged among refugees.

Whereas the incidence of hardship cases was relatively similar between refugees and non-refugees in November 2002, there was a 11% difference in July 2003 which translates to a relative deterioration of the material situation of the refugees as compared to the non-refugees.

Figure 2.9 Poverty according to refugee status (o002)

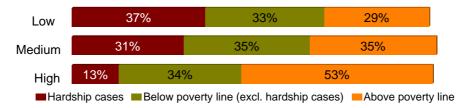


Finally, when examining the poverty rate according to the level of education of the respondents, one can see that the poverty rate is much higher for people with a low or medium level of education. Figure 2.10 illustrates this inequality in poverty risk as it shows

that 53% of the respondents with a high level of education are above the poverty line and only 13% in extreme poverty, whereas these rates are respectively 29% and 37% for those with a low level of education and 35% and 31% for those with a modium level of education

with a low level of education and 35% and 31% for those with a medium level of education. The low educated are a very vulnerable group which deserve to benefit from targeted anti-poverty policies.

Figure 2.10 Poverty according to level of education

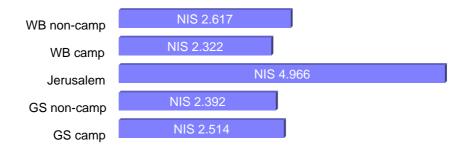


2.2.3. Subjective financial satisfaction poverty line

In the previous section, poverty was analyzed according to the PCBS poverty line. To better understand the magnitude of material deprivation on the Palestinian people, it is important to get their perception of their material situation through the elaboration of a subjective financial satisfaction poverty line.

To that end, respondents were asked to estimate the average amount of money they need to meet the basic necessities of the household. As illustrated in figure 2.11, the average amount was about NIS 2460 for both the West Bank and Gaza Strip (including refugee camps) and this amount was relatively similar according to place of residence – the average amount needed seems to be slightly higher in the West Bank outside refugee camps than inside those camps, whereas the situation is the opposite in the Gaza Strip where the average amount seems to be higher in the refugee camps than outside the camps. In Jerusalem, respondents stated an average monthly amount to meet basic need that is much higher, which is the result of a much higher cost of living in Jerusalem.

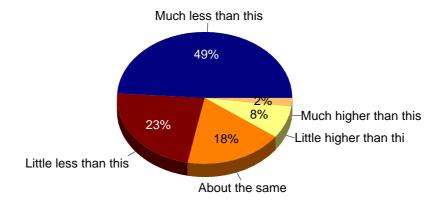
Figure 2.11 The average amount needed by the household to meet the basic necessities (o040) according to place of residence



Once the respondents had estimated what they need to meet basic needs, they were asked how close their household income was to this amount. It is important to note that this subjective poverty line is much higher than the official poverty line which means that the perception of poverty is much more widespread among the population than what could be expected from the poverty line picture. Figure 2.12 shows that, in general, 72% of the respondents stated that their income was less than this minimum amount to meet basic needs. Of those, 49% stated their income was much less than this. It is an interesting result as it points out that the subjective poverty rate did not change much between November

2002 and July 2003 – the rate was 74% in the last survey (with a rate of extreme subjective poverty of 51%) – whereas objective poverty decreased significantly during the same period as was discussed above. It could mean that there is a time lag between the evolution of subjective and objective poverty as the former takes more time to react to conjectural changes than the latter. Moreover, subjective poverty is related to a complex combination of factors such as the feeling of social and material deprivation associated with the lack of opportunities and access to income creation activities.

Figure 2.12 The extent to which the household income is close to the monthly amount needed to meet basic life necessities (o041)



When examining the results by place of residence, as presented in figure 2.13, one can say that:

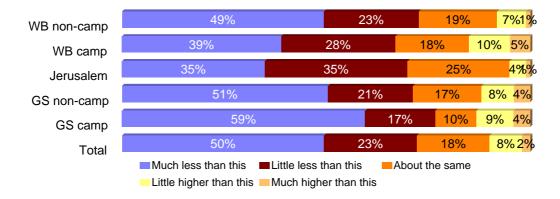
The subjective perception of material deprivation is much more severe in the West Bank outside refugee camps than inside those camps and it decreased only slightly from 54% to 49% between November 2002 and July 2003. This could be a contradiction with the results presented in figure 2.7 above which highlighted a sharp drop of the rate of hardship cases in the West Bank outside refugee camps which represented in July 2003 only half the rate inside camps. An explanation could be that the potential capability in income creation is much higher outside than inside camps so the perception of the negative material impact of the conflict is much higher in the former than in the latter.

The results gave an intriguing picture of the perception of material deprivation by the respondents of the West Bank inside refugee camps as the rate of those stating that they have much less than the amount needed dropped from 67% to 39% between November 2002 and July 2003 despite the fact that the objective poverty situation did not change during that period, as illustrated in figure 2.7.

The situation outside refugee camps in the Gaza Strip and the West Bank is very similar from the perspective of subjective poverty.

It is in Gaza refugee camps that the feeling of material deprivation is more widespread with 59% of the respondents stating that that their household income was much less than the amount needed to meet basic needs. But it is important to note that this rate has decreased sharply as it was 68% in November 2002.

Figure 2.13 The extent to which the household income is close to the monthly amount needed to meet basic life necessities (o041) according to place of residence



- ► The poverty rate has decreased in the oPt between November 2002 and July 2003 from 62% to 58% and this improvement has benefited to the poorest as the rate of hardship cases declined from 28% to 24%.
- ► There are significant differences in the evolution of poverty according to the place of residence as it has decreased everywhere except in the West Bank refugee camps where it seems to have slightly increased from 63% to 65%.
- ► The greatest drop in poverty occurred in the Gaza refugee camps where the poverty rate declined from 80% to 69%; and the poverty rate is now higher outside Gaza refugee camps than inside them.
- ▶ The material situation of the poorest seems to have improved sharply in the West Bank outside refugee camps and in Gaza inside refugee camps as the hardship cases rated respectively 19% and 36% in July 2003 whereas it rated respectively 27% and 44% in November 2002.
- ► The rate of hardship cases is now much higher inside West Bank refugee camps than outside them (28% as compared to 19%) whereas it is about the same inside and outside Gaza refugee camps.
- ► However, 72% of the respondents states that their income was less than the minimum amount needed to meet basic needs. Moreover, 49% of the respondents stated their income was much less than this.
- ▶ The poverty rate is much higher for people with a low or medium level of education as 53% of the respondents with a high level of education are above the poverty line and only 13% in extreme poverty whereas these rates are respectively 29% and 37% for those with a low level of education and 35% and 31% for those with a medium level of education.

2.2.4. Households' perception of their financial situation and poverty evolution

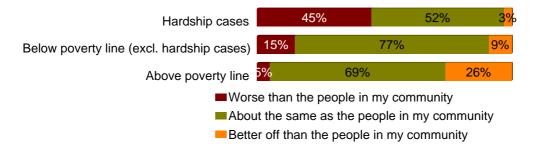
One striking result of the last survey was the cohesion of Palestinian society despite the harsh socio-economic crisis it is going through. Indeed, mass poverty and unemployment led to a rapid deterioration of the well-being of the population, but until now the social fabric of the Palestinian society has been preserved. To check the level of social cohesion, interviewees were asked how they would evaluate their financial situation in comparison with the financial situation of the others in their community. As illustrated in figure 2.14:

Overall, a very large majority of the respondents stated that they consider the financial situation of their household to be similar to that of others in their community. This implies that they do not have the feeling that they are more vulnerable than the rest of their community. It is an important result because social fragmentation would mean the tearing of the social ties which would, consequently, weaken the social fabric of the society.

More striking is the fact that 77% of those below the poverty line (excluding the hardship cases) and 52% of those in extreme poverty consider the financial situation of their household to be similar to that of others in their community. There is, indeed, a strong feeling that the current difficulties are affecting everybody in the community in the same manner.

There is, however, a significant increase among the poorest of those thinking that their household's financial situation is worse than the one of the people in their community. This is the case for 45% of them in July 2003, whereas the percentage was only 36% in November 2002. As such, nowadays almost half of the poorest feel that the current situation is a source of inequality. In the long run, the persistence of that trend could erode social cohesion and create social conflict.

Figure 2.14 Perception of household's financial situation (o095) according to poverty



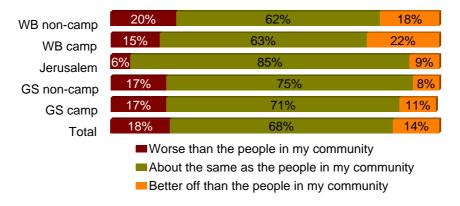
When examining this issue according to the respondent's place of residence, it can be noticed that there is no great difference in the perception of their household's financial situation. As illustrated in figure 2.15:

The feeling that the current situation is affecting everybody in the community is widespread according to all places of residence, but it is higher in the Gaza Strip (including refugee camps) than in the West Bank where more than 70% of the former said that the current situation is affecting everybody, as compared to about 62% of the latter.

Social polarization is higher in the West Bank outside refugee camps where there is the highest rate of respondents stating that the financial situation of their household is worse than that of the people in their community. There is also a relatively high rate of respondents considering that they are in a better situation, 18%, as compared to 8% in the Gaza Strip (outside refugee camps).

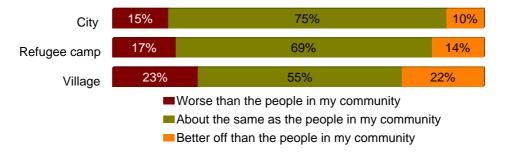
Compared to November 2002, there is a significant decrease of the respondents in the West Bank refugee camps who consider themselves to be in a worse situation – from 31% to 15% - and a rise of the respondents who state that they are in a better situation – from 5% to 22%.

Figure 2.15 Perception of household's financial situation (o095) according to place of residence



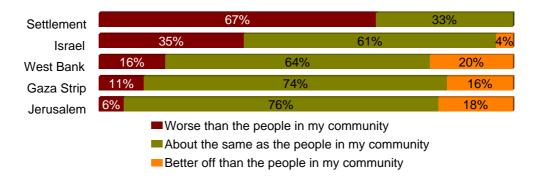
In conclusion, when taking into account other factors, the results show that when considering the area of residence of the respondents, it is in villages that social differentiation is the most important and that the rates of those feeling worse or better than their community are the highest as illustrated in figure 2.16.

Figure 2.16 Perception of household's financial situation (o095) according to area



Furthermore, when analyzing the place of work of the respondents, the results presented in figure 2.17 show that it is those who work (or worked before the second Intifada) in settlements or in Israel that have the strongest feeling to be the big losers of the current situation, as compared to the rest of their community.

Figure 2.17 Perception of household's financial situation (o095) according to place of work (o011)



- ▶ A very large majority of the respondents stated that they consider the financial situation of their household to be similar to that of others in their community which means that they don't have the feeling to be more vulnerable than the rest of their community to the current situation.
- ► There is however a significant increase of those thinking among the poorest that their household's financial situation is worse than the one of the people of their community. 45% of them are in this case in July 2003 whereas they were only 36% in November 2002.
- In the long run, the persistence of that trend could erode social cohesion and create social conflicts.

2.3. Poverty and coping strategies

2.3.1. Ability to cope financially

If the socio-economic living conditions have improved in July 2003 as compared to November 2002, unemployment, underemployment and poverty are still widespread and coping strategies remain crucial for households' livelihoods. Figures 2.18 and 2.19 illustrate some changes as compared to the last survey:

The rate of respondents stating that they can cope financially as long as it take has increased slightly from 31% to 34%. This rate has increased everywhere except the West Bank refugee camps where it decreased from 38% to 35% and in Jerusalem where the rate dropped from 54% to 20%. At the opposite, the rate of those who can cope as long as it takes doubled from 19% to 38% in Gaza refugee camps. However, it is important to note that this result translates not only into an estimation of the capability to cope with the current situation, but is also a political statement. Overall, those who can barely manage have decreased among the respondents from 38% to 36%, whereas the rate of those in serious conditions remained unchanged.

In Gaza refugee camps, the share of those who can barely manage or are in serious conditions decreased sharply from 76% to 58%, whereas outside refugee camps this share remained the same, but with a slight decline of those who are in serious trouble. In the West Bank, the share of those who can barely manage or are in serious difficulty decreased slightly, but the share of those who are in serious conditions remained unchanged outside refugee camps and increased from 16% to 23% inside refugee camps.

Other results concerning the ability to cope and the poverty situation indicate to growing material difficulties for the poorest as those who could manage for a few months decreased among the hardship cases from 8% to 4%, while those in serious difficulty increased from 36% to 41%. With the continuation of the Israeli occupation, the situation continues to deteriorate as saving or other coping strategies tend to vanish.

Figure 2.18 Ability to cope financially (o044) (November 2002-July 2003)

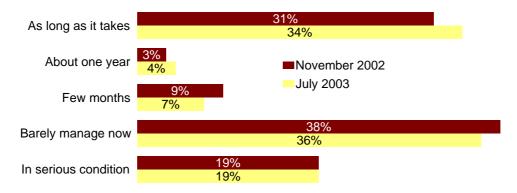
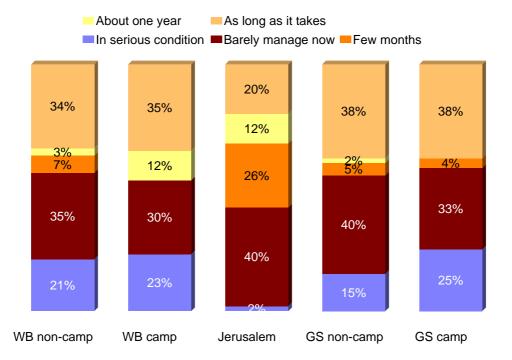


Figure 2.19 Ability to cope financially (o044) according to place of residence



2.3.2. Strategies for managing the hardship

Figures 2.20 to 2.21 present the main strategies used by households to cope with material deprivation and lack of access to basic needs. Indeed, besides the reduction of expenses which is the most obvious and widely used method adopted by households when their income is decreasing, there is a vast range of other methods. Lending and sharing are widespread and family networks for the most part remain functional to preserve a minimum access to basic needs despite the impoverishment process, severe disruption to daily life and movement restrictions. Using past savings, which is a method stressed by 64% of the respondents is the most important way to cope with material deprivation after reducing expenses stressed by 84% of the respondents; then follows not paying bills (43%), assistance from family and friends (36%), and selling jewelry or gold (29%). When considering the various strategies according to the place of residence as illustrated in figure 2.20, the results show that:

Using past savings is much more used in the West Bank outside camps than elsewhere (76% as compared to about 50% in the other places)

Not paying bills is a widely used coping strategy in the West Bank and the Gaza Strip, especially in the refugee camps where 51% of the respondents both in the Gaza Strip and the West Bank stressed it, whereas it was the case for 46% outside refugee camps and only 15% of the respondents in Jerusalem.

Another way is to involve more household members in income generating activities. The results show that it is in the West Bank outside refugee camps that the highest rate of respondents stressing more adult going to work (23%) or more children going to work (20%) can be found. In comparison, these rates are respectively 16% and 15% in Gaza outside refugee camps, 17% and 15% inside Gaza refugee camps and 22% and 7% in the West Bank refugee camps.

Cultivating land appears as a very important strategy in the West Bank outside camps where it rates 42%, whereas it is much lower elsewhere. The survey shows that a significant part of the labor force that faced changes in their employment situation moved to agriculture for subsistence and petty trade as a consequence of the economic breakdown and paralysis of the labor market. The results of the survey also show that 42% of those who recently moved to agriculture had lost their job in the past months and that 19% of them moved to a rented land, 49% on family land and 31% work for a landowner.

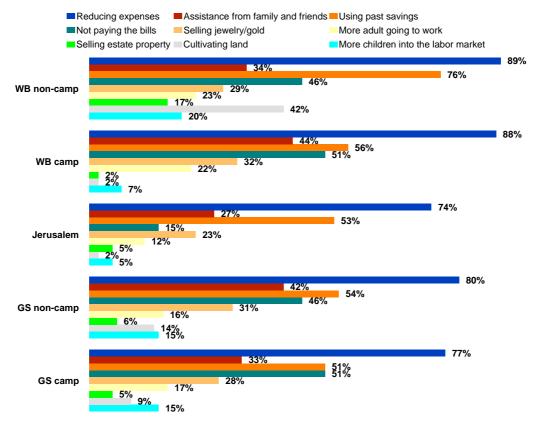


Figure 2.20 Method to cope with the current difficulties (o045) according to place of residence

When looking at coping strategies by area of residence as illustrated in figure 2.21, the results show very logically that cultivating land is one of the main methods used to secure livelihood in villages with 46% of the respondents stressing it. Selling estate property is also a feature of villages as compared to cities and refugee camps, so is putting more household members to work as 26% stated more adults going to work and 23% more children going to work as compared to about 17% and 13% in cities and refugee camps.

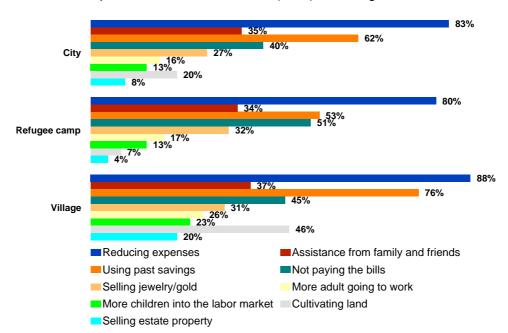


Figure 2.21 Method to cope with the current difficulties (o045) according to area of residence

Finally, when considering coping strategies according to poverty, the results presented in figure 2.22 show great differences between those who are above the poverty line and the hardship cases:

A family and friends solidarity network is much more important to cope with the current situation for the poorest as two third of the hardship cases stressed it as compared to one third for the less poor and one fifth of those above the poverty line. However, it is important to note that according to PCBS last survey (2003, p.8), the median value of assistance from relatives, friends and neighbors sharply decreased between the beginning of the Intifada and now. For relatives it has decreased in the oPt from about US\$ 366 in July 2001 to US\$ 63 in April 2003 (respectively from US\$ 732 to US\$ 75 in the West Bank and from US\$ 244 to US\$ 26 in Gaza Strip).

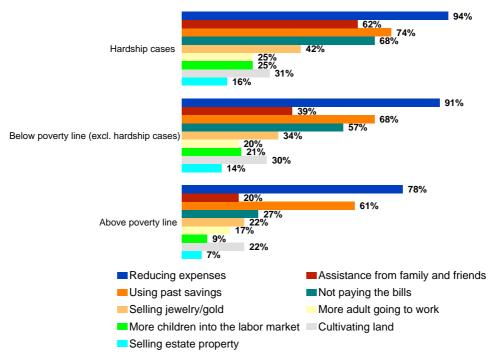
The extent of material deprivation is pushing the poorest to sell their assets. Indeed, 19% of them stressed the selling of estate property and 46% the selling of jewelry and gold. For the less poor the rates were respectively 11% and 29%.

The poor as survival strategies tend to put more adults and children into the labor market. About one fourth of the poorest respondents and one fifth of those less poor stated that they used such coping strategies, whereas only 9% of those above poverty line stated that their household had to send some children into the labor market and 17% some other adult members. When asked how many children under 18 work in the household, 16% said two and more.

Not paying bills is massively used by the poorest to reduce the impact of their material deprivation on their ability to get access to basic needs. More specifically, 70% of them stressed they do not pay bills, whereas they were only 51% among the less poor and 25% among those above the poverty line.

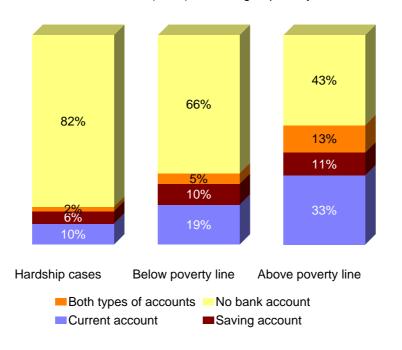
About 32% of the poorest are cultivating land as coping strategy. Other results regarding the level of poverty of the workers who moved to agriculture show that 54% of the poorest respondents worked on family land, 12% on rented land and 27% for a land owner. In the case of those below poverty line (excluding the poorest), the rate of those working on rented land or working for a land owner was higher with respectively 17% and 34%. A characteristic of those above the poverty line is the small share of them who work for a land owner, which rates only 14%.

Figure 2.22 Method to cope with the current difficulties (o045) according to poverty



It is interesting to note that 77% of the poorest among the respondents used past savings to limit the impact of the income drop on basic needs expenditure but 82% of them have no bank account, which means that they use resources kept outside the banking system. At the opposite and as illustrated in figure 2.23, 57% of the respondents above the poverty line are bank account owners.

Figure 2.23 Share of bank account owners (o125) according to poverty



Despite the lack of a comprehensive unemployment benefit scheme and the harsh material situation of a majority of households, the results show a continuation of the trend

emphasized in November 2002 relative to an increasing number of respondents stating that they did not try or not very hard to find a job. Figure 2.24 shows that:

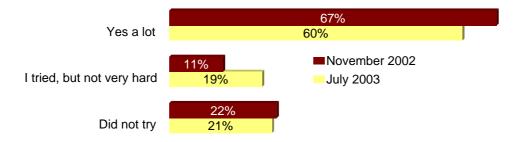
The rate of the respondents who stated that they searched a lot for a new job decreased from 67% to 60%. It is logical that this rate is the highest among the poorest unemployed as 66% of them tried a lot to find a job as compared to only 39% of those who were above the poverty line.

The share of those who did not search very hard for employment increased from 11% to 19%.

Finally, the share of those unemployed who did not search at all for employment remained the same, but it means that it is still at a very high level (21%) as compared to the 3% in November 2001.

This situation of paralysis of the labor market is the result of both mobility restrictions which prevent a large part of unemployed to search for a job and the economic crisis which leads to the collapse of the private sector. This trend pushed unemployed toward a greater dependency on emergency humanitarian aid as they are excluded from access to employment. The structural feature of unemployment in oPt is very clear when examining the results of the question about their willingness to work according to the level of wage, as in the West Bank 77% of the respondents outside refugee camps and 83% of those inside refugee camps were willing to work even if the wage was much lower than the previous one; this rate is respectively 66% and 78% in the Gaza Strip.

Figure 2.24 Attempt among the unemployed to find a job (o014), November 2002 – July 2003



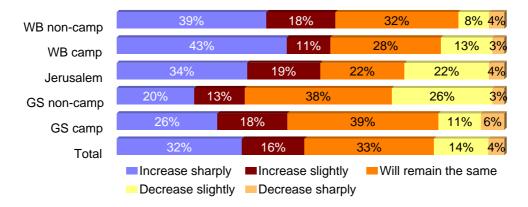
- ► The rate of respondents stating that they can cope financially as long as it take has increased slightly from 31% to 34%.
- ► This rate has increased everywhere except the West Bank refugee camps where it decreased from 38% to 35% and in Jerusalem where the rate dropped from 54% to 20%.
- ► However, it is important to note that this result translates not only an estimation of the capability to cope with the current situation but also a political statement.
- Note that the control of the control
- ▶ Other results concerning ability to cope and poverty situation indicate growing material difficulties for the poorest as those in serious conditions increased from 36 to 41%.
- ► The survey shows that a significant part of the labor force who faced changes in their employment situation moved to agriculture for subsistence and petty trade as a consequence of the economic breakdown and paralysis of the labor market.
- Another way to cope with the current situation is to involve more household members in income generating activities. About one fourth of the poorest respondents stressed that at least one children of the household had to work to sustain the hardship whereas it was the case of only 9% of those above poverty line
- ▶ While 77% of the poorest among the respondents used past saving to limit the impact of the income drop on basic needs expenditure, 82% of them have no bank account which means that they use resources kept outside the banking system.

2.3.3. Expectations about the future and the best way for improving the socioeconomic situation

Figure 2.25 gives some very important information about people's expectations regarding the future in July 2003 as respondents are less pessimistic about the evolution of poverty: About half of the respondents thought that poverty will increase and 32% that it will increase sharply. It is a major change as compared to November 2002 when 78% of the respondents stated that poverty will increase. It is the respondents from the West Bank and especially those of the refugee camps who were the most pessimistic about the evolution as 39% of those outside refugee camps and 43% of those inside refugee camps stated that poverty will increase sharply as compared to respectively 20% and 26% in the Gaza Strip.

The share of the respondents who thought that the situation will remain the same has increased sharply between November 2002 and July 2003 from 13% to 33% in all places.

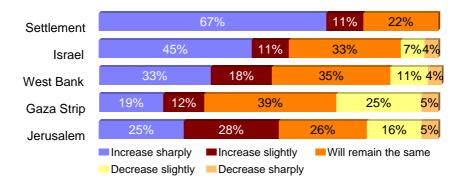
Figure 2.25 Expected evolution of poverty in the next 6 months (o112) according to place of residence



This evolution of the expectations about the evolution of poverty has two main explanations. On the one hand, the very specific context of the reduced level of confrontation resulting from the truce established at the end of June has affected positively people's expectations about the future. On the other hand, the situation had so much deteriorated in the prior months that for a large part of the respondents it cannot become worse from a material point of view, and, therefore, they expect the situation to remain the same, which is a pessimistic statement taking account the level of poverty. Indeed, less than 10% of the respondents think that poverty will decrease in the following months. It is among the poorest that expectations are the most pessimistic as 39% of them think that poverty will increase sharply as compared to 29% of those above the poverty line who hold this opinion.

Figure 2.26 also indicates that those who work or worked in the settlements and in Israel largely think poverty will continue to increase and for respectively 67% and 45% of them that it will increase sharply. Thus, very few are optimistic about a decrease of poverty, whereas 30% of those working in the Gaza Strip are expecting a decrease of poverty in the next few months.

Figure 2.26 Expected evolution of poverty in the next 6 months (o112) according to place of work (o011)



To conclude this chapter, it is interesting to analyze what are the most effective ways to reduce poverty according to the people. The results presented in figure 2.27 show that enabling Palestinians to work normally rather than increasing aid is seen as the solution by most of the interviewees. From this perspective, lifting closure is the top priority for the inhabitants of the West Bank, but also from Jerusalem as it is paralyzing the economy and excludes Palestinians from access to a decent job. Indeed, 69% of the respondents outside refugee camps, 78% of those from the refugee camps and 58% from Jerusalem are stating mobility restriction as the main obstacle to reducing poverty in the West Bank. In the Gaza

Strip, where the closure regime was less severe, they are much less to point out lifting closure as a solution - respectively 41% outside the refugee camps and 32% inside the refugee camps. Job creation is more important according to respectively 48% and 59% of them. However, one can expect that if the political conflict was solved and the closures were lifted, job creation would be the top priority in all the different places.

Other results illustrated in figures 2.28 and 2.29 show that on the one hand, it is in the villages that closures are seen as the most damaging for the material well-being as 70% of the respondents from villages stated lifting closure as the most effective solution to reduce poverty as compared to 53% of the respondents from the cities. Meanwhile, job creation is much less seen as a solution in villages than in cities - 19% of the respondents in villages as compared to 40% in cities and 48% in refugee camps - as access to land is seen as providing employment by itself. On the other hand, it is interesting to note that whatever is the level of poverty of the respondents, there is a large consensus about the most effective way to fight poverty which is first lifting closure (for 54% of the poorest and 58% of those above the poverty line). The only noticeable difference is about increasing humanitarian aid that was stated by 8% of the poorest respondents as compared to 5% of those above the poverty line, but that concerns anyway a small share of the respondents.

Figure 2.27 Most effective way to reduce poverty (o117) according to place of residence

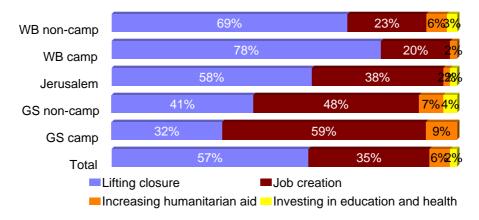


Figure 2.28 Most effective way to reduce poverty (o117) according to area of residence

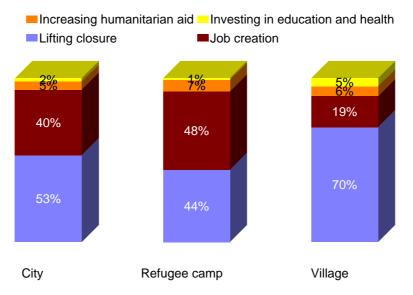
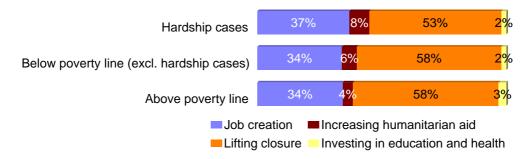


Figure 2.29 Most effective way to reduce poverty (o117) according to level of poverty



- About the near future, 48% of the respondents thought that poverty will increase in the next 6 months. It is a major change as compared to November 2002 when 78% of the respondents stated that poverty will increase.
- ▶ It is the respondents from the West Bank and especially those of the refugee camps who were the most pessimistic about the evolution as 39% of those outside refugee camps and 43% of those inside refugee camps stated that poverty will increase sharply as compared to respectively 20% and 26 in the Gaza Strip.
- ► For a large part of the respondents it can't be worse from a material point of view so they expect the situation to remain the same which is a pessimistic statement taking account the level of poverty.
- ► Enabling Palestinians to work normally rather than increasing aid is seen as the solution to reduce poverty by most of the interviewees. Lifting closure is the top priority for the inhabitants of the West Bank but also from Jerusalem as it is paralyzing the economy and exclude people from access to a decent job.
- ▶ In the Gaza Strip where the closure regime was less severe, job creation was seen as more important according to respectively 48% and 59% of the respondents outside and inside refugee camps.

PART 3. LABOR MARKET

3.1. The evolution of the labor market

Palestinian workers in July 2003 continue to be confronted with a very bad employment environment caused by the collapse of the Palestinian economy, mobility restrictions and exclusion from the Israeli labor market. Unemployment, the inability to go to their work place on a regular basis and the loss of work hours resulting from the increased travel time linked to checkpoints and roadblocks are key features of the Palestinian labor market and the main causes of the sharp increase of material deprivation. However, the results show that the employment situation has slightly improved, during the period of the study, as compared to November 2002.

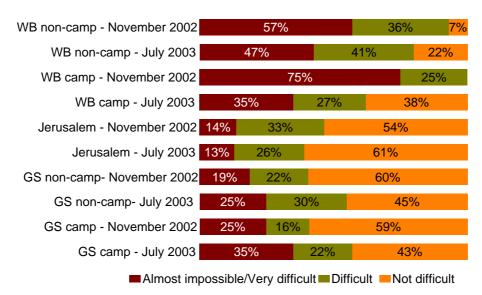
Figure 3.1 shows that mobility restriction remains a crucial problem for a large part of Palestinian workers. The results show that:

Mobility restriction is still affecting more West Bank than Gaza Palestinian workers as going to work remains at least difficult - when not almost impossible - for 78% of the respondents from West Bank outside camps and 62% of those inside refugee camps, whereas these rates are respectively in the Gaza Strip 55% and 57%.

Mobility was less of a problem for the respondents of the West Bank in July 2003 than in November 2002. Going to work was not a problem for 22% of those outside refugee camps and 38% of those inside refugee camps, whereas it was the case for respectively 7% and none of them before. More striking is the fact that the rate of respondents living inside refugee camps who stated that it was very difficult or almost impossible to go to work dropped from 75% to 35%. Outside camps this rate dropped from 57% to 37%.

At the opposite, mobility seems to be an increasing problem in the Gaza Strip, especially after the increase in Israeli military activities in the Gaza Strip. More than half of the respondents referred to some difficulties in going to work in July 2003, whereas it was the case of only 40% of them before. Inside the refugee camps, the results show a sharp increase of the respondents stating that it was very difficult or impossible to go to work from 25% in November 2002 to 35% in July 2003.

Figure 3.1 Ability of household members to go to work (o114) according to place of residence



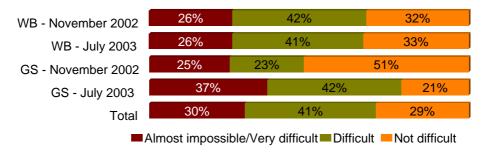
Mobility restriction has also deeply affected the ability to cultivate land while agriculture is not only a crucial sector of the Palestinian economy but also a key activity for the households to cope with the current livelihood crisis. Figure 3.2 shows that:

The situation has not improved in the West Bank (outside camps) between November 2002 and July 2003.

In the Gaza Strip outside refugee camps, however, the situation has deteriorated in the Gaza Strip (outside camps) where the rate of the respondents stating some difficulties to cultivate land increased very sharply from 49% to 79%.

In July 2003, it was more difficult to cultivate land in the Gaza Strip than in the West Bank; 37% of the respondents stated it was very difficult or almost impossible to cultivate land in the former as compared to 26% in the latter.

Figure 3.2 Possibility to cultivate land (o115) according to region of residence



- ▶ Mobility restriction is still affecting more West Bank than Gaza Palestinian workers as going to work remains at least difficult when not almost impossible for 78% of the respondents from West Bank outside camps and 62% of those inside refugee camps whereas these rates are respectively in Gaza 55% and 57%.
- ▶ Mobility was much less a problem for the respondents of the West Bank in July 2003 than in November 2002 as the rate of respondents inside refugee camps stating that it was very difficult or almost impossible to go to work dropped from 75% to 35%. Outside camps this rate dropped from 57% to 37%.
- At the opposite mobility seems to be an increasing problem in the Gaza Strip. More than half of the respondents referred to some difficulties in going to work in July 2003 whereas it was the case of only 40% of them before. Inside the refugee camps, the results shows a sharp increase of the respondents stating that it was very difficult or impossible to go to work from 25% in November 2002 to 35% in July 2003.
- ▶ Mobility restriction has also deeply affected the ability to cultivate land. The situation has not improved in the West Bank (outside camps) between November 2002 and July 2003. But the situation has deteriorated in the Gaza Strip (outside camps) where the rate of the respondents stating some difficulties to cultivate land increased very sharply from 49% to 79%.

3.2 The employment status and distribution of the labor force

The results related to the employment status show significant changes in comparison with the November 2002 survey. Indeed, as figure 3.3 indicates:

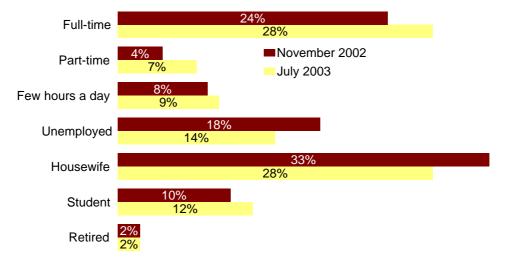
There is an increase of full-time and part-time workers among the respondents, respectively from 24% to 28% and from 4% to 7%.

There is a significant decrease in the share of respondents who are unemployed from 18% to 14%.

The proportion of housewives continues to shrink as it decreased from 35% in November 2001 to 33% in November 2002 and now to 28%. At the same time, the participation rate to

the labor market of female respondents rose from 27% to 35%. This result is coherent with the results related to coping strategies which are presented in the next section of this part. Poverty and material precariousness are pushing a growing number of women into income generating activities to secure basic needs.





When considering only the labor force, as illustrated in figure 3.4, the results show some interesting changes in the labor market as compared to November 2002:

The overall unemployment rate decreased sharply from 33% to 25%. However, the Palestinian labor market is characterized by a very high rate of underemployment which is currently 28% of the total labor force. The results shows in particular a significant increase of the rate of part-time employment – from 8% to 13% - which is mostly involuntary part-time employment and is only one of the coping strategies, given the lack of appropriate unemployment benefits and social protection schemes. Thus, full-time employment is still the case of less than half the respondents belonging to the labor force despite the fact that it has increased from 44% to 47%.

Figure 3.4 Distribution of the labor force (o008) (November 2002 – July 2003)



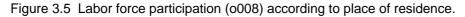
Before the second Intifada, unemployment was higher in the Gaza Strip (especially inside refugee camps) than in West Bank but the severe mobility restriction regime which took place in the West Bank since has changed the situation. In fact, the last report showed a completely reverse situation where unemployment was higher in the West Bank than in the Gaza Strip. The July 2003 poll shows some new transformations as illustrated in figure 3.5.

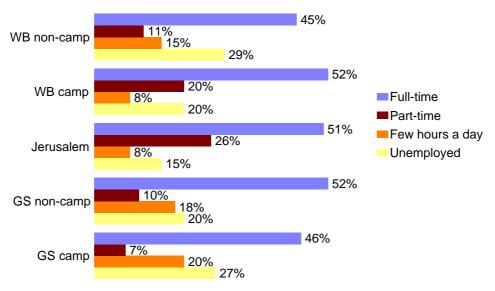
First, there is a general decrease of unemployment, but it has been particularly impressive in the West Bank refugee camps where the unemployment rate decreased from 41% to 20%.

It is now in the West Bank outside refugee camps that the unemployment rate is higher, whereas it was inside refugee camps where it was the highest in November 2002.

In all places, the rate of full-time employed has increased with the exception of Gaza inside refugee camps and Jerusalem where it decreased respectively from 51% to 46% and from 73% to 51% between November 2002 and July 2003.

The lost of full-time job in Gaza inside refugee camps has been associated with a sharp increase – from 11% to 20% - of respondents stating that they work for few hours a day. In the case of Jerusalem, it led to an increase of part-time employment from 2% to 26%. This result has important consequences in terms of poverty risk.





When looking at the duration of unemployment of main breadwinners since the beginning of the second Intifada, figures 3.6 and 3.7 indicate that there is a trend toward a rising long-term unemployment (more than one year) which is now affecting 35% of the respondents as compared to 29% in November 2002. A large part of the workers who were unemployed for less than12 months in November 2002 are now unemployed for more than 12 months as they are trapped in unemployment with few opportunities to escape until the current political situation changes. Overall, nearly one fourth of the respondents have been unemployed for 24 months, and more so since September 2000.

It is in the West Bank that the unemployment risk is higher as only 35% of the respondents outside refugee camps and 25% inside those camps had never been unemployed during the full period as compared to, respectively, 40% and 50% in the Gaza Strip.

In Gaza inside refugee camps the unemployment situation is very polarized between those who have never been unemployed and those who are long-term unemployed which means that that there is no turn over among unemployed and a large group of workers do not have access to work activities.

In Jerusalem, there is a deterioration of the employment situation with a significant increase of the duration of unemployment as in July 2003 where 17% had been unemployed for at least 12 months as compared to 8% in November 2002. Meanwhile, the rate of respondents who have never been unemployed dropped from 84% to 48%.

Figure 3.6 Unemployment duration of main breadwinner (o100)

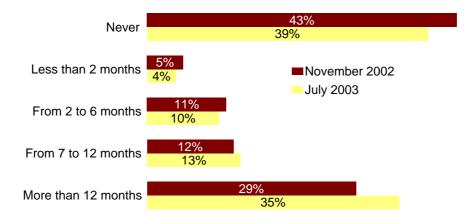
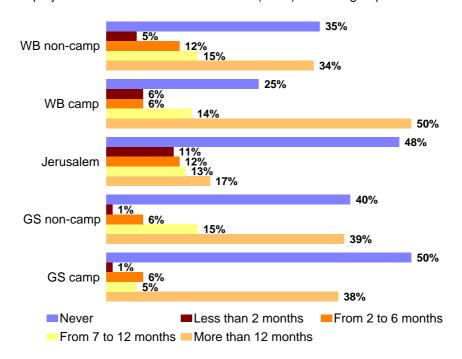


Figure 3.7 Unemployment duration of the breadwinner (o100) according to place of residence



Other results show that it is in villages that the unemployment risk is highest as only 34% of the breadwinners had never been unemployed, as compared to 40% in cities and 43% in refugee camps. However, very long-term unemployment is much more a problem for refugee camp respondents as 32% had been unemployed for 24 months and more as compared to 21% in villages and 22% in cities.

The level of education appears to be a key variable to explain breadwinners' unemployment and its duration. Indeed, half of the respondents who have a high level of education have never been unemployed during the period under consideration, whereas it was the case for 31% of those with a medium level of education and 38% for those with a low educational level. Meanwhile, the respondents with a low level of education are the most hit by very long term unemployment as 22% of them have been unemployed the whole period since the beginning of the second Intifada, whereas it was the case for only 8% of the respondents with a high level of education and 12% of those with a medium level.

Finally, it is interesting to check how the place of work is affecting the features of the breadwinners' unemployment. Taking into account the situation since the beginning of the second Intifada, it is not surprising to find that among those who worked before in Israel, 74% have been unemployed for more than one year and 43% for more than 24 months. Only 5% of the respondents stated that they had never been unemployed in the last 36 months. The situation is even worse for those who worked in the settlements as 89% of them are now long term unemployed and 67% of them have been unemployed for at least 24 months. The situation is not so dramatic for those who work in the Gaza Strip and the West Bank as respectively 46% and 42% stated that they had never been unemployed and those who have been unemployed for 24 months and more were 18% and 16%, respectively.

- ► The proportion of housewives continues to shrink as it decreased from 35% in November 2001 to 33% in November 2002 and now 28%. In the same time the participation rate to the labor market of females' respondents rose from 27% to 35%.
- ► The overall unemployment rate decreased sharply from 33% to 25% but the Palestinian labor market is characterized by a very high rate of underemployment (28% of the total labor force).
- ► Full-time employment is still the case of less than half the respondents belonging to the labor force.
- ▶ It is now in the West Bank outside refugee camps that the unemployment rate is the higher whereas it was inside refugee camps where it was the highest in November 2002.
- There is a trend toward a rising long-term unemployment (more than one year) which is affecting now 35% of the respondents as compared to 29% in November 2002.
- ▶ It is in the West Bank that the unemployment risk is the higher as only 35% of the respondents outside refugee camps and 25% inside had never been unemployed during the full period of the second Intifada as compared to respectively 40% and 50% in Gaza.
- ► The level of education appears as a key variable to explain unemployment and its duration. Indeed, half of the respondents who have a high level of education had never been unemployed during the period considered whereas it was the case of 31% of those with a medium level of education and 38% of those with a low level.

3.3. Work occupation and type of employer

When considering work occupation in the Palestinian economy, one can note that 'employee' is the main category of occupation with 38% of the respondents, followed by 'self-employed' with 19% of the respondents. As compared to November 2002, there is a significant increase of the self-employed from 10% to 19% and a drop of skilled workers from 19% to 13%. Figure 3.8 illustrates this evolution according to the place of residence of the respondents:

The share of employees has decreased slightly in the West Bank outside refugee camp from 38% to 34% between November 2002 and July 2003, but it has increased sharply inside refugee camps from 33% to 48% during the same period. In the Gaza Strip (both inside and outside refugee camps) the situation remained the same.

The share of self-employed has increased everywhere, except in the West Bank refugee camps. The increase has been impressive in the Gaza Strip, where it increased from 5% to about 16%. Outside West Bank refugee camps, 22% of the respondents stated to be self-employed as compared 13% in November 2002.

Comparing the distribution of occupations in the different places, one can note that professional and skilled workers are relatively more represented in Gaza refugee camps than in the other places with respectively 13% and 19% of the respondents.

A relatively important share of unskilled workers is a feature of the refugee camps as they represent 17% of the respondents of the West Bank refugee camps and 18% of those in the Gaza refugee camps.

Other results shows that 64% of the respondents with a high level of education were employees and 15% professionals, whereas those with a low level of education were mostly unskilled workers (40%) and self-employed (37%). Only 7% of them were employees. As will be discussed in the next section, compared to other occupations, the employee status guarantees a relatively low level poverty risk.

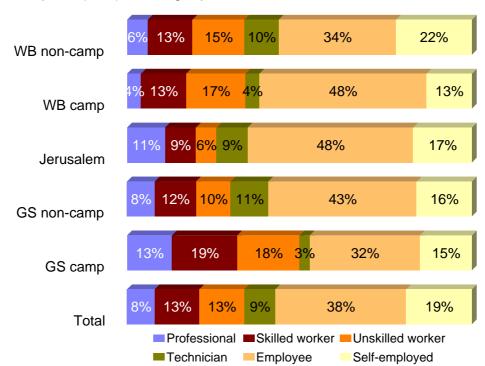


Figure 3.8 Occupation (o009) according to place of residence

The economic breakdown and the related collapse of the private sector have had great impact on the distribution of workers according the type of employer. The first consequence of the paralysis of the labor market is the increase of the importance of the PA as the main employer in the oPt. Even if the Palestinian Authority's financial situation remains precarious, a collapse of the PA has been avoided by donor budget support which is not only making it possible for the PA to continue delivering basic services but also enables it to contribute to maintain a large group of wage earner workers relatively better preserved from poverty risk. Indeed, according to the World Bank, the PA pays now half of all wages earned in the West Bank and the Gaza Strip, which means that about 125,000 Palestinians receive a regular monthly salary which help them and their relatives to fight the material impact of the conflict (World Bank, 2003, p.2). Figure 3.9 indicates that:

The share of government employees is much higher in the Gaza Strip (both inside and outside refugee camps) than in the West Bank. It is particularly low in the West Bank refugee camps with only 10% as compared 45% outside Gaza refugee camps and 38% in Gaza refugee camps.

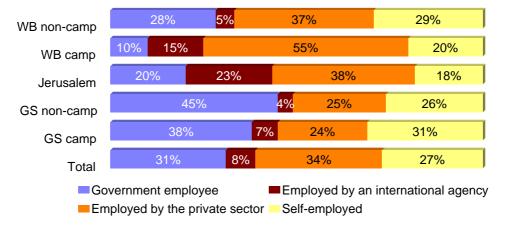
International agencies, especially UNRWA, are important employers in the West Bank refugee camps and Jerusalem with respectively 15% and 23% of the respondents stating that they are employed by such agencies.

The private sector is the employer of more than half the respondents in the West Bank refugee camps, whereas it is the case of only one fourth of the respondents in the Gaza Strip (both inside and outside refugee camps) and for slightly more than one third of those of the West Bank outside refugee camps.

Self-employment is much less important in the West Bank refugee camps (20%) and

Jerusalem (18%) than in the other places.

Figure 3.9 Type of employer (o063) according to place of residence



Other results show that 83% of those employed by the PA and 76% of those employed by international agencies had a high level of education. Workers with low level of education are mainly employed by the private sector (52%) or are self-employed (44%) and are not abundantly represented in the PA and international agencies. This situation is increasing their poverty risk as the PA and international agencies are securing a minimum level of income for their employees. The distribution of refugees and non-refugees according to the type of employers shows that they have the same share of respondents employed by the PA and by the private sector. However, the share of refugees employed by international agencies is twice the one of non-refugees, whereas the share of self-employed is higher among non-refugees (29%) than among refugees (25%).

3.4 Employment and poverty risk

According to the PCBS survey, the main income source of the Palestinian households in March 2003 was wages and income from the private sector (24.4%), followed by household's projects (19.6%) and from public sector employment (15.4%) (PCBS, 2003, p.5). Employment and self-employment – as income generating activities - are crucial to preserve a minimum access to basic needs. Households' livelihood is very sensitive to any fall in income generated by work activities, which immediately translates into a reduction of the level of consumption and well-being, particularly in a situation where savings tend to be exhausted. Thus, unemployment, precarious jobs and involuntary reduction of working hours are the main factors explaining the rise of material deprivation. The income impact of the evolution in the labor market is more or less reduced by humanitarian aid, but it remains a key issue for anti-poverty policies. Results from the survey show that for 73% of the respondents in extreme poverty, the decreased income was the result of job loss and for 15% of them it was caused by working hour loss. The situation is quite different in the case of those above the poverty line as only one third of them stated job loss as a cause of their income decrease, while working hour loss was considered as the main cause for 42% of them.

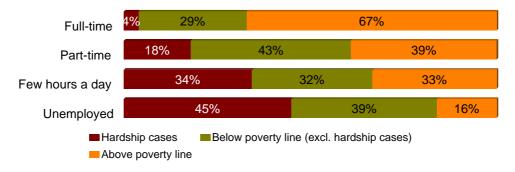
Regarding the incidence of poverty according to the employment situation, figures 3.10 indicates that:

Among full-time workers, 67% stand above the poverty line and virtually nonexistent among hardship cases, whereas among the unemployed 45% are in extreme poverty and only 16% stand above the poverty line.

Working part time and working for only few hours per day do not provide income security. In both cases a large majority of workers are in fact working poor as the poverty rate according to these employment situations is respectively 61% and 66%. However, the incidence of hardship cases is much higher in the case of those working few hours a day than for those working part-time as it reached 34% for the former and 18% for the latter.

While full-time workers are privileged from the perspective of material deprivation, it is worth noting that one third of them belong nevertheless to the category of the working poor.

Figure 3.10 Poverty according to the employment situation (o008)



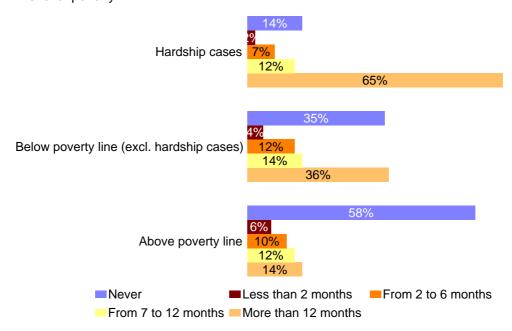
As seen in figure 3.10, the poverty risk is much higher among the unemployed. The next results show that the duration of the main breadwinner unemployment is crucial in explaining the relationship between unemployment and material deprivation. Indeed, the rate of hardship cases among the long-term unemployed breadwinners (more than 12 months) is 47% and it is 50% for those unemployed for more than 24 months as compared to only 9% for those who have never been unemployed. Moreover, figure 3.11 indicates that:

Two third of hardship cases are characterized by long-term unemployment and only 14% of them have never been unemployed during the period under consideration.

Among the respondents who are above the poverty line, 58% have never been unemployed and only 14 % have faced more than 12 months of unemployment during the period under study.

About one third of those below poverty line (excluding the poorest) have never been unemployed which translates into a high incidence of working poor in the Palestinian labor market.

Figure 3.11 Material deprivation and duration of unemployment of the breadwinner (o100) according to level of poverty



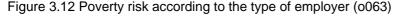
The results regarding the dynamic of the labor market illustrate the stabilization of the situation as a growing number of respondents stated that there was no change in their employment situation over the past six months. This rate increased from 53% to 60% between November 2002 and July 2003, and the rate of those who lost their job decreased from 30% to 26%. When respondents were asked to state the main reason for the change in their employment situation, 56% of them pointed out that it was the inability to reach their place of work and 24% explained that their employer could no longer afford to pay his/her salary. Both reasons are related to the current situation and the mobility restriction strategy of the Israeli military forces. However, the inability to reach the work place was particularly a problem in villages where 65% of the respondents have emphasized such problem as compared to 52% in the refugee camps and 49% in cities. Mobility restrictions had a higher impact on the employment situation in the West Bank outside refugee camps and Gaza refugee camps with respectively 64% and 59% of respondents who lost their job or had to change job as a result of problems in reaching their workplace as compared to 50% in the West Bank refugee camps and 43% in Gaza Strip outside refugee camps. The latter is also characterized by the highest rate of respondents stating that their employer had trouble to continue paying their salary (37%).

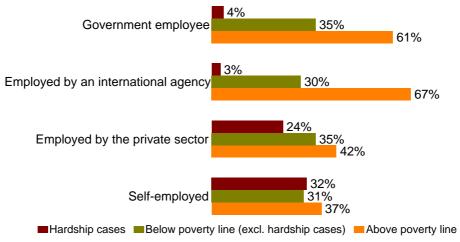
If having a job or not is greatly influencing the poverty risk, the type of employer has also a very significant impact on the material situation of the workers. Figure 3.12 shows that:

The PA and the international agencies are guarantying to a large majority of their employees an adequate level of income and job security to preserve them from poverty. For both of them, the share of hardship cases is very low (respectively 4% and 3%), while the share of employees above the poverty line is relatively high (respectively 61% and 67%).

One fourth of the respondents employed by the private sector are in extreme poverty and overall the results shows that the private sector does secure livelihood for less than half of its employees (42%)

One third of the self-employed respondents are in extreme poverty and it is for the self-employed that the poverty risk is the higher as 63% of the respondents who are self-employed are poor. Complementary results show that 36% of the self-employed are engaged in petty trade activities where hardship cases are over-represented as 15% of the workers in hardship cases are involved in petty trade self-employment, whereas this category account for only 9% of the total jobs.

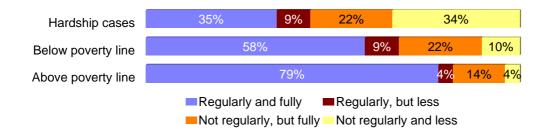




In a context marked by mobility restriction, the geographic situation of the workplace is an important factor of poverty risk for the workers. Indeed, most of the Palestinian workers who work or for the largest part used to work in the settlement or in Israel are now poor. In the case of respondents working in Israel, 78% are poor and among them 48% are extremely poor, while the situation is even worse for respondents who used to work in the settlements. By the end of 2002, only 32,000 work permits for Palestinians workers in Israel and the Israeli settlements were issued by the Israeli authorities, while in September 2000, about 128,000 Palestinian workers still had access to this labor market (World Bank, 2003, p.2). Moreover, only about half of these workers were able to effectively use their permits as movement restrictions made it hard or impossible to move to their work place. In any case, a return to pre-September 2000 employment levels for Palestinian workers in Israel seems very unlikely as they seem to be durably excluded from the Israeli labor market.

Finally, figure 3.13 shows that secure and regular salaries are the main feature of the workers above the poverty line as 79% of them stated they received their salary regularly and fully and 4% of them said they did not get it regularly and that it was less than agreed upon. At the opposite, only 35% of workers belonging to hardship cases received their salary regularly and fully, whereas they were 34% not to get it regularly and get less and 22% to get fully, but not regularly. It is in the West Bank that the regular and full salary model was less developed as only 57% of the workers in the West Bank outside refugee camps and 62% of those inside refugee camps received their salary fully and regularly as compared to 70% in Gaza outside refugee camps and 72% in Gaza inside refugee camps.

Figure 3.13 Regularity of the salary (o099) according to poverty



- ► Full-time employment is the best way to escape poverty. Among full-time workers, 67% stand above the poverty line whereas among the unemployed only 16% stand above the poverty line and 45% are in extreme poverty.
- ▶ Working part time and working only a few hours per day don't provide income security. In both cases a large majority of workers are in fact working poor as the poverty rate according to these employment situations is respectively 61% and 66%.
- While full-time workers are privileged from the perspective of material deprivation, it is worth noting that one third of them belongs nevertheless to the category of the working poor.
- The type of employer has also a very significant impact on the material situation of the workers. The PA and the international agencies are guarantying to a large majority of their employees an adequate level of income and job security to preserve them from poverty. For both of them, the share of hardship cases is very low (respectively 4% and 3%) while the share of employee above the poverty line is relatively high (respectively 61% and 67%).

PART 4. ASSISTANCE DELIVERED IN GENERAL

In the preceding parts of the report, the severe impact of the crisis on Palestinian society was described in many of its aspects. In this chapter, the questioning relates to the strategies of the local and international organizations in response to the present crisis. The focus will be set on assistance delivered in general. In parts 6 and 7, assistance pertaining to food as well as health and education will be analyzed more in depth.

This chapter will review the <u>distribution of assistance</u> (to whom it is aimed) in section 1, its <u>type</u> in section 2 and its <u>value</u> in section 3. Section 4 will specifically concern <u>employment assistance</u>. In the last section, the <u>sources of assistance</u> will be briefly reviewed.

4.1. Distribution of Assistance

To highlight the distribution of assistance to the Palestinian population, question 44 of this study's questionnaire (see Annexes I & II) will be analyzed. The sample's respondents had to state whether or not they received assistance during the past six months, meaning approximately since February 2003.

Before getting along with this analysis, it should be noted that this measure of the perceived assistance can differ significantly from the real assistance:

- ▶ First, the perceived donor may be very different than the real one: Much of the international assistance goes to the PNA; this assistance is of course not always perceived as such when it comes from the government to its main beneficiaries, Palestinian citizens; also, although the level of international assistance may be perceived as low, this could be incorrect if one considers that a very large part of international help is channeled through local NGOs.
- More specifically, concerning the wording utilized in the question, some respondents may forget part of the assistance they received: For example, when comparing question 63.d (o126d) with question 44 (o35), roughly 5% of the total sample in question 63.d stated that they had received food rations in the past six months, but in question 44 they stated that they did not receive any assistance. In this particular case, it is hard to imagine that food rations are not linked with assistance.

Having said that, it must be stated that the measure used in this study remains a very good indicator of the distributed assistance:

- ► Albeit some few people forget the assistance they received, this proportion is constant over time so that the increase or decrease can still be measured;
- Also, for most independent variables there is no reason to suspect that more respondents forget in one group than in the other. For example, while it might be realistic to think that the least educated people forget slightly more often than the most educated, it would seem strange that people in the West Bank forget more than those in the Gaza Strip.

As can be seen from the blue bars of figure 4.1, below, between February and July 2003, 48% of the Palestinian population received assistance of some sort. This proportion has almost remained constant since the July-November 2002 period where it was 49%. Since the first poll at the start of the Intifada in early 2001, the proportion of assisted Palestinians has always remained between 43% and 49%: In other words, an average of four to five Palestinians out of ten received assistance at least every six months since September 2000.

The analysis shows that the proportion of assisted Palestinians varies a lot according to the <u>place</u> and <u>area</u> of residence, the <u>refugee status</u> and the <u>poverty</u> of the respondents. These differences point mainly to the varying strategies and opportunities of the main local and international actors of Palestinian assistance.

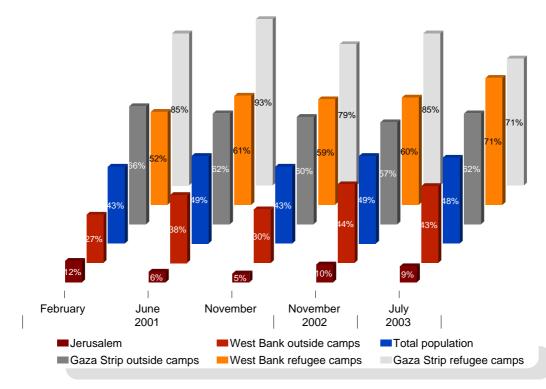


Figure 4.1 Assistance received (o035) according to place of residence, Feb.2001-July 2003

The other bars in figure 4.1 show that the distribution of assistance varies considerably according to <u>place of residence</u>:

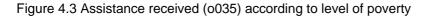
- ► Gaza Strip refugee camps were the main recipients of assistance throughout the whole period under study. For the February-July 2003 period, though, it has declined by a sharp 14%. In the West Bank refugee camps the level of assistance increased by 11%. As such, currently 71% of the population in refugee camps throughout Palestine, be it in the West Bank or in the Gaza Strip, receives assistance.
- ► Outside refugee camps, the level of assistance is higher in the Gaza Strip (62%) than in the West Bank (43%) and in Jerusalem (9%).

Figure 4.2 illustrates that the distributed assistance is also variable according to <u>area of residence</u>. Refugee camps receive the most assistance, but the level has decreased since the June-November 2002 period as a result of the decrease of assistance in the Gaza Strip. The level of assistance in villages and cities remains close to its June-November 2002 level.

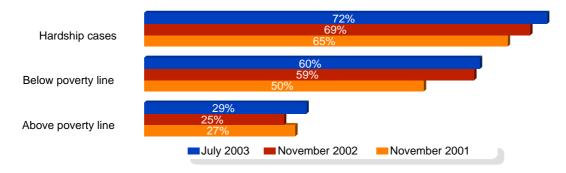
Figure 4.2 Assistance received (o035) according to area of residence, Feb.2001-July 2003

Of course, assistance is primarily focused on poor Palestinians. In figure 4.3, one can notice that the assistance level is higher for those whose income falls below the <u>poverty</u> line (60%) and, especially, for the hardship cases (72%); still, almost one third (29%) of those with a household income above the poverty line received help. Considering the evolution since November 2001, it appears that the focusing of assistance has improved over time.²⁴

February 2001



June 2001



While 68% of the <u>refugees</u> say that they received help, only 32% of non-refugees say so. Figure 4.4 shows the assistance delivered in November 2002 and July 2003 according to refugee status and level of poverty:

- Among hardship cases, 88% of refugees and only 50% of non-refugees receive assistance.
- 79% of the refugees who live below the poverty line get assistance; only 43% of non-refugee poor are in the same case.
- Finally, the considerable difference in favor of refugees can also be found among respondents with a living standard above the poverty line.

²⁴ A critical reader might see this evolution as puzzling: As was described in figure 4.1, the percentage of assisted people receded slightly since November 2001 from 49% to 48%; at the same time, figure 4.3 shows that this percentage increased among all poverty levels between November 2002 and July 2003! For each of our polls, roughly 5% of the interviewees refuse to answer the question about household income. As such, for them, we cannot calculate the value of the poverty variable. While half of these people received assistance in November 2002, in July 2003, this proportion decreased to 24%. In fact, it can be shown that the people who refuse to answer the question on household income are better off than the average Palestinian; or that they live more often in Jerusalem and perhaps refuse to answer the question related to their household income out of fear of Israeli taxes.

Figure 4.4 Assistance received (o035) by refugee status and poverty level, Nov. 2002-July 2003

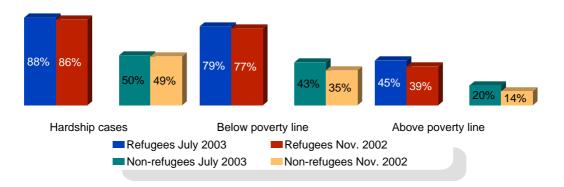
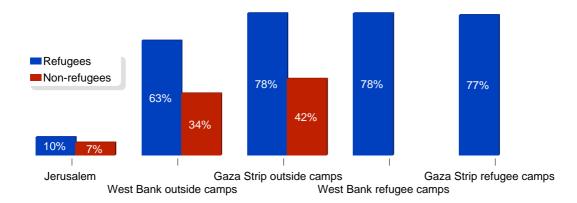


Figure 4.5 goes deeper into the difference between refugees and non-refugees. It shows that almost eight refugees out of ten received assistance in refugee camps all over Palestine and in the Gaza Strip outside camps. Only two thirds of refugees that live in the West bank outside camps are in the same case. In the Gaza Strip, 42% of non-refugees that live outside camps received aid, while this is the case for only 34% in the West Bank. Respondents in Jerusalem, perhaps because on average they are better off, are far less assisted.

Figure 4.5 Assistance received (o035) according to refugee status and place of residence



In table 4.1, below, the analysis is pushed further by considering the impact of both refugee status and place of residence on the relationship between poverty and distribution of assistance. It synthesizes what has been discovered earlier:

- Refugees receive more assistance than non-refugees.
- More help is distributed in the Gaza Strip.
- ▶ The assistance is well-focused on the poorest Palestinians.

Table 4.1 Assistance received (o035) according to place of residence by poverty and refugee status²⁵

Refugee Status	Place of residence	Level of poverty	N	% who received assistance
Refugee	West Bank outside camps	Hardship cases	38	74%
		Below poverty line	58	71%
		Above poverty line	67	52%
	Jerusalem	Above poverty line	22	9%
	Gaza Strip outside camps	Hardship cases	53	91%
		Below poverty line	65	82%
		Above poverty line	35	57%
	Gaza Strip Refugee Camp	Hardship cases	48	94%
		Below poverty line	38	90%
		Above poverty line	34	44%
Non Refugee	West Bank outside camps	Hardship cases	72	49%
		Below poverty line	138	41 %
		Above poverty line	196	24%
	Jerusalem	Above poverty line	57	9%
	Gaza Strip outside camps	Hardship cases	41	56%
		Below poverty line	49	49%
		Above poverty line	36	17%

This table highlights also two clear problems concerning the lack of focus on non-refugee poor people living outside camps:

- In the West Bank, among non-refugees living outside of camps, only 49% of the hardship cases and 41% of those below the poverty line receive assistance.
- For non-refugees living outside of camps in the Gaza Strip, the situation is barely better: 56% of the hardship cases and 49% of those below the poverty line receive assistance.

Finally, it is interesting to note that there is a significant relationship between assistance received and level of education: Those with a high level of education are 38% to receive assistance; those with a medium level of education, 56%; but those with the lowest level of education are only 46%. As mentioned above, it could be possible that the least educated people forget slightly more often than the others some of the assistance they received; still, this cannot explain a 10% difference between the low and the medium educated. In section 4.4, it will be shown that the same effect can be measured on the distribution of employment assistance.

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²⁵ All the cells with less than 20 respondents are not shown here.

In conclusion, the following findings are worth highlighting:

- ► The general level of assistance in the first half of 2003 is very close to the level in the last semester of 2002.
- ▶ Although less assistance (-14%) was delivered to Gaza Strip refugee camps, the level increased in West Bank camps (+11%) and outside the camps in the Gaza Strip (+5%).
- ► The focusing in the delivery of assistance to the poorest parts of the population continues and is even slightly better than in 2002 (+3% to hardship cases).

However, there remain some serious challenges: **Assistance to non-refugees could be better targeted** as some of these people are in a very bad situation and should receive some help: Among non-refugees, more than half of the hardship cases and those below the poverty line did not receive assistance in the past six months.

4.2. Most important types of assistance

Having analyzed the distribution of assistance in general, this section will concentrate on the type of the assistance delivered. In order to do so, analysis will be centered on question 45 where the people that received assistance were asked to specify the *nature*, *value* and *source* of the <u>two most important assistance types</u>; as well as their level of satisfaction with it. As the emphasis in this section lies on the type of assistance, the value and source of the distributed assistance will be analyzed in the sections 4.3 and 4.5. Satisfaction with the provided assistance will be analyzed in part 6 of this report.

As can be seen in figure 4.6, 893 valid responses (565 on the first assistance type and 328 for the second) were received from questions 45.a and 45.b: 69% of the responses were related to food assistance, 17% to financial assistance, 5% to in kind assistance, 4% to employment, 3% to coupons, 2% to medication and less than 1% to other assistance.

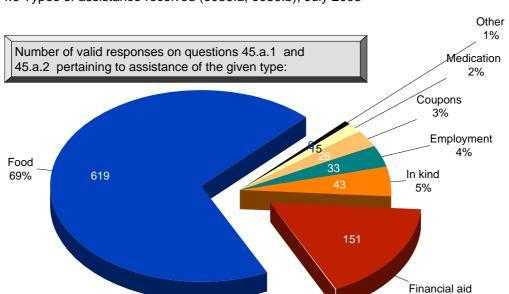


Figure 4.6 Types of assistance received (o036.a, o036.b), July 2003

The relative percentages of the different assistance types received among the given responses are not as interesting as the proportion of specific assistance beneficiaries in the total sample. Following this logic, figure 7 shows that 41% of the total population received food assistance at least once during the February-July 2003 period, 12% received financial assistance, 3% items like blankets or clothes (in kind assistance), 3% employment assistance (long- or short-term job or unemployment funds) and 2% coupons.

When considering the evolution of the level of assistance by type, one can observe that apart from food and coupons, the level of all other assistance types increased slightly since November 2002.

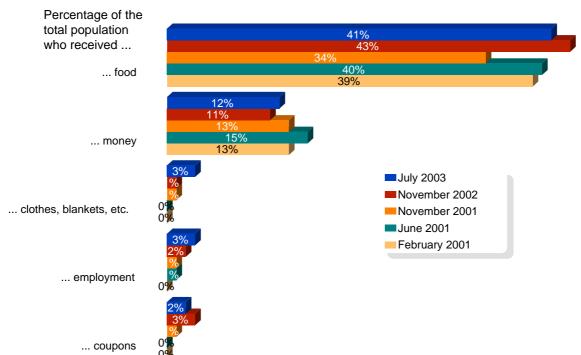


Figure 4.7 Type of assistance received (o036), Feb.2001- July 2003

When analyzing food distribution according to <u>place of residence</u> (figure 4.8), it appears that food assistance is particularly high in the Gaza Strip refugee camps: more than half of the respondents living there received food assistance in the past six months. In the West Bank, the food assistance level is slightly lower in general, more outside camps (37%) than in camps (44%). Perhaps as a result of the better economic situation in Jerusalem, food assistance reaches only 8% of the Jerusalemite respondents.

Financial assistance was distributed at least once over the past six months to a third of the Gazans living in camps. One fifth of the Gazans outside camps and one sixth of the respondents living in the West Bank refugee camps were in the same situation. The proportion of respondents that received money in the West Bank outside camps and in Jerusalem is less than 5%.

... food

... coupons

Figure 4.8 Type of assistance (o036) according to place of residence

Percentage of the total population who received ...

West Bank outside camps

West Bank refugee camps

Jerusalem

Gaza Strip outside camps

Gaza Strip refugee camps

Gaza Strip refugee camps

<u>In-kind</u> assistance such as clothes or blankets reached essentially refugee camps; approximately one sixth of camp residents. <u>Employment assistance</u> was distributed more in the Gaza Strip than in the West Bank (see section 4.4). <u>Coupons</u> were distributed almost exclusively in West Bank refugee camps.

... employment

... clothes, blankets, etc.

Figure 4.9, which shows the type of assistance delivered according to <u>area of residence</u>, does not bring much more new information, but illustrates clearly the focusing of the assistance on refugee camps. The distribution of employment assistance and coupons does not differ significantly across areas. In general, the types of assistance distributed in cities and in villages are very close to each other.

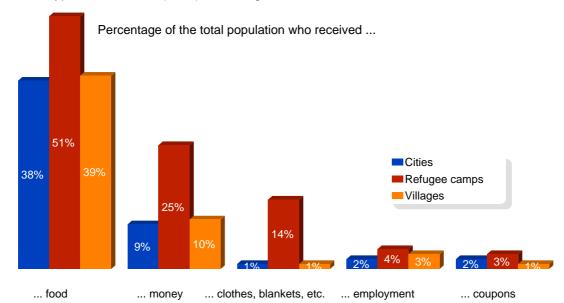


Figure 4.9 Type of assistance (o036) according to area of residence

... money

The analysis of the distribution of food according to the <u>refugee status</u> of the respondents indicates that food aid is definitely targeted to the refugees: 59% of them benefited from food assistance compared to only 26% of the non-refugees. Concerning financial assistance the same trend is present: While 18% of refugees receive it, only 8% of non-refugees do. For

employment and in-kind assistance, the focusing on refugees is the clearest: 1% of non-refugees received such types of assistance, compared to respectively 5% and 6% of refugees.

Similarly to what happened in the December 2002 report, the analysis according to the <u>level</u> of poverty of Palestinian households in figure 4.10 points to sharp differences:

- ► The respondents with a household income below the poverty line (50%) received twice as much <u>food assistance</u> as those with a household income above the poverty line (24%); almost two thirds (63%) of the hardship cases received food assistance.
- ► Concerning <u>financial assistance</u>, the differences are even more impressive: Hardship cases (30%) received it three times more than those below the poverty line (10%), which in turn were three times better served than those above the poverty line (3%). This evolution shows that financial assistance is distributed very carefully and aimed primarily towards the poorest Palestinians.
- For <u>in-kind</u> assistance, the same trend can be detected; it is only much smoother than for food or financial assistance.
- The evolution for employment is more puzzling: Those below the poverty line (5%) received assistance for employment slightly more often than the hardship cases (4%). As will be discussed in section 4.4, this result only applies to the employment assistance that is mentioned among the two most important assistance types received during the past six months: For employment assistance in general, more is delivered to hardship cases than to those below the poverty line.
- ► Concerning <u>coupon</u> assistance, there are no significant differences according to level of poverty.

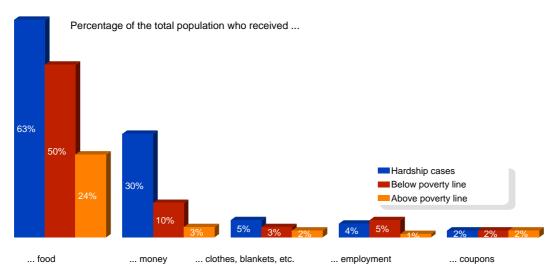


Figure 4.10 Type of assistance (o036) according to level of poverty

In section 4.1, it became clear that the respondents with the lowest level of education had received less assistance than those with a medium level of education. When this relationship is broken down according to type of assistance, the same trend is present with respect to food, money and, to a lesser extent, with respect to in-kind assistance.

Also worth noting is that there is no significant relationship in the types of assistance delivered across age groups or gender²⁶. This result is not surprising: We asked the respondents if themselves and their family received assistance.

Finally, it is worth mentioning here that section 4.5 of the present chapter will deal more thoroughly with employment assistance and that part 6 of the report is totally devoted to issues related to food.

- Food and money are the most widely cited by the respondents among the two
 most important assistance types they received. In-kind, employment and
 coupon assistance appear less often.
- Since November 2002, while coupon assistance seems to have receded slightly, food and financial assistance remained stable; while employment and in-kind assistance have increased.
- Food, financial assistance and employment are more distributed in the Gaza Strip than in the West Bank.
- All types of assistance are far more distributed in refugee camps than in cities or villages, which are both approximately at the same level.
- While food and financial assistance seem well-targeted towards the poorest Palestinians, focusing seems less good for coupons and in-kind assistance.

4.3. Value of the assistance

Before drawing too many conclusions on the nature of the delivered assistance, it is important to consider the value of these different types of assistance as well as their evolution since the beginning of the second Intifada.

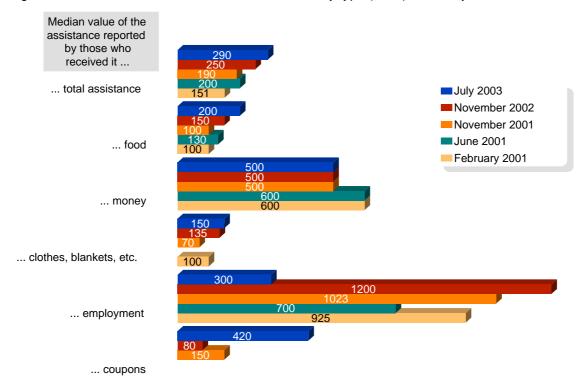
In figure 4.11, the median value of the reported assistance types that were discussed in the previous section are presented. It is important to remember here that we consider the median of those who did answer on the value of the assistance they received. For example, the fact that the median value of employment assistance is higher than the median value of food conceals the fact that almost three times more respondents received food than financial assistance. Thus, the results in this figure have to be considered by keeping the distribution of figure 4.7 in mind. A few important results need to be pointed out:

- ► The median of the <u>total value</u> of the assistance received has increased almost constantly since February 2001.
- ► Half of the people who received <u>food assistance</u> during the February July 2003 period received NIS 200 or lower. Six months ago, during the last semester of 2002, this value was only NIS 150.
- ► Since November 2001, the median value of <u>financial assistance</u> is steady at NIS 500
- ► Concerning employment assistance, the median distributed value decreased sharply from NIS 1200 to NIS 300. Further investigation on this fact shows that the value of employment is, on the average, significantly higher in the Gaza Strip (NIS 1042, N=13) than in the West Bank (NIS 207, N=14).

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²⁶ There's only one exception to this rule: Employment assistance was delivered more often to young Palestinians than to their elders.

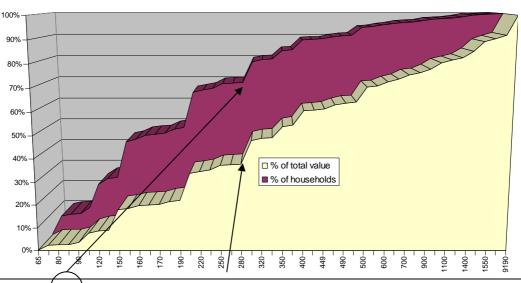
Figure 4.11 Median value of the assistance received by type (o036), February 2001 – November 2003



Interestingly enough, there are almost no significant differences for the value of food and financial assistance according to the categories of place, region and area of residence, nor refugee status, gender age or even poverty. From this aspect, the assistance seems to be uniformly packaged throughout Palestine.

Figure 4.12 presents the distribution of the value of food delivered compared to the distribution of the population. The results indicate that 20% of the respondents received less than NIS 120 and that the value of what they received is approximately 10% of the total value. At the other end of the distribution, one can notice that about 20% of the respondents who obtained food aid received NIS 300 or more: The total value of what these respondents received is worth 30% of the total.

Figure 4.12 Distribution of the value of the food distributed by % of households and % of value (o036)



Approximately 70% of the households received less than NIS 300 worth of food assistance. These 70% of households received about 40% of the total amount of food assistance distributed.

Since the beginning of the second Intifada in September 2000, there was a clear **increase of the overall value** of the assistance delivered.

When looking at the nature of the assistance, there is a clear increase in value for food, inkind assistance and coupons. However, the value of employment assistance seems to have diminished.

Finally, it is noteworthy that the value of assistance does not seem to vary much according to our independent variables. This means that the value distributed is quite uniform across places and population groups.

4.4. Employment assistance

In <u>section 4.1</u> about distribution of assistance, the percentage of the sample who did say they received assistance of any kind during the last six months was analyzed. In <u>sections 4.2 to 4.4</u>, the nature, value and source of the *two most important types* of assistance received during the past six months were analyzed. In the present section, a series of questions will be used where the respondents were asked if they ever received employment assistance. This is an important point to highlight because the results of this section will barely be comparable with what we found concerning employment assistance in sections 4.2 and 4.3: there, employment assistance was only mentioned by the respondent if it was received during the past six months and when the respondent considered this type of assistance as being one of the two most important ones.

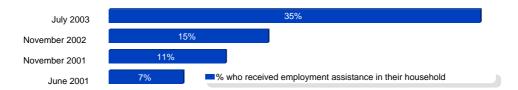
As illustrated in figure 4.13, in June 2001, only 7% of the interviewees confirmed that one of their family members benefited from employment assistance; in November 2001, this proportion increased to 11%; it further increased to 15% in November 2002. In July 2003, 35% of the respondents reported that they or their household members received employment assistance!

This result is very important to the overall picture of assistance distributed in the oPt as it came out in the preceding sections: Since November 2002, the distribution of employment assistance has <u>dramatically increased</u>. Because the question did not specify a time period over which employment assistance was received, it is possible to deduct that at least <u>20% more</u> of the total population was reached by employment assistance.

This information is based on questions 19 and 20 where the respondents were asked whether they or their family received a long-term job, a short-term job, unemployment funds or resources for the activity as self-employed.²⁷ To calculate the percentage presented in figure 4.13, all the respondents that said that themselves or their household had received at least one of the four assistance types were counted.

²⁷ It should be noted here that in November 2002 we did not have the "resources for the self-employed". If we recalculate the total percentage of those who received employment assistance by leaving this category away, we find 32% instead of 33%.

Figure 4.13 Percentage who received employment assistance (o023), June 2001 – July 2003



One could argue at this stage that it seems strange that, on the one hand, 35% of the population say that they have at some stage received job assistance (figure 4.13) and that, on the other hand, only 3% of the total population has mentioned employment assistance as one of the two most important assistance types received in the past six months (figure 4.7). Three main factors contribute to explain this difference:

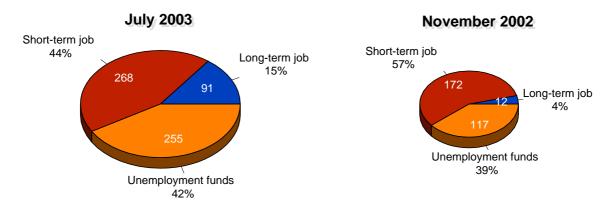
- First, in figure 4.7, considers employment assistance received in the past six months, while figure 4.13 relates to employment assistance that has been received by the respondents without specifying a time-frame.
- Second, in question 45, the respondents mentioned <u>only the two most important</u> types of assistance.

What proportion of the employment assistance mentioned in questions 19 and 20 was effectively received during the past six months? Such a guess is impossible without adding a new question but, still, there are some interesting facts about the relationship between the assistance mentioned for the past six months and the more general questions 19 and 20 that are used in this section:

- 29% of the July 2003 respondents who ever received employment assistance personally or for their household (questions 19 and 20) said that they had received employment or financial assistance in the past six months (questions 45a and 45b).
- Of those who received unemployment funds, 29% mentioned that they received financial assistance for the period under consideration. Moreover, 37% to mentioned employment <u>or</u> financial assistance for the past six months.
- Only 11% and 8% of those who said they at some stage received, respectively, a short-term or a long-term job, mentioned employment assistance among the two most important assistance types they received in the past six months. They were 30% to mention job assistance and 25% to mention financial assistance.

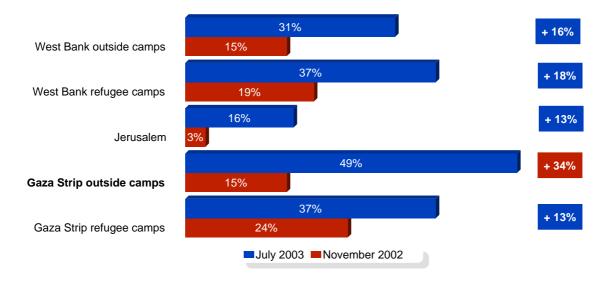
At this stage, it is important to take a closer look at the spectacular increase which was shown in figure 4.13 by considering the type of assistance received. In July 2003, 415 persons said that someone in their household received employment assistance. These people mentioned 671 different types of assistance. Figure 4.14 shows that by the end of last year as well as this year, a majority of employment assistance beneficiaries received short-term jobs. While the relative proportion of unemployment funds did not change a lot, much more long term jobs have been received.

Figure 4.14 Types of employment assistance mentioned (o024), November 2002 - July 2003²⁸



Employment assistance was delivered very heterogeneously from one place of residence to the other. As can be seen in figure 4.15, in general, more such assistance is delivered to the Gaza Strip than to the West Bank. Furthermore, it is outside refugee camps in the Gaza Strip that the highest percentage of respondents (49%) received employment assistance. In the West Bank, slightly more people received assistance in the camps (37%) than outside those camps (31%).

Figure 4.15 Percentage who received employment assistance (o023) according to place of residence, November 2002 – July 2003



A quick analysis of the evolution shown in figure 4.15 between November 2002 and July 2003 shows that a lot more of employment assistance was distributed since November 2002 in the Gaza Strip outside camps: While elsewhere between 13% and 16% more people were reached by employment assistance, this proportion is 34% in Gaza outside camps!

A closer inspection, in figure 4.16, of the nature of employment assistance delivered according to place of residence exactly shows what has happened:

 Since November 2002, all over the oPt, people have received more <u>long-term</u> employment. The 11% increase in Jerusalem is the maximum. In Gaza Strip

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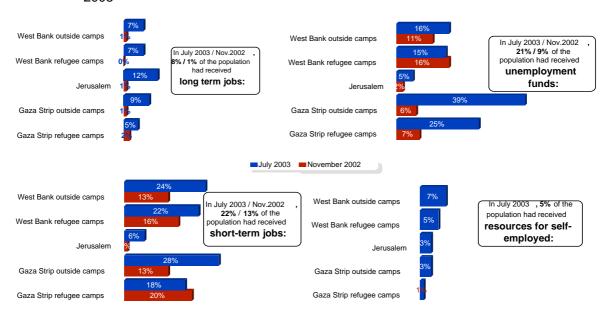
²⁸ July 2003 answers that related to "resources for the self-employed" were not included in figure 4.14 as this item was not present in the November 2002 questionnaire (see also preceding note).

refugee camps, the level of long-term jobs distributed is smallest (5%) and its increase (+2%) was minimal.

- Short-term jobs are most widely distributed outside of the refugee camps in the Gaza Strip (28%). This is also the place where the strongest increase (+15%) took place. Still in the Gaza Strip, refugee camp residents who were in November 2002 the main beneficiaries (20%) receive in July 2003 comparatively less short-term jobs (18%).
- Concerning short-term employment, in the West Bank, the level of distribution is 24% outside camps and 22% in camps. There was a stronger increase outside (+11%) than inside (+6%) refugee camps.
- Concerning <u>unemployment funds</u>, there was a huge increase of the distribution in the Gaza Strip inside (+18%) and especially outside refugee camps (+33%). In the West Bank, the percentages are much lower and remained quite constant since November 2002.
- In general, <u>resources for the self-employed</u> were distributed at a much lower level than other types of employment assistance.

In fact, much of the previously noted increase in employment assistance could be explained by a very sharp increase in the distribution of <u>unemployment funds in the Gaza Strip</u> (especially outside camps) and, to a lesser extent, by an increase in the distribution of <u>short-term</u> jobs, in Gaza outside camps and in the West Bank.

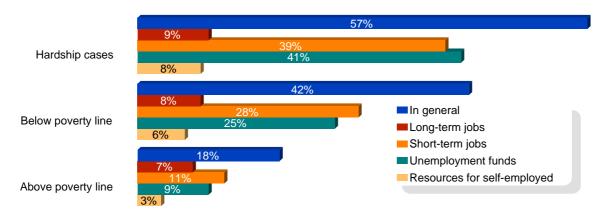
Figure 4.16 Employment assistance by type (o024) and place of residence, November 2002 - July 2003



When considering the differential distribution of assistance according to <u>refugee status</u>, it appears that refugees receive more (46%) employment assistance in general than non-refugees (26%). This difference applies in a comparable manner for all types of employment assistance.

The relationship with the level of poverty illustrated in figure 4.17 is a clear indication of good focusing on the poor. However, it is worth to noting that the focusing is noticeably poorer with respect to long-term jobs: The difference between levels of poverty is a mere 1%.

Figure 4.17 Distribution of employment assistance according to type (o024) and level of poverty, July 2003

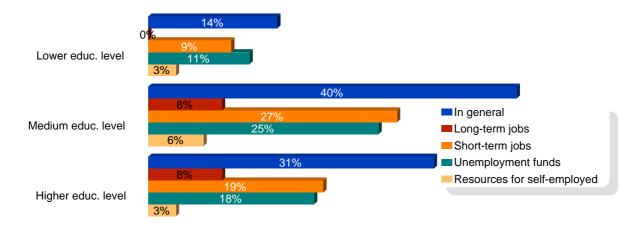


Employment assistance is more directed towards the 25-34 years (39%) and 35-49 years (36%) age groups than to the youngest (32%) and especially the oldest sample members (24%).

As was noted earlier in section 4.2 and as can be seen in figure 4.18, there seems to be a problem with employment assistance to the least educated Palestinians: The medium educated especially, but also the highest educated receive much more than the least educated. The same pattern could also be observed in November 2002.

Furthermore, a differentiation by nature of employment assistance shows that this not only happens with jobs, but also with unemployment funds.

Figure 4.18 Distribution of employment assistance according to type (o024) and level of education, July 2003



Of the many results that were found in this section, some are very important:

- Employment assistance underwent a <u>very sharp increase in 2003</u>: While in November 2002 only 15% of the respondents said that they received some employment assistance, this proportion rose to 35% in July 2003.
- In July 2003, 22% of households received at least a <u>short-term job</u>, 21% <u>unemployment funds</u>, 8% <u>long-term jobs</u> and 5% <u>resources for the self-employed</u>.
- The overall increase of the 2003 employment assistance is mainly explained by a very large <u>rise</u> in the number of unemployment funds distributed in the Gaza Strip, especially outside refugee camps. There was also a strong rise in the distribution of short-term jobs in Gaza refugee camps.
- While the focusing of employment assistance on the poorest Palestinians is absolutely clear, there seems to be a problem in the distribution to the least educated segment of the Palestinian population.

4.5. Source of the assistance

In this last section, the source of the distributed assistance will be analyzed in order to have a clear picture of who distributed what type of assistance.

Figure 4.19 shows the main donors of food and financial assistance types that were mentioned in question 45 (see sections 4.2 and 4.3). As there may be two donors for one respondent²⁹, the total for one assistance type exceeds 100%.

It appears clearly that UNRWA is the main donor for food while trade unions are the most important sources of financial assistance. These two actors are each responsible for more than half of all the beneficiaries of food and money.

Going into more detail, we see that concerning food assistance the PNA reaches one sixth of all food beneficiaries while International and Islamic organizations as well as local NGOs and charities are the other important donors.

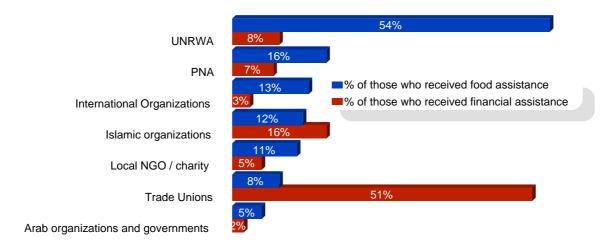
For financial assistance, after trade unions, Islamic organizations account for one sixth of the beneficiaries while all other donors are below 9%.

In figure 4.20, the distribution of the donors for employment assistance is pictured. We can see that the PNA is the main donor, especially if we add municipalities to the score as we did in figure 4.19. A detailed analysis shows that the position of the PNA was not so strong in November 2002. This means that most of the increase in employment assistance can be accounted for by jobs in the administration. It must be said though that the role of international donors here is not perceived very well by the beneficiaries because much of its employment assistance channels through the PNA.

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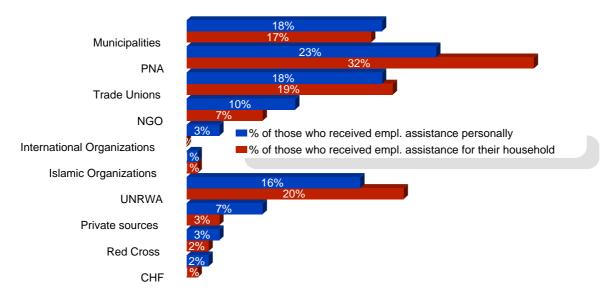
²⁹ If a respondent mentioned, for example, food related assistance twice from two different sources, he will have two donors. It can't be more than two though because only the two most important types were asked in question 45.

Figure 4.19 Source of food and financial assistance (o036)



Labor unions and UNRWA follow far behind the PNA. NGOs and private help account for a small proportion of employment assistance while the other donors are almost negligible.

Figure 4.20 Source of employment assistance (o024 & o026)



In this short analysis of the source of assistance, it became clear that the noticeable increase in <u>employment assistance</u> is related to the PNA.

Concerning food, the main donor is UNRWA, while for money, it is the trade unions.

PART 5. THE IMPACT OF AID AND PALESTINIANS' PERCEPTIONS

In the previous chapter, we analyzed the assistance delivered to the Palestinians, its coverage, nature, value and source were analyzed. The present chapter will cover the impact of this assistance on the Palestinian population as well as the people's priorities concerning the assistance that should be delivered.

In the first section, the gaps in the distribution of assistance will be highlighted in order to find out who and where are the Palestinians who say they need aid and did not get any. This section is called the need for individual assistance.

Section two and three will analyze thoroughly the people's perceptions regarding the assistance that should be delivered to the Occupied Palestinian Territories: the <u>assistance priorities for the household</u> and <u>for the community</u> will be discussed.

In the second part of the chapter, the beneficiaries' satisfaction with the assistance delivered will be analyzed. The fourth section concerns the <u>satisfaction with the provided assistance</u> in general, while the last section will provide a more detailed analysis of the <u>satisfaction with the</u> employment assistance delivered to Palestinian population.

5.1. Individual needs for assistance

In question 50 (see Annexes I & II), those who did not receive assistance were asked if they were in need of it. Among them, **39% reported that they are in need of help**. This proportion was much higher in November 2002 (49%), November 2001 (45%), February 2001 (50%) and June 2001 (58%). There seems to be a substantive improvement in the focusing of aid towards those who need it.

In the remainder of this section, the percentage of those who did not receive help but need it in the total population, and not only among those who did not receive help will be considered. This will allow a better highlighting of the actual gaps in assistance distribution. For example, in Gaza Strip refugee camps, almost a third of those who did not receive aid are in need of it, while in Jerusalem this proportion is less than one quarter; such a description is misleading because it conceals the fact that in Gaza Strip refugee camps more than 70% of the people receive help, while in Jerusalem it is only 10%. The picture is more precise if one considers that 22% of the total population in Jerusalem needs help and does not receive it, while this is the case for 8% of the Gaza Strip camp dwellers.

In figure 5.1, it becomes clear that while 49% of the population received assistance during the past six months, 20% did not receive any and are still in need of it. The evolution of this proportion since February 2001 is impressive: with the exception of November 2002, it diminished almost constantly.

Does this simply mean that the situation improved and that less people need assistance or does it mean that the assistance providers do their job in a more efficient way? When taking into account the 5% rise since November 2002 in the proportion of those who did not receive help but do not need it, one can assume that part of the explanation at least lies in the improvement of the situation. On the other hand, it was discussed in the preceding chapter that the focusing of the delivery of assistance to the needy has improved considerably since the beginning of the second Intifada; this could explain that although not more help has been distributed, it has been distributed in a more focused way which consequently reduces the proportion of the needy who were not reached. To answer this question, a closer look needs to be taken at the evolution of the need for assistance according to the level of poverty.

Figure 5.1 Need for assistance (o38r), February 2001 - July 2003

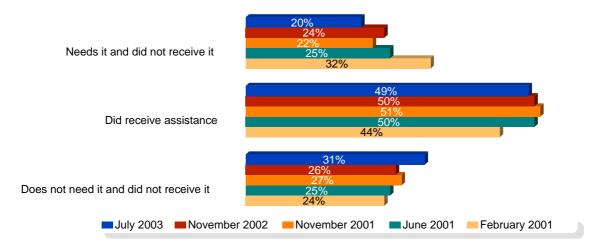
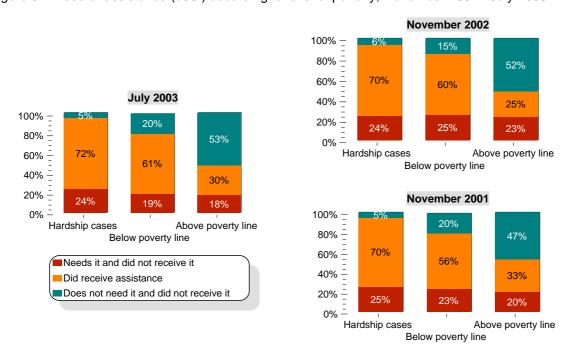


Figure 5.2 illustrates the evolution of the need for assistance according to *poverty level*. In July 2003, while 72% of the hardship cases and 61% of those below the poverty line received assistance, still almost one quarter of the hardship cases and one fifth of those below the poverty line did not receive any assistance. Concerning the hardship cases, the variation since November 2001 is very small, but for those below the poverty line there was an increase in assistance during the year 2002 as well as an improvement of the situation since late 2002 that manifests itself in the 5% rise of the proportion of those who did not need help.

Figure 5.2 Need of assistance (o38r) according to level of poverty, November 2001 - July 2003



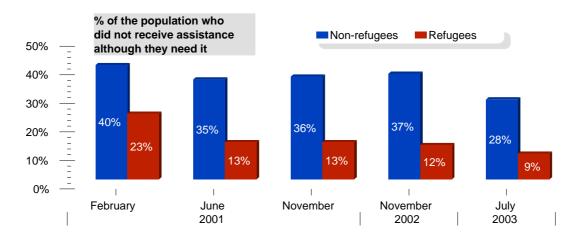
It is interesting to note that 18% of those who have a household income above the poverty line say they need help; this proportion is almost the same as among those below the poverty line, although there is much less assistance provided to this group.

In fact, figure 5.2 answers the question about the evolution of the assistance needed: The decrease of the proportion of those who are in need of assistance is a result of both an

increase of households below the poverty line who say they do not need assistance and a slight increase of the assistance in general and in particular towards those above the poverty line. In sum, both a slight improvement of the situation and an increased efficiency of assistance delivery contribute to the decrease in the proportion of those who need assistance and do not get it.

As shown in figure 5.3, those who did not receive assistance, but need it are only 9% among the refugees, while for non-refugees the figure reaches 28%! Although the percentage among non-refugees diminished more in absolute terms since November 2002, it must be noted that in relative terms, both for refugees and non-refugees there was a 25% decrease.

Figure 5.3 Need of assistance for those who did not receive it (o38r) according to refugee status, February 2001 - July 2003

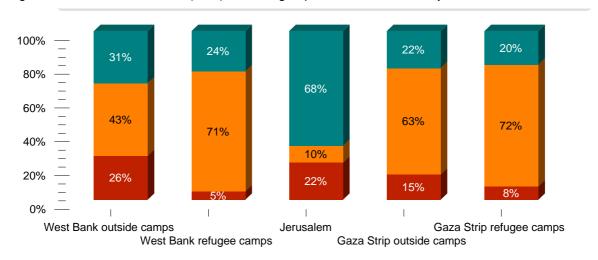


These results are confirmed by figure 5.4 below. By splitting the population according to *place of residence*, one can see that the need for assistance is:

- ▶ Highest in the West Bank outside camps and lowest in West Bank refugee camps. Certainly, the closures make it harder to deliver assistance to isolated parts of the West Bank.
- In the Gaza Strip, although the figures are lower, the tendency is similar: the need is higher outside than inside refugee camps. However, while the situation in camps seems comparable in the West Bank and in the Gaza Strip, the situation outside camps is not.
- In Jerusalem, more than one fifth of the respondents say they need help and that they did not receive any. As poverty is a relative situation, one could assume that the needs of the Jerusalemites are not as dire as those of the Gaza camp dwellers; but still, the needy of Jerusalem are in an environment where people are relatively much better-off.

In fact, it appears, quite logically, that when the standard of living is higher in a place of residence, the needy are harder to reach. Also, aid is delivered easier in refugee camps and in the Gaza Strip than in the patchwork of the occupied West Bank.

Figure 5.4 Need of assistance (o38r) according to place of residence, July 2003



In figure 5.5 below, the analysis is pushed further by combining *place of residence* and *level of poverty*. Whenever the data allow it, the parts of the population who need aid most are identified. The findings are quite impressive for the poorest Palestinians:

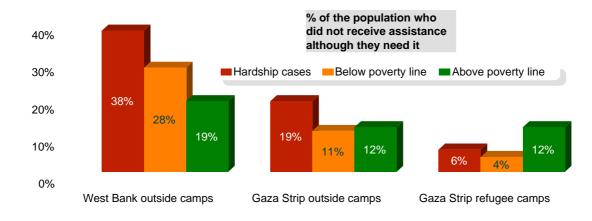
- ▶ In the West Bank outside camps, 38% of the hardship cases are in need of assistance but did not receive it!
- ► The same is true for 19% of the hardship cases living in the Gaza Strip outside camps.
- In Gaza Strip refugee camps, this percentage is only 6%.

Considering those who live below the poverty line, the same striking differences appear:

- ▶ In the West Bank outside camps, 28% of poor people who claimed they needed assistance, did not receive it.
- ► In the Gaza Strip, the percentages are much lower: 11% outside camps and 4% inside camps.

These results clearly show that refugee camps and the Gaza Strip in general are much better covered than the West Bank, especially outside camps. The latter should be a priority target of future assistance delivery.

Figure 5.5 Need of assistance for those who did not receive it (o38r) according to place of residence and level of poverty, July 2003³⁰



³⁰ Jerusalem and the West Bank outside camps could not be displayed in this analysis because there were too few cases in those places to have significant results.

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- ► In July 2003, one fifth of the population needed assistance, but did not receive it during the past six months.
- ▶ This proportion has decreased by 4% since November 2002. This decrease can be explained both by a slight improvement of the situation and by a small increase of the government's and the donors' coverage of the needy Palestinians since the beginning of the second Intifada.
- ► However, there is still a problem with *non-refugees*: Although the proportion of non-refugees in need of assistance declined since February 2001, they are still 28% needing assistance, while 9% among refugees need it.
- ▶ One quarter of the *hardship cases* need assistance, but do not receive it. One fifth of those who live below the poverty line are in the same situation.
- ▶ In the West Bank outside refugee camps almost four hardship cases out of ten did not receive assistance! In the Gaza Strip, outside camps this proportion is 19%, while it is 6% in camps.

5.2. Palestinians' priorities for their household

In question 52, the respondents were asked to choose the two main priorities of assistance for their household from a list of six different needs. Figure 5.6, below, indicates that one third of the respondents put education in first place, while almost another 30% chose employment. When combining the first and the second choices, education and employment are confirmed to be the top needs of the Palestinians for their household: More than half of the surveyed Palestinians put either one in first or second priority.

Almost four people out of ten also put health assistance among the two major needs, while one quarter did the same for financial assistance and food. Housing and re-housing assistance seem to be less important as less than 10% of the respondents mentioned this need as a first or second priority.³¹

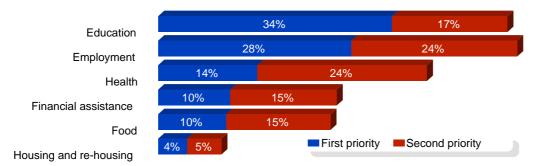


Figure 5.6 Priorities for the household (o79), July 2003

These results may seem puzzling at first as the results in the previous chapter clearly indicated how important <u>food distribution</u> has been in the past six months, while here it does not come out as a high priority for many households. As will be seen in section 4 of this chapter, two thirds of food beneficiaries are satisfied with this kind of assistance, while, on the other hand, satisfaction with employment assistance is much lower (see section 5). It is important for the reader to understand that two factors may greatly contribute to this situation:

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³¹ The reader should be reminded that in question 52, the category "housing and re-housing" has been modified since last report, in which it appeared as "housing" only.

▶ First, if one type of assistance already covers the main part of the needs, the respondent will not place this type of assistance among top priorities in the present situation. In the preceding part, it was very obvious that the assistance distributed was very much focused on those who needed it most. The biggest part of it was food assistance and, as such, one could easily assume that many respondents who need this type of assistance very much, but are satisfied with it, would not place food among the top priorities for their household. The high level of satisfaction with food assistance that will be discussed in section 4 confirms this hypothesis.

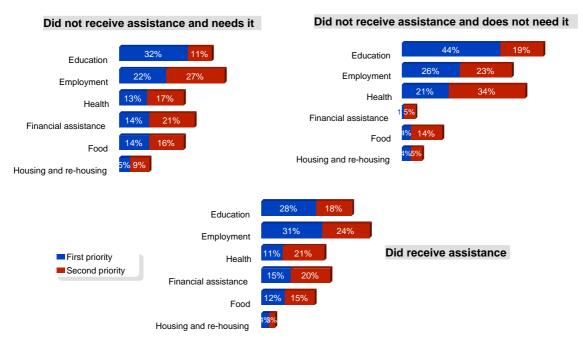
▶ Second, as we saw it in all our previous reports, the Palestinians want to earn the money they need for living and not to receive it from any other source. Using this line of thinking, the message that comes out from figure 5.6 would sound: Give us jobs and we will earn what we need, give education to our children and they will be able to do the same in the future!

Below, the different priorities specified by the respondents for their household will be analyzed. In order to do so, the sample will be divided into three groups: those who received help, those who did not receive assistance, but are in need of it and those who do not need assistance.

In figure 5.7, below, it is clear that the priorities for assistance vary a lot both according to whether or not respondents received assistance and according to whether or not they need assistance. Those who have <u>no need for assistance</u> put stronger value on education, employment and health, while the more basic needs for food, financial assistance and housing are much less important for this group.

It is important to note here that the question under analysis is one where everybody has to rank a series of types of assistance even though he or she might not have any need for assistance in general. This means for example that it is impossible to say that health assistance is more needed in the group of those who say they do not need help than among the other groups (those who received assistance and those who need it). One can only deduce that the *relative ranking* of health assistance compared to the other types is higher in this group. For example, the situation is opposite in the group of those who say they need assistance: Health needs are proportionally less important for them, because they first need more basic types of assistance.

Figure 5.7 Priorities for the household (o79) according to the need for assistance (o38r), July 2003



Among those who need assistance, including those who already received it, the basic needs are of course proportionally more important, but still, education and employment are the most cited items. When comparing those who did receive assistance and those who did not but report they need it, it appears that their priorities are very close concerning food, financial aid and housing.

However, employment is cited as the first most needed item by almost one third of those who did receive assistance, while it is the case for less than one quarter of those in need of assistance. This result points to the fact that the latter group, because they are not assisted, are more heterogeneous in terms of needs: Some of them need assistance for their children's education, while others still need food, money or medication.

The analysis shows that the distribution of assistance priorities also differs significantly according to <u>area, region and place of residence</u>. Only area and region will be analyzed here, because the trends observed in those two variables perfectly reflect what can be found for place of residence.

As was already observed, refugee camps receive the bulk of assistance. It is not surprising that, in figure 5.8, 35% of camp dwellers chose employment as their most important priority. In cities, this percentage is lower, while it is lowest in villages. On the opposite, access to education seems more a problem in cities and villages than in camps, while health assistance is more needed in villages. Also, it is worth noting that food assistance is less needed in cities than in camps and villages.

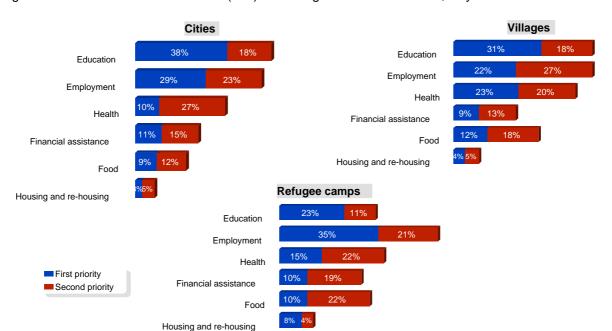


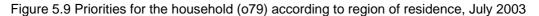
Figure 5.8 Priorities for the household (o79) according to area of residence, July 2003

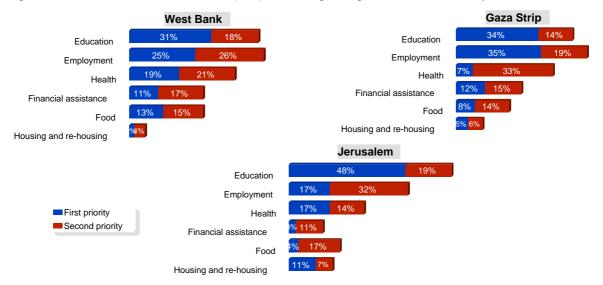
When personal assistance priorities are broken down according to *region of residence* in figure 5.9, below, sharp differences appear:

In <u>Jerusalem</u>, almost half of the population asked for education in first place and another fifth chose it as a second priority for their household. Comparatively to the other two regions, employment, financial assistance and food are less needed, while housing and re-housing seems particularly relevant in this region. Health needs are more important in Jerusalem and in the West Bank than in the Gaza Strip.

► In the <u>West Bank</u>, in addition to health, food assistance seems comparatively more needed than elsewhere.

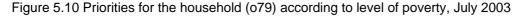
In the <u>Gaza Strip</u> there is a very high priority on employment. This result correlates of course with the need for employment in refugee camps in general.

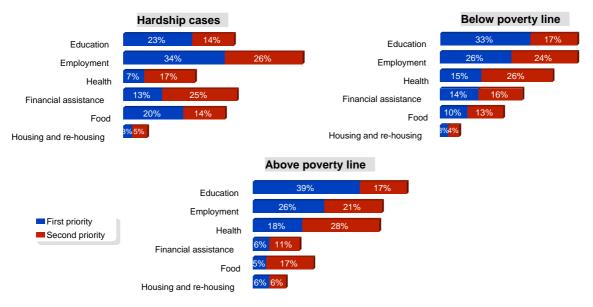




At this point, it is important to consider the priorities of the assistance needed by the household according to the <u>level of poverty</u>. A detailed analysis of figure 5.10 brings interesting results:

- ► Employment appears to be the most important need for one third of the <u>hardship</u> <u>cases</u>, while education and food are at the second place with approximately one fifth of this population putting it in first position.
- In contrast, education represents the first important need for one third of those <u>living</u> <u>below the poverty line</u>. One fourth of them view employment as the top priority which means that this type of assistance is slightly less important to them as a group than it was for the hardship cases. Food assistance is the first priority for only 10% of those living below the poverty line, while it was the case for 20% of the hardship cases.
- ▶ Almost 40% of those <u>living above the poverty line</u> view education as the top priority. One quarter still put employment in first position, while less than one fifth did the same with health assistance. Food, financial and housing assistance is strikingly less important for those who live above the poverty line.





- ▶ Employment assistance is the top assistance priority for 28% of the Palestinians. Although education assistance is viewed as more important in the total population, employment assistance seems to be the first need to cover: In all the groups of the population that most need assistance, employment assistance was the first priority: among the hardship cases, among those who received assistance and those who did not but said they need it, but also among those who live in refugee camps or in the Gaza Strip. It appears that, although there has been a strong increase in the provision of employment assistance (see part 4), many Palestinians still are in need of jobs to earn their living.
- ► <u>Assistance for education</u> seems to be the second most important need to cover. While education seems not to be the first priority in refugee camps, it seems very demanded in cities. The topic of education will be further analyzed in part 7 of this report.
- Food assistance and, to a lesser extent, <u>financial assistance</u> are put in first priority by a smaller part of the general population, but it appears that among the most needy it is a vital priority: 20% of hardship cases put food as their first priority, around 15% of those who received assistance did so, and the same proportion among those who did not receive assistance but who need it put financial assistance in first position.
- ► <u>Health assistance</u> seems particularly important in villages and more in the West Bank than in the Gaza Strip.
- Only one Palestinian in twenty cited housing and re-housing needs as the most important. Although only a small percentage of the population has such needs, those who have it are in a very bad situation. Because of such a small proportion, the sample is not very well suited to determine precisely where those needs are located, but clearly more people in Jerusalem and in refugee camps mentioned such a need as a priority for their household.

5.3. Palestinians' priorities for the community

In the preceding section, the Palestinians' priorities for themselves and their household in terms of assistance were overviewed. The present section will concentrate on the Palestinians' assistance priorities for the community. In the analysis, the difficulty faced in the previous section will not re-occur as even those respondents who do not need any assistance will answer considering the community's situation and not their own.

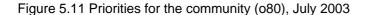
5.3.1. General assistance needed by the community

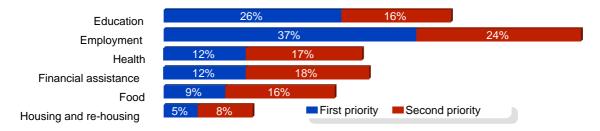
In question 53, the surveyed population was asked to list the two needs that they perceived to be as the most important for their community. The results in figure 5.11, below, confirm the previous finding showing that <u>employment assistance</u> is the top priority for assistance in the oPt: Almost four Palestinians out of ten cite it as the most important need for the community. <u>Education assistance</u> is still very important: One quarter of the respondents think it is the first priority. However, it is important to note that when considering the second most important priority, education is much less cited than employment.

In the general population, 12% of the people view <u>health assistance</u> and another 12% <u>financial assistance</u> as the first priorities. For both types of assistance, one can add around 17% of respondents who rate them as the second highest priority.

Slightly less respondents view <u>food assistance</u> as the top priority. However, as mentioned before, this result should be viewed carefully as currently food assistance is already being very widely distributed. If food was not distributed at such a high level, the priority for food would be much higher.

<u>Housing and re-housing assistance</u> does not seem to be such an important need for the community according to the Palestinians interviewed. As before, this result should be taken with caution since housing needs become very acute each time the Israeli Army destroys a house, but the data which studies general trends is not very well suited to monitor this kind of need.

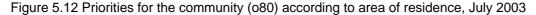


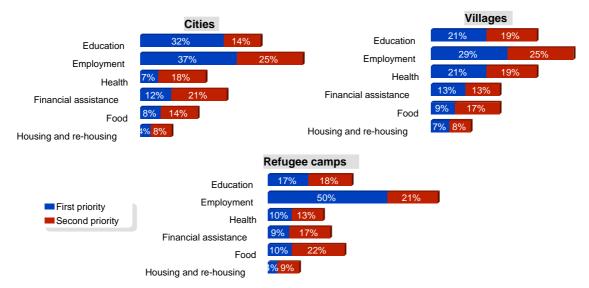


As the respondents were asked about the priorities for their community, it could be expected that there would be no significant relationship between the priorities and whether or not respondents received or needed assistance. However, in actuality, this is not the case. The priorities of those who received help differ slightly from those who did not receive it, whether they need it or not. This effect is easily explained by the location of the respondent: As discussed before, in refugee camps, far more people receive assistance and, as will be seen below, community needs are clearly different in refugee camps. For this reason and because those differences will be highlighted when analyzing the standard independent variables, the priorities will not be broken down according to the need for assistance as was the case in the previous section.

Figure 5.12 shows that community needs seem to vary considerably according to <u>area of residence</u>:

- ▶ In refugee camps, half of the population cite employment as the first priority for assistance. When considering the first and second choices, more than 70% of camp dwellers cited this type of assistance. Educational, health and financial assistance are proportionally less cited in camps than elsewhere, while food is slightly more important than in cities and villages.
- In cities, the need for employment is slightly lower than in camps, but the need for educational assistance is much higher. It is also interesting to note that health assistance seems less needed in cities than elsewhere.
- ▶ Villages clearly lack health assistance: The proportion of villagers who cite this kind of assistance as the top priority is three times higher than in cities and two times higher than in camps. Education and employment assistance are slightly less acute needs in villages than elsewhere.



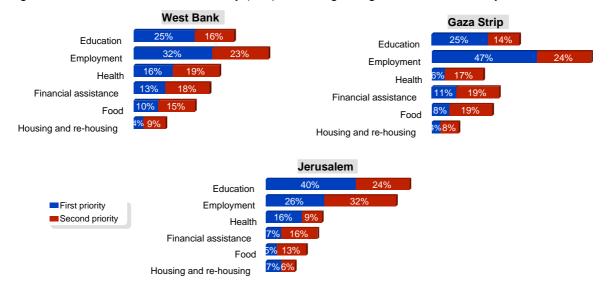


These results are not in contradiction with what was observed in the preceding section. In fact, as was discussed, respondents who received assistance asked more frequently for employment than the others. In the previous sections of this report, it was shown how assistance to refugees was plentiful. As such, half of the population in the refugee camps mentioned employment as the top priority for their community.

In figure 5.13 below, the evaluated needs of the community are presented for each <u>region of</u> residence:

- ▶ In the Gaza Strip, the highest percentage of respondents can be found, who, in absolute terms, said that their community first needs employment assistance. Education is mentioned in the same proportion as in the West Bank, while health assistance seems less important in the Gaza Strip which has a more unified territory than the West Bank. For the other assistance types, there is not much difference between the two regions.
- In the West Bank, employment is also the first priority, but slightly less than in the Gaza Strip. Proportionally, the need for health assistance is much higher.
- ▶ In Jerusalem, where less people need assistance, the situation is quite different: The first priority is on education, jobs are less needed than elsewhere, while 16% put health assistance in the first place as in the West Bank.

Figure 5.13 Priorities for the community (o80) according to region of residence, July 2003

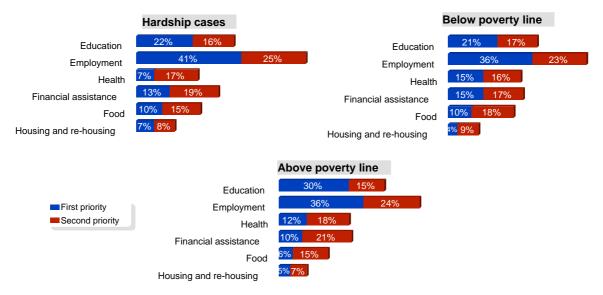


A detailed analysis of the relationship between community assistance priorities and <u>place of residence</u> brings much the same results as those that were portrayed in figures 5.12 and 5.13. Still, a few precisions can be given from this analysis:

- ▶ Employment assistance is needed especially in refugee camps all over the oPt. While more than a half of the population both in Gaza refugee camps (51%) and in West Bank refugee camps (54%) mention employment as the first assistance needed by the community, this percentage is lower in the Gaza Strip (44%) as well as in the West Bank (31%) outside camps.
- ▶ Education assistance is mentioned first by 29% of those who live outside camps in the Gaza Strip, by roughly one quarter of the population in the West Bank and only by 16% of Gaza Strip camp residents. This certainly shows the successful delivery of educational assistance in Gaza Strip refugee camps.
- ▶ Health assistance is most mentioned in the West Bank outside camps (16%), of course because of the isolation of villages in this area. For comparative purposes, only 10% of those living in West Bank refugee camps mention such a priority for their community.
- ▶ West Bank refugee camps seem to be slightly less in need for food (7%) than the population in West Bank outside camps (10%). The proportions are inverted for the Gaza Strip: 11% in camps and 6% outside camps.

According to the <u>level of poverty</u>, it appears in figure 5.14 that employment assistance is more needed among hardship cases than among the remainder of the population. Assistance for education is more important to those who live above the poverty line, while health and financial assistance is most needed by those who live below the poverty line. Logically, food is more needed by the poor, but interestingly, it is not more needed by the hardship cases than by those below the poverty line. This result shows that food needs are well-covered and well-focused in the present situation.

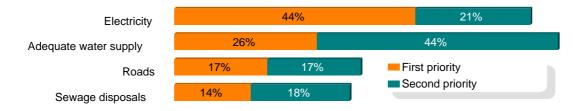
Figure 5.14 Priorities for the community (o80) according to level of poverty, July 2003



5.3.2. Infrastructure assistance needed by the community

Question 55 gave another list of assistance types to the respondents. A shown in figure 5.15, below, the most important facility needed by the community is <u>electricity supply</u> with more than four people out of ten considering it as the top priority. <u>Water supply</u> ranks second with one quarter of the respondents mentioning it, while <u>roads</u> or <u>sewage disposals</u> are only the top priority for approximately one sixth of the respondents.

Figure 5.15 Infrastructure priorities for the community (o124), July 2003



As overviewed in figures 5.16 and 5.17, below, the priorities of facilities needed by the community are significantly related to <u>area</u> and <u>region of residence</u>:

- ► <u>Electricity</u> is the top priority for infrastructure assistance: It is most needed in the Gaza Strip and in cities. While it is also a top priority in refugee camps and in Jerusalem, there seems to be much less need for it in villages, especially in the West Bank.
- Water supply is the second priority: It is very much needed in refugee camps and in villages, especially in the West Bank. It is, of course, less needed in Jerusalem, in cities and in the Gaza Strip.
- ▶ Roads are considered a priority by more respondents in villages, in the West Bank and, perhaps surprisingly in Jerusalem.

▶ More respondents in villages than in camps and cities mentioned <u>sewage</u> <u>disposals</u> as a priority for the community. Furthermore, the infrastructure priority of sewage disposals does not vary according to the area of residence.

Figure 5.16 Infrastructure priorities for the community (o124) according to area of residence, July 2003

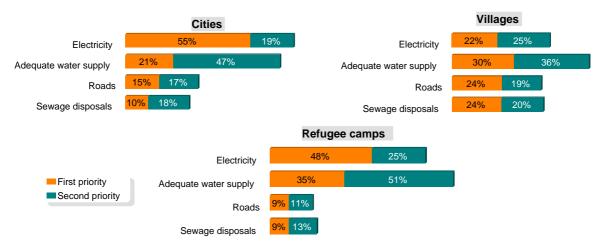
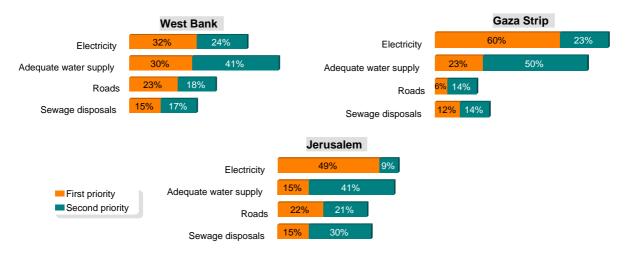


Figure 5.17 Infrastructure priorities for the community (o124) according to region of residence, July 2003

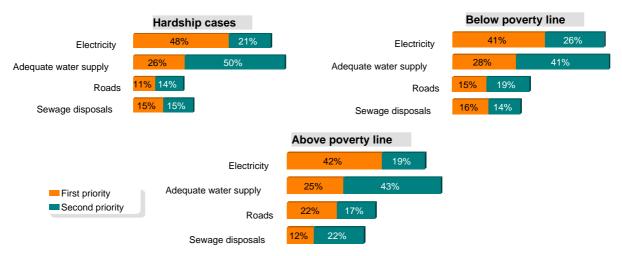


Finally, figure 5.18 shows that priorities for infrastructure assistance also vary according to the <u>level of poverty</u>: 48% of the hardship cases mention electricity as the top priority, while this is the case for 'only' 41% of the other categories.

The proportion of the respondents who put adequate water supply as the first priority does not vary much according to the standard of living.

Roads are cited by twice as many respondents above the poverty line than by the hardship cases. Those below the poverty line are in the middle of these extremes. The fact that sewage disposals are slightly less mentioned by those above the poverty line merely reflects the fact that the people with this standard of living stay proportionally more in cities and refugee camps than in villages.

Figure 5.18 Infrastructure priorities for the community (o124) according to level of poverty, July 2003



- ► <u>Employment assistance</u> is the top community assistance priority for 37% of the Palestinians. This assistance type is proportionally more cited in refugee camps, in the Gaza Strip and among the poorest Palestinians.
- Assistance for education is also important. It is more needed in cities, especially in Jerusalem and among those who live above the poverty line. In fact, in the pyramid of needs, education seems to be less basic than the other types.
- ► <u>Food assistance</u> is less cited, but this situation reflects the high level of assistance that is present now.
- ▶ <u>Health assistance</u> is important in villages, especially in the West Bank.
- ► <u>Electricity</u> is the top infrastructure assistance priority for the majority of Palestinians. The need for an adequate supply is particularly high in the Gaza Strip and in cities.
- Concerning infrastructure, there is also a high need for water supply, especially in refugee camps, villages and in the West Bank.

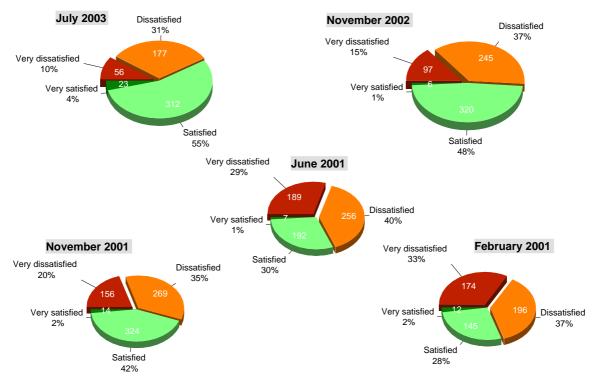
5.4. Satisfaction with the assistance provided

In previous sections of this chapter, the Palestinians' individual and collective priorities were analyzed. While such an analysis could be useful for government and donor organizations in deciding the nature and location of their assistance in the future, another important source of information is the satisfaction with the delivered assistance. This is the aim of the present section. In the last section, the analysis will concentrate on the satisfaction with employment assistance.

First, the Palestinians' general satisfaction will be considered in questions 46 and 47 and, second, their satisfaction with specific assistance they mentioned in question 45 (see part 4) will be discussed.

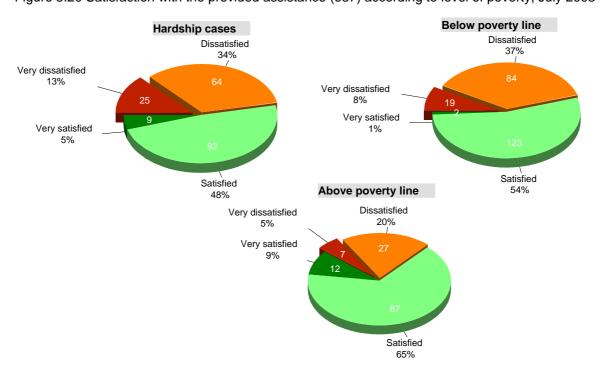
The results in figure 5.19, below, show that 59% of aid recipients said they were satisfied with the delivered assistance. It can be seen that the satisfaction with assistance rose constantly since the beginning of the second Intifada. In particular, since November 2002, there was a sharp increase of 10%.

Figure 5.19 Satisfaction with the provided assistance (o37), February 2001 - July 2003



Satisfaction is clearly related to the *level of poverty* of the respondent. The results in figure 5.20, below, clearly indicate that across all levels of poverty, the majority of the population is satisfied with the assistance. However, it is worth noting that satisfaction is higher among those who live above the poverty line: They need assistance less and maybe appreciate it more.

Figure 5.20 Satisfaction with the provided assistance (o37) according to level of poverty, July 2003



The fact is rare enough to deserve a mention: Apart from poverty, no other independent variable is significantly related to the general satisfaction with assistance. The level of satisfaction is uniform across places, regions, areas, refugee status, education and age.

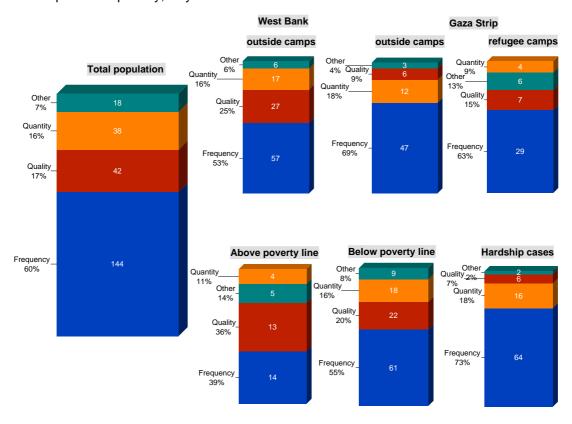
A better understanding of the causes of dissatisfaction can be very helpful for improving the assistance program. Thus, the analysis of question 47 will focus on the percentage of people who declared themselves dissatisfied among those who received assistance.

Before starting the analysis, it should be pointed out that the very dissatisfied people represent only one third of those who expressed a negative opinion of the assistance they received (31%).

Figure 5.21 below confirms the growing general satisfaction with assistance since 60% complained about the frequency of delivery and a minority criticized the quality and quantity of the assistance they received.

When the reasons of dissatisfaction are broken down according to *place of residence* in figure 5.21, it appears that respondents living outside of refugee camps in the West Bank complain much more about the quality, and, to a lesser extent, the quantity of the provided assistance. While throughout the Gaza Strip approximately two thirds of those who are not satisfied complain about the frequency of assistance, quantity seems to be more a problem outside refugee camps and quality inside.

Figure 5.21 Reasons for dissatisfaction with the provided assistance (o123) in general, according to place and poverty, July 2003



Finally, still in figure 5.21, the control by *poverty level* shows that the frequency of aid is the most frequently cited reason of dissatisfaction by the three categories of Palestinians. However, frequency seems to be more relevant to hardship cases, than to people living below and above the poverty line. As for quantity and quality, the importance they are given by hardship cases and the people living below and above the poverty line is clearly opposite: While one fifth of the respondents living below the poverty line and 36% of those above the

poverty line complain about quality, only 7% of hardship cases do so; quantity is more important to them.

In sum, hardship cases are the most dissatisfied aid recipients; according to their wishes, aid should, of course, be given more frequently and in a greater quantity. While for those below the poverty line frequency, but also quality and quantity are important dissatisfaction reasons, quality is highly important for those above the poverty line.

Figure 5.22 gives more insight into the satisfaction with different types of assistance: In question 45, the respondents were asked to cite the two most important types of assistance they received (see part 4); for each type of assistance respondents were also asked for their level of satisfaction with this specific aid. The limited number of respondents for each type of assistance prevents us from analyzing satisfaction with coupons, medical or non-financial assistance.

However, as can be seen in figure 5.22, financial assistance, although not viewed as a priority by a majority of Palestinians (see previous sections) is the type that gives the most satisfaction to its beneficiaries. Food assistance is rated almost as high, while in-kind assistance such as clothes or blankets is less appreciated.

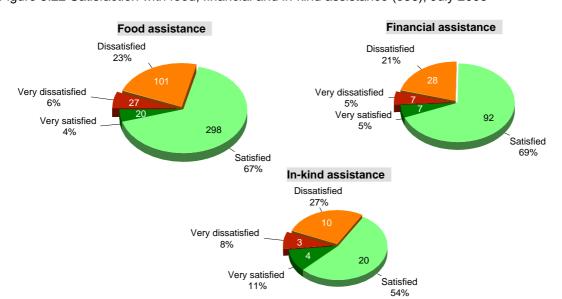


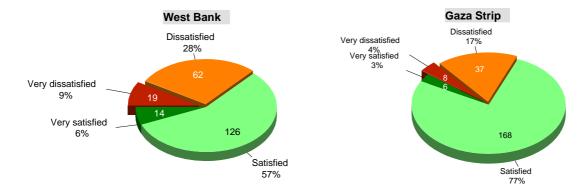
Figure 5.22 Satisfaction with food, financial and in-kind assistance (o36), July 2003

On the basis of the above, it can be concluded that the majority of the population that received assistance was satisfied with it, regardless its type.

As far as *food assistance* is concerned, satisfaction varies significantly according to the area of residence: In cities and refugee camps the percentage of people satisfied with food assistance is the same (73%); in contrast, the percentage of satisfied people decreases to 59% in villages. Furthermore, the highest percentage of people who are very dissatisfied (10%) with food assistance can be found in villages.

Figure 5.23 illustrates the much greater satisfaction with food assistance in the Gaza Strip: almost 80% of food beneficiaries are satisfied, while it is the case for only two thirds of those who live in the West Bank.

Figure 5.23 Satisfaction with food assistance (o36) according to region of residence, July 2003



When considering satisfaction with food assistance according to the *place of residence*, it appears that the percentage of satisfied beneficiaries is almost the same in Gaza Strip refugee camps (75%) as outside the camps (73%). In the West Bank, no conclusion can be drawn from the findings as the number of residents was too small.

Satisfaction with food assistance is mildly related to *the level of poverty*. The relationship is very close to what was observed about the general satisfaction: while 17% of people living above the poverty line are dissatisfied, 23% and 24% are dissatisfied among, respectively, hardship cases and those living below the poverty line.

Satisfaction with the food distributed is also weakly dependent on refugee status: Non-refugees, who are better-off, have a more positive opinion of food assistance than refugees.

Concerning financial assistance, there is a weak relation to age. Younger respondents appear to be more satisfied than older ones. Roughly, 8 people out of ten between 18 and 24 and between 25 and 34 are satisfied or very satisfied with financial assistance. The rate decreases slightly (75%) for the people between 35 and 49 and drops to 44% for people over 50.

- ▶ In July 2003, almost six Palestinians out of ten are generally satisfied with the assistance they received.
- ► The level of satisfaction is constantly rising since the beginning of the second Intifada. Compared to November 2002, 10% more people are satisfied.
- ► Satisfaction is dependent on the need for assistance: The poorest Palestinians which need it most are clearly more critic than the wealthier ones.
- ► Those who are dissatisfied with the provided assistance are a majority to say that the *frequency* of the distribution is too low. *Quantity* is less often cited as a reason for dissatisfaction, but is more important for the poorer, while a significant proportion of the richer mention dissatisfaction about *quality*.
- ▶ Beneficiaries of *financial* and, to a lesser extent, *food assistance* are more satisfied than those who received in-kind assistance.
- ► Food assistance is more appreciated in cities and refugee camps than in villages where only two thirds compared to three quarters of the beneficiaries are satisfied. Also, the level of satisfaction with food assistance is higher in the Gaza Strip than in the West Bank.

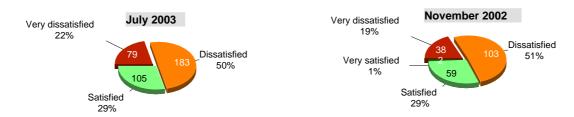
5.5. Satisfaction with employment assistance

In this section, the Palestinians' satisfaction about employment assistance that they received will be analyzed. It should be remembered here that in the last section of the preceding chapter a dramatic increase in employment assistance has been revealed.

In the light of this increase, figure 5.24 which pictures the answers to question 23 is rather astonishing: The rating of employment assistance did not change much since November 2002; it is much lower than the satisfaction with assistance in general, but it is also lower than food, financial and in-kind assistance.

Together with education, this type of assistance is undoubtedly the most important need in the opinion of the population in general. In consequence, it is worth trying to understand the reasons of such a result.

Figure 5.24 Satisfaction with employment assistance (o101), November 2002 - July 2003

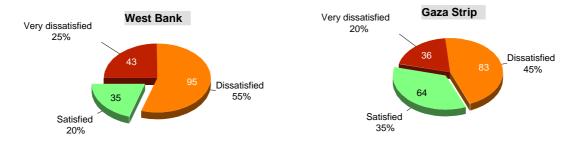


The analysis shows that levels of satisfaction vary according to the <u>region</u>, the <u>place</u>, <u>poverty</u> and <u>education</u> of the respondents.

In figure 5.25 below, it is clear that in the West Bank people are less satisfied with employment assistance than in the Gaza Strip. While in the former 35% were satisfied, only 20% were satisfied in the latter.

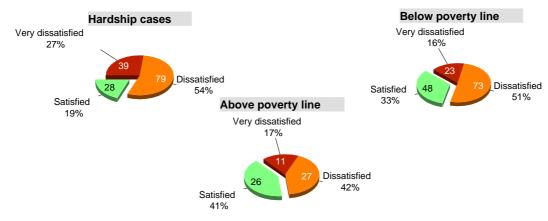
In taking a closer look at the distribution of satisfaction according to *place of residence*, the data show that within the Gaza Strip, the rate of dissatisfaction is higher in refugee camps (69%) than outside those camps (63%).

Figure 5.25 Satisfaction with employment assistance (o101) according to region of residence, July 2003



The variation of satisfaction according to *poverty level* in figure 5.26, shows, that wealthier people were slightly more satisfied. As before, one could suggest that this effect is related to the fact that they need such assistance less. However, it must be kept in mind that a household below the poverty line which receives a long-term job for one of its members might simply become a household above the poverty line because of that. In such a case, the satisfaction with employment assistance should logically be very high.

Figure 5.26 Satisfaction with employment assistance (o101) by level of poverty, July 2003

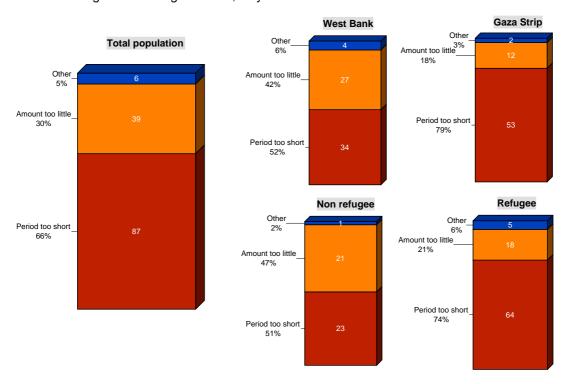


Some more words must be said about the significant relationship between satisfaction with assistance and *level of education*: While 36% of those with a higher level of education are satisfied, only 24% of the medium level educated and 11% of the lowest education group are satisfied. As was discussed in the preceding chapter, employment assistance hardly reaches the least educated and that could explain the low satisfaction with such assistance in this group. The high satisfaction of the most educated can be explained by the fact that this group receives relatively more long-term jobs than the others (see figure 4.18).

After having discussed the opinion on employment assistance in depth, the reasons for dissatisfaction, whose rate appears to be quite important, will be investigated.

As can be seen in figure 5.27, when asked to specify the reasons for their disappointment with employment assistance they had been given, 66% of the people answered that the employment period was too short. Three respondents out of ten thought that the amount of assistance was too little and only 5% gave other explanations.

Figure 5.27 Reason for dissatisfaction with employment assistance (o120) in general, according to region and refugee status, July 2003



Since at the beginning of the previous section it was observed that the main reason for dissatisfaction with the assistance provided in general was frequency, it is not so surprising that people complain more about the length of the period during which they were employed than about the money.

As only one third of the total population received employment assistance, there are not enough respondents to push the analysis much further. Still, as shown in figure 5.28, the reasons of dissatisfaction vary according to and <u>region of residence</u> and <u>refugee status</u>.

Both in the West Bank and in the Gaza Strip, the majority of the employment beneficiaries were dissatisfied because the length of the period they were hired. Noteworthy is that whereas 79% of the respondents living in the Gaza Strip mentioned that reason, only 52% did so in the West Bank. Actually, to 42% of the beneficiaries in the West Bank, the amount of job assistance is a reason of dissatisfaction.

Concerning refugees and non-refugees, the length of the period is the most important reason for dissatisfaction, but for 47% of non-refugees the amount is too low, while only 21% of refugees think so.

- ► Employment is a very controversial type of assistance. Its beneficiaries are much more critical than recipients of other types of assistance.
- ▶ Although there was a massive increase in the delivery of employment assistance since November 2002, satisfaction with it remains low and very close to its previous level.
- According to *place of residence*, the evaluation of employment assistance is much better in the Gaza Strip than in the West Bank.
- Two thirds of the dissatisfied beneficiaries claim the employment period is too short. One third says that the amount is too small.
- In the West Bank and among non-refugees the small amount of employment assistance is a far more important reason for dissatisfaction than in the Gaza Strip or among refugees.

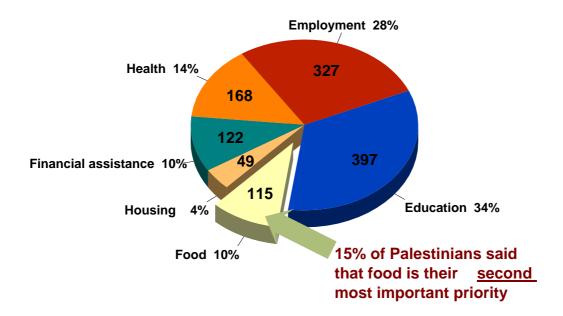
PART 6. FOOD

When the fifth survey was conducted in November 2002, the Occupied Palestinian Territory (oPt), particularly the main part of the West Bank, suffered from severe closures, curfews and roadblocks during the six months before this survey was carried out. Under such conditions it was not surprising to see a high demand by the respondents for food. Since then, the need for food has changed. In the following pages an attempt will be made to address the food situation from the viewpoint of the respondents and the changes that occurred during the period under scrutiny.

6.1. Need for food

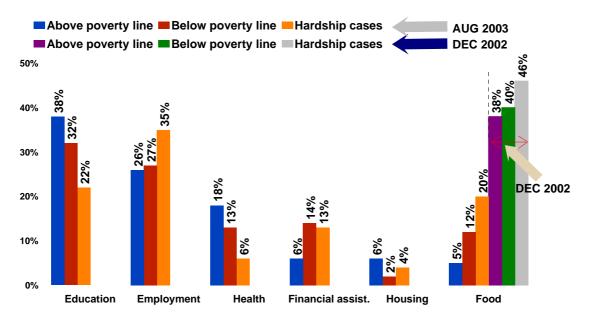
As illustrated in figure 6.1, below, the respondents who said that food was their main priority was only 10%. When asked to mention their second most important priority, only 15% said food, with education being the most important priority followed by employment.

Figure 6.1 The most important priority for the household



The emphasis on food became even less to those respondents who are perceived as economically less advantaged. While in the November survey, 38% of respondents falling above the poverty line cited food as their main priority, the percentage, for the same group is only 5% in July 2003, as shown in figure 6.2, below. Similarly, while 46% of respondents classified as hardship cases cited food as their household's main priority in November 2002, the percentage dropped to 20% in July 2003.

Figure 6.2: Most important priority for the household: a comparison between November 2002 and July 2003 regarding the importance of food



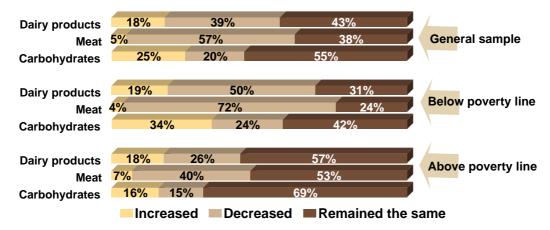
The decline in the emphasis on food in recent months could be explained by a number of reasons. The first reason, as was discussed earlier in chapter 5, might be attributed to the concentrated food distribution efforts of various organizations during the period under scrutiny that covered a significant number of households that needed such assistance. Their relative satisfaction with the distribution of food aid could explain this dramatic decline in the number of people who stated food as their main priority. In other words, food might still be their main priority, but since this priority seems to have been covered with a good deal of satisfaction, it is natural that people will oPtto mention another priority.

It is also important to note that food is a priority to those who need it. The less advantaged respondents are the more likely they will mention food as a priority. As was also discussed in chapter 5, the food priority increased by 50% among those who said they need assistance but they did not receive it. Only 4% of those who said that they did not receive assistance and they also do not need assistance said that food is a priority.

6.2. Change in household food consumption

When respondents were asked as to whether they have changed their consumption patterns of three types of food: carbohydrates, meat, and dairy products, it was revealed that 18% of the entire sample said that their consumption of dairy products has increased. Also in comparison with the previous survey, there was a 5% increase in the consumption of meat, and a 25% increase in the consumption of carbohydrates. These results are overviewed in figure 6.3, below.

Figure 6.3: Change in household food consumption according to poverty level



Even though these are signs that the food situation has improved since the last report was carried out in November 2002 as a result of the slight improvement in the employment situation and in response to the tremendous food assistance effort, it is equally important to note that while the decrease in the consumption of dairy products, carbohydrates, and meat was not as sharp as that in the November 2002 survey, the decrease is still significant and reflects the seriousness of the food situation of the Palestinians in the oPt. An examination of tables 6.1 and 6.2, below, points to the consumption patterns of these three food items in the Palestinian households, including among those who are below the poverty line³². Whereas in November 2002 the percentage of respondents who said that their consumption of dairy products, meat, and carbohydrates decreased respectively to 54%, 66%, and 43%, the percentages for July 2003 were 39% decrease in the consumption of dairy products, 57% decrease in the consumption of meat, and 20% decrease in the consumption of carbohydrates.

Table 6.1 Change in household food consumption in 2002

	General public			Below poverty line			Above poverty line		
	Dairy products	Meat	Carbo- hydrates	Dairy products	Meat	Carbo- hydrates	Dairy products	Meat	Carbo- hydrates
Increased	8%	3%	11%	7%	3%	15%	10%	3%	7%
Decreased	54%	66%	43%	70%	82%	52%	32%	44%	30%
Remained	38%	32%	45%	23%	15%	33%	59%	53%	62%
the same									

Table 6.2: Change in household food consumption in 2003

	General public			Below poverty line			Above poverty line		
	Dairy	Meat	Carbo-	Dairy	Meat	Carbo-	Dairy	Meat	Carbo-
	products		hydrates	products		hydrates	products		hydrates
Increased	18%	5%	25%	19%	4%	34%	18%	7%	16%
Decreased	39%	57%	20%	50%	72%	24%	26%	40%	15%
Remained	43%	38%	55%	31%	24%	42%	57%	53%	69%
the same									

The slight improvement in the consumption of food can be noticed when examining the change in the food consumption patterns among those falling below the poverty line. Whereas, for example only 7% said that their households' consumption of dairy products has

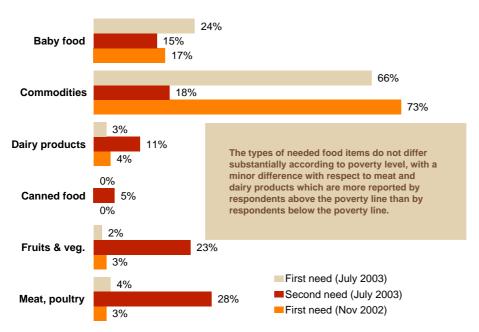
³² It is important to note that the situation is actually even better given the fact that the Palestinians who might have been classified as below the poverty line in November 2002 are now above the poverty line because the percentage of those falling in the poverty line has decreased, albeit slightly.

increased in November 2002, the percentage in July 2003 increased by 12% to become 19%. Another indication that reflects the better targeting of food assistance providers.

6.3. The most needed food items in the household

When respondents were asked as to the most important food items needed in the household, basic commodities were mentioned by 66% of the respondents. This figure is slightly lower than what respondents have reported in November 2002 when 73% of them stated that basic commodities are the most important food items for the household. However, while in November 2002 17% of the respondents said their main priority is baby food, the figure increased to 24% by July 2003. As shown below in figure 6.4, the remaining food items have stayed rather unchanged.

Figure 6.4: The two most important food items in the household: a comparison between November 2002 and July 2003



When further examining the data according to place and area of residence, significant differences occur between the West Bank and the Gaza Strip and between cities, villages and refugee camps. As indicated in table 6.3 below, while only 58% of West Bank residents said basic commodities are their main food priority, 78% said so in the Gaza Strip who. The latter were much less concerned about baby food than their counterparts in the West Bank, 31% of whom cited baby milk as their main food priority compared to a mere 14% in the Gaza Strip.

Table 6.3: First most needed food item according to place and area of residence

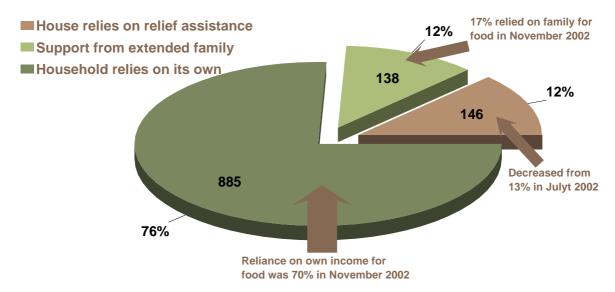
	Place of re	sidence		Area of residence			Total
	Jerusalem	West Bank	Gaza Strip	City	Village	Refugee camp	
Baby food	22%	31%	14%	21%	31%	19%	24%
Commodities	62%	58%	78%	69%	57%	73%	66%
Dairy products	6%	4%	2%	3%	4%	3%	3%
Canned food			1%	0%		1%	0%
Fruits & vegetables	3%	3%	2%	3%	2%	3%	2%
Meat & poultry	6%	4%	3%	3%	7%	2%	4%
Total	100%	100%	100%	100%	100%	100%	100%

The differences in the importance respondents give with regard to commodities and baby milk is also evident in cities and villages. Whereas 31% of villagers stated that baby food is their main priority, the percentage among city dwellers is 21%. Conversely, whereas 69% of city dwellers emphasize basic commodities, 57% of villagers did so, as also shown in table 6.3, above.

6.4. Source of food

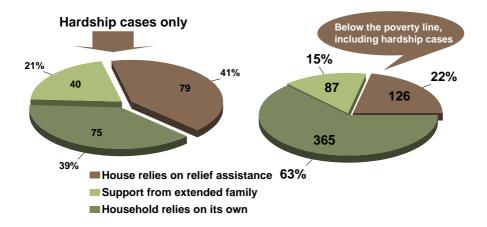
Less Palestinians relied on assistance for food in the past six months than in the period that was under study in November 2002. As illustrated in figure 6.5, below, 76% of the respondents said that they rely on their own resources for food compared to 70% in November 2002. While the contribution of food assistance remained almost unchanged (12% in July 2003 and 13% in November 2002), the increase in reliance on own resources for food was at the expense of the reliance on family, which went down from 17% in November 2002 to 13% in July 2003, an issue which could signal to a weakening of the social safety net.





It is important to note, however, that food distribution has been better allocated than during the period covered by the survey of November 2002. As shown in figure 6.6, below, 41% of respondents who said that they rely on food assistance are from among those classified as hardship cases; the percentage was 28% in November 2002. In other words, while in November 2002 51% of respondents in the hardship case category relied on their income for food, the percentage is now 39%. If this means anything, especially when no increase of food assistance was witnessed over the past six months, it would most probably mean that there is a better distribution of food assistance.

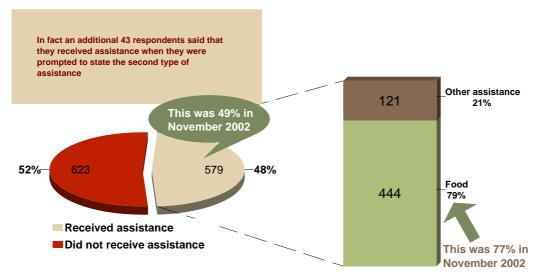
Figure 6.6: Main source of food for households below the poverty line, including hardship cases



6.5. Food distribution

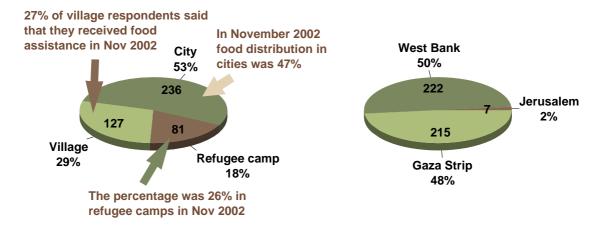
As indicated below in figure 6.7, almost half the respondents said that they received some kind of assistance during the six months prior to conducting this study in July 2003. This percentage was almost the same as six months ago. Moreover, not much change has been observed regarding the proportion of food assistance to the overall assistance provision. Whereas food assistance in the months preceding November 2002 amounted to 77% of the entire assistance provided to the Palestinians in the oPt, the proportion now runs at 79%.

Figure 6.7: Proportion of food assistance compared to the overall assistance provided



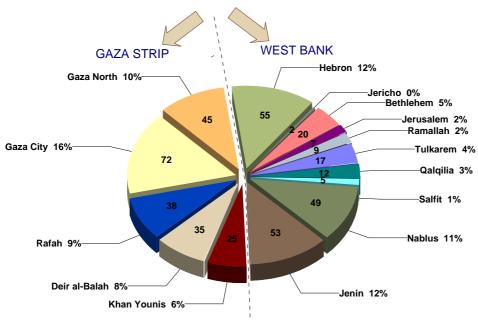
What has changed however was the way food was distributed. As can be observed from figure 6.8, below, the proportion of food assistance to villages has increased by 2%, increased by 6% in cities, but decreased by 8% in refugee camps. Distribution of food between the West Bank and the Gaza Strip remained almost the same with no significant change.

Figure 6.8: Food distribution according to place and area of residence: comparison with November 2002



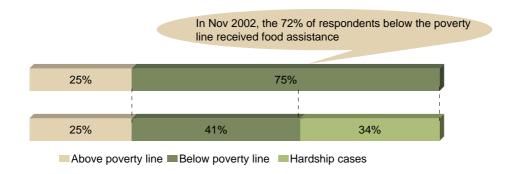
The absence of a change in distribution between the West Bank and the Gaza Strip, however, does not mean that no change has occurred in the various districts of the West Bank and the Gaza Strip. While, as indicated in figure 6.9, below, 12% of the food distribution goes to the Hebron District, the percentage in November 2002 was 8%. Similar changes occurred in the Jenin district, where food distribution increased from 9% in November 2002 to 12% in July 2002. The food distribution in the Ramallah district declined from 7% in November 2002 to only 2% in July 2003. The most noticeable change in the Gaza Strip was in Gaza city where the percentage has increased from 12% in November 2002 to 16% in July 2003.

Figure 6.9: Food distribution according to district



Food distribution remains focused on the lower income households, despite the fact that 29% of the households that are regarded as above the poverty line received food assistance during the six months preceding this survey. An examination of figure 6.10, below, reveals that 75% of the recipients of food assistance during that period are households that are considered as below the poverty line, 45% of which are hardship cases (34% of total food recipients) and 55% are households that are below the poverty line but not considered as hardship cases (41% of total recipients).

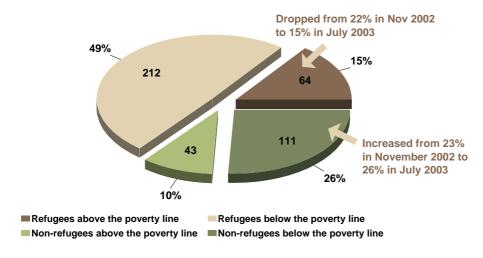
Figure 6.10: Food distribution according to income levels



As illustrated in figure 6.11, below, 64% of food assistance has been distributed among refugees, and the remaining 36% among non-refugees. Of all refugees that received food assistance, 77% went to refugees below the poverty line and the remaining 23% were distributed to refugees above the poverty line. As for the non-refugee population, 72% of food distribution to non-refugees went to those below the poverty line and 28% went to non-refugees that are above the poverty line.

While 15% of the refugees that are above the poverty line received food assistance, the figure in November 2002 was 22%. This clearly indicates that food distribution is increasingly targeting the most disadvantaged of society.

Figure 6.11: Proportion of food distribution according to poverty level and refugee status

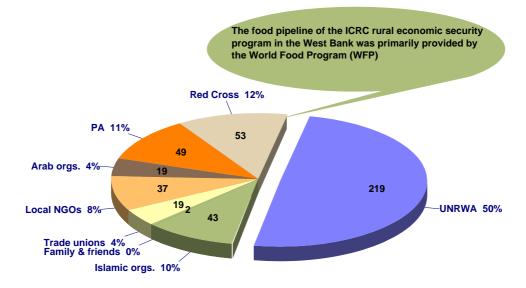


6.6. Source of food assistance

The fact that the large proportion of food assistance in the oPt is distributed among refugees is attributed to the dominant role UNRWA plays with respect to food aid. As shown in figure 6.12, below, UNRWA is responsible for 50% of the food assistance that is distributed to the Palestinians in Jerusalem, the West Bank, and in the Gaza Strip. The International Committee of the Red Cross, in partnership with the World Food Program (WFP) comes in second with 12%, followed by the Palestinian Authority with 11%, various Islamic

organizations with 10%, and 8% distributed by local NGOs³³. The remainder is distributed by Arab organizations and Palestinian trade unions.

Figure 6.12: Source of food assistance

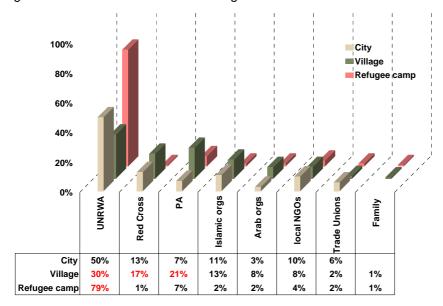


By looking at figure 6.13 below, a clearer picture emerges regarding the logic behind food distribution. As was discussed earlier about the problem of food assistance among non-refugees in the West Bank, the Red Cross has concentrated its assistance in the West Bank probably in response to the lack of food distribution, primarily in West Bank villages. The study conducted by IUED in November 2002 showed that West Bank villages were marginalized with respect to food assistance since, UNRWA, the main provider of food assistance, is not mandated to distribute such assistance to non-refugees, many of whom reside in villages. The PA and the ICRC seem to be more involved in these areas despite the fact that UNRWA remains the main provide of food assistance to villages with 30% of villagers receiving assistance said that they got it from UNRWA. Furthermore, 21% of villagers who stated that they received assistance received it from the Palestinian Authority, and the ICRC distributed 17%. In the refugee camps, naturally, 79% of food recipients said that they received such assistance from UNRWA.

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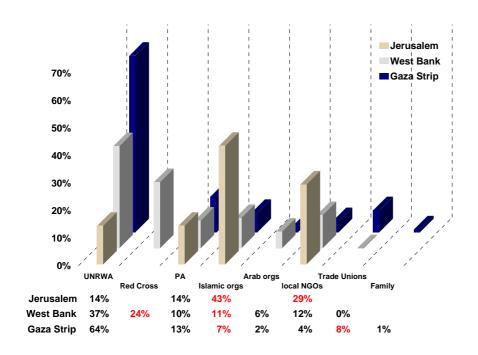
³³ In addition to its collaboration with ICRC, the World Food Program is involved in food deliveries to 300,000 individuals that are carried out in the Gaza Strip in partnership with the Ministry of Social Affairs and Ard Al-Insan (*Terres des hommes*), and in the West Bank, in partnership with the Catholic Relief Services, and the Palestinian Agricultural Relief Committees (PARC).

Figure 6.13: Food distribution according to source of assistance and area of residence



The concentration of refugees in the Gaza Strip is also reflected by the source of distribution. As illustrated below in figure 6.14, UNRWA carries out 64% of the food distribution there. In the West Bank, UNRWA's share is 37%, followed by the Red Cross with 24% of food recipients. In Jerusalem, the Islamic organizations and the local NGOs were responsible for distributing 72% of food in Jerusalem, with UNRWA and the PA equally covering the remaining 28%.

Figure 6.14: Food distribution according to source of assistance and place of residence



6.7. Frequency of food assistance

Distribution of food assistance differs according to the source. As indicated in figure 6.15, below, 16% of food recipients said that they have been receiving food assistance on a monthly basis, 13% every two months, 31% every three months, and 41% every six months. When examining the figure more closely, it can be noticed that the first two food providers: UNRWA and the Red Cross are more frequent in their distribution of food than the other food assistance providers. About 25% of food recipients from the Red Cross said that they received assistance on a monthly basis and 35% said that they received it every two months. As for UNRWA, 20% of UNRWA food recipients said that they received it on a monthly basis, and 9% said that they received it once every two months.

While 13% of the Palestinian Authority's food assistance is distributed on a monthly basis, 60% of those receiving food from the Palestinian Authority said that they receive it only once every six months. Local NGOs, Islamic charities, and other food assistance providers rarely provide food assistance on a monthly basis. Instead, their assistance seems to be rather infrequent as it is distributed once every three months or more.

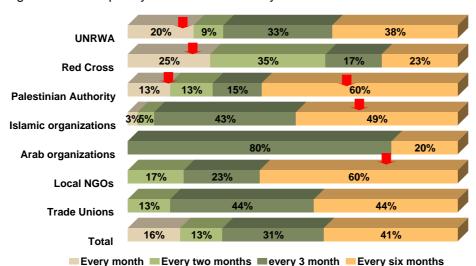


Figure 6.15: Frequency of food assistance by source of assistance received

Despite the fact that only 20% of assistance recipients said that they receive UNRWA food assistance once every month, a closer examination of food distribution according to area of residence shows that 37% of refugee camp residents who receive food assistance said that they receive it once every month. The situation is markedly different in cities and even more so in villages. As shown in figure 6.16, below, 13% of food recipients residing in cities stated that they received food assistance on a monthly basis, while only 5% of village residents said so. In fact 65% of food recipients that reside in villages said that they receive food assistance only once every six months.

Figure 6.16: Frequency of food assistance according to area of residence

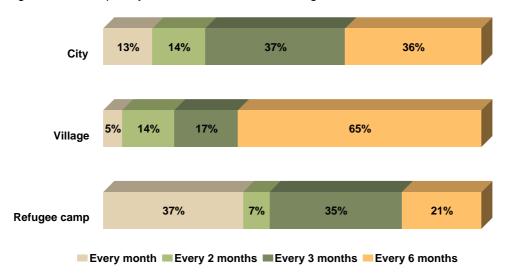
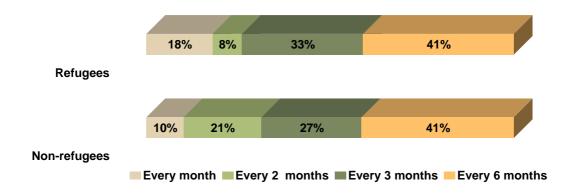


Figure 6.17, below, illustrates the differences between refugees and non-refugees with respect to the frequency of food distribution. While, as indicated earlier, refugee camp food recipients receive such assistance more regularly than city or village dwellers, the situation is not much different between refugees and non-refugees despite the fact that almost twice as many refugees as non-refugees receive this assistance once every month.

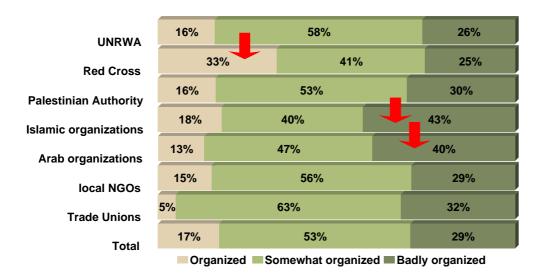
Figure 6.17: Frequency of food distribution by refugee status



6.8. Attitude towards food assistance

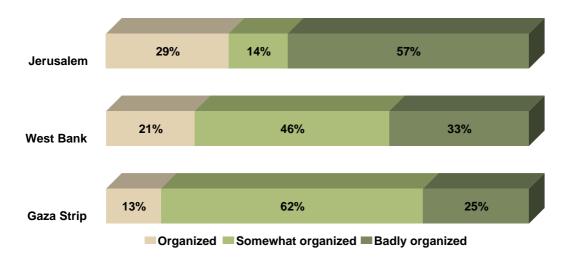
The recipients of food assistance from the Red Cross are more likely than others to be satisfied about food assistance than those receiving it from other sources. As illustrated below in figure 6.18, approximately one third of the respondents who benefited from the ICRC's food assistance described the manner by which their food is distributed as being organized. In contrast, those respondents who received food aid from Islamic organizations and from Arab organizations were more likely to describe food distribution as badly organized, despite the fact that Islamic organizations ranked second after the Red Cross in terms of those describing its services as organized.

Figure 6.18: Attitudes towards the organization of food assistance by source of food assistance



It is perhaps due to the concentration of the Red Cross's food assistance in the West Bank that shows why more residents in that part of the oPt are favorable about food assistance than in the Gaza Strip. Nonetheless, it is important to note, as indicated below in figure 6.19, below, that Gaza Strip food recipients are less likely than their counterparts in the West Bank to be critical.

Figure 6.19: Attitudes towards the organization of food assistance according to area of residence



When examining how recipients describe the organization of food distribution according to area of residence it can be noticed that refugee camp residents are more likely to be positive than the others as they have been receiving food assistance from UNRWA over a long period of time, and more regularly. Having said that, it is important to note that almost one third of the recipients, irrespective of where they live describe food distribution as being badly organized. These findings are illustrated below in figure 6.20.

Figure 6.20: Attitudes towards the organization of food assistance by place of residence

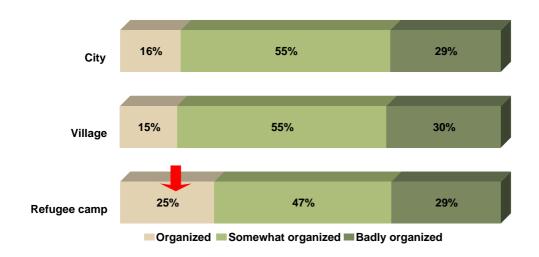
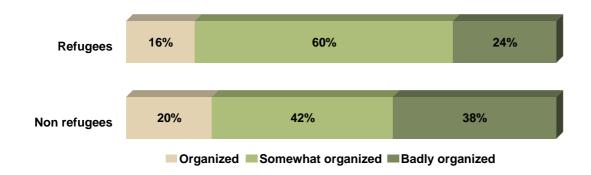


Figure 21 below shows that when all refugees are examined with respect to the organization of food distribution, one can deduce that refugees who do not live in refugee camps are more critical than refugees residing in camps because, as indicated earlier in figure 6.20, above, 25% of refugee camp residents described food distribution as organized compared to 20% among all refugees irrespective of where they reside.

Figure 6.21: Attitudes towards the organization of food assistance according to refugee status



6.9. Level of satisfaction with food assistance

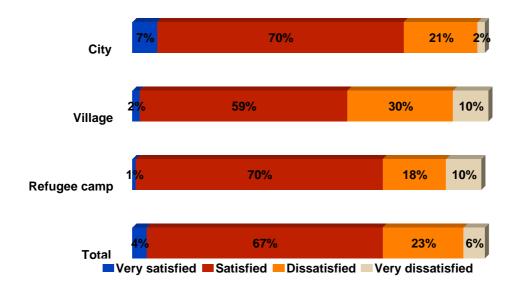
Food assistance recipients are generally satisfied about food aid with only 29% of them being either satisfied or dissatisfied. As indicated in table 6.4, below, the highest level of dissatisfaction was with assistance provided by Islamic organizations with 38% of recipients of their food assistance saying that they were dissatisfied. Even then, 62% were satisfied or very satisfied with their assistance. The respondents were more favorable to the Red Cross with 83% of the recipients of food assistance from this international organization stating that they were satisfied or very satisfied.

Table 6.4: Satisfaction with food assistance according to the source of assistance

Satisfaction with assistance received					Total
Source of assistance	Very sati	sfied Satisfied	Dissatisfied	Very diss	atisfied
UNRWA	5%	63%	22%	9%	100%
Red Cross	12%	71%	16%	2%	100%
Palestinian Authority	2%	69%	21%	8%	100%
Islamic organizations		63%	38%		100%
Arab organizations		79%	21%		100%
Local NGOs	3%	69%	28%		100%
Trade Unions		76%	18%	6%	100%
TOTAL	4%	67%	23%	6%	100%

The level of satisfaction according to refugee status is not statistically significant. However, when examining the level of satisfaction with food assistance according to area of residence one can notice a significant difference in opinion between city, village and refugee camp residents. As indicated in figure 6.22, below, 40% of village residents were dissatisfied or very dissatisfied with food assistance compared to 29% of the overall sample. The recipients residing in cities were the most satisfied with only 23% saying that food assistance was not satisfactory.

Figure 6.22: Satisfaction with food assistance according to area of residence



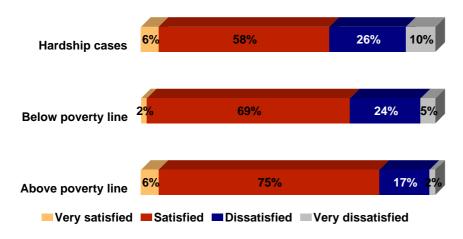
The extent of satisfaction was also different according to place of residence. As noticed in table 6.5, Jerusalem residents are split between satisfied and dissatisfied. As for the differences between the West Bank and the Gaza Strip, West Bank recipients are more likely than Gaza Strip recipients to be dissatisfied. Whereas 66% of food recipients in the West Bank were satisfied or very satisfied, the percentage is 78% in the Gaza Strip.

Table 6.5: Level of satisfaction with food assistance according to place of residence

	Place of resid	Place of residence		
	Jerusalem	West Bank	Gaza Strip	
Very satisfied		7%	2%	4%
Satisfied	50%	59%	76%	67%
Dissatisfied	50%	27%	18%	23%
Very dissatisfied		8%	4%	6%
	100%	100%	100%	100%

In addition to place and area of residence, the attitudes towards food assistance differ according to poverty level with the destitute being less satisfied with regard to food assistance than those who are economically better off. As illustrated in figure 6.23, below, only 19% of those recipients who are above the poverty line describe food assistance as dissatisfactory, compared to 36% among those who are categorized as hardship cases.

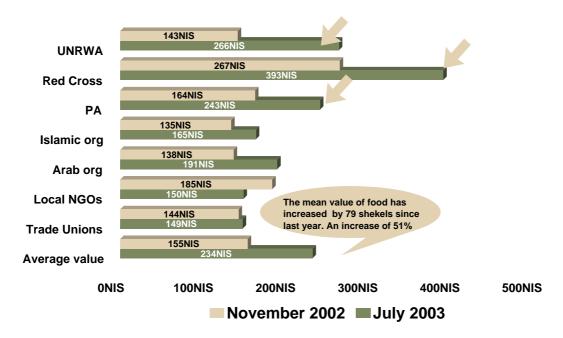
Figure 6.23: Level of satisfaction according to poverty



6.10. Value of assistance

When comparing the value of food assistance as perceived by the beneficiaries, it is striking to note that the stated value has increased from an average value of 155 NIS (approximately US\$35) in November 2002, to 234 NIS (US\$53) in July 2003, an increase of over 50%. As illustrated in figure 6.24, below, the increase in the value of food assistance was noticeable among recipients who received food aid from UNRWA, the Red Cross, and the Palestinian Authority. No major increase seems to have occurred among those who benefited from local NGOs or trade unions. As for Islamic organizations, there was an increase of over 20% in the value of food assistance that was provided in the six months prior to July 2003.

Figure 6.24: Average value of food assistance according to the food assistance provider



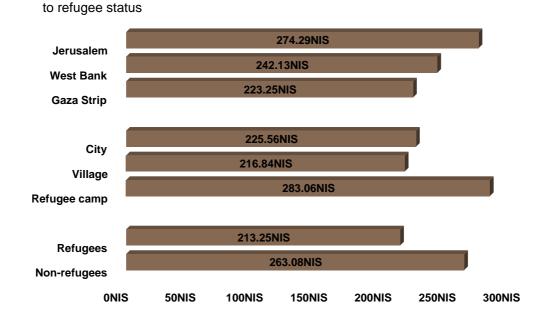
When the average value of food assistance was examined according to the poverty level, it was discovered that respondents above the poverty line receiving food assistance have stated a higher value of food assistance than those below the poverty level. As shown in table 6.6, below, the average value of food assistance provided to respondents above the poverty line was approximately 299 NIS (US\$67), compared to 198 NIS (US\$ 45) to those below the poverty line but not considered to be hardship cases, and 229 NIS (US\$ 52) for the hardship cases.

Table 6.6: The average value of food assistance according to the poverty level

Level of poverty	Mean (in NIS)	N	Std. Deviation
Hardship cases	229	128	234
Below poverty line	199	150	214
Above poverty line	299	92	943
Total	234	370	508

This discrepancy is also evident according to area and place of residence and according to refugee status. On average, the food recipients in the West Bank receive food worth 242 NIS compared to 223 NIS for those in the Gaza Strip, as indicated in figure 6.25, below. While non-refugees have stated higher value for the food assistance than refugees (213 NIS for refugees, compared to 263 NIS for non refugees), residents of refugee camps receive an average of 283 NIS worth of food assistance compared to 225 NIS for cities, and 216 NIS for villages.

Figure 6.25: Average value of food assistance according to area and place of residence and according



In conclusion the following points are worth highlighting:

- ▶ The positive achievements of the food distribution efforts by all food assistance providers are the most likely explanation for the shift in Palestinian priorities from food as being the first priority in November 2002 to education in July 2003. This claim is substantiated by the relative satisfaction of the food recipients with food aid. The successful effort in this regard should by no means imply that food is no longer important to the Palestinian population as a large segment of Palestinian society still rely on food assistance as their main source of food. Since the Palestinians perceive food assistance positively, it is only logical that their priorities will shift to other vital needs such as education and health.
- Although a sizeable number of disadvantaged households do not receive food assistance and others who are economically better-off receive food assistance, there is a clear indication that food distribution is increasingly targeting the most economically disadvantaged Palestinians. This is certainly the case with UNRWA and is also observed among the non-refugee food aid recipients.

PART 7. HEALTH AND EDUCATION

In this part of the study, issues related to health and education will first be overviewed in general. In further sections, more specific questions concerning the respondents' attitudes about health and education will be tackled.

7.1. Health and education in general

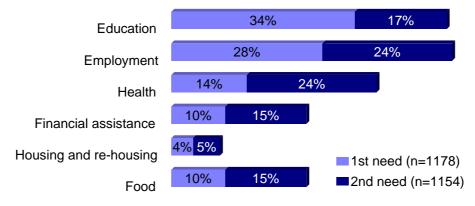
When interviewees were asked what the most effective manner was to reduce poverty,34 a majority of 57% of the respondents said that it was lifting the closure and 36% thought that it was job creation. A mere 3% of the respondents believed that investing in health and education was the most effective manner to reduce poverty. To deduce from these results that education and health are not important for the Palestinian population would be incorrect. Rather these results merely indicate that Palestinians do not consider investment in education and health as the best tool to alleviate their misery immediately, while job creation and the lifting of the closure would bare more immediate and concrete fruits to improve current living conditions.

Table 7.1 The most effective manner to reduce poverty (o086)

	The most effective man	ner to reduce poverty
	Frequency	Percentage
Investing in education and health	29	3%
Increasing humanitarian aid	68	6%
Lifting closure	663	57%
Job creation	413	35%
Total	1173	100%

Indeed, when interviewees were queried about the two most important needs of their household, education and health become more important. In fact, as indicated in figure 7.1, below, even the need of the household for employment has to make room for education that is clearly considered to be the most important need of the household. Health takes third place in importance as a need for the household. Interestingly, the need for food³⁵ that was so important to the respondents in the last report (December 2002) has decreased considerably in this survey.

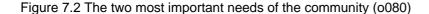
Figure 7.1 The two most important needs of the household (o079)

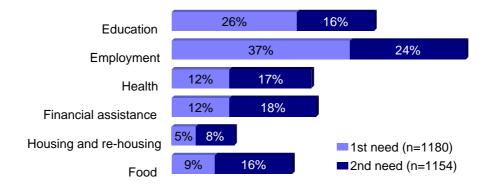


³⁴ This question has been discussed in more detail in Part 2 of the study.

³⁵ Issues related to food have been discussed in more detail in Part 6 of the study.

When the question to the interviewees concerned the two most important needs of their community, the need for employment takes the lead and is followed by the need for education. As indicated in figure 7.2, below, about an equal number of respondents declared that health and financial assistance are the two most important needs of their community. Remarkably, in the past six months food has lost its immediate urgency as an important need for the community.





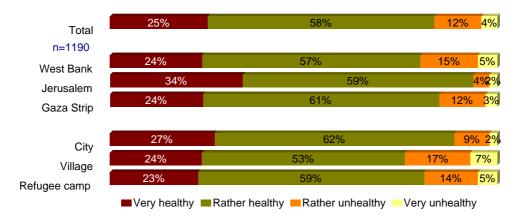
7.2. Health

Before entering into the specifics of the need for medical care, restrictions on the delivery of such care, an evaluation of health assistance and the provision of health coverage, it is important to first establish the general health status of the Palestinian population.

In general, 25% of the respondents assert that their household is very healthy, 58% consider their household to be rather healthy, and 16% affirm that their household is in poor health (either rather unhealthy or very unhealthy). Compared to the results on a similar question in the report of November 2001, the general health status of households has deteriorated as at that time also 25% said that their households could be described as very healthy, but 64% said that their households were rather healthy and only 11% declared that their households were of poor health.

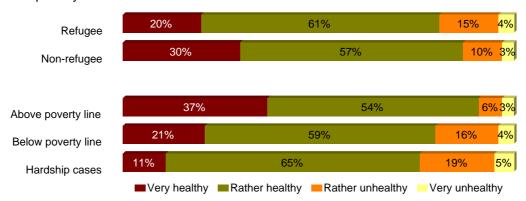
There are differences in the general health status of households according to several variables. When analyzing this issue according to place of residence, it is obvious households in Jerusalem are healthier than households in the West Bank and the Gaza Strip. Perhaps still as a result of the concentration of Israeli military action on the West Bank, households there seem to be less healthy than those in the Gaza Strip. There are also differences in the general health status according to the area of residence of the respondents. As illustrated in figure 7.3, below, households in villages are less healthy than those in cities and even in refugee camps.

Figure 7.3 Perception of household on general health status (o088) according to place of residence and area of residence



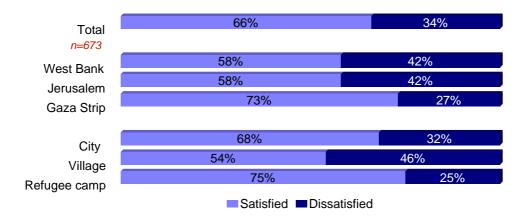
As the health status in refugee camps was more negative than in cities, it does not come as a surprise that the health status of refugee households is worse than that of non-refugee households. The results detailed in figure 7.4, below, further indicate that the health status of households above the poverty line is far better than that of the households below the poverty line and the hardship cases. More specifically, whereas 37% of the respondents with a living standard above the poverty line affirmed that their households are very healthy; this is only the case for 11% of the hardship case respondents. Furthermore, whereas 19% of the respondents that can be classified as hardship cases said that their household was rather unhealthy and 5% described their household to be very unhealthy, a mere 6% of the respondents with living standards above the poverty line described their household as rather unhealthy and 3% said that their household was very unhealthy.

Figure 7.4 Perception of household on general health status (o088) according to refugee status and poverty level



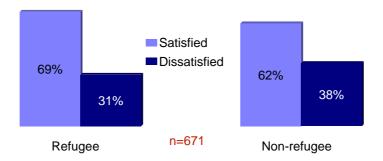
Interviewees from households that in the past six months benefited from hospital services and the provision of medication were asked to provide their evaluation of such assistance. In general, 66% of the respondents are satisfied with hospital services and the remaining 34% are dissatisfied. An evaluation of the hospital services by place of residence indicates that satisfaction is far higher in the Gaza Strip (73%) than in the West Bank (58%) and even Jerusalem (58%). Furthermore, according to area of residence, the results indicate that respondents in villages are the least satisfied with hospital services, while more respondents in refugee camps (75%) are satisfied with those services than those in cities (68%). The results are overviewed in figure 7.5, below.

Figure 7.5 General level of satisfaction with hospital services (o126) provided by anyone in the past six months according to place of residence and area of residence



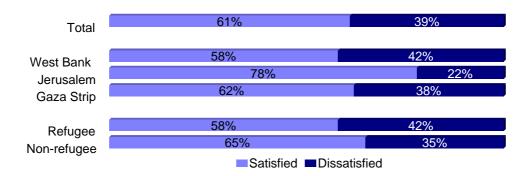
As it became already clear in figure 7.5, above, that respondents in refugee camps are the most satisfied with hospital services, it should not come as a surprise that also more refugees (69%) are satisfied with these services than non-refugees (62%). It is perhaps worth noting as well that the level of satisfaction with hospital services does not seem to be affected by the monthly household income level or the level of poverty of the respondents.

Figure 7.6 General level of satisfaction with hospital services (o126) provided by anyone in the past six months according to refugee status



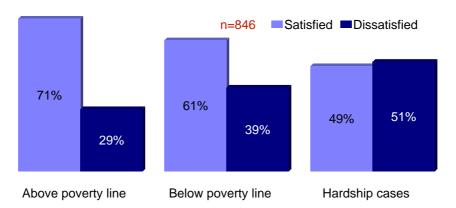
Concerning the general level of satisfaction with medication services provided by anyone in the past six months, 61% of the respondents are satisfied, while the remaining 39% are dissatisfied. More specifically, and as indicated in figure 7.7, below, more respondents in Jerusalem (78%) are satisfied with the medication provision than respondents in the Gaza Strip (62%) and the West Bank (58%). Furthermore, in contrast to the satisfaction with hospitalization services, more non-refugees (65%) than refugees (58%) are satisfied with medication services provided by anyone in the past six months.

Figure 7.7 General level of satisfaction with medication services (o126) provided by anyone in the past six months according to place of residence and refugee status



There is also a statistically significant correlation between the level of satisfaction with the medication services and the poverty level of the respondents. As indicated in figure 7.8, below, more respondents from a household with a living standard above the poverty line (71%) are satisfied with the medication services than respondents with a household income that falls below the poverty line (61%) and the hardship cases (49%).

Figure 7.8 General level of satisfaction with medication services (0126) provided by anyone in the past six months according to poverty level

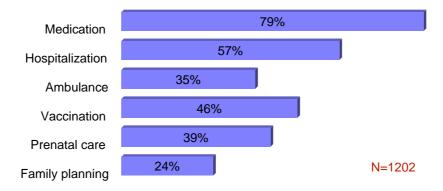


7.2.1. Medical care

Need for medical care

In an attempt to assess the need for medical care among Palestinians since the start of the second Intifada, interviewees were asked to specify from a predetermined list what type of medical care they or any of their household members had been in need of in the past three years. In general, and as indicated in figure 7.9, below, 79% of the respondents needed medication, 57% were in need of hospitalization, and 46% needed vaccinations. A little less than 40% of the respondents stated that they or their household members needed prenatal care, 35% were in need of an ambulance, and 24% needed family planning.

Figure 7.9 Type of medical care needed since the beginning of the Intifada (o102)

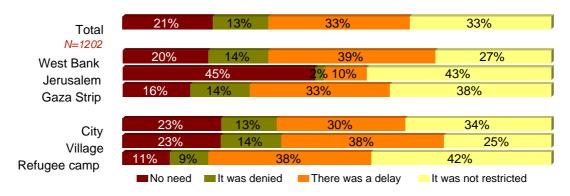


Restrictions on the delivery of medical care

In order to get better idea on the delivery of medical care, respondents were also asked to specify whether or not the delivery of medical care had been restricted. Hereunder, each type of medical care, the need for such care and the restrictions faced in the reception of medical care will be discussed separately according to the relevant variables that proof to be significant.

When examining the issue of medication according to place of residence, it is clear that least respondents in Jerusalem (45%) were in need of such care followed by respondents in the West Bank (20%) and the Gaza Strip (16%). Denial of medication was as frequently encountered in the West Bank (14%) as in the Gaza Strip (14%), but delay in the delivery of medication was higher in the West Bank (39%) than in the Gaza Strip (33%). In comparison to Gazans (38%) and Westbankers (27%), Jerusalemites (43%) were least frequently restricted in their need for medication. The results detailed in figure 7.10, below, also point out that respondents in refugee camps on the one hand were most in need of medication (11%), while on the other hand, they received this care most frequently without any restrictions (42%). Denial of the provision of medical care was higher in cities (13%) and in villages (14%) than in camps (9%), while a delay in the delivery of such care occurred more in villages (38%) and refugee camps (38%) than in cities (30%).

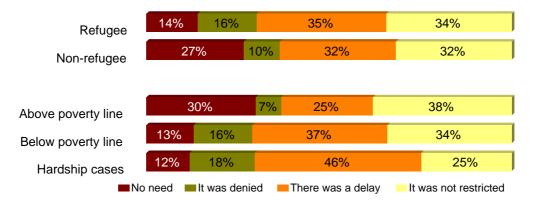
Figure 7.10 Restrictions on the delivery of medication since the beginning of the Intifada (o102) according to place of residence and area of residence



The need for medication was nearly twice as high among refugees (14%) than among non-refugees (27%). In comparison with refugees, non-refugees had their delivery of medication less often denied (10% vs. 16%) and less often delayed (32% vs. 35%) and less often

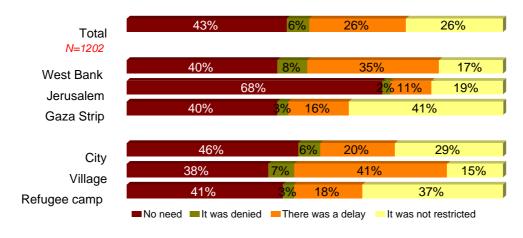
restricted (32% vs. 34%). Furthermore, respondents with a household income level above the poverty line were less often in need of medication than respondents with an income below the poverty line. Moreover, they had their need for medication less often denied or delayed, and more frequently the delivery of medication was not restricted at all. The results are overviewed in figure 7.11, below.

Figure 7.11 Restrictions on the delivery of medication since the beginning of the Intifada (o102) according to refugee status and poverty level



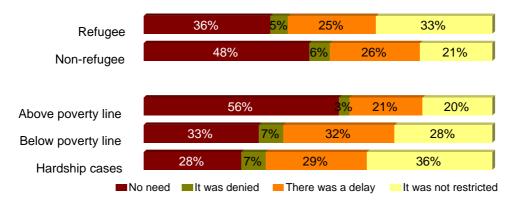
Restrictions on hospitalization were more of a problem in the West Bank than in the Gaza Strip and Jerusalem. The effect of closures and frequent curfews could be an explanation for this phenomenon. According to area of residence, more frequently villagers (41%) saw their hospitalization delayed than respondents in camps (18%) and in cities (20%). Furthermore, in comparison with respondents in refugee camps (37%) and cities (29%), least villagers (15%) were able to be hospitalized without any restrictions. Hospitalization for respondents in refugee camps was least denied, least delayed and least restricted.

Figure 7.12 Restrictions on hospitalization since the beginning of the Intifada (o102) according to place of residence and area of residence



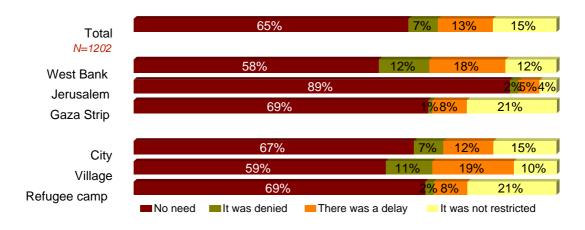
A significantly larger proportion of non-refugees (48%) than refugees (36%) stated that they were not in need of hospitalization since the outbreak of the Intifada. A similar pattern is visible when comparing the need for hospitalization among respondents with a household income level above the poverty line (56%) with those with a living standard below the poverty line (33%) and the hardship cases (28%). The results on the restrictions on hospitalization according to refugee status and poverty level are detailed in figure 7.13, below.

Figure 7.13 Restrictions on hospitalization since the beginning of the Intifada (o102) according to refugee status and poverty level



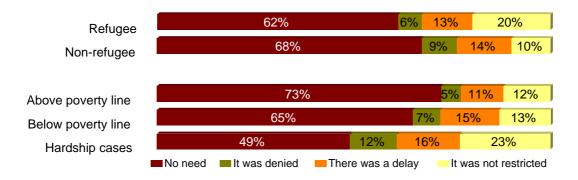
Given the generally higher intensity of the conflict in the West Bank than in Jerusalem and the Gaza Strip, it does not come as a surprise that less respondents in the West Bank (58%) stated that they were not in need of an ambulance than in the other places and that more respondents in the West Bank saw their request for an ambulance denied (12%). Perhaps less expected is that less villagers (59%) than respondents in cities (67%) and refugee camps (69%) said that they were not in need of an ambulance since the start of the Intifada. Also, ambulance services seem to have been more frequently denied (11%) or delayed (19%) in villages than in cities and refugee camps. Compared to respondents in cities and villages, least respondents in refugee camps were in need of an ambulance or saw this service denied or restricted.

Figure 7.14 Restrictions on the provision of an ambulance since the beginning of the Intifada (o102) according to place of residence and area of residence



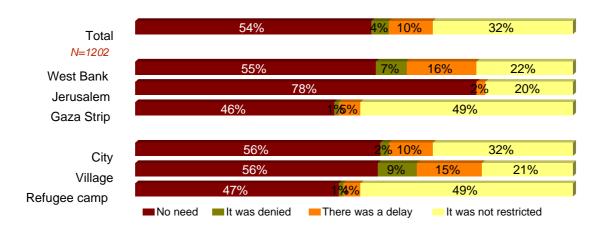
Non-refugees were less in need of an ambulance in the past three years than refugees, but those non-refugees who did need an ambulance seem to have faced more restrictions and denial of this service than refugees. When examining the issue of the provision of an ambulance according to the poverty level of the respondents, it is clear that far less respondents with a household in come above the poverty line were in need of an ambulance than respondents with a household income below the poverty and the respondents living in hardship. Furthermore, the results in figure 7.15, below, seem to indicate that the restrictions, the denial and the delaying of ambulance provision increased parallel to the increased household poverty of the respondents.

Figure 7.15 Restrictions on the provision of an ambulance since the beginning of the Intifada (o102) according to refugee status and poverty level



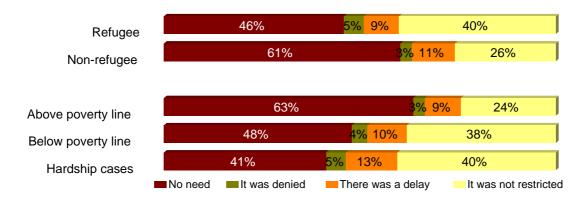
Concerning restrictions on the provision of vaccinations, it seems that – again - it was most difficult for Westbankers to receive vaccinations without restrictions, denial or delay. According to area of residence, respondents in refugee camps seem to have very well managed to receive their vaccinations as 47% said that they did not need of vaccinations and 49% stated that they were vaccinated without restrictions, leaving a mere 4% of refugee camp residents who were faced with either a denial or a delay in this type of medical care. As illustrated in figure 7.16, below, in comparison to respondents in cities and refugee camps, the respondents in villages seem to have faced most difficulties in receiving vaccinations since the beginning of the Intifada.

Figure 7.16 Restrictions on the provision of vaccinations since the beginning of the Intifada (o102) according to place of residence and area of residence



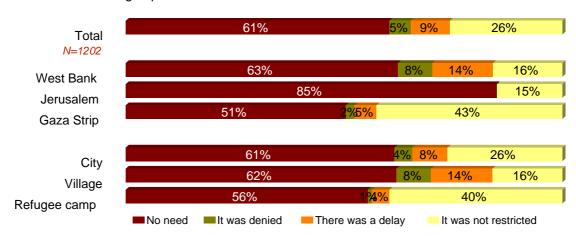
Coherent with the above findings about restrictions on the provision of vaccinations in refugee camps, refugees seem to have faced fewer restrictions concerning vaccinations in comparison with non-refugees. Furthermore, respondents with a household income above the poverty line seem to be in less need for vaccinations than their counterparts below the poverty line, but less frequently stated that they were not restricted in their attempts to receive vaccinations. These findings are overviewed in figure 7.17, below.

Figure 7.17 Restrictions on the provision of vaccinations since the beginning of the Intifada (o102) according to refugee status and poverty level



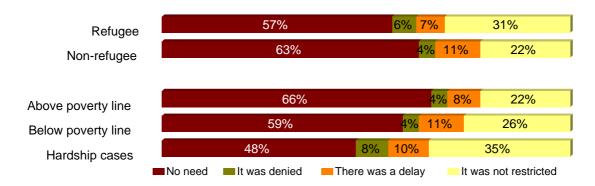
Compared to respondents residing in the Gaza Strip (51%), more respondents in the West Bank (63%) and Jerusalem (85%) stated that since the beginning of the Intifada nor they nor their household members had needed prenatal care. Those Jerusalemites who said that there had been a need in their household for prenatal care, all faced no restrictions in receiving this type of medical care. In the Gaza Strip only a small percentage of the respondents mentioned restrictions concerning the provision of prenatal care. As such, the provision of prenatal care seems to have been delayed or denied most frequently in the West Bank. When analyzing the issue of prenatal care according to area of residence, it is clear from the results in figure 7.18, below, that camp residents faced far less restrictions, delays or denials than respondents residing in cities and villages. Most problems were faced by villagers in receiving prenatal care.

Figure 7.18 Restrictions on the provision of prenatal care since the beginning of the Intifada (o102) according to place of residence and area of residence



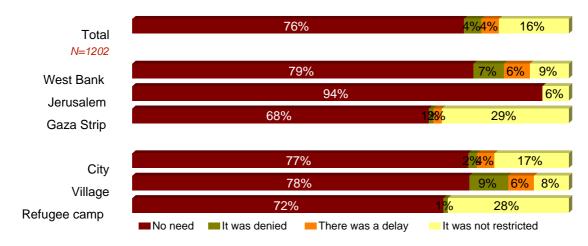
Albeit that since the start of the Intifada fewer non-refugees than refugees were in need of prenatal care, the restrictions on the provision of such care were greater the former than for the latter. The results in figure 7.19, below, further suggest that the need for prenatal care is greater among poorer respondents than among respondents from higher income households. However, this does not imply that the lower income respondents faced more restrictions that the respondents with in higher living standard. On the contrary, while 35% of the respondents living in hardship stated that they or their household members did not face any restrictions on the provision of prenatal care, this was the case for 26% of the respondents living below the poverty line and 22% of the respondents with a living standard above the poverty line.

Figure 7.19 Restrictions on the provision of prenatal care since the beginning of the Intifada (o102) according to refugee status and poverty level



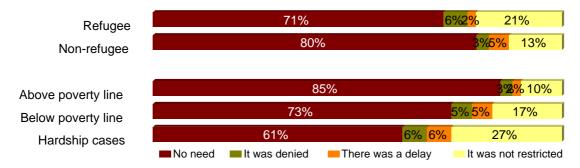
In general, about three quarters of the respondents stated that since the beginning of the Intifada, they had felt no need to receive medical care in the form of family planning. Still, one can notice that the need for family planning varies considerably according to the place of residence of the respondents. In Jerusalem, the large majority of respondents stated that they have not been in need of family planning. This percentage drops to 79% in the West Bank and 68% in the Gaza Strip. The need for family planning does not differ so much according to the area of residence of the respondents, but the denial, delays and restrictions in the provision of such care were significantly higher among villagers than among respondents in cities and refugee camps. Only 1% of the camp residents who were in need of assistance in family planning faced trouble in its provision.

Figure 7.20 Restrictions on the provision of family planning since the beginning of the Intifada (o102) according to place of residence and area of residence



Finally, the need for the provision of family planning seems greater among refugees than among non-refugees and greater among the poorer sections of Palestinian society than among the richer. The results on the issue of family planning are detailed in figure 7.21, below.

Figure 7.21 Restrictions on the provision of family planning since the beginning of the Intifada (o102) according to refugee status and poverty level



7.2.2. Health coverage³⁶

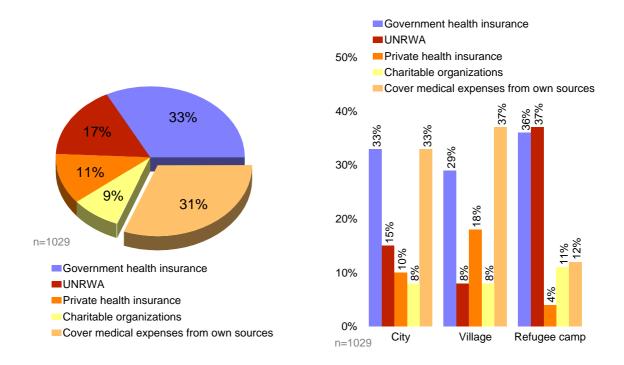
As health coverage forms an important aspect of health and the provision of its services, interviewees were asked whether or not they receive any assistance in covering their medical expenses. As indicated in figure 7.22, below, 31% of the respondents still cover their medical expenses from their own sources. When the respondents do have assistance in covering their medical expenses, the main providers are the government health insurance with 33% and UNRWA with 17%. Another 11% of respondents cover their medical bills through private health insurance and 9% have their health coverage provided by charitable organization. In comparison with the results on the same question in the previous report (December 2002), health coverage by government insurance increased by 6%, UNRWA's health coverage decreased by 7%, private health insurance increased by 2%, coverage by charitable organizations increased by 8%, and the respondents covering medical expenses from their own pocket decreased by 4%.

The results in figure 7.22, below, also illustrate that the sources of health coverage vary considerably according to the area of residence of the respondents. Overall government health insurance seems to be the main provider of health coverage and is only preceded by UNWRA with 1% in the refugee camps. As expected, UNRWA provides assistance through health insurance mostly in camps (37%) and not so often in cities (15%) and villages (8%). Respondents in villages seem to receive the least assistance in covering their medical expenses as - in comparison with respondents in cities and refugee camps – they more frequently cover medical expenses from their own sources (37%) and they are also more frequently covered by private health insurance (18%).

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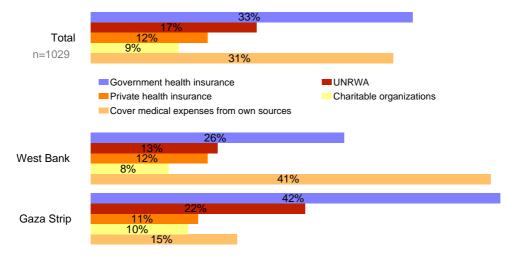
³⁶ It should be noted that in the analysis regarding health coverage, respondents in Jerusalem will be excluded. Jerusalemites are entitled to Israeli government health coverage and as such their inclusion into the analysis would provide inaccurate results about Palestinians covered by Palestinian government health insurance.

Figure 7.22 Sources of health coverage (o089) in general (excluding Jerusalem) and according to area of residence



The results in figure 7.23, below, indicate how the sources of health coverage differ between the West Bank and the Gaza Strip. Overall, more Palestinians in the Gaza Strip than in the West Bank are covered by government health insurance (42% vs. 26%) and by UNRWA (22% vs. 13%). In the West Bank, the percentage of respondents covering medical expenses from their own pocket (41%) is nearly three times higher than in the Gaza Strip (15%).

Figure 7.23 Sources of health coverage (o089) according to West Bank (excluding Jerusalem) and Gaza Strip



Health coverage and income

The source of health coverage among Palestinians does not only vary depending on where they live in the occupied Palestinian territory, it also differs according to the income level of the household. Before discussing the relation between health coverage and income, it should be mentioned that the analysis provided below and in the next section will only include respondents in the West Bank and the Gaza Strip. The reason for the exclusion of Jerusalemites in the discussion lies in the finding in previous reports that the Jerusalemites heavily impact the statistical results about the sources of health coverage according to income level. Indeed, when Jerusalemites are included it appears that government health insurance mainly concentrates on providing its services to higher income households. This creates a false picture about the source of health coverage by Palestinian providers as in Jerusalem many Palestinians are covered by Israeli government health insurance.

The results in table 7.2, below, indicate that government health insurance and UNRWA target more low income households than high income households. Indeed, whereas 40% of the households with a monthly income level of less than NIS 500 cover their health expenses through government health insurance, this is the case for 11% of the households with an income level over NIS 5000. Similarly, whereas 23% of the households with a monthly income level of less than NIS 500 cover their health expenses through UNRWA, this is the case for a mere 6% of the households with an income level over NIS 5000. In contrast, the households with a higher monthly income seem to be covered more frequently by private health insurance than households with a lower income level. Moreover, the former cover medical expenses from their own sources more often than the latter. For example, whereas 28% of the households with a monthly income level above NIS 5000 are covered by private health insurance, this is the case for 7% of the households with an income level below NIS 500. Furthermore, whereas 39% of the households with a monthly income level above NIS 5000 cover their own medical expenses, this is the case for 19% of the households with an income level below NIS 5000.

Table 7.2 Source of health coverage (o089) according to household income level (excluding Jerusalem respondents)

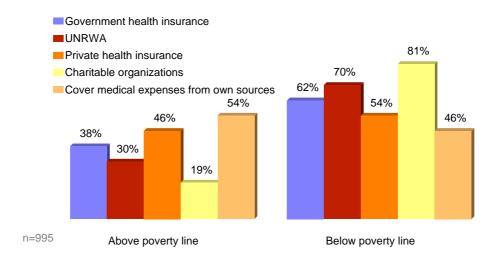
	Household income in NIS						
	Over 5000	3000-5000	2000-3000	1500-2000	500-1500	Less than 500	Total
Government health insurance	2	33	60	80	117	39	331
	11%	31%	27%	37%	35%	40%	33%
UNRWA	1	11	31	43	57	22	165
	6%	10%	14%	20%	17%	23%	17%
Private health insurance	5	17	23	20	45	7	117
Charitable organization	28%	16%	10%	9%	13%	7%	12%
	3	3	19	7	42	11	85
	17%	3%	9%	3%	12%	11%	9%
Cover own medical expenses	7	43	88	64	77	18	297
	39%	40%	40%	30%	23%	19%	30%
Total	18	107	221	214	338	97	995
	100%	100%	100%	100%	100%	100%	100%

Health coverage and poverty

As was discussed earlier in section 7.2.2, the government (33%) and UNRWA (17%) are the main providers of health coverage. When examining the beneficiaries of health coverage according to the variable of poverty, one notices that both government insurance and UNRWA provide more health coverage to Palestinians with a household income that falls below the poverty line (respectively 62% and 70%) than to Palestinians with a household income above the poverty line (respectively 38% and 30%). Not unexpectedly, charitable organizations also provide more to households below the poverty line (81%) than those above the poverty line (19%).

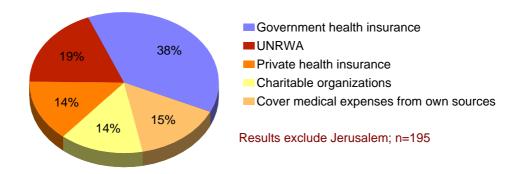
Two main findings, however, stand out in figure 7.24, below. Firstly, it is quite amazing to notice that 54% of the households below the poverty line cover their medical expenses through private health insurance compared to 46% of the households above the poverty line. Secondly, although the situation has improved over the past six months, a large percentage (46%) of households below the poverty line continues to cover their medical expenses from their own pocket.

Figure 7.24 Source of health coverage (o089) according to poverty level (excluding Jerusalem)



When examining the source of health coverage for the hardship cases, it is clear that the government insurance is the main provider (38%), followed by UNRWA (19%). Interestingly, in the report of December 2002, UNRWA was the main provider of health coverage to hardship cases with 31%, while government health insurance reached 22% of the hardship cases. As illustrated in figure 7.25, below, 15% of the hardship cases rely on their own resources to cover their medical expenses. This percentage has halved in comparison with the results in the December 2002 report where 30% of the hardship cases covered their medical expenses from their own pocket.

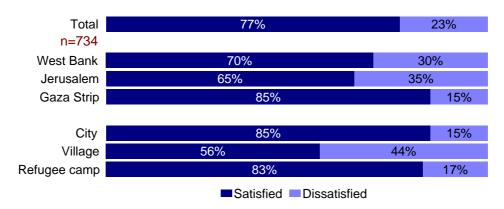
Figure 7.25 Source of health coverage (o089) for hardship cases (excluding Jerusalem)



7.3. Education

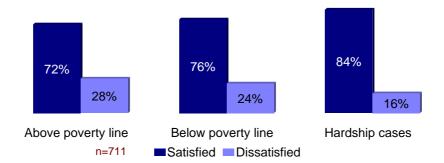
As was the case in the section of health, it is valuable to first find out the general level of satisfaction with education services or schools provided by anyone in the past six months. As indicated in figure 7.26, below, 77% of the total sample is satisfied with schools, while 23% are dissatisfied. As was the case with the level of satisfaction with hospital services in the previous section, here again, respondents in the West Bank (70%) are considerably less satisfied with schools than their colleagues in the Gaza Strip (85%). Respondents in Jerusalem (65%) are the least satisfied with schools. When examining this issue according to the area of residence of the respondents, one can notice that villagers (56%) are far less satisfied with schools than respondents residing in refugee camps (83%) and cities (85%).

Figure 7.26 General level of satisfaction with schools (o126) provided by anyone in the past six months according to place of residence and area of residence



The level of satisfaction with schools also differs according to the poverty level of the households. As illustrated in figure 7.27, below, the level of satisfaction is significantly higher among the poorer sections of Palestinian society than among the more well-to-do. Indeed, whereas 72% of the respondents with a monthly household income above the poverty line are satisfied with schools, 76% of the respondents with a living standard falling below the poverty line and 84% of the respondents living in hardship are satisfied.

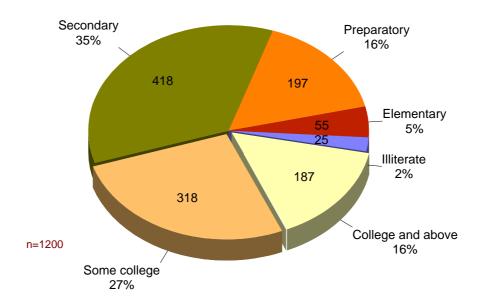
Figure 7.27 General level of satisfaction with schools (o126) provided by anyone in the past six months according to poverty level



7.3.1. The overall situation

As indicated in figure 7.28, below, only 2% of the respondents said that they are illiterate, and only 5% stated that they only went to elementary school. About 35% of the respondents finished secondary school, while a relatively high percentage either attained some level of college education (27%) or college and above (16%).

Figure 7.28 Educational attainment (o056)



When examining the educational attainment among Palestinians according to gender, there is no big difference between men and women. Still, as indicated in figure 7.29, below, slightly more women than men are illiterate or only finished elementary school. About an equal percentage of male and female respondents finished secondary school and obtained some college education. About 5% more men than women continued their education into college and beyond.

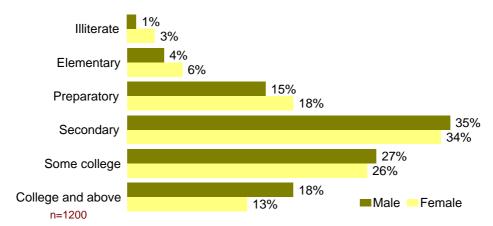


Figure 7.29 Educational attainment (o056) according to gender

7.3.2. Educational attainment according to place of residence

In general, educational attainment differs slightly according to the place of residence of the respondents, but not strikingly so. In any case, illiteracy seems to be higher in the West Bank (3%) than in Jerusalem (1%) or the Gaza Strip (1%). Furthermore, a higher percentage of respondents residing in Jerusalem (29%) than in the Gaza Strip (17%) and the West Bank (12%) continued their education into college and beyond

Table 7.3 Educational attainment ((0056)	according to	place of residence

		Place of resi	dence	
	West Bank	Jerusalem	Gaza Strip	Total
Illiterate	19	1	5	25
	3%	1%	1%	2%
Elementary	35	4	16	55
-	6%	3%	4%	5%
Preparatory	109	17	71	197
-	17%	13%	16%	16%
Secondary	226	34	158	418
•	36%	26%	36%	35%
Some college	167	36	116	319
_	26%	28%	26%	27%
College and above	76	37	74	187
•	12%	29%	17%	16%
Total	632	129	440	1201
	100%	100%	100%	100%

Educational attainment also varies according to the area of residence of the respondents. As illustrated below in table 7.4, illiteracy seems to be higher in villages (4%) than in cities (2%) and refugee camps (1%). However, the percentage of respondents that has attained some level of college education and continued their education beyond college is higher in villages (respectively 30% and 16%) than in cities (respectively 27% and 16%) and refugee camps (20% and 14%). The percentage of respondents who stopped their education after finishing secondary school is the highest in the refugee camps (44%) than in villages (34%) and cities (33%).

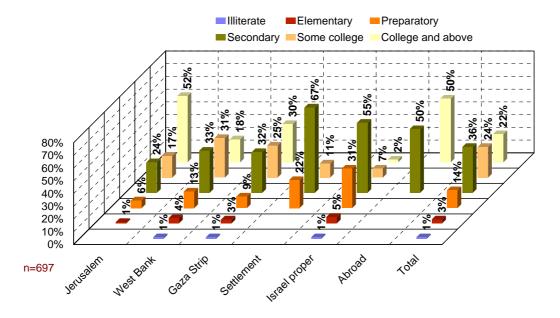
Table 7.4 Educational attainment (Q84) according to area of residence

		Place of re	esidence	
	City	Village	Refugee camp	Total
Illiterate	11	13	1	25
	2%	4%	1%	2%
Elementary	29	17	9	55
	5%	5%	5%	5%
Preparatory	118	45	34	197
	18%	13%	17%	16%
Secondary	210	120	88	418
	33%	34%	44%	35%
Some college	173	105	41	319
_	27%	30%	20%	27%
College and above	104	55	28	187
	16%	16%	14%	16%
Total	645	355	201	1201
	100%	100%	100%	100%

7.3.3. Education and place of work

There seems to be a correlation between the level of educational attainment and the place of work of the respondents. As illustrated in figure 7.30, below, those respondents with a lower level of education more frequently rely on the Israeli labor market Israel proper and settlements), while the respondents with a higher level of education seem to rely more on the Palestinian labor market in the West Bank, the Gaza Strip and Jerusalem.

Figure 7.30 Educational attainment (o056) by place of work (o011) of those who are employed and unemployed



If one accepts that the less educated are the ones that most often rely on employment in Israel, then it should be the respondents who are less highly educated that most frequently lost their employment in Israel as a result of the closure. Although the results in table 7.5, below, should be read with caution as they sometimes involve merely a small number of

respondents, it is indeed obvious that those respondents who obtained a less high level of education more frequently used to be employed in Israel, while more respondents with at least some college education who lost their jobs used to work in the West Bank and the Gaza Strip.

Table 7.5 Distribution of those who lost their jobs (o012) according to educational attainment (o056) and original place of work (o011)

	Main place of work (or last place)				
	Israel proper	West Bank	Gaza Strip	Total	
Elementary	3	4	3		
	4%	9%	12%		
Preparatory	22	9	2		
	30%	21%	8%		
Secondary	43	22	12		
•	58%	50%	46%		
Some college	6	9	5		
•	8%	21%	19%		
College and above			4		
· ·			15%		
Total	74	44	36		
	100%	100%	100%		

7.3.4. Education and income

There is a clear statistical significance between education and income as significantly more respondents with a higher level of education enjoy a living standard above the poverty line than respondents with lower degrees of education. More specifically, whereas 66% of the respondents who went to college and beyond have an income above the poverty line, this is the case for only 20% of the illiterate respondents. Logically this means that an impressive 80% of the illiterate respondents come from a household with a monthly income that falls below the poverty line, whereas this is the case for 'only' 34% of the respondents who went to college and beyond. The overall results are overviewed in table 7.6, below.

Table 7.6 Educational attainment (o056) according to poverty level

	Poverty level			
	Above poverty line	Below poverty line	Total	
Illiterate	20%	80%	100%	
Elementary	34%	66%	100%	
Preparatory	34%	66%	100%	
Secondary	35%	65%	100%	
Some college	46%	54%	100%	
College and above	66%	34%	100%	
Total	24%	76%	100%	

There is also a very strong correlation between the level of education of Palestinians and their ability to maintain jobs, or – in case of job loss – to change employment. The results in table 7.7, below, indicate that far more respondents with at least some college education or with an even higher education level managed to retain their employment in comparison with the less educated respondents. More specifically, in the past six months, less than half (48%) of the respondents who received up to elementary education remained in the same job, while 44% of this group lost their jobs and only 9% managed to change their employment. In comparison, 89% of the respondents who went to college and beyond kept the same

employment; only 5% lost their jobs, while 8% was able to find different employment. Although these percentages are very significant, it is worth noting that the gap between the lower educated and the higher educated and their ability to maintain employment has diminished in comparison with the results in December 2002. This improvement results from the seemingly higher ability of the lower educated at this time to keep their employment.

Table 7.7 Educational attainment (o056) and change in the employment situation (o012)

	Change in employment situation in the past six months				
	No	Changed	Lost	Total	
Illiterate	50%	50%		100%	
Elementary	48%	9%	44%	100%	
Preparatory	43%	12%	44%	100%	
Secondary	41%	20%	38%	100%	
Some college	75%	9%	16%	100%	
College and above	89%	8%	5%	100%	
Total	60%	14%	26%	100%	

In conclusion, the findings in this part of the study indicated to the importance of health and education to Palestinians, whether it is as a community need or as a form of assistance. As the most important need of the household, education takes first position before employment.

Concerning the general health status of the household, although 'only' 16% affirmed that their household is in poor health, this result points to a worsening health status among Palestinian households since November 2001. The health status in the West Bank is worse than in the Gaza Strip, and also worse in villages and among refugees (whether residing in camps or not) than in cities. Furthermore, the health status among the poorer segments of Palestinian society is worse than among the richer segments.

Concerning the satisfaction with hospital services, the level of satisfaction is higher in the Gaza Strip than in the West Bank, and among refugees (whether residing in camps or not) than among non-refugees. Villagers are, again, the least satisfied.

When there was a need for medical care since the beginning of the Intifada, any type of medical care was more restricted or delayed in the West Bank than in the Gaza Strip. Furthermore, in comparison to cities and villages, the delivery of any type of medical care was least restricted in refugee camps, while villagers faced most difficulties in receiving any type of medical care. Finally, any type of medical care was more needed among Palestinians that have a living standard below the poverty line than among their counterparts with a living standard above the poverty line.

Concerning health coverage, governmental health coverage and, to a lesser extent, UNRWA remain the main providers of such a service. Alarming, however, is that about 1/3rd of the Palestinian population still covers their medical expenses from their own pocket. Moreover, this is more the case in the West Bank than in the Gaza Strip, and more in villages than in cities and refugee camps. Furthermore, although there is an improvement since December 2002, still 46% of the Palestinians with a household income that falls below the poverty line cover their own medical expenses.

Concerning education, it is important to remember that it is the lower educated who mainly rely on the Israeli labor market for employment, and who more often lost their employment. Moreover, in comparison with Palestinians who obtained a higher level of education, lower educated Palestinians lost their employment more frequently without being able to find alternative employment. Finally, Palestinians with a lower level of education are more likely to belong to households with an income level that falls below the poverty line.

PART 8. WOMEN AND CHILDREN

Part 8 of the study is specifically dedicated to issues related to women and children.

In the first section on women, a brief overview will be provided on issues on which male and female respondents significantly differed. In the second section, an analysis will be presented on the employment situation of women and on the impact of employed women's financial contribution to the household.

In the section pertaining to the impact of the Intifada on children, several main issues will be addressed such as child labor, children and education, children' activities during the summer, the influence of the Intifada on the needs of children, children and changes in parental behavior, and the need for psychological support to children and an evaluation of the providers of such support.

8.1. Impact of the Intifada on women

8.1.1. In general

As was the case in previous reports, specific issues discussed elsewhere in the report are not examined according to gender as, usually, opinions do not seem to significantly differ according to gender. The few issues where gender is relevant will be summarized in this section. However, important differences according to gender with regard to both employment and children will be discussed in the appropriate sections of this chapter.

One of the differences in opinion between male and female respondents concerns their feeling of security. As indicated in table 8.1, below, more female respondents (31%) than male respondents (25%) generally feel secure.

Table 8.1 General feeling of security (o118) according to gender

	Gender		
	Male	Female	Total
I feel secure	25%	31%	28%
I do not feel secure	76%	69%	72%
Total	100%	100%	100%

The knowledge or certainty of someone to receive a salary regularly and fully concerns financial security, which is one facet that might help to enhance the general feeling of security. When interviewees were queried about their salary regularity and amount, it became clear that employed women (73%) far more than their male counterparts (61%) receive their salaries regularly and fully. Furthermore, as indicated in table 8.2, below, more male respondents (14%) than female respondents (6%) do not receive their salary regularly nor fully.

Table 8.2 Salary regularity and amount (o099) according to gender

Gender			
	Male	Female	Total
Regularly and fully	61%	73%	65%
Regularly, but less than agreed upon	7%	6%	6%
Not regularly, but fully	19%	15%	18%
Not regularly and less than agreed upon	14%	6%	11%
Total	100%	100%	100%

In order to further pinpoint to what extent Palestinians enjoy financial security, interviewees were asked whether or not they have a bank account. In total, 61% of the respondents stated that they do not have a bank account. When examining this issue according to gender, it is clear that more female respondents (67%) than male respondents (54%) do not have a bank account. Furthermore, more male respondents than female respondents have both a current

account and a saving account (10% vs. 5%), or even just a current account (26% vs. 19%).

Table 8.3 Details on personal bank account (o125) according to gender

Gender			
	Male	Female	Total
A current account, but no savings account	26%	19%	22%
Only a savings account	10%	9%	10%
Both types of account	10%	5%	8%
No bank account	54%	67%	61%
Total	100%	100%	100%

Palestinian men and women also seem to differ in opinion about the source of information that they trust most. As indicated below in table 8.4., female respondents (29%) far more than their male counterparts (21%) consider Palestinian radio and TV as their most important source of information. Male respondents (7%) more than females (4%) trust their political faction or even the mosque (7% vs. 2%) most as a source of information. Also worth noting is the high trust both men (23%) and women (24%) seem to have in the satellite TV channel Al-Jazeera.

Table 8.4 Most important source of information (o136) according to gender

Gender			
	Male	Female	Total
Palestinian radio and TV	21%	29%	25%
Local newspapers	15%	14%	15%
Mosque	7%	2%	5%
The political faction I trust most	7%	4%	5%
Friends and relatives	3%	5%	4%
Al-Jazeera TV	23%	24%	24%
Al-Arabieh TV	3%	3%	3%
Al-Manar TV (Hizbollah)	7%	7%	7%
Abu Dhabi TV	8%	7%	7%
Others	6%	5%	6%
Total	100%	100%	100%

Male and female respondents also differ in their opinion about the most effective way to reduce poverty. As expected the majority of interviewees said that lifting the closure is the most effective way to reduce poverty. However, as overviewed in table 8.5, below, a markedly larger number of male respondents (60%) than female respondents (54%) thought so. Second most opted for manner to reduce poverty is job creation, with 34% of the male respondents and 36% of the female respondents preferring this option. Finally, more female respondents (8%) than male respondents (4%) considered increasing humanitarian aid to be the most effective in reducing poverty.

Table 8.5 Most effective in reducing poverty (o117) according to gender

Gender			
	Male	Female	Total
Job creation	34%	36%	35%
Lifting closure	60%	54%	57%
Increasing humanitarian aid	4%	8%	6%
Investing in education and health	2%	3%	3%
Total	100%	100%	100%

Perhaps a more concrete example of how Palestinian men and women differ in their ways to cope with the hardship is overviewed in table 8.6, below. When interviewees were asked whether or not they do not pay their bills in order to deal with the hardship, more female respondents (47%) than male respondents (39%) answered that this is, indeed, a method used in their household to manage the hardship.

Table 8.6 Not paying the bills (water, electricity, etc.) to manage the hardship (o131) according to gender

Gender			
	Male	Female	Total
Yes	39%	47%	43%
No	61%	53%	57%
Total	100%	100%	100%

As such, from the brief overview in differences of opinions according to gender, in comparison with men, women seem to feel more secure, the employed women seem to receive their salaries more regularly and fully, but they far less often have any kind of bank account. Furthermore, women more than men seem to trust the more traditional sources of information such as TV and radio, while men more than women rely on more informal sources of information such as the mosque or their political faction. Moreover, men more often than women believe that lifting the closure is the most effective in reducing poverty, while the opposite is the case concerning the effectiveness of increasing humanitarian aid in reducing poverty. Finally, women clearly more often than men would not pay their bills in order to manage the hardship.

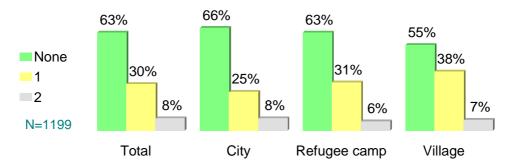
8.1.2. Women and employment

In general, in the majority of Palestinian households no women are employed. Of the total sample of the survey conducted for this report, 63% of the respondents said that of the employed in the household none are women. In 30% of the surveyed households, one woman is employed, while in 8% of the households at least two women are employed. Compared to the results on this question in the previous reports (November 2001, December 2002), more households seem to have women in the labor market. Indeed, in November 2001, a large majority of 74% of the respondents stated that no women were employed in their household. In December 2002, this number decreased to 66%, while now it stands at 63%.

The examination of the issue of women and employment reveals differences according to the variables of area of residence and place of residence. As illustrated in figure 8.1, below, most households where at least one woman is employed are located in Palestinian villages as only 55% of the villagers responded that there were no women employed in their household, compared to 63% of the camp respondents and 66% of the respondents residing in cities. Although city respondents less often (25%) than villagers (38%) and camp dwellers (30%) have one woman employed in their household, they more frequently have at least two

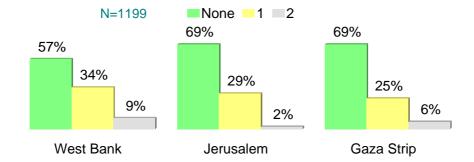
women in their household employed (8%) than their counterparts in villages (7%) and camps (6%).

Figure 8.1 Number of employed women per household (o016) according to area of residence



When examining the issue of employed female household members from the perspective of the place of residence of the respondents, one can notice that far more often respondents in Jerusalem (69%) and in the Gaza Strip (69%) than in the West Bank (57%) stated that no women were employed in their households. Logically and as specified in figure 8.2, below, in comparison with households in Jerusalem and the Gaza Strip, more West Bank households have one or more women employed.

Figure 8.2 Number of employed women per household (o016) according to place of residence



8.1.3. Impact of women employment on the household financial situation

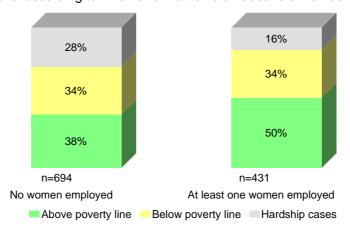
It can be expected that the financial situation of households with employed women is more comfortable than that of households with no employed females. In other words, in the households where women are also earning a living, the income should be higher. Indeed, as the results in figure 8.3, below, indicate, the respondents from a household with a lower income less often have women employed than the respondents with a higher household income level. For example, whereas 79% of the respondents with a monthly household income of less than NIS 500 and 77% of respondents with a monthly household income between NIS 500-1500 declared that no female household members were employed, this was the case for 60% of the respondents with a monthly household income that is higher than NIS 5000 and for only 41% of the respondents with a household income ranging between NIS 3000 and NIS 5000.

Figure 8.3 Number of employed women per household (o016) according to household income level (Q86)



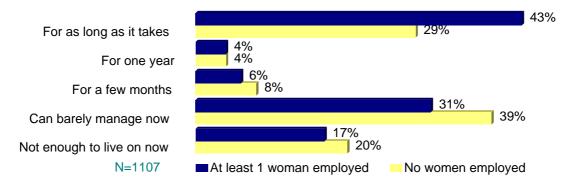
The extent of the contribution by employed women to the household income becomes even more obvious when looking at the issue from the perspective of poverty. As illustrated in figure 8.4, below, 50% of the households where at least one woman is employed, have a family income that is above the poverty line. This percentage decreases to 38% in households where no women are in the labor market. For the purpose of comparison, it is worth noting that in November 2001 report, still 80% of the households where at least woman was employed had an income level above the poverty line. This number declined in the December 2002 report to 63% and now –as mentioned - stands at 50%. As such, the results merely indicate the increasing impoverishment of Palestinians since the beginning of the Intifada.

Figure 8.4 Poverty level according to whether or not female household members are employed (o016)



As the employment of female household members so obviously impacts the household financial situation, it should also positively influence the ability of the household to financially cope in the future. Indeed, as the results in figure 8.5, below, show, whereas 43% of the respondents where at least one woman is employed stated that they would cope financially for as long as it takes, only 29% of the respondents from households where no women are employed made such a statement. Similarly, whereas 31% of the households where at least one woman works admitted that they are barely managing, this was the case for 39% of the respondents from households where no women are working.

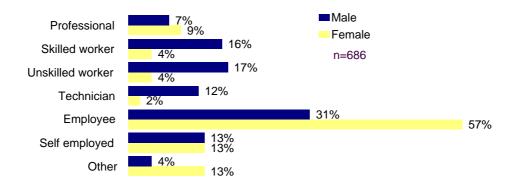
Figure 8.5 Ability of households to cope financially (o044) according to whether or not female household members are employed (o016)



8.1.4. Type of employment and place of work according to gender

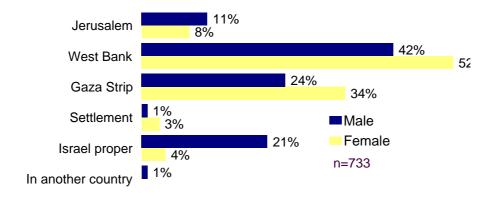
Generally, it is clear that women can be found more in certain types of employment and less in other types. As illustrated in figure 8.6, below, in the Palestinian labor market, women are seen more often than men in the role of professionals and employees. Men are more often employed as skilled or unskilled workers or technicians than their female counterparts. In the sample, about the same percentage of employed males and females are self-employed.

Figure 8.6 Occupation (o009) according to gender



In comparison with their male counterparts, working women seem to have their place of work closer to where they reside. As portrayed in figure 8.7, below, while 42% of the male respondents have their place of work in the West Bank, this is the case for 52% of the female respondents. Similarly, for the Gaza Strip, 24% of the male respondents have their place of work there compared to 34% of the female respondents. However, males (21%) far more frequently than females (2%) are employed in Israel proper.

Figure 8.7 Main place of work (or last place) (o011) according to gender



8.1.5. Loss of employment according to gender

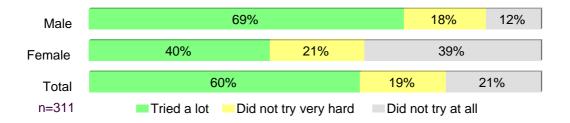
Although the employment status has been discussed in detail in Part One of the study, it is valuable to have a closer look at the loss of employment among Palestinians according to gender. When interviewees were asked whether or not their employment situation had changed in the past six months, a higher percentage of female respondents (69% vs. 57% male) seem to have been able to keep the same job. As overviewed in figure 8.8, below, a higher percentage of male respondents (28% vs. 23% female) has lost their jobs, but at the same time 16% changed their employment.

Figure 8.8 Change in employment situation in the past six months (o012) according to gender



Among the unemployed respondents, men clearly tried much harder to find different employment than their female colleagues. As illustrated in figure 8.9, below, of the male unemployed, 69% tried hard to find another job, while only 12% did not try at all to seek different employment. In comparison, only 40% of the female unemployed tried a lot to find a job and 39% did not try at all to find employment.

Figure 8.9 Attempts to find a job (o014) according to gender



- ► Women in comparison with men tend to feel more secure, enjoy higher salary regularity, but have less often any type of bank account.
- In comparison with results in previous reports (November 2001, December 2002), more Palestinian households seem to have at least one woman employed. Interestingly at this time is that women are more frequently employed in villages than in cities or refugee camps. Moreover, more households in the West Bank than in Jerusalem and the Gaza Strip have at least one woman of the household in the labor market.
- When women in the household are employed, it has a clear positive effect on the household's financial status. Indeed, in comparison with households with no women in the labor market, households where at least one woman is employed tend to have a higher monthly income level and can more often position their household's financial status above the poverty line. Furthermore, those households seem to be in a better position to cope financially in the future.
- ▶ Women in the labor market less frequently lost their jobs than their male counterparts. However, those women who did loose their employment tried less hard than men to find alternative employment.

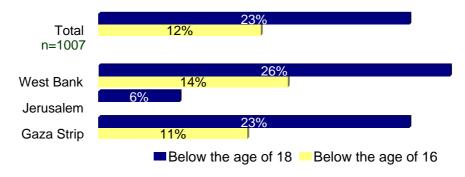
8.2. Impact of the Intifada on children

8.2.1. Children and employment

Given the long duration of the Intifada and the negative implications it has on the livelihoods of Palestinians, an increasing number of Palestinian households seem to rely on their children to provide for additional income. Whereas in December 2001, 10% of the respondents stated that at least one of their children below the age of 18 was working for more than four hours a day, the number increased to 20% in December 2002 and in the current survey it stands at an impressive 23%. Moreover, when asked whether or not any children below the age of 16 were working for more than four hours a day, still 12% of the respondents confirmed that this was the case.

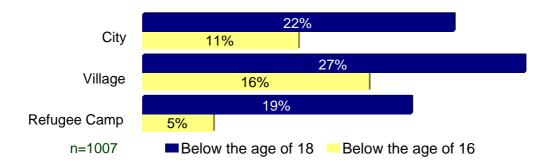
More specifically, when examining the topic of children and employment according to the place of residence of the respondents, it is clear that more households in the West Bank than in the Gaza Strip have children below the age of 18 or even 16 employed for more than four hours a day. Also worth noting and illustrated in figure 8.10, below, is that least households seem to have children working in Jerusalem. Indeed, in Jerusalem 6% of the respondents said that they had at least one child below the age of 18 working and none of the respondents had any children below the age of 16 in the labor market.

Figure 8.10 Number of children under the age of 18 and under the age of 16 (o065) employed for more than 4 hours a day according to place of residence



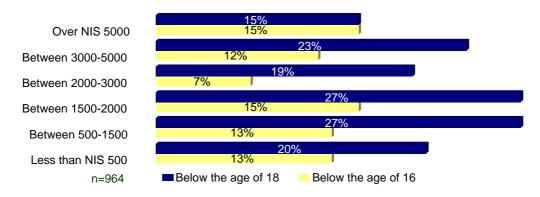
When taking a closer look at children and employment according to the area in which the respondents reside, it is apparent that considerably more households in villages have at least one child under the age of 18 (27%) and even of 16 (16%) employed for more than four hours a day than is the case for households in cities (respectively 22% and 11%) and refugee camps (respectively 19% and 5%). These results are overviewed in figure 8.11, below.

Figure 8.11 Number of children under the age of 18 and under the age of 16 (o065) employed for more than 4 hours a day according to area of residence



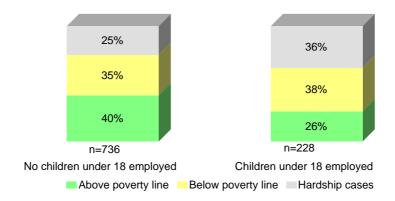
Concerning the employment of children according to the household income level of the respondents, there is no visible and absolute trend whereby the respondents with a higher household income level less often send their children into the labor market than their compatriots with a lower household income level. Still, the results portrayed in figure 8.12, below, reveal that it is the respondents with a household income level between NIS 500 and NIS 2000 that have most frequently at least one child below the age of 18 working for more than four hours a day.

Figure 8.12 Number of children under the age of 18 and under the age of 16 (o065) employed for more than 4 hours a day according to household income level (o057)



When examining the issue of children and employment from the perspective of the poverty status of the households, it is clear that the decision to involve children under the age of 18 in the labor market is strongly affected by financial difficulties faced by households with lower income. As illustrated in figure 8.13, below, 40% of the respondents who have no children under the age of 18 working have a living standard above the poverty line, while this number drops to 26% in households that have children working. It is therefore possible to suggest that the increase of children working is perhaps not so strongly related with the fact that the survey for this report was conducted during the summer holidays when it could be expected that more children would be involved in the labor market. The results in figure 8.13 really seem to indicate that it is the further deteriorating economic and financial conditions of Palestinians that further increased the number of children under the age of 18 that are working more than four hours a day.

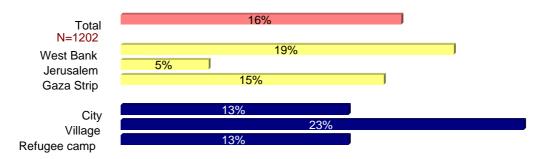
Figure 8.13 Poverty level according to whether or not children under the age of 18 are working for more than 4 hours a day (0065)



The interviewees were also asked about their various strategies in order to be able to cope with the hardship.³⁷ In answering this question, the respondents were given the opportunity to specify from a predetermined list which coping strategies they had used. In this list, there was one question asking the interviewees whether or not they had sent more members below the age of 18 into the labor market.

In general, 16% of the respondents stated that they had sent more household members below the age of 18 into the labor market as a method to deal with the hardship. There were, however, clear differences in the percentage of respondents that opted for this strategy according to their place of residence and their area of residence. As illustrated in figure 8.14, below, similar trends appear as in figures 8.10 and 8.11, above. Once again, sending children into the labor market is used most frequently in the West Bank (19%) and least frequently in Jerusalem (5%). Furthermore, villagers (23%) clearly more frequently than their colleagues in cities (13%) and refugee camps (13%) opted for sending more children below the age of 18 into the labor market as a coping strategy to deal with the hardship.

Figure 8.14 Children below the age of 18 (o131) in the labor market as a coping strategy according to place of residence and area of residence

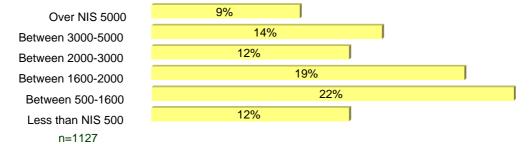


There is also statistical significance between the percentage of respondents who reported that they had sent more children into the labor market as a way to deal with the hardship and their monthly household income level. As reflected in figure 8.15, below, with the exception of the respondents with a monthly household income of less than NIS 500, there is a trend whereby the higher the household income, the lower the number of responses is that more children were sent into the labor market as a coping strategy.

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³⁷ Coping strategies of Palestinian households were discussed in more detail in Part Two of this report.

Figure 8.15 Children below the age of 18 (o131) in the labor market as a coping strategy according to household income level (o057)



8.2.2. Children and education

In general, 2% of the respondents stated that it was almost impossible for the household members to reach their place of education, 16% said that it was very difficult, and 36% considered it to be difficult. About 46% of the respondents said that it was not difficult at all for their household members to attend school or university. In comparison to the results on this question in the last report (December 2002), there seems to be a slight improvement in the ability of Palestinians to reach their place of education. Indeed, last December 8% of the respondents stated that it was almost impossible for household members to attend school or university, and 41% said that it was not difficult.

In comparison with the results of December 2002, there is still a considerable —albeit diminished- difference in opinions of respondents concerning the ability to attend school or university depending on the area in which they reside. As specified in table 8.7, below, far less Westbankers (32%) than Jerusalemites (61%) and Gazans (64%) stated that it was not difficult to reach school or university. In the report of December 2002, a mere 16% of West Bank respondents said so, but still, the differences according to area of residence which remain significant in this report merely highlight the continuing restrictions of movement faced by Palestinians primarily in the West Bank as a result of closures and occasional military actions.

Table 8.7 Ability to attend school or university in the past 6 months (o113) according to place of residence

	Place of residence			
	West Bank	Jerusalem	Gaza Strip	
Almost impossible	3%	4%	1%	2%
Very difficult	20%	16%	10%	16%
Difficult	46%	20%	26%	36%
Not difficult	32%	61%	64%	46%
Total	100%	100%	100%	100%

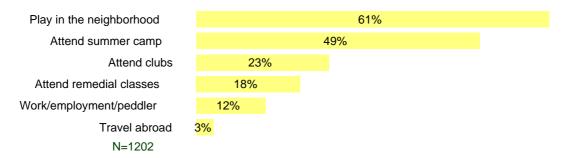
Household members of respondents in villages clearly had a harder time attending school or university than their peers in cities and refugee camps. This again can be explained by the prevailing conditions on the ground. Indeed, whereas over the past six months the Israeli military reduced its military presence in cities and refugee camps, the remained more visible in the surrounding villages. Moreover, in order to be able to attend some schools and – especially – universities, villagers have to be able to enter the cities, which remain closed or hard to reach as a result of the Israeli military checkpoints surrounding them. The results on the ability to attend school or university according to the area in which the respondents reside are overviewed in table 8.8, below.

Table 8.8 Ability to attend school or university in the past 6 months (o113) according to area of residence

	Area of residence			Total
	City	Village	Refugee camp	
Almost impossible	1%	3%	5%	2%
Very difficult	11%	26%	13%	16%
Difficult	37%	39%	27%	36%
Not difficult	52%	32%	55%	46%
Total	100%	100%	100%	100%

As this report partly covers the school holidays, it is worthwhile to overview which activities Palestinian children were involved in during the summer. In broad terms, 61% of the respondent parents stated that their children played in the neighborhood, 49% reported that their children attended summer camp, 23% said that they attended clubs, while 18% conveyed that their children attended remedial classes. As further illustrated in figure 8.16, below, 12% of the parents said that their children had been working during the holidays, while a mere 3% of the children seems to have traveled abroad.

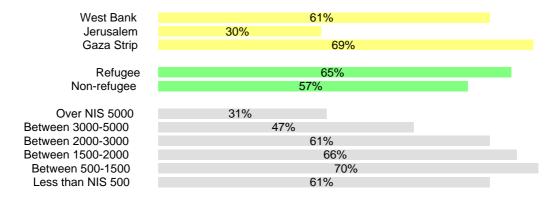
Figure 8.16 Children's activities during the summer of 2003 (o086)



When examining the various listed activities of children during the summer holidays according to different relevant variables, many interesting findings and differences appear. For purposes of clarity, each of the listed activities will hereunder be discussed separately according to the different variables that by cross-tabulation have proved statistically significant.

Concerning children playing in the neighborhood, there are significant differences when examining the answers according to the place of residence of the respondents, their refugee status and their household income level. As illustrated in figure 8.17, below, children play most in the neighborhood in the Gaza Strip (69%) and least in Jerusalem (30%). Furthermore, more refugee children (65%) than children of non-refugees (57%) tend to play in the neighborhood. Lastly, fewer children in high-income level households play in the neighborhood than those in lower income households.

Figure 8.17 Children playing in the neighborhood during the summer of 2003 (o086) according to place of residence, according to refugee status and according to household income level (o057)



Attendance of summer camps is clearly the highest in the Gaza Strip (60%), followed by the West Bank (44%) and only then Jerusalem (36%). Moreover, the results in figure 8.18, below, indicate that more refugee children (56%) than non-refugee children (43%) attended summer camp during the summer vacation.

Figure 8.18 Children attending summer camp during the summer of 2003 (o086) according to place of residence and according to refugee status



Surprisingly perhaps, more children in villages (31%) attended clubs during the summer than children in refugee camps (20%) and those in cities (19%). Moreover, as indicated in figure 8.19, below, more children from high-income level households attended clubs than children from lower income level households.

Figure 8.19 Children attending clubs during the summer of 2003 (o086) according to area of residence and according to household income level



About the same percentage of respondent parents (20%) in the West Bank and the Gaza Strip reported that their children attended remedial classes during the summer. This

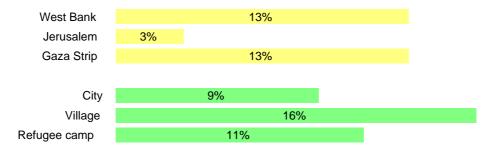
percentage drops to 7% among parents in Jerusalem. With exception of the respondents from households with a monthly income of more than NIS 5000, the results in figure 8.20, below, clearly illustrate a trend whereby more children from higher income households than from lower income households attended remedial classes during the school holidays.

Figure 8.20 Children attending remedial classes during the summer of 2003 (o086) according to place of residence and according to family income



Concerning children working or peddling during the summer of 2003, there are visible differences according to the place and area of residence of the respondent parents. About the same percentage of parents in the West Bank and the Gaza Strip (13%) stated that they had children working or peddling, while this is the case for only 3% of the answers in Jerusalem. When examining the question according to the place of residence of the respondents, least children residing in cities seem to be working (9%), while the highest percentage of children working or peddling was reported in villages (16%)

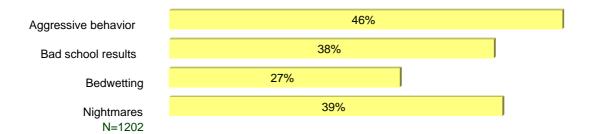
Figure 8.21 Children working or peddling during the summer of 2003 (o086) according to place of residence and according to area of residence



8.2.3. Children and the Intifada

The harsh conditions of the Intifada have had a distinct effect on Palestinian children, the extent of which are overviewed in broad terms in Figure 8.22, below. Of a predetermined list, respondent parents were asked to specify whether or not their children (under the age of 18) expressed signs of psychological problems such as aggressive behavior, bad school results, bedwetting and nightmares. In general, 46% of the respondent parents detected aggressive behavior among their children, 38% noticed bad school results, 27% reported bedwetting, while 39% stated that their children suffered from nightmares.

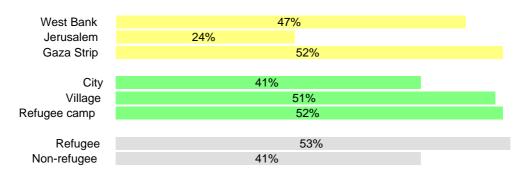
Figure 8.22 Do the children (under the age of 18) in your household suffer from the following since the beginning of the second Intifada (0086)



As the general results on the negative impact of the Intifada on children are so striking, it is necessary to analyze these results in more depth in order to find out the relevant differences according to different variables. Here again, each of the listed effects on children under the age of 18 will be discussed separately.

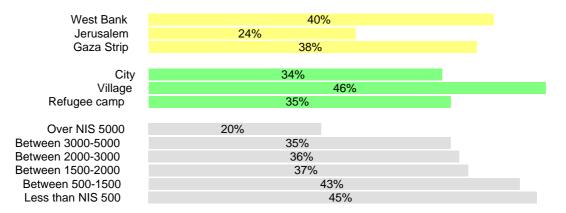
Concerning children showing aggressive behavior, there are significant differences when examining the answers according to the place of residence of the respondents, area of residence and their refugee status. As illustrated in figure 8.23, below, in comparison with children in the West Bank (47%) and Jerusalem (24%), children in the Gaza Strip showed most frequently aggressive behavior (52%). About the same percentage of children in villages (51%) and refugee camps (52%) suffer from aggressive behavior, while 41% of children in cities behave aggressively. Finally, more refugee children (53%) than non-refugee (41%) children began to behave aggressively.

Figure 8.23 Do the children (under the age of 18) in your household suffer from aggressive behavior since the beginning of the second Intifada (o086) according to place of residence, area of residence, and refugee status



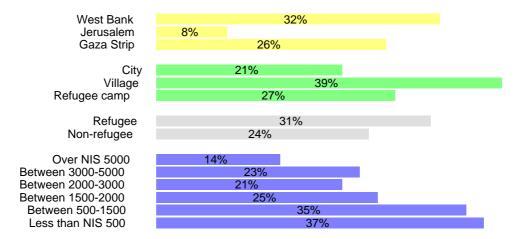
The phenomenon of bad school results since the beginning of the Intifada is most evident in the West Bank (40%) and the Gaza Strip (38%), while in Jerusalem (24%) the percentage is far lower. As overviewed in figure 8.24, below, more children in villages have bad school results (46%) than those residing in cities (34%) and refugee camps (35%). Lastly, there seems to be a trend whereby fewer children from high-income households have bad results than children from low-income households. For example, whereas 20% of the respondent parents with a monthly household income of more than NIS 5000 stated that their children have bad school results since the start of the Intifada, this is the case for 45% of the children living in households with a monthly income that is lower than NIS 500.

Figure 8.24 Do the children (under the age of 18) in your household suffer from bad school results since the beginning of the second Intifada (o086) according to place of residence, area of residence, and household income level



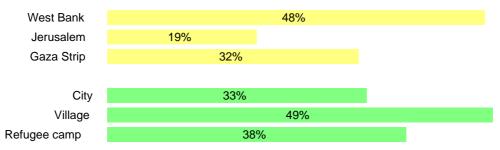
When analyzing the issue of bedwetting according to place of residence, it is again obvious that bedwetting is far more frequent in the West Bank (32%) and the Gaza Strip (26%) than in Jerusalem (8%). Furthermore, more children in villages (39%) suffer from bedwetting than children in refugee camps (27%) and cities (21%). As expected, refugee children (31%) more often suffer from bedwetting than non-refugee children (24%). Finally, as illustrated in figure 8.25, below, bedwetting of children is much more of an issue in lower income level households than in higher income level households.

Figure 8.25 Do the children (under the age of 18) in your household suffer from bedwetting since the beginning of the second Intifada (o086) according to place of residence, area of residence, refugee status and household income level (o057)



The percentage of children suffering from nightmares is the highest in the West Bank (48%), even in comparison to the Gaza Strip (32%). Once again, more children in villages have nightmares (49%) than those in refugee camps (38%) and cities (33%).

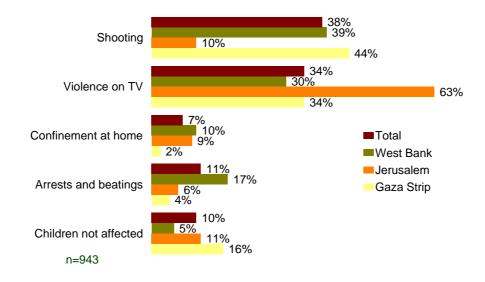
Figure 8.26 Do the children (under the age of 18) in your household suffer from nightmares since the beginning of the second Intifada (o033) according to place of residence and area of residence



Having overviewed the psychological impact among Palestinian children as a result of the Intifada, it is important to examine what exactly has most affected these children in the household. In general, 38% of the respondents said that shooting was the main influence, 34% stated that it was the violence on TV, 7% cited confinement at home, and 11% specified that it was the arrest and beating of relatives and neighbors. Another 10% of the respondents stated that their children were not affected by anything. In comparison with the results on this question in the report of December 2002, there are some interesting differences. While the percentage of children affected by shooting in the past six months has declined by 12%, and the percentage of children affected by violence on TV has decreased by 4%, the percentage of children affected by confinement at home increased by 2% and the children affected by the arrest and beatings of relatives and neighbours increased by 8%. Also, the percentage of children that seem not to be affected by anything has increased by 7%.

The results in figure 8.27, below, illustrate that the responses of the interviewees varied considerably according to the place in which the respondents are residing and reflect quite clearly in which place the conflict is more intense, and as such, affects children more. For example, children in the Gaza Strip (44%) and in the West Bank (39%) were far more often affected by shooting than children in Jerusalem (10%) as there is far less shooting in Jerusalem. In return, parents in Jerusalem (63%) are far more concerned about the effect of violence on TV on their children than parents are in the West Bank (30%) and in the Gaza Strip (34%). Furthermore, the results indicate that the highest percentage of children that are affected by the arrest and beating of relatives and neighbours reside in the West Bank (17%), where, indeed, most of the door-to-door searches by the Israeli army have taken place.

Figure 8.27 Main effect on children in the household (o104) according to place of residence



When examining the main effect on children according to area of residence, one notices that the highest percentage of children that are affected by shooting reside in refugee camps (52%), which are often flashpoints for conflict between Palestinians and the Israeli military. Furthermore, violence on TV is more of a concern to parents of children in cities (39%) than it is to parents in villages (29%) and refugee camps (30%), because once again, the most intense violence most often does not take place inside the cities. On this note, it is also worth mentioning that when analyzing the main effect on children according to refugee status, refugee children (45%) are far more affected by shooting than non-refugee children (33%). In contrast, refugee children (30%) far less than non-refugee (38%) children are reported to be affected by violence on TV. Also worth noting in figure 8.28, below, is that the highest percentage of children that are affected by confinement at home (13%) and by beatings or arrests of relatives and neighbors (16%) live in villages. Finally, least respondent parents in villages (7%) stated that their children were not affected by anything.

Shooting 52% 39% Violence on TV 29% 30% 5% Confinement at home 13% City ■Village Arrests and beatings 16% Refugee camp 11% n=943 Children not affected 10%

Figure 8.28 Main effect on children in the household (o104) according to area of residence

There is also a clear and interesting correlation between the main influence on children in the household and the family income. As the results in figure 8.29, below, detail, parents in households with a higher income are not too worried about the effect of shooting on their children and are more concerned by the effect of violence on TV on their children. The opposite is true for parents in households with a lower income level.

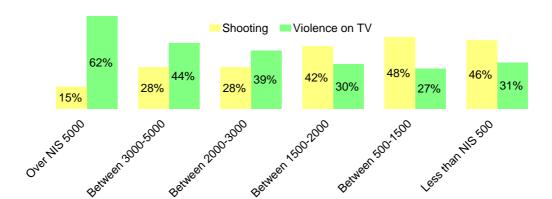


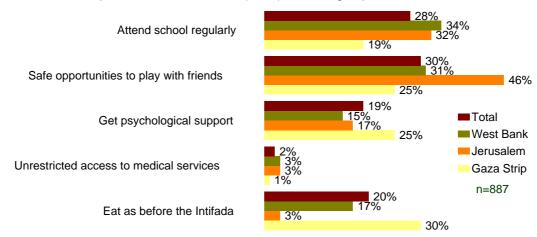
Figure 8.29 Main effect on children in the household (o104) according to the household income level

In the conflict situation, it is important to find out what in parents' opinion is the most important need of their children and to see how these needs evolved over time. For example, whereas in the report of December 2002 39% of the respondent parents thought that unrestricted access to medical services was the most important need of their children, in this

report this is the case for only 2% of the respondents. This is easily explainable by the constant evolution in the intensity of the situation. At the time the survey was conducted for the report of December 2002, respondents were extremely concerned by access to medical care because this was a period with several extensive military operations and prolonged curfews imposed on large parts of the Palestinian population. At the time of the fieldwork for this report, the ceasefire was still in place and, as such, the immediate intensity of the conflict situation temporarily decreased. However, the long-term effects of the conflict on children became more evident in this report, such as the need for children to eat as before the start of the Intifada. In the report of December 2002, only 3% of the respondent parents stated that the most important need of their children was to eat as before the outbreak of the Intifada. In this report, it is the most important need for the children in the opinion of 20% of the respondent parents. Similarly, in the report of December 2002, only 7% of the respondent parents stated that the most important need of their children was to receive psychological support. In this report, the percentage of parents specifying that psychological support is the most important need of the children in the household increased to 19%.

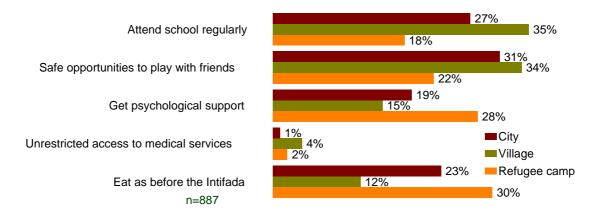
The importance of the need of children varies according to the place in which they reside. For example, whereas 30% of respondent parents in the Gaza Strip specified that to eat as before the Intifada is the most important need of the children in their household, a mere 3% of parents in Jerusalem shared this opinion. Also and perhaps surprisingly, safe opportunities to play with friends was referred to by as the most important need for their children by far more parents in Jerusalem (46%) than parents in the West Bank (30%) and the Gaza Strip (25%).

Figure 8.30 Most important need of children (o105) according to place of residence



There is also an important correlation between the most important need of children and the area they reside in. As overviewed in figure 8.31, below, the need for children in the household to attend school regularly (35%) and to have safe opportunities to play with friends (34%) is considerably more important to parents in villages than to those in cities (respectively 27% and 31%) and refugee camps (respectively 18% and 22%). Furthermore, the need for children in the household to receive psychological support (28%) and the need for children to eat as before the start of the Intifada (30%) is significantly more important to parents in refugee camps than to those in cities (respectively 19% and 23%) and villages (respectively 15% and 12%).

Figure 8.31 Most important need of children (o105) according to area of residence



The perception of parents about what is the most important need of their children varies according to the monthly household income. As detailed in table 8.9, below, the higher the household income of the respondent parents, the more importance they attach to the need for their children to attend school regularly and to have safe opportunities to play with friends. In contrast, the need for the children to receive psychological support and the need for children to eat as before the start of the Intifada is considered more important for respondent parents from households with a lower monthly income level.

Table 8.9 Most important need of children (o105) according to the household income level

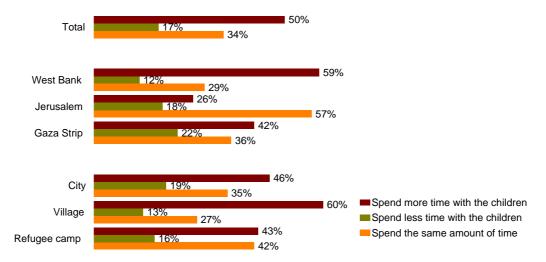
	Household income level						
	>5000	3000-	2000-	1500-	500-	<500	Total
		5000	3000	2000	1500		
Attend school regularly	39%	39%	32%	23%	24%	16%	28%
Safe opportunities to play with friends	48%	34%	38%	31%	24%	16%	30%
Get psychological support	13%	19%	18%	21%	18%	28%	19%
Unrestricted access to medical services		3%	3%	2%	2%	5%	3%
Eat as before the Intifada		6%	9%	23%	32%	36%	21%
Total	100%	100%	100%	100%	100%	100%	100%

8.2.4. Children and parental behavior

Apart from the direct impact of living under the harsh conditions of the Intifada, children may also be positively or negatively influenced by their parents and their behavior in times of pressure and stress. As such, this section is concerned with examining if and how parents changed their behavior towards the children in the household. Furthermore, a closer look will be taken at the usage of corporal punishment by parents since the beginning of the Intifada.

In general, half of the respondents declared that over the past six months they increased the time spent with their children, 17% decreased the time with their children, while 34% said that they spend about the same amount of time with their children as six months ago. More specifically, a noticeably larger percentage of parents residing in the West Bank (59%) increased the time spent with their children than parents did in the Gaza Strip (42%) and in Jerusalem (26%). Furthermore, in comparison with parents in cities (46%) and refugee camps (43%), a significantly higher percentage of parents in villages (60%) increased the time with their children. The results on the type of parental change according to the place and area of residence of the respondents are detailed in figure 8.32, below.

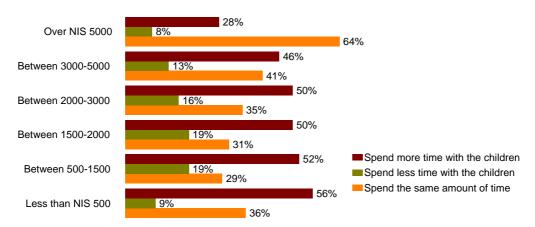
Figure 8.32 Type of change in parental behavior in the past six months (o067) according to place of residence * and area of residence



There is a statistical significance between the type of change in parental behavior and the monthly household income of the respondents. As the results in figure 8.33, below, illustrate, in comparison with parents from households with a lower income, considerably less parents from households with a higher income increased the time spent with their children over the past six months.

At this stage it is perhaps worth mentioning that there is also a significant correlation between the time spent with children and the gender of the respondent parents, whereby fathers (55%) more often than mothers (44%) increased the time spent with their children in the past six months, while mothers (42%) more often than fathers (26%) responded that they had spent the same amount of time as usual with their children. The combination of fathers increasing the time spent with their children and respondents in low income households doing so could point to the fact that it is as a result of the inability to reach the workplace or as a result of unemployment that fathers spend more time at home with their children.

Figure 8.33 Type of change in parental behavior in the past six months (o067) according to household income level

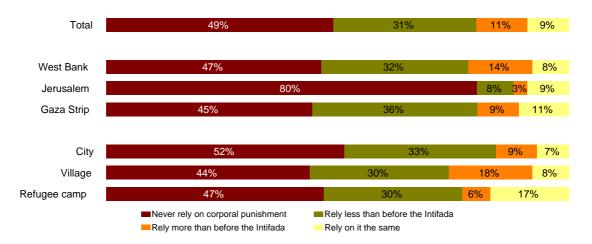


As for reliance on corporal punishment when dealing with children in the household since the beginning of the Intifada, in general, 49% of the respondents parents specified that they never rely on corporal punishment, 31% stated that they rely less on corporal punishment since the start of the Intifada, 11% said that they rely on it more than before the Intifada, while 9% explained that they rely on corporal punishment to the same extent as before the Intifada.

As illustrated in figure 8.34, below, about the same percentage of respondents in the West Bank (47%) and the Gaza Strip (45%) never rely on corporal punishment and least in Jerusalem (80%) rely on it. However, a higher percentage of respondents in the Gaza Strip (36%) than in the West Bank (32%) said that they rely less on corporal punishment than before the Intifada. In addition, a higher percentage of respondents in the West Bank (14%) than in the Gaza Strip (9%) confirmed that they had increased their reliance on corporal punishment since the start of the Intifada.

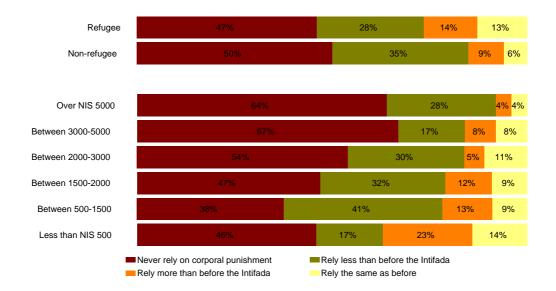
When examining the issue of corporal punishment according to the area in which respondents reside, the results indicate that parents in cities rely less on corporal punishment than their counterparts in refugee camps and villages. The reliance on corporal punishment seems to be the highest in villages as – in comparison with respondents in cities and refugee camps - least respondents residing in villages said that they never rely on corporal punishment (44%), least said that they rely less on corporal punishment (30%), and most said that they increased their reliance on corporal punishment since the beginning of the Intifada (18%).

Figure 8.34 Reliance on corporal punishment when dealing with children (o068) since the beginning of the Intifada according to place of residence and area of residence



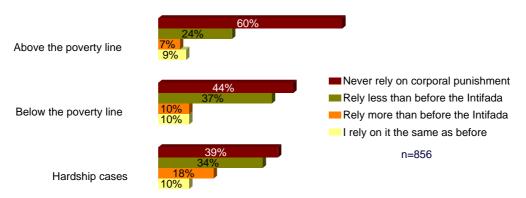
There are also clear correlations between reliance on corporal punishment when dealing with children and both the refugee status and the monthly household income of the respondents. As the results in figure 8.35, below, indicate non-refugees more than refugees never relied on corporal punishment (respectively 50% and 47%) and even decreased their reliance on corporal punishment since the start of the Intifada (respectively 35% and 28%). Furthermore, a higher percentage of refugees (14%) than non-refugees (9%) increased their reliance on corporal punishment when dealing with their children since the start of the Intifada. The results in figure 4.35 also illustrate in more detail how respondents from households with a higher monthly income rely less on corporal punishment when dealing with their children than respondents from households with a lower income level.

Figure 8.35 Reliance on corporal punishment when dealing with children (o068) since the beginning of the Intifada according to refugee status and household income level



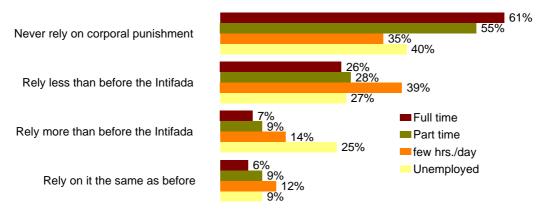
The above described correlation between the monthly household income of the respondents and their reliance on corporal punishment can only be re-affirmed in figure 8.36, below, where this issue is analyzed according to the poverty level of the respondents. Clearly, far more respondents with a standard of living above the poverty line (60%) than those below the poverty line (44%) or even the hardship cases (39%) declared that they never rely on corporal punishment when dealing with their children. In contrast, respondent hardship cases (18%) and those with an income below the poverty line (10%) more frequently increased their reliance on corporal punishment than respondents with living standards above the poverty line (7%).

Figure 8.36 Reliance on corporal punishment when dealing with children (o068) according to poverty level



When examining the issue of reliance on corporal punishment from the perspective of the employment status of the respondents, one discovers that less respondents who are employed full-time responded that they never rely on corporal punishment when dealing with their children (61%) than their colleagues who are either employed part-time (55%), or work for a few hours a day (35%), or are unemployed (40%). In addition, less respondents who are employed full-time (7%) responded that they increased their reliance on corporal punishment since the start of the Intifada than part-time employed respondents (9%), respondents employed for a few hours a day (14%) or the unemployed (25%).

Figure 8.37 Reliance on corporal punishment when dealing with children (o068) since the beginning of the Intifada according to employment situation (o008)



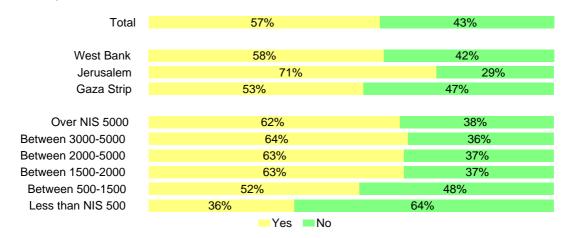
Finally, it is worth remarking that mothers seem to rely more often on corporal punishment than fathers. Indeed, whereas 51% of the respondent fathers stated that they never rely on corporal punishment when dealing with their children, this was only the case for 46% of the respondent mothers.

8.2.5. Children and psychological support

With the Intifada entering its fourth year, the need for psychological guidance for the Palestinian children that have lived through this prolonged period of violence is an essential requirement if there is to be any hope for the building of a peaceful future. However, when respondents were asked whether or not they were able to address psychological distress confronting their children, in general, an unconvincing 57% of the respondents replied that they were able to do so. This leaves an impressive 43% of the respondent parents who are unable to address the psychological distress among their children.

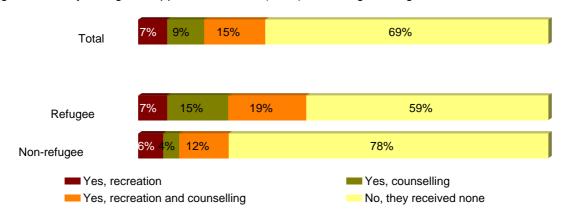
When examining this issue according to place of residence, it is clear that the situation is better in Jerusalem (71%) than it is in the West Bank (58%) and the Gaza Strip (53%). As overviewed in figure 8.38, below, the monthly household income level of the respondents also affects their ability to deal with the psychological distress of their children. More specifically, respondents from lower income households seem to be less able to address psychological distress confronting their children than respondents from higher income households.

Figure 8.38 Ability to address psychological distress confronting your children (o069) according to place of residence and household income level



When interviewees were asked whether or not they had received any psychological support for their children, a majority of 69% of the respondents replied that they did not receive any such assistance. However, 7% replied that their children received psychological support in the form of recreation, 9% replied that their children benefited from counseling, while 15% specified that the children in the household received both recreation and counseling in an attempt to address psychological distress. The results in figure 8.39, below, further indicate that refugees have received psychological support for their children far more often than non-refugees as 59% of the refugee respondents said that they had not received any psychological support for their children compared to 78% of non-refugee respondents who had not received any. This obvious difference in psychological assistance for children according to refugee status was not yet present when the same question was asked in the report of December 2001, where both 70% of refugees and non-refugees specified that they had not received any psychological support for their children.

Figure 8.39 Psychological support for children (o071) according to refugee status



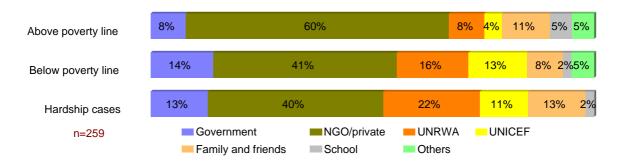
As for the main providers of psychological support to children, NGO's and private institutions take the largest share with 47%. In descending order of importance, NGO's and private institutions as providers of psychological support (47%) are followed by UNRWA (14%), the government (12%), family and friends (11%), UNICEF (10%) and schools (3%). Some variation is noticeable, however, in the provision of psychological support to children according to the refugee status and the area in which the recipients reside. As detailed in table 8.10, below, NGO's and private institutions provide more psychological support to nonrefugees (52%) and to residents in cities (54%). As could be expected UNRWA psychological assistance was received more by refugees (20%) than by non-refugees (6%), and more among camp residents (25%) than respondents residing in cities (13%) and villages (10%). Interestingly, psychological support to children provided by the government reached villagers (21%) more often than respondents residing in cities (8%) and refugee camps (5%). Provision of psychological support by family and friends varies considerably according to the area of residence of the respondents as only 1% of the respondent villagers referred to this option compared to 22% of the camp residents and 12% of the respondents residing in cities.

Table 8.10 Main provider of psychological support to children (o072) according to refugee status and area of residence

		Refuç	jee status	Area of residence			
	Total	Refugee	Non-refugee	City	Village	Camp	
	N=270	N=164	N=104	N=127	N=84	N=59	
Government	12%	10%	14%	8%	21%	5%	
NGO/private	47%	45%	52%	54%	46%	32%	
UNRWA	14%	20%	6%	13%	10%	25%	
UNICEF	10%	10%	9%	6%	13%	12%	
Family and friends	11%	11%	11%	12%	1%	22%	
School	3%	7%	1%	5%	2%	-	
Others	3%	4%	3%	2%	6%	3%	
Total	100%	100%	100%	100%	100%	100%	

Analysis of the main providers of psychological support also reveals interesting results. Perhaps not surprisingly, NGO's and private institutions seem to cater most for households above the poverty line (60%), but it is, however, more amazing that 40% of the hardship cases have NGO's and private institutions as their main providers of psychological support for their children. It is also worth pointing out that hardship cases (13%) rely more often on family and friends to provide psychological support to their children than respondents with a family income above the poverty line (11%) and even below the poverty line (8%). As detailed below in figure 8.40, psychological support from the government clearly targets the poorer more than the rich, while the recipients of psychological support provided by UNRWA and UNICEF can mainly be found in the group of respondents with a household income below the poverty line and those living in hardship.

Figure 8.40 Main provider of psychological support to children (o072) according to poverty level

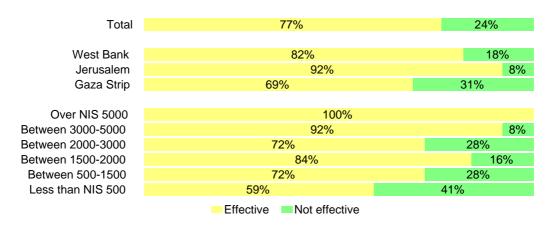


When asked to evaluate the provided psychological support in terms of its effectiveness, the majority of the respondents (77%) stated that this type of assistance had been effective. Although at first sight this evaluation is positive, it should be remembered that when respondents in December 2001 were asked the same question, still 94% of them considered the provision of psychological support to children to be effective. Furthermore, a closer look at the results in figure 8.41, below, reveal that the evaluation of the provided psychological support to children is far more positive in Jerusalem (92%) than in the West Bank (82%) and in the Gaza Strip (69%).

When evaluating the results regarding the effectiveness of psychological assistance according to the household income level of the respondents it is clear that the lower the household income level of the respondent, the less effective the provided psychological support to children is considered to be. This is a rather disturbing finding as it became clear earlier in this section that it is exactly the children in low income level households that seem to be most in need of psychological support as it is precisely in these households that more

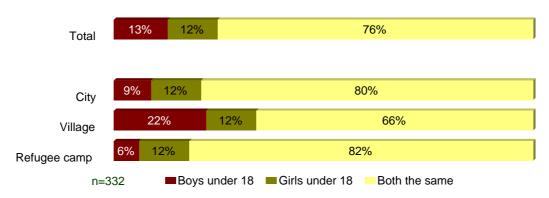
often parents admitted that they were unable to address psychological distress confronting their children.

Figure 8.41 Evaluation of provided psychological support to children (o073) according to place of residence and household income level



It was thought useful this time to find out if Palestinians think that boys and girls react differently to the Intifada and therefore would need a different approach when providing them with psychological support or perhaps that either gender would need to be focused on more because they suffer more from psychological distress. In general, however, the results indicate that the large majority of the respondent parents (76%) believe that both boys and girls below the age of eighteen need psychological support to the same extent. The remainder of the responses is equally divided: 13% believe that boys need more psychological support, while 12% suppose that girls are more in need of such care. When examining the results according to different variables, no significant differences in opinion were found, except according to the area where respondents reside. As illustrated in figure 8.42, below, far less respondents in villages (66%) than in cities (80%) and refugee camps (82%) believe that boys and girls equally need psychological support. Furthermore, villagers (22%) far more often than respondents in cities (9%) and refugee camps (6%) stated that boys are more in need of psychological support than girls.

Figure 8.42 Who need psychological support more, boys under 18 or girls less than 18 years of age (o122) according to area of residence



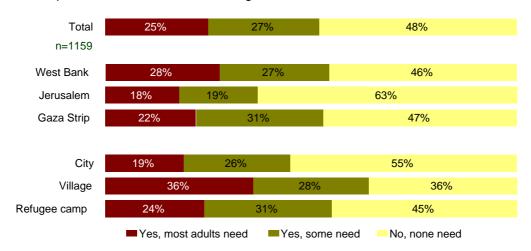
Albeit that this section of the chapter concentrates on the need of psychological support for children, it was thought important that need for psychological support for adult members of the household also be addressed at this stage. Indeed, it is by now a known phenomenon that many adults feel frustrated by the negative impact of the Intifada on their daily life and

livelihood and this, in turn, could have negative consequences on their parenting practices and on the feeling of well-being of their children.

In general, 25% of the respondents stated that most adults are in need of psychological support, 27% said that some adults are in need of such assistance, while 48% specified that no adults in their household need psychological support. When comparing these findings with those to the same question in the previous report (December 2002), the need for psychological support to adults seems to have declined. Indeed, in December 2002, 38% of the respondents stated that most adults needed psychological support, 34% specified that some adults in the household needed such support, while only 28% reported that there was no such need for adults in their household.

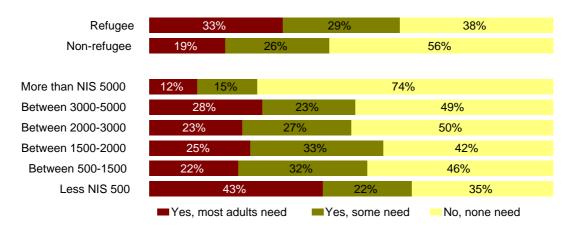
When analyzing the extent of the need for psychological support to adults according to different variables, significant differences were found according to place and area of residence, refugee status and the monthly household income of the respondents. First according to place of residence, it is clear that least adults in Jerusalem households are in need of psychological support. Moreover, the results indicate that slightly more adults in the West Bank than in the Gaza Strip are in need of such support. Second according to area of residence, adults in villages are considerably in worse shape than their compatriots in cities and even refugee camps. As detailed in figure 8.43, below, 36% of villagers reported that most adults in their household need psychological support and 28% specified that some adults need such care. Only 36% of the respondents in villages stated that none of the adults in the household are in need of psychological support compared to 45% who said so in refugee camps and 55% who replied as such in cities.

Figure 8.43 Need for psychological support among adult members of the household (o106) according to place of residence and according to area of residence



As was the case in December 2002, adults in refugee households more than those in non-refugee households remain in need of psychological support. Furthermore and not unexpectedly, adults in low income level households far more than those in higher income level households are in need of psychological support. The results on the need of psychological support to adults are detailed in figure 8.44, below.

Figure 8.44 Need for psychological support among adult members of the household (Q43) according to refugee status and according to household income level



- ▶ In comparison with results in previous reports (November 2001, December 2002), the number of Palestinian households with children below the age of 18 working for more than four hours a day has further risen and stands now at 23%. Even more than last year, it seems that the decision to have children work is influenced by the financial situation of the household as far more households below the poverty line and hardship cases than households with an income above the poverty line have children employed.
- ► Albeit less than in December 2001, and especially in the West Bank there remain considerable difficulties to be faced when attending school or university.
- ► Concerning children's activities during the school holidays, 61% of the children played in the neighborhood, 49% attended summer camp, 23% attended clubs, 18% attended remedial classes, and 12% have been working or peddling.
- ► The Intifada has inflicted considerable damage to Palestinian children as 46% of the parents reported aggressive behavior among their children, 38% noticed bad school results, 27% mentioned that their children are bedwetting, and 39% reported that their children have nightmares.
- Concerning the main effect on children in the past six months, the picture has in some ways slightly improved compared to the results in the report of December 2001 as less children are affected by shooting and more seem not to be affected by anything. On the other hand, however, the percentage of children affected both by confinement at home and by the arrests and beatings of relatives and neighbors has increased.
- ▶ The needs of children seem to change according the intensity of the conflict. Whereas in December 2002 at a time of curfews and Israeli incursions, parents strongly stressed the need for children to have unrestricted access to medical services, in the past six months when the intensity of the conflict slightly and temporarily declined, parents attach more importance to the need of psychological support for their children and an improvement in their eating habits.

punishment when dealing with their children.

More respondents in the West Bank than in the Gaza Strip have increased the time spent with their children, but at the same time, a higher percentage of Westbankers compared to Gazans seem to have increased their reliance on corporal

▶ Only slightly more than half of the parents stated that they are able to address psychological distress confronting their children, while 70% of parents said that they had not received any psychological support for their children. Of those who did receive psychological support for their children, 77% evaluated this support as effective, which is 17% less than in December 2001. It is also worth mentioning that the large majority (76%) of the respondent parents believe that both boys and girls need psychological support to the same extent. As for the main providers of psychological support, NGO's and private institutions were mentioned most frequently, followed by UNRWA, the government, family and friends, UNICEF, and schools.

- ► Concerning psychological support for adults, about half of the respondents stated that no adults in their household need such support. This is a clear improvement since December 2002 when only 28% of the respondents stated that no adults in their household were in need of psychological support.
- ▶ Worth mentioning at this stage is that on most questions concerning children villagers had different and often more negative opinions than respondents in camps and cities. This new phenomenon was not yet present in the previous reports of December 2001 and December 2002. In villages, more respondents than in cities and refugee camps said that they had children below the age of 18 and even below the age of 16 working. Moreover, in comparison with respondents in cities and camps, villagers had more difficulties to attend school or university and when asked about the children's activities during the summer, villagers more frequently replied that their children were working or peddling. Concerning the effects of the Intifada on children, more villagers than respondents in cities and camps reported bad school results of their children, bedwetting and nightmares. Furthermore, in comparison to respondents in cities and refugee camps, more parents in villages said that their children were affected by the confinement at home and the arrest and beatings of relatives and friends, while they said the least that their children were not affected by anything. Also, respondents in villages more often seem to have increased the time spent with their children, but they also admitted most often that they rely on corporal punishment when dealing with their children and even increased such practices. Moreover, villagers more often than their compatriots in cities and camps feel that boys are in more need of psychological support than girls, and even concerning psychological support for adult household members, villagers seem to be in greater need.

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PART 9. REFUGEES AND UNRWA

By expecting the settlement of the Israeli-Palestinian question by the year 2005, the Roadmap has contributed to the resumption of the debate around the future of the refugees. However, this debate has so far focused quasi-exclusively on the highly sensitive issue of the relevance of right of return. Very little attention has been devoted to the various socioeconomic aspects of the refugee issue, as regards their living conditions within the Occupied Palestinian Territories (oPt) or vis-à-vis the assistance programs carried out on their behalf by local and international, public and non-governmental, agencies.

This part of the report aims at reviving the socioeconomic dimension of the refugee question with a view to assisting current and future humanitarian interventions in the oPt. It is divided into three sections.

- ► The first section examines the refugee status' statistical relevance of our sample and the distribution of the refugees according to areas of residence and places of residence.
- ► The second section focuses on the refugees' perceptions of their current living conditions in terms of mobility and security, employment, level of income and material needs.
- The third section tackles the refugees' perceptions of the assistance programs that are undertaken on their behalf.

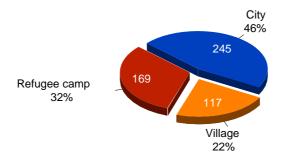
Our main explanatory variable is the refugee status independent variable. However, when relevant, we will also use more specifically the "camp refugee" variable, either vis-à-vis inhabitants of other areas of residence (i.e. villages and cities, *including non-camp refugees*) or other places of residence (i.e. non-camp dwellers, *including non-camp refugees*). Variables related to age, gender, education are also excluded from our analysis as they are dealt with in other parts of the report. Also generally excluded is Jerusalem as a place of residence.

9.1. The status and distribution of the refugees in the sample

Out of 1202 respondents, about 45 % (n=531) said they were refugees or descendants of a refugee family. Of those, about 97% are "Palestine refugees", i.e. are currently registered with UNRWA.

Overall, as indicated in Figure 1, below: 46% of the refugee sample resides in cities; 32% in refugee camps; and 22% in villages.

Figure 9.1 Distribution of refugees (o002) according to area of residence, West Bank and Gaza included.

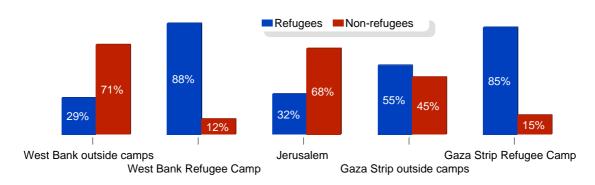


Conversely, in the refugee camps 84% of the population are refugees, while in cities and villages this proportion amounts to 38% and 33%, respectively.

Looking at our sample from a regional perspective, our West Bank and Gaza samples are similar to official data. The refugees constitute 33% of the West Bank sample, which is close to the 28% on can obtain from the PCBS and UNRWA figures³⁸. As to the Gaza sample, it is composed of 65% of refugees, a percentage close to the one calculated on the basis of PCBS and UNRWA figures.³⁹

The figure below summarizes the sample set-up of the report according to place of residence, i.e. residence inside/outside camps. It is to be recalled that refugee camps are not an absolute indicator of "refugee status": in the West Bank, 12% of the camp population is composed of non-refugees. This percentage reaches 15% in the Gaza Strip.

Figure 9.2 Refugees and non-refugees (o002) according to place of residence



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³⁸ According to PCBS's, the estimated total population in 2003 for the West Bank stood at 2,304,825. UNRWA's registered population for the same region in June 2003 was at 654,971. Thus, registered refugees in the West Bank can be estimated at about 28% (PCBS, 2003; UNRWA; June 2003). 39 According to PCBS's, the estimated total population in 2003 for the Gaza stood at 1,329,970. UNRWA's registered population for the same region in June 2003 was at 907,221. Thus, registered refugees in Gaza can be estimated at about 68.23% (PCBS, 2003; UNRWA; June 2003).

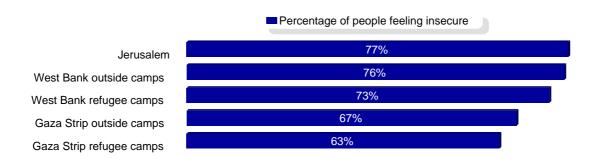
9.2. Refugees status and perceptions of current living conditions

9.2.1. Security and mobility

Security

The survey indicates no major differences between refugees and non-refugees in the field of security. Indeed, in keeping with the opinion of the vast majority of the total sample, over 70% of both refugees and non-refugees said that they did not feel secure in general. More relevant than refugee status in tracking the feeling of (in)security is the place of residence. The survey finds that the feeling of insecurity was more prevalent in the West Bank than in the Gaza Strip. In both regions, camp refugees appear to have been less affected than the residents of the cities and the villages (including non-camp refugees): As Figure 3 below indicates 40:

Figure 9.3 Feeling of insecurity (o0118) per place of residence



As far as deaths due to the uprising are concerned, refugees were more affected than the non-refugees, 49% of the former saying that they had been affected by relatives' or friends' killings, against 39% of the latter. A similar finding had already been made in previous reports (Bocco, R.; Brunner, M.; Rabah, J.; July 2001: 22).

Conversely, as a result of their comparatively disadvantaged socio-economic status, the refugees were less affected by business-like setbacks due to Israel's closure policy. About 23% of them said that they or their family had sustained damage to agricultural land, versus 30% of the non-refugees. Moreover, some 30% of the refugees were unable to market products to areas, against 44% of the non-refugees.

Mobility

The closure policy seems to have affected refugees and non-refugees alike (in between 60-65% of both categories). As discussed in section 9.1, the area of residence criteria seems to have constituted a more valuable pattern of distinction, the villagers, especially those in the West Bank, being the most hampered in their mobility during the period under review (76%).

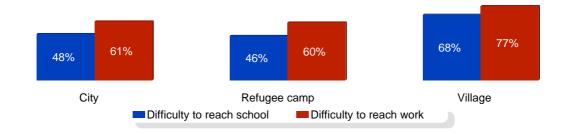
When looking more specifically at the ability of respondents to reach the place of destination, refugee status becomes more significant. However, the differences between refugees and non-refugees are not spectacular. A majority of both categories has found it more or less difficult to reach schools and universities (52% of refugees and 55% of non-refugees), or one's place of work (67% of the refugees; 65% of the non-refugees).

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⁴⁰ The respondents from Jerusalem feel the least secure with a percentage of insecurity reaching 77%.

Once again, the main differentiation pattern remains the area of residence. Thus, the villagers are the only category where a majority claimed that going to school had been difficult.⁴¹ Likewise, the percentage of villagers that found it difficult to go to work is significantly higher than the one applicable to city inhabitants or refugee camp dwellers. The survey's findings are summarized in the Figure 4 below.

Figure 9.4 Difficulties to reach school and work (o0113 & o0114) by area of residence



9.2.2. Socio-economic conditions and refugee status

This section aims at reviving the debate around the refugee specific living conditions. It will focus on the interface refugee/non-refugee, regardless of the institutional environment and source of assistance for both categories, and will limit itself to three areas of the socioeconomic field, namely employment, income and material needs.

Employment status

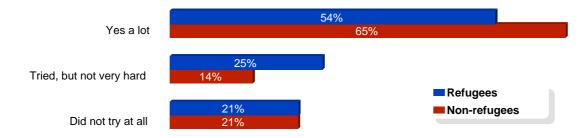
The survey indicates little significant differences along refugee status, be it as regards the employment situation, the type of employer and the regularity of salary. In line with the overall sample, about 28% of refugee sample are working full-time, while 14% are unemployed and 38% are outside the job market (retired, students, housewives, etc.). Besides, about half of the refugees are employees in the local public and private sectors, and 65% of them are getting paid regularly.

The same refugee/non-refugee uniformity also applies to unemployment per se. In keeping with the global sample, about 62% of the refugees said they had experienced various periods of unemployment since the outbreak of the Intifada 34 months ago. Likewise, in the past six months, about a quarter of them have lost their jobs, and a majority of them (79% of refugees and non-refugees) had tried to find a new employment.

⁴¹ The lower percentage for the camp dwellers may be explained by the fact that UNRWA schools are often situated within their boundaries. Thus, when it comes to the place of origin, West Bank non-refugee dwellers get higher percentages than West Bank refugee dwellers (69% vs. 56%). In the Gaza Strip, a majority of both the non-camp and the camp dwellers found it *not* difficult to go to school (36% and 37% respectively), a specificity which may be due to the prevalence of UNRWA's service infrastructure in the Strip.

⁴² The issue of underemployment is not tackled here.

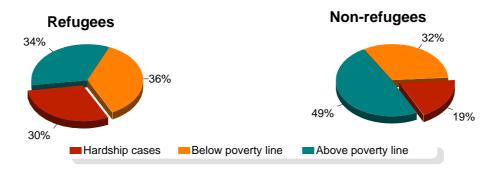
Figure 9.5 Responses to unemployment: efforts to find a new employment (o014)



Level of income (and poverty)

Refugee status becomes quite significant when related to the level of income. Generally speaking, the refugees are comparatively poorer, having less access to land and capital. About two-thirds of them are under the poverty line (1650 NIS), one-third being hardship cases. The non-refugees are comparatively better off. The results are overviewed in Figure 6, below.

Figure 9.6 Refugees status (o002) according to level of poverty



Differences in levels of poverty should impact on levels of expenditure and income. However, the survey did not bring out dramatic differences in terms of income: most refugees and non-refugees (33% and 30% respectively) claimed that their income ranges between NIS 500 and NIS 1,600. Above the NIS 2000 level of income though, the percentage of non-refugees is higher (46%) than that of the refugees (33%). Conversely, one finds more refugees (11%) than non-refugees (7%) in the below NIS 500 category.

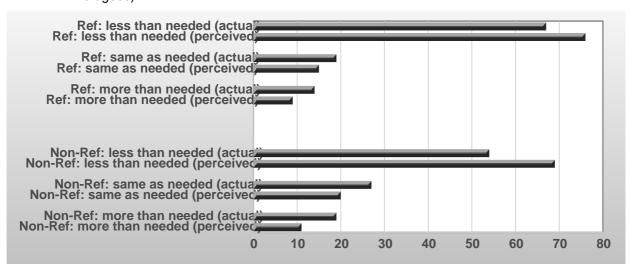
In terms of estimated monthly household income needed, the amount of money determined by refugees and non-refugees belongs surprisingly in the same medium income range: NIS 2611 for the former and NIS 2793 for the latter. These income levels lie above their actual medium income level. The refugees nevertheless appear worse off, only 19% of them getting about the same as needed (vs. 27% of the non-refugees) and 67% getting less than needed (vs. 54% of the non-refugees).

Refugees and non-refugees, all levels of income included, highlighted the inadequacy of their situation by overestimating the gaps between actual and needed incomes. However, this phenomenon was more marked with the non-refugees. Thus, 15% of the refugees thought they earned about the same as needed (4% less than the actual situation) and 76% that they earned less than needed (9% more). The differences between actual (i.e. determined by figures) and perceived amounts of income are higher with the non-refugees: 20% of them

more).

thought they earned about the same as needed (7% less than the actual) and 69% less (15%

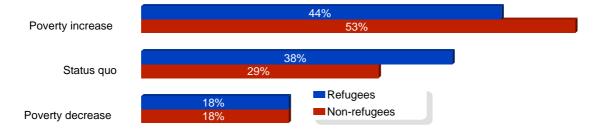
Figure 9.7 Actual and perceived levels of income according to needed income (o041) (refugees/non-refugees)



The refugees' less pessimistic opinion about their purchasing power may be explained by recent trends in the evolution of their income over the six past months. The survey indicates that during this period the refugees have seen their level of income improve comparatively to that of the non-refugees. About half of the respondents in both categories said that household income had remained the same, but fewer refugees said their income had decreased (38% vs. 45% of the non-refugees), and twice as many said that it had actually increased (8% against 4%). The camp refugees appear to have been the main beneficiaries of that trend. The percentage of them whose income has increased stood at 14% vs. only 4% of the city dwellers and the villagers each. Conversely, income decrease affected less camp refugees (33%) than respondents in cities (49%) or villagers (35%).

That phenomenon may be warranted by increased job opportunities for the refugees thanks to the (slight) opening of the Israeli job market at the end of the period under review and enhanced financial or employment or cash assistance programs (see below sub-section 9.3.1.2). The tentative optimism that trickled into the refugee collectivities is also expressed in terms of previsions about poverty for the next six months. Indeed, as Figure 8 shows, more refugees considered that poverty in the oPt would stabilize in the nest six-months and fewer that it would increase.

Figure 9.8 Prevision of poverty in the next six months (o112) according to refugee status



Basic needs

The survey indicates no significant difference between refugees and non-refugees in their perceptions of basic needs. Together with the rest of the oPt's population, the refugees

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stressed the importance of education and of employment as their most important need at the household and at the community levels. Within the very context of the uprising, however, refugees seem to ascribe to job creation a more important role in alleviating poverty (43%) than the non-refugees (29%).⁴³ Needs related more specifically to emergency services like medication, food, housing and re-housing are second-rated, which may result from the lull the Intifada experienced in July.⁴⁴

Compared to inhabitants of cities and villages (non-refugees and refugees non-camp refugees included) the camp refugees laid more emphasis on employment (35%) than on education (23%) as a priority need for their household. This is mainly due to the peculiarities of the socio-economic situation in the Gaza Strip, where unemployment has spread considerably since the start of the uprising on account of the closure of the borders with Israel, affecting particularly the camp refugees. Thus, the latter conspicuously preferred employment (39%) to education (22%) as a basic need. By contrast, West Bank camp refugees privileged education (34%) over employment (29%) in the same proportion as the average oPt population.

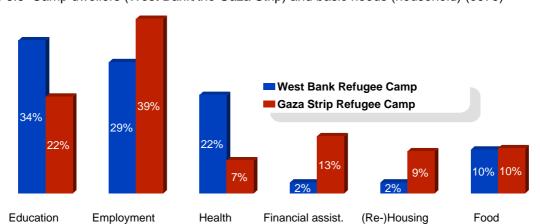


Figure 9.9 Camp dwellers (West Bank/the Gaza Strip) and basic needs (household) (0079)

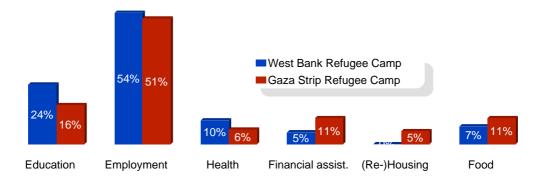
When it comes to the most important need for the community, the respondents' opinions is more directly influenced by the overall dire socio-economic situation. Accordingly, employment regularly overtakes education as a main priority among all the population categories by area or place. Jerusalemites, who enjoy comparatively better living conditions than West Bankers or Gazans, represent the only category that maintains education as a fist-rate priority for the community.

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⁴³ Both categories agree that the lifting of closure is the key instrument for fighting poverty (according to 61% of the non-refugees and 43% of the refugees).

The relatively low focus on health may be due to the fact that over 80% of refugees and non-refugees feel healthy or rather healthy.

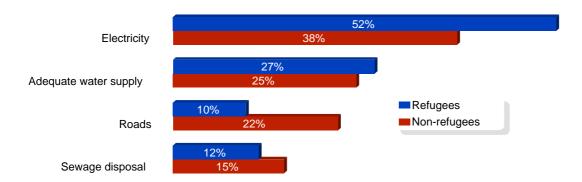
Figure 9.10 Camp dwellers and basic needs (community) (o080)



Public facilities

Refugees and non-refugees agree again on the same priorities, namely electricity, as a primary need and adequate sewage water system as a second-priority need. Differences appear in the degree of need expressed by both categories. As a first-priority need, refugees attach comparatively more importance than non-refugees to electricity and adequate water supply and less to roads or sewage disposal.

Figure 9.11 Most important facility for the community (1st choice) (o124)



It is interesting to link the discussion on public facilities with the issue of the camps' rehabilitation issue. Since the first Intifada (1987-1994) UNRWA has revived the socioeconomic development component of its mandate, which had been shelved in the late 1950's following the Agency's failure to induce the collective resettlement of the refugees. It thus implemented a series of income-generating projects and rehabilitation schemes in the camps aimed at rehabilitating their physical infrastructure and facilities (Expanded Program of Assistance (1988). Following the 1993 Oslo Agreements, the development of the camps' infrastructure remained on the agenda of UNRWA⁴⁵. The survey reveals the refugees' full approval of that developmental trend.

In terms of area of residence, about half of the camp refugees see electricity as the major priority in absolute terms. However, compared to the inhabitants of cities and villages (non-camp refugees included), they appear to be more concerned about the improvement of the water supply and less interested in the rehabilitation of the road and the sewage systems. As Figure 12 indicates:

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⁴⁵ In 1993, the Peace implementation programme (PIP) replaced the EPA on a larger scale, with the agreement of the Palestinian leadership. In the late 1990's the PLO established refugee services committees in each camp, with a view to facilitating UNRWA's task and carrying out small-scale development projects. Officially, these initiatives are not meant to dismantle or replace the camps.

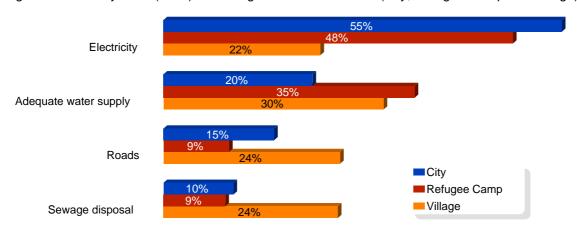


Figure 9.12 Facility need (o124) according to area of residence (City, Refugee Camp and Village)

The analysis per place of origin demonstrates the prevalence of water supply improvement as a priority for the camp refugees. In the West Bank, this item (44%) comes first both in absolute terms and relative terms (i.e. compared with the non-camp dwellers). In the Gaza Strip, whereas water supply (30%) comes only second to electricity as a priority in absolute terms (55%), it is seen as a more important need than among the non-camp dwellers (19%).

9.3. Refugee status and perceptions of socio-economic assistance

This section aims at determining the refugees' attitudes towards the material assistance undertaken on their behalf. From this perspective, the Palestinian refugees constitute a specific category, as most of them have been serviced since May 1950 in the fields of education, health, relief and social services by UNRWA, the only UN Agency that has worked for such a long time in the exclusive service of one particular category of refugees.⁴⁶

Since the start of the Intifada in September 2000, the Agency has also set up emergency projects aimed at responding to the humanitarian crisis triggered by the clashes between the Palestinian population and the Israeli forces.

9.3.1. Refugees and current material assistance

Refugees as recipients of material assistance

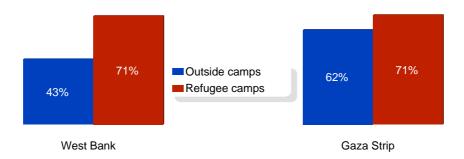
As expected, the refugee respondents - 97% of them being registered with UNRWA - came out of the survey as the main assistance recipient group. Over two-thirds of them said they had received assistance in the past six months, compared to one-third of the non-refugees.

In terms of place of residence, Gaza and West Bank camp refugees were by far the prime beneficiaries of assistance, with 70% of them -or of their family- having received some kind of assistance, well ahead of city dwellers (45%) and villagers (42%). A highlighted by Figure 13, the camp bias was more significant in the West Bank than in the Gaza Strip.

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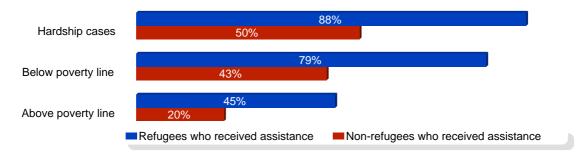
⁴⁶ UNRWA's latest definition of the "Palestine refugee" (1993) stipulates that "Palestine refugee shall mean any person whose normal place of residence was Palestine during the period 1 June 1946 to 15 May 1948 and who lost both home and means of livelihood as a result of the 1948 conflict". Refugees within this definition and their direct descendants are eligible for Agency services (source: Consolidated Registration Instructions (Effective January 1993).

Figure 9.13 Assistance received in general (o035) according to place of residence



In terms of level of income, the refugees were the best assisted category, whatever their poverty status. Indeed, among the non-refugees only 50% of the hardship cases and 43% of the respondents below the poverty line received assistance. The percentages were much higher with the refugees: 88% of the hardship cases and 79% refugees below the poverty line received such assistance. The fact that, above the poverty-line, twice as many refugees received assistance is not to be attributed to mistargeting by UNRWA. Rather, it is a consequence of the access of above-the-poverty-line refugees to regular services, such as education and health, which delivery is status- (and not need-) centered.

Figure 9.14 Assistance received (o035) according to refugee status and poverty.

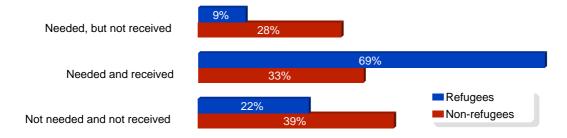


The non-refugees' comparative disadvantage in terms of services received also sheds light on the difficulties encountered by other institutional welfare institutions in tracing and targeting efficiently the needy non-refugees. Indeed, as highlighted below by figure 9.15, the percentage of those people who did not receive any assistance when in need of it was much larger (by 19%) among non-refugees than among refugees. Besides, a more detailed analysis shows that a sizeable proportion of non-serviced refugees —about one quarter of them- admitted not being sure of being in need. This ambivalent feeling may be ascribed to a tendency among refugees serviced by UNRWA to discount as assistance those services that do not distinguish them from the non-refugees, such as school or medical services. 47

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⁴⁷ This is also a conclusion that was reached by the Israeli/Palestine Center for Research and Information (IPCRI) on their 1998 Survey on oPt refugees (IPCRI, March 1998: 68-69).

Figure 9.15 Assistance needed (o38) according to refugee status (o02)



Most important types of assistance received during the past six months

When asked about the two most important types of (emergency) assistance received in the past six months⁴⁸, refugees and non-refugees' opinions do not express significant differences of opinion. Similarly to the non-refugee population of the oPt, a large percentage of refugees, about 80%, emphasize food rations as the main type of assistance received. Food also comes as the second most important type, although in a more significant percentage for refugees (56%) than for non-refugees (48%).

After food, financial aid (including for medical purposes) is also mentioned by both categories as the major first (18%) and second (30%) most important type of assistance. One observes that employment, which was referred to by the refugees (and the non-refugees) as a first priority at both household and community levels, only becomes a significant item as a second important type of assistance (9% of the refugees vs. 2% of the non-refugees). In that respect, a majority of both categories indicated that they had received very little employment assistance during the period under review. What is more, at a household level, such aid has mainly targeted short-term employment (15% of the refugees vs. 9% of the non-refugees). The refugees' comparative advantage that emerges from these figures is confirmed when it comes to other means of coping with unemployment, as more refugee households benefited from unemployment funds (14% vs. 7%).

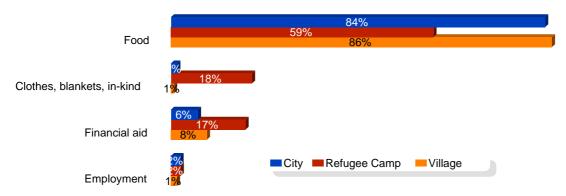
Food remained the most distributed type of assistance in each kind of area of residence, but - at variance with the refugee/non-refugee context - the refugee camps were comparatively less targeted (59% of recipients) than the inhabitants of the villages (86%) and of the cities (84%). The trend toward the decrease of food assistance to camp refugees in the Gaza Strip, already outlined in the last report, is thus confirmed. Only 6 out of ten refugee dwellers received food assistance in the first half of 2003, whereas nearly 7 out of 10 had admitted receiving it during the second half of 2002 (Bocco, Brunner, Daneels, Lapeyre, Rabah: 56 and 109). This trend is mainly due to funding shortfalls, which resulted in only half of UNRWA's capacity to distribute food being utilised (UNRWA; 30 June 2003). However, the improved situation of the camp refugees in Gaza by the end of the period surveyed, partly because of the slight opening of the borders with Israel, may have cushioned the impact of the decrease. Conversely, largely on account of the increased incidence of housing unit demolitions in the camps during the January-July 2003 period, the proportion of camp refugees receiving financial and in-kind aid was higher than that of the respondents in cities and in villages. The situation is summarized in the Figure 16 below:

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⁴⁸ As seen in the previous section, the main services received are food, clothes and other in-kind services, coupons, employment, medical (in kind or financial) and financial assistance.

⁴⁹ In the West Bank camp refugees had received more food assistance in 2003 (63%) than in the second half of 2002 (55%), but this increase did not alter the general bias towards the general decrease of food assistance to camp refugees

Figure 9.16 First most important types of assistance received: Food, in-kind assistance (incl. blanket, clothes, etc.), financial aid and employment (o036) according to area of residence

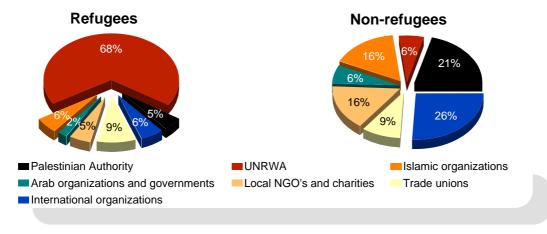


Sources of assistance

The survey highlights the refugees' heavy material dependency on UNRWA in the context of the Intifada. More specifically 68% of them said that the Agency had been the provider of their first most important type of assistance, largely ahead of trade unions (9%), Islamic organizations (6%), the Red Cross (6%), and the PA (5%). UNRWA also emerges as the major provider of the refugees' second more important type of assistance received (38%), ahead of the trade unions (25%), the PA (16%) and local NGOs (9%). 50

By comparison, non-refugees' sources of socio-economic assistance are much more diverse, with UNRWA targeting them within emergency relief distribution schemes. This concerned about 6% of the non-refugees. As shown by the following figures:

Figure 9.17 Source of first most important assistance (o036) according to refugee status



When taking specific fields of assistance into consideration (emergency and regular), UNRWA confirmed its predominance among the refugee respondents as the refugees' main provider of food (75%), of schooling (64%), of medication (52%) and of employment (36%).

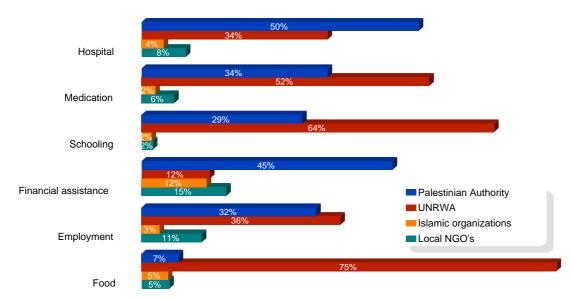
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⁵⁰ UNRWA's operational presence has been more felt in the refugee camps of the West Bank and the Gaza Strip, where 69% and 68% respectively, of the dwellers said they had been the recipients of its emergency assistance programs. The fact that other international and local organizations are not more active among the refugees stems from the political interpretation the Palestinians ascribe to UNRWA's mandate, as being the symbol of the United Nations' responsibility for catering for the refugees pending a just a settlement of the refugee issue. This being said, the refugees may well welcome more aid from any institution, provided this does not diminish UNRWA's activities.

The Agency came off third to the PA and to local NGO's in the field of financial assistance to refugees: 12% of them received monies from UNRWA against 15% from local NGOs and 45% from the PA. The Agency, however, remained the main provider of financial assistance in the West Bank refugee camps, where it serviced 83% of the inhabitants.

UNRWA also comes off second in the field of refugees' hospitalization, as 34% of the refugee households were serviced by UNRWA and 50% by the PA. Probably on account of the existence of an UNRWA hospital in Qalqilya, the West Bank refugee camps were an exception, the Agency being the main provider of hospitalization services there (50% of the camp dwellers vs. 36% for the PA). The PA and UNRWA should, however, not be seen as two different components altogether, as the latter provides financial support to refugees who receive treatment in public or private hospitals (co-payment for costs of treatment) or earmarks beds for registered refugees (namely in the NGO Al-Ahli Hospital in Gaza City).





UNRWA's pervasiveness within the refugee communities - especially in the camps, its main target in terms of area of residence whatever the type of assistance - can be explained by the its institutional set-up. Fifty years after the launching of its activities in May 1950, the Agency, currently manned in the oPt by about 11,700 employees, mostly of Palestinian origin, has become a "quasi-governmental" body carrying out regular programs usually endorsed by national governments (UNRWA, March 2003). In absolute terms too, it is the first employer and the larger services provider after the PA and it has also become a relevant institutional support for non-refugees in the field of emergency subsistence programs. Its special schemes in the field of financial assistance and food distribution have targeted, respectively, 8% and 7% of the non-refugee population.

⁵¹ UNRWA's camp bias is especially obvious in the field of medication (60% of camp respondents vs. 26% of respondents in cities and 13% of villagers, non-camp refugees included), of schooling (71% vs. 35% and 8% respectively), of employment (48% vs. 22% and 6%, respectively) and of food rations (79% vs. 44% and 36% respectively). In the past six months, UNRWA targeted comparatively more camp refugees in the West Bank than in the Gaza Strip, except in the field of food distribution (83% of Gazan respondents vs. 78% of West Bank refugees).

UNRWA's pervasiveness is also due to its status-centered assistance approach that allows for eligibility to its regular educational and health services on the basis of the conformity of its definition of the "Palestine refugee", and not on the basis of levels of income or need. ⁵²

Conversely, the regular distribution of relief items -devoted to the Special Hardship Cases (SHC)- and the emergency relief programs are based on need. Overall, one observes a correlation between UNRWA's delivery of assistance and levels of income (or poverty), as most of those who have benefited from UNRWA's regular and emergency assistance programs are under the poverty line. This correlation has not only to do with the refugees being on average poorer than average (as noticed above in sub-section 9.2.2.2. and Figure 4). It also stems from the efficiency of UNRWA's targeting procedures used for need-oriented operations which, in turn, reflects the Agency's intimate knowledge of the refugee communities and of the oPt's society at large.

9.3.2. Refugees and the future of material assistance

This sub-section aims at providing useful information about the refugees' perceptions of the future of UNRWA's assistance programs. Two different perspectives may be considered. The first one has to do with the refugees' sociological/political declared attachment to their *bona fide* "UNRWA-refugees" status, both as a reflection of shared experiences and common destiny and as a perceived means of preserving their right of return⁵³. The analysis of this perspective lies beyond the framework of this survey. The second perspective is operational, pertaining to the refugees' degree of satisfaction and reliance regarding the Agency's assistance programs.

Satisfaction regarding assistance received

The survey indicates that, overall, the refugees were somewhat more satisfied by the services received than the non-refugees, except for the two sectors where we found earlier that the supply did not match the demand, i.e. employment and financial support.

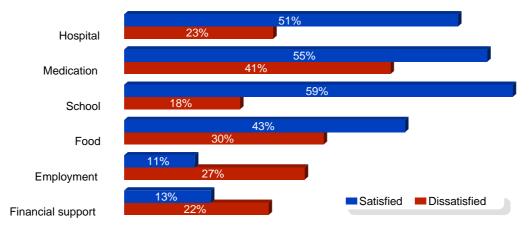


Figure 9.19 Refugee satisfaction- dissatisfaction, per service received (o036)

However, the refugees' satisfaction is a rather volatile variable that fluctuates rapidly according to any changes in the quality and the quantity of the services provided. Since the start of the Intifada, the level of the donors' contributions to the UNRWA has improved,

⁵² See definition above footnote n°8. The criteria of need, which had been one of the criteria for eligibility since 1950, was shelved in 1993.

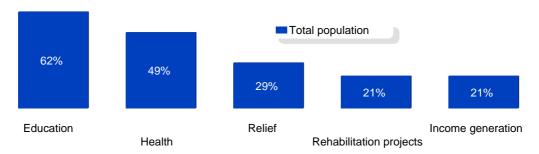
⁵³ As their representatives at the local level (refugee committees, the Palestinian Legislative Council, etc.) or at the international level (the PLO) have regularly aired it in the past decades.

enabling it to maintain its regular services at a satisfactory level and to adapt rapidly emergency situations.⁵⁴ However, new decreases in the donors' contributions, such as those that occurred repeatedly during the (first) interim period (1994-2000), would compel UNRWA to curtail or suspend anew its programs, thereby reducing the refugees' satisfaction. 55

Reliance upon received assistance

The refugees' degree of reliance on UNRWA's services seems to be a more relevant indicator to determine their perceptions regarding the future. When asked which services they would keep were UNRWA's programmes reduced to two, a large majority of respondents, be they refugee or not, mentioned more frequently the three regular programmes, starting with "education" (61%), then "health" (49%), then "relief" (29%)⁵⁶. This sequence corresponds to the operational importance of each programme within UNRWA's budget.⁵⁷

Figure 9.20 Were UNRWA's activities be reduced to two (o142) – total population



The figure about relief has to be qualified, however. The respondents may have discounted any possibility of seeing the regular relief terminated, as they have traditionally considered it, as an entitlement in the fullest sense. The respondents may have also downplayed that programme at a time when the Agency is conducting, within the framework of the uprising, effective food distribution campaigns that have exceeded the usual Special Hardship Cases category.

The least activities to be mentioned are the special "developmental" ones, namely camp rehabilitation and income generation services. The latter's comparatively low standing contrasts with earlier findings that employment is held by refugees (and non-refugees) as their main priority. This may result from the refugees' dissatisfaction with those temporary activities, which are unable to represent a long-term income source.

⁵⁴ About 95% of UNRWA's budget is made of voluntary contributions by the members of the United Nations. ⁵⁵ See for instance the testimonies of the refugees interviewed in 1998 (IPCRI, March 1998: 68-69).

⁵⁶ In this case, the refugee status explanatory variable is not relevant (chi.sq. always above 0.05).

⁵⁷ According to UNRWA (UNRWA; June 2003), education currently takes up about 52% of its regular budget (\$179,066/\$344,081), health 18% (\$60,662/\$344,081) and relief and social services 10% (\$34,908/\$344,081). The general distribution of rations, which represented the bulk of the relief and social services, was cancelled in 1982.

The results of the survey indicate that, except for structural independent variables related to area, place of origin, and degree of poverty, there has been no significant or marked differences between refugees and non-refugees in the evolution of their socioeconomic status during the January-July 2002 period.

As far as security and mobility are concerned, refugee status is not a significant explanatory variable. Both categories have been affected quite evenly within the context of the uprising. In contrast, the area of residence variable seems is far more significant. Except for the casualties, it shows that camp refugees were less harmed than city inhabitants or villagers (refugees and non-refugees included).

Although the refugees' levels of income have remained, as has traditionally been the case since 1950, less favourable than those of the non-refugees, the survey demonstrates that there are no significant differences with regard to the employment situation. Unexpectedly, in the period under review, the refugees' average income and more particularly that of the camp refugees- has improved comparatively to that of the non-refugees. Accordingly, at the end of July, prospects about the future living conditions were more optimistic among refugees and camp refugees than among other segments of the population.

Perceptions of basic needs are also quite similar between refugees and non-refugees. Refugees as well as non-refugees selected education and employment as their main priority needs. Regarding public facilities, the improvement of the electricity and the water networks were largely pinpointed by the refugees as the major priority. However, given the dire socio-economic situation —and the assistance agencies limited financial capabilities-, food has remained the main type of assistance channelled to the refugees (and to the non-refugees). Regarding employment, dissatisfaction was voiced regarding the short-term nature of the employment assistance schemes.

The institutional setting of socio-economic assistance in the oPt has far-reaching repercussions on the refugee status. The refugee respondents, most of them UNRWA-registered refugees, are the main recipients of aid, with the camp refugees constituting the best-serviced category. Although they belong to the poorer categories of the society, they have had more material resources to cope with unemployment than non-refugees within the current context of the Intifada.

The refugees clearly highlighted their material dependency upon the Agency's regular programmes in the field of education, health and relief services.

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ANNEX I QUESTIONNAIRE IN ENGLISH

Question number	Standardized variable	LabelE	Chapter
c1	o118	Feeling of security	Mobility and Security Conditions
c2	o002	Refugee Status	Independent Variables
c3	o004	UNRWA refugee card	Refugees
c4	8000	Employment Situation	Labour Market
c5a	000901	Occupation (or last occupation for the unemployed)	Labour Market
c5b	000902	Occupation (or last occupation for the unemployed)	Labour Market
c6	o063v2	Type of employer (or last type)	Labour Market
c6	o063v1	Type of employer (or last type)	Labour Market
с7	0099	Salary: Regularity and Amount	Labour Market
c8	o015v1	Willing to work only if:	Labour Market
c8	o015v2	Willing to work only if:	Labour Market
с9	o011v2	Place of work (or last place) ?	Labour Market
с9	o011v1	Place of work (or last place) ?	Labour Market
c10	o012v2	Change in employment situation (past 6 months)	Labour Market
c11a	o013v3	Was this change a consequence of the current situation	Labour Market
c11b	o013v3o	Was this change a consequence of the current situation (others)	Labour Market
c12	o014	If unemployed: did you try to find a job?	Labour Market
c13	o100v2	Unemployment duration of main breadwinner	Labour Market
c13	o100v1	Unemployment duration of main breadwinner	Labour Market
c14	o143	No. of adults in household	Other Variables
c15	o018a	No. of employed men	Socio-Economic Conditions
c16	o018b	No. Of employed women	Socio-Economic Conditions
c17a	o065v1	Number of children (<18) working	Socio-Economic Conditions
c17b	o065v2	Number of children (<16) working	Socio-Economic Conditions
c18	o019v2	Household members lost their jobs in the past 3-4 months	Socio-Economic Conditions
c19a	o024a	Personal emp. assist.: Long term job	Assistance
c19b	o024b	Personal emp. assist.: Short term job	Assistance
c19c	o024c	Personal emp. assist.: Unemp. Funds	Assistance
c19d	o024d	Personal emp. assist.: Self-employed ress.	Assistance
c20	o024s	Personal emp. assist.: Source	Assistance
c21a	o026a	HH emp. assist.: Long term job	Assistance
c21b	o026b	HH emp. assist.: Short term job	Assistance
c21c	o026c	HH emp. assist.: Unemp. funds	Assistance
c21d	o026d	HH emp. assist.: Self-employed ress.	Assistance
c22	o026s	HH emp. assist.: Source	Assistance
c23	o101	Evaluation job assistance last 6 months	Impact of Assistance
c24a	o120	Reason for dissatisfaction with employment assistance	Impact of Assistance

c24b	o120o	Other reason for dissatisfaction with employment assistance	Impact of Assistance
c25a	o121	Place of work for hh member moved to agriculture	Labour Market
c25b	01210	Place of work for hh member moved to agriculture (other)	Labour Market
c26	o108v2	Household income evolution (past 6 months)	Socio-Economic Conditions
c27	o031	Mobility problems	Mobility and Security Conditions
c28a	o140a	Business suffered due to inablity to market products to areas	Mobility and Security Conditions
c28b	o140b	Business suffered due to difficulties to buy raw materials or products	Mobility and Security Conditions
c28c	o140c	Business suffered due to problems to reach the place of work	Mobility and Security Conditions
c28d	o140d	Business suffered due to inability to pay bank loans	Mobility and Security Conditions
c28e	o140e	Business suffered due to inability to work because of curfew	Mobility and Security Conditions
c28f	o140f	Business suffered due to damage to agriculture lands	Mobility and Security Conditions
c29	o088v1	Household situation in terms of health	Health and Education
c29	o088v2	Household situation in terms of health	Health and Education
c30a	o102av1	Medical care needed: medication	Health and Education
c30a	o102av2	Medical care needed: medication	Health and Education
c30b	o102bv1	Medical care needed: hospitalization	Health and Education
c30b	o102bv2	Medical care needed: hospitalization	Health and Education
c30c	o102cv2	Medical care needed: ambulance	Health and Education
c30c	o102cv1	Medical care needed: ambulance	Health and Education
c30d	o102dv1	Medical care needed:	Health and Education
		vaccination/immunization	
c30d	o102dv2	Medical care needed: vaccination/immunization	Health and Education
c30e	o102ev1	Medical care needed: prenatal care	Health and Education
c30e	o102ev2	Medical care needed: prenatal care	Health and Education
c30f	o102fv1	Medical care needed: family planning	Health and Education
c30f	o102fv2	Medical care needed: family planning	Health and Education
c31a	o141a	Number of children (<18) in household	Other Variables
c31b	o141b	Number of children (<16) in household	Other Variables
c32	o104	What affected the children most	Women and Children
c33	o105v2	What children need most	Women and Children
c33	o105v1	What children need most	Women and Children
c34	o067v1	Type of change in parental behavior	Women and Children
c34	o067v2	Change in the amount of time spent with children	Women and Children
c35	o068v1	Corporal punishment on children	Women and Children
c35	o068v2	Corporal punishment on children	Women and Children
c36a	o086a	Children summer activities: play neighborhood	Women and Children
c36b	o086b	Children summer activities: camps	Women and Children
c36c	o086c	Children summer activities: clubs	Women and Children
c36d	o086d	Children summer activities: classes	Women and Children
c36e	o086e	Children summer activities: work	Women and Children
c36f	o086f	Children summer activities: travel abroad	Women and Children

c37a	o033a	Children's behavior: Agressive	Women and Children
c37b	o033b	Children's behavior: Bad school results	Women and Children
c37c	o033c	Children's behavior: Bed wetting	Women and Children
c37d	o033d	Children's behavior: Nightmares.	Women and Children
c38	o069	Ability to adress psychological distress of children	Women and Children
c39	o071	Psychological support for children	Women and Children
c40	o122	Psychological assistance needs: boys or girls ?	Women and Children
c41	0073	Evaluation of psychological support for children	Women and Children
c42a	o072v2	Provider of psychological support for children	Women and Children
c42b	o072v2o	Provider of psychological support for children	Women and Children
c43	o106	Need of psychological support for adults	Health and Education
c44	o035	Received assistance during the past 6 months	Assistance
c45aa	o036a1	1st assistance received: Nature	Assistance
c45ab	o036b1	1st assistance received: Value	Assistance
c45ac	o036c1	1st assistance received: Source	Assistance
c45ad	o036d1	1st assistance received: Satisfaction	Impact of Assistance
c45ba	o036a2	2nd assistance received: Nature	Assistance
c45bb	o036b2	2nd assistance received: Value	Assistance
c45bc	o036c2	2nd assistance received: Source	Assistance
c45bd	o036d2	2nd assistance received: Satisfaction	Impact of Assistance
c46	o037	General satisfaction with assistance received	Impact of Assistance
c47a	o123	Reason for dissatisfaction with asssistance in general	Impact of Assistance
c47b	o123o	Reason for dissatisfaction with asssistance in general	Impact of Assistance
c48	o074	Frequency of food assistance received	Food
c49	o075	Effectiveness of food distribution	Food
c50	0038	Assistance needed by those who didn't receive it	Impact of Assistance
c51	o077	Main source of food in household	Food
c52a	o079av2	Household assistance: 1st most important	Impact of Assistance
c52a	o079av3	Household assistance: 1st most important	Impact of Assistance
c52b	o079bv2	Household assistance: 2nd most important	Impact of Assistance
c52b	o079bv3	Household assistance: 2nd most important	Impact of Assistance
c53a	o080av3	Community assistance: 1st most important	Impact of Assistance
c53b	o080bv3	Community assistance: 2nd most important	Impact of Assistance
c54a	o107a	Your opinion: 1st most needed food item	Food
c54b	o107b	Your opinion: 2nd most needed food item	Food
c55a	o124a	Infrastructure assistance: 1st most important	Impact of Assistance
c55b	o124b	Infrastructure assistance: 2nd most important	Impact of Assistance
c56	o125	Possession of a bank account	Socio-Economic
c57	0040	Money needed every month	Conditions Socio-Economic
c58	o041	Income close to what's needed	Conditions Socio-Economic
c59a	010901	If income decreased, main cause	Conditions Socio-Economic
c59b	o109o2	Reason for household income decrease	Conditions Socio-Economic
c60	o044	Ability to keep up financially during the coming period	Conditions Socio-Economic Conditions

c61a	o131a	Assistance from family and friends to sustain the hardship	Assistance
c61b	o131b	Using past savings to sustain the hardship	Socio-Economic Conditions
c61c	o131c	Selling estate property to sustain the hardship	Socio-Economic Conditions
c61d	o131d	Cultivating land to sustain the hardship	Socio-Economic Conditions
c61e	o131e	More adults going into the labor market to sustain the hardship	Socio-Economic Conditions
c61f	o131f	More children going into the labor market to sustain the hardship	Socio-Economic Conditions
c61g	o131g	Not paying the bills (water, electricity, etc.) to sustain the hardship	Socio-Economic Conditions
c61h	o131h	Reducing expenses to sustain the hardship	Socio-Economic Conditions
c61i	o131i	Selling jewelry/gold to sustain the hardship	Socio-Economic Conditions
c62a	o081a	Food consumption: dairy products	Food
c62b	o081b	Food consumption: meat	Food
c62c	o081c	Food consumption: carbohydrates	Food
c63aa	o126a	Satisfaction with hospital	Health and Education
c63ab	o126as	Source of hospital	Health and Education
c63ba	o126b	Satisfaction with medication	Assistance
c63bb	o126bs	Source of medication	Assistance
c63ca	o126c	Satisfaction with school	Health and Education
c63cb	0126cs	Source of school	Health and Education
c63da	o126d	Satisfaction with food rations	Assistance
c63db	o126ds	Source of food rations	Assistance
c63ea	o126e		Assistance
c63eb	o126es	Satisfaction with employment assistance Source of job assistance	Assistance
c63fa	o126es	Satisfaction with financial assistance	Assistance
c63fb	0126fs	Source of financial assistance	Assistance
c64	012015	Assistance for covering medical expenses	Health and Education
c65		· ·	
	0112	Prevision of poverty in the next 6 monts	Socio-Economic Conditions
c66	o117v1	Most effective way of reducing poverty	Socio-Economic Conditions
c66	o117v2	Most effective way of reducing poverty	Socio-Economic Conditions
c67	o113v2	Possibility to go to school or university last 6 months	Mobility and Security Conditions
c68	o114v2	Possibility to go to work last 6 months	Mobility and Security Conditions
c69	o115v2	Possibility to cultivate land during the 6 last month	Mobility and Security Conditions
c70a	o116a	Intifada consequence: death of close relative/friend	Mobility and Security Conditions
c70b	o116b	Intifada consequence: injury of close relative/friend	Mobility and Security Conditions
c70c	o116c	Intifada consequence: detention of close relative/friend	Mobility and Security Conditions
c70d	o116d	Intifada consequence: house damage	Mobility and Security Conditions
c71a	o129	Most serious threat to the security of household	Mobility and Security Conditions

c71b	o129o	Most serious threat to the security of household	Mobility and Security Conditions
c72	o130	Performance of Abu Mazen's government	Perspectives
c73a	o133	Faction you trust most	Perspectives
c74a	o134	Leader you trust most	Perspectives
c75	o135	Model country to choose a government	Perspectives
c76a	o136	Most important source of information	Perspectives
c76b	o136o	Most important source of information	Perspectives
c77	o137	PNA: Human rights compared to arab governments	Perspectives
c78	o139	PNA: Corruption compared to arab governments	Perspectives
c79a	o142av1	The two essential UNRWA services (1st Answer)	Refugees
c79b	o142bv1	The two essential UNRWA services (2nd Answer)	Refugees
c80	o132	Main factor that currently binds the refugees to UNRWA	Refugees
c81	o061	Gender	Independent Variables
c82	o055	Age	Other Variables
c83a	o127	Region of residence	Other Variables
c83ar	o059	Region of residence	Independent Variables
c83b	o060	Area of residence	Independent Variables
c84	o056	Educational level	Other Variables
c85	o128	Subjective poverty	Socio-Economic Conditions
c85	0095	Subjective poverty	Socio-Economic Conditions
c86	o057v3	Family income	Other Variables
c86	o057v2	Family income	Other Variables
c87	o058	Marital status	Other Variables
r3	R3	Polling institute identification number	Other Variables
r5	R5	A: adults / F: women => Person interviewed	Other Variables

Q.1 In general, do you feel secure?	Q.7 If regularly employed, how do you get your agreed upon salary?
☐ 2 I do not feel secure ☐ 9 DK/NA	□ 1 I get it regularly and fully.□ 2 I get it regularly, but less than the
 Q.2 Are you a refugee or descendant of a refugee family? 1 Yes, I am a refugee or a descendant of a refugee family 2 No I have never been displaced from my original place of origin 	agreed upon amount. 3 I do not get it regularly, but when I do it is the agreed upon amount. 4 I do not get it regularly; even when I do it is less than the agreed upon amount. 8 Not applicable 9 DK/NA
□ 9 DK/NA	Q.8 Would you be willing to work only:
Q.3 Do you have an UNRWA refugee card?	□ 1 If the wage is about the same as
□ 1 Yes □ 2 No □ 9 DK/NA	before 2 I am ready to work even if the wage is 10% to 25% lower than before 3 I am ready to work even if the wage is
Q.4 Are you <u>currently</u> employed or not? □ 1 I am employed full-time □ 2 I am employed part-time □ 3 I am employed for few hours / day □ 4 I am not employed	25% to 50% lower than before □ 4 I am ready to work even if the wage is 50% lower than before □ 5 I am willing to work at any wage. □ 8 Not applicable □ 9 DK/NA
□ 5 I am a house wife □ 6 I am a student	
□ 7 I am retired	Q.9 Main place of work (or last place)?
 □ 9 DK/NA Q.5 Employment category (or previous one for the unemployed)? □ 1 Professional (Dr., engineer, etc) □ 2 Skilled worker □ 3 Unskilled worker □ 4 Technician 	 □ 1 Jerusalem □ 2 West Bank □ 3 Gaza Strip □ 4 Settlement □ 5 Israel proper □ 6 In another country □ 8 Not applicable □ 9 DK/NA
□ 5 Employee □ 6 Self employed □ 7 Other □ 8 Not applicable □ 9 DK/NA	 Q.10 Did your employment situation change during the past six months? 1 No, it remained the same 2 I had to search for a different job
Q.6 Type of employment (or last type for the unemployed)	□ 3 I lost my job □ 8 Not applicable □ 9 DK/NA
 □ 1 Government employee □ 2 Employed by an international agency □ 3 Employed by an international NGO □ 4 Employed by the private sector □ 5 Employed by a local NGO □ 6 Self-employed in petty trade of agricultural products □ 7 Self-employed in petty trade of manufactured products □ 8 Other self employed □ 9 Occasionally employed □ 88 Not applicable □ 99 DK/NA 	Q.11 Was this change a consequence of: 1 Inability to reach the place of work 2 Employer can no longer afford to pay my salary 3 I had to close my/family business because of losses 4 other (specify) 8 Not applicable 9 DK/NA Q.12 If unemployed: Did you try to find a job? 1 Yes, a lot 2 I tried but not very hard 3 I did not try at all 8 Not applicable

Q.13 Looking back over the last 34 months (since the beginning of the second Intifada), for how long in total has the main breadwinner of your household been unemployed?	Q.19 Did you personally receive employment assistance of the following types? □ a Long term job => [1] yes [2] no
□ 1 Never □ 2 Less than two months □ 3 From 2 to 6 months □ 4 From 7 to 12 months	 □ b Short term job => [1] yes [2] no □ c Unemployment funds => [1] yes [2] no □ d Resources to sustain your activity as a self-employed => [1] yes [2] no
 □ 5 From 13 to 24 months □ 6 More than 24 months □ 7 The whole period (34 months) □ 8 Not applicable □ 9. DK/NA 	Q.20 If you personally received such assistance, what was its source?
Q.14 How many adults (18 years old or more) live in this household?	Q.21 Did other members of your household receive employment assistance of the following types?
adults => [888] Not applicable [999] DK/NA	□ a Long-term job => [1] yes [2] no □ b Short-term job => [1] yes [2] no □ c Unemployment funds => [1] yes [2] no
Q.15 How many <u>male</u> adults (18 years old or more) in this household are employed?	□ d Resources to sustain their self- employed activity => [1] yes [2] no
men => [888] Not applicable [999] DK/NA	Q.22 If other household members received such assistance, what was its source?
Q.16 How many <u>female</u> adults (18 years old or more) in this household are employed?	Q.23 In general, how do you evaluate this employment assistance received by you personally (Q19) and/or by other household members (Q21)?
${[999] \text{ DK/NA}}$ women => [888] Not applicable	□ 1 Very satisfied (Go to Q. 25) □ 2 Satisfied (Go to Q. 25)
Q.17 How many <u>children</u> (under the age of 18) work for more than 4 hours a day either at home or outside?	☐ 3 Dissatisfied ☐ 4 Very dissatisfied ☐ 8 Not applicable ☐ 9 DK/NA
(a) children => [888] Not applicable [999] DK/NA	Q.24 If you are dissatisfied or very dissatisfied with this employment assistance, could you please give your
of which	main reasons of dissatisfaction?
(b) are (is) 15 years and below => [888] Not applicable [999] DK/NA	□ 1 The amount of assistance is too little□ 2 The period of employment is very short□ 3 other (specify)
Q.18 How many adults of your household members have lost their jobs in the past six months?	□ 8 .Not applicable □ 9 DK/NA
adults => [888] Not applicable [999] DK/NA	

Q.25 If any of the household members
moved to the agricultural sector since
the Intifada started, where are they
currently working:

- □ 1 On a rented land
- □ 2 On the land that belongs to the family
- □ 3 Work for a land owner
- □ 4 Other (specify)_____
- 8 Not Applicable
- □ 9 DK/NA

Q.26 Did your household income increase in the past six months, decrease, or remain the same?

- □ 1 It increased
- □ 2 It decreased
- □ 3 It remained the same
- □ 9 DK/NA

Q.27 To what extent would you say that restrictions on your mobility were a problem for you and your family in the past six months?

- □ 1 A lot
- □ 2 A little
- 3 Not at all
- □ 9 DK/NA

Q.28 How did your business or that of your family suffer in the past six months?

(MULTIPLE ANSWERS)

- □ a Inability to market products to areas => [1] yes [2] no
- □ b Difficulties in buying raw materials or products => [1] yes [2] no
- □ c Problems pertaining to reaching the place of work => [1] yes [2] no
- □ d Inability to pay bank loans => [1] yes [2] no
- □ e Inability to work because of curfew => [1] yes [2] no
- ☐ f .Damage to agriculture lands => [1] yes [2] no

Q.29 Do you consider your household in general to be:

- 1 Very healthy
- □ 2 Rather healthy
- □ 3 Rather unhealthy
- □ 4 Very unhealthy
- □ 9 DK/NA

Q.30 What kind of medical care did you or any of your household members need since the beginning of the second Intifada and how was it provided?

For each type of medical care, you may answer one of the following:

- 1 It was not needed
- 2 It was needed but denied
- 3 It was needed but there was a delay
- 4 It was needed and provided without delay or restriction
- a) Medication
- b) Hospitalization
- c) Ambulance
- d) Vaccination
- e) Prenatal care
- f) Family planning

Q.31 How many children (under the age of 18) live in this household?

(a) _____ children => [888] Not applicable [999] DK/NA

of which

(b) ____ are (is) 15 years and below => [888] Not applicable [999] DK/NA

If no children, Go to Q.43

Q.32 What do you think affected the <u>children</u> (under the age of 18) in your household most?

- □ 1 Shooting
- □ 2 Violence on TV
- □ 3 Confinement at home
- □ 4 Arrest, round up and beating of relatives and neighbors
- □ 5 They were not affected
- 8 Not applicable
- □ 9 DK/NA

Q.33 What do you think the children of your household need most?

- □ 1 Attend school regularly
- □ 2 Safe opportunities to play with friends
- □ 3 Get psychological support
- □ 4 Unrestricted access to medical services
- □ 5 Eat as before the Intifada
- 8 Not applicable
- □ 9 DK/NA

Q.34 Have you changed the amount of time you spend with the children in your household since the start of the Intifada?	Q.39 Did children in your household receive any psychological support? 1 Yes, recreation 2 Yes, counseling
 □ 1 Spend more time with the children □ 2 Spend less time with the children □ 3 I spend the same amount of time □ 8 Not applicable □ 9 DK/NA 	□ 3 Yes, recreation and counseling□ 4 No (GO TO Q43)□ 8 Not applicable□ 9 DK/NA
Q.35 Currently, do you rely more or less than before the second Intifada on corporal punishment when dealing with the children in your household? 1 I never rely on it 2 I rely on it less than before 3 I rely on it more than before 4 I rely on it the same as before 8 Not applicable 9 DK/NA Q.36 What are the children's activities	Q.40 Who in your opinion need psychological assistance more, boys under 18 or girls under 18 years of age? 1 Boys 2 Girls 3 Both need it the same 8. Not applicable 9 DK/NA Q.41 How do you evaluate this psychological assistance? 1 Effective 2 Not effective 8 Not applicable 9 DK/NA
during the summer holidays of 2003? a Play in the neighborhood => [1] yes [2] no b Attend summer camp => [1] yes [2] no c Attend clubs => [1] yes [2] no d Attend remedial classes => [1] yes [2] no e Work/employment/peddler => [1] yes [2] no f Travel abroad => [1] yes [2] no	Q.42 Who provided the most psychological support to children? (ONLY ONE ANSWER) 1 Government 2 NGO / private 3 UNRWA 4 UNICEF 5 Other (specify) 8 Not applicable 9 DK/NA
Q.37 Do the children (under the age of 18) in your household suffer from the following since the beginning of the second Intifada? (MULTIPLE ANSWERS) a Aggressive behavior => [1] yes [2] no b Bad school results => [1] yes [2] no c Bedwetting => [1] yes [2] no d Nightmares => [1] yes [2] no	Q.43 How about the adult members of your household, do you think that they need psychological support? 1 Yes, most adults need 2 Yes, some need 3 No, none need 8 Not applicable 9 DK/NA
Q.38 Do you think that you are able to address psychological distress confronting children in your household? 1 Yes 2 No 9 DK/NA	Q.44 Have you or your family received any assistance from any party in the past six months? (Assistance such as food, medicine, job, financial assistance, etc.) 1 Yes 2 No, we did not receive any assistance, financial or non financial. (GO TO Q.50) 9 DK/NA (GO TO Q.50)

Q.45 If yes, what are the two most important types of assistance that you or your family received in the past six months and from whom and how satisfied where you? A. First type of assistance Type: (aa) => [99] DK/NA	Q.47 If dissatisfied or very dissatisfied, what is your main reason? (ONLY ONE ANSWER) 1 .Because of the quantity 2 Because of the quality 3 Because of the frequency 4 Other reason (specify) 8 Not applicable 9 DK/NA
Value: (ab) NIS 0 No Value 1 No material value 2 DK/NA	Q.48 How about food assistance, was this assistance provided: 1 Every month 2 Every two months 3 Every three months 4 Every six months
Source: (ac) => [99] DK/NA Satisfaction: (ad) 1 Very satisfied	□ 8 Not applicable □ 9 DK/NA
 □ 2 Satisfied □ 3 Dissatisfied □ 4 Very dissatisfied □ 8 Not applicable □ 9 DK/NA B. Second type of assistance 	Q.49 How about the effectiveness of distribution of food, was it 1 Organized 2 Somewhat organized 3 Badly organized 8 Not applicable 9 DK/NA
Type: (aa) => [99] DK/NA Value: (ab) NIS	Q.50 If neither you nor your family received any assistance, would you say that you need assistance?
0 No Value 1 No material value 2 DK/NA Source: (ac) => [99] DK/NA	□ 1 Yes □ 2 No □ 3 Not sure □ 8 I did receive assistance
Satisfaction: (ad) □ 1 Very satisfied □ 2 Satisfied	□ 9 DK/NA Q.51 What is the main source of food in your household?
□ 3 Dissatisfied □ 4 Very dissatisfied □ 8 Not applicable □ 9 DK/NA	 □ 1 Household relies primarily on relief assistance □ 2 House relies primarily on support from its extended family □ 3 House relies primarily on its own □ 9 DK/NA
Q.46 In general, how do you evaluate the assistance provided to you and to your family during the past six months by various organizations? 1 Very satisfied (Go to Q. 48)	Q.52 Which of the following, in your opinion, are the two most important needs of your household?
□ 2 Satisfied (Go to Q. 48)□ 3 Dissatisfied□ 4 Very dissatisfied□ 8 Not applicable□ 9 DK/NA	1 st 2 nd most important need a1 b1 Education a2 b2 Employment a3 b3 Health a4 b4 Financial assistance

□ a6 □ b6 Food

Q.53 What about <u>your community</u>, which of the following would you say are the two most important needs?

1st 2nd most important need

- □ a1 □ b1 Education
- □ a2 □ b2 Employment
- □ a3 □ b3 Health
- □ a4 □ b4 Financial assistance
- □ a5 □ b5 Housing and re-housing
- □ a6 □ b6 Food

Q.54 Concerning food what are the two most needed food items in your household?

1st 2nd most important need

- □ a1 □ b1 Baby food
- □ a2 □ b2 Basic commodities such as

flour, sugar, tea, rice

- □ a3 □ b3 Milk and other dairy products
- □ a4 □ b4 Canned food
- □ a5 □ b5 Fruits and vegetables
- □ a6 □ b6 Meat and poultry

Q.55 What about your community, which of the following would you say are the two most important facilities needed?

1st 2nd most important need

- □ a1 □ b1 Electricity
- □ a2 □ b2 Roads
- □ a3 □ b3 Sewage disposal
- □ a4 □ b4 Adequate water supply

Q.56 Do you personally have a bank account or not?

- □ 1 Yes, I have a current account, but not a savings account
- □ 2 I have only a savings account
- □ 3 I have both types of accounts
- □ 4 I do not have any bank account
- □ 9 DK/NA

Q.57 How much money would you say your household needs monthly to be able to meet the basic life necessities?

Amount	neede	d:	NIS
--------	-------	----	-----

Q.58 To what extent would you say your household income is close to this number nowadays?

- □ 1 Much higher than this
- □ 2 Slightly higher than this
- □ 3 About the same
- □ 4 Slightly less than this
- □ 5 Much less than this
- □ 9 DK/NA

Q.59 If your household income decreased during the past six months, what was the most important cause for this change in the household income?

- □ 1 Job loss
- □ 2 Working hour loss
- □ 3 Business/land for cultivation damaged
- □ 4 Member of household in detention
- □ 5 Health problems
- □ 6 Other reasons (b)_
- □ 9 DK/NA

Q.60 How long would you say you could keep up financially during the coming period?

- □ 1 For as long as it takes
- □ 2 For about one year
- □ 3 For only few months
- □ 4 We can barely manage now
- □ 5 We are in serious condition and we do not have enough to live.
- □ 9 DK/NA

Q.61 Does your household do the following to be able to sustain the hardship?

(MULTIPLE ANSWERS)

- □ a We are getting assistance from family and friends => [1] yes [2] no
- □ b We are using past savings => [1] yes [2] no
- c We are selling estate property => [1] yes [2] no
- d We are cultivating land => [1] yes [2]
- □ e More household members over the age of 18 yrs went into the labor market => [1] yes [2] no
- ☐ f. More household members below the age of 18 yrs went into the labor market => [1] yes [2] no
- □ g We do not pay the bills (water, electricity, etc.) => [1] yes [2] no
- □ h We are reducing expenses => [1] yes [2] no
- □ i . We are selling jewelry/gold => [1] yes [2] no

Q.62 Of the following commodities, would you say that your household consumption in the past year has increased, decreased, or remained the same?

For each commodity, you may answer one of the following:

- 1 Increased
- 2 Decreased
- 3 Remained the same
- a) Dairy products
- b) Meat
- c) Carbohydrates (such as bread, potatoes, rice ...)
- Q.63 In case anyone in your household benefited from the following services during the past six months, please tell me whether you were satisfied or dissatisfied with that service and the organization that provided it?

	T	
Service	Level of	Service
	satisfaction	provider
aa. Hospital	1 Satisfied	
	2 Dissatisfied	
	8 Didn't benefit	
	□ 9 DK/NA	
ba.	□ 1 Satisfied	
Medication	2 Dissatisfied	
	8 Didn't benefit	
	□ 9 DK/NA	
ca. School	□ 1 Satisfied	
	2 Dissatisfied	
	8 Didn't benefit	
	□ 9 DK/NA	
da. Food	□ 1 Satisfied	
rations	2 Dissatisfied	
	8 Didn't benefit	
	□ 9 DK/NA	
ea.	□ 1 Satisfied	
Employment	2 Dissatisfied	
assistance	8 Didn't benefit	
	□ 9 DK/NA	
fa. Financial	□ 1 Satisfied	
assistance	2 Dissatisfied	
	■ 8 Didn't benefit	
	□ 9DK/NA	



- 1. PNA institution
- 2. Islamic organization
- 3. International organization (NOT UNRWA)
- 4. Local NGO
- 5. UNRWA
- 6. Arab government
- 7. Arab organization
- 8. other_
- 99. DK/NA

Q.64 Do you get any assistance for
covering the medical expenses?
(ONLY THE MOST IMPORTANT)

- □ 1 Yes through government health insurance
- □ 2 Yes through UNRWA
- □ 3 Yes through private health insurance
- □ 4 Yes through charitable organizations
- □ 5 No, we cover our medical expenses from our own sources
- □ 9 DK/NA

Q.65 What about poverty in the next six months, do you think that it will:

- 1 Increase sharply
- □ 2 Increase slightly
- □ 3 Will remain about the same
- 4 Will decrease slightly
- □ 5 Will decrease sharply
- □ 9 DK/NA

Q.66 In your opinion, which of the following will be most <u>effective in reducing</u> poverty

(ONLY THE MOST IMPORTANT)

- □ 1 Investing in education and health
- □ 2 Increasing humanitarian aid
- □ 3 Lifting closure
- 4 Job creation
- □ 9 DK/NA

Q.67 During the past 6 months, was it possible to go to school or University for you or your family members?

- □ 1 Almost impossible
- □ 2 Very difficult
- □ 3 Difficult
- □ 4 Not difficult
- 8 Not applicable
- □ 9 DK/NA

Q.68 During the past 6 months, was it possible to go to work for you or your family members?

- □ 1 Almost impossible
- □ 2 Very difficult
- □ 3 Difficult
- □ 4 Not difficult
- 8 Not applicable
- □ 9 DK/NA

Q.69 During the past 6 months, was it possible to cultivate land for you or your family members? 1 Almost impossible 2 Very difficult 3 Difficult 4 Not difficult 8 Not applicable	Q.75 If you were given the opportunity to choose the system of government you like to see in Palestine, which country in the world do you think is the closest to that choice? => [99] DK/NA Q.76 What is the most important source of
□ 9 DK/NA Q.70 I will list a number of things which may have happened to you or your household. Could you tell me please which if any of these happened in the past 12 months? (MULTIPLE ANSWERS) □ a Death of a close relative or friend related to the Intifada => [1] yes [2] no □ b Injury of a close relative or friend related to the Intifada => [1] yes [2] no □ c Detention of a close relative or friend related to the Intifada => [1] yes [2] no □ d House damage related to the Intifada	information that you trust most? 1 Palestinian Radio and TV 2 Local newspapers 3 The mosque 4 The political faction I trust most 5 Friends and relatives 6 Satellite (specify) 7 Other (Specify) 99. DK/NA Q.77 When comparing the human rights record of the Palestinian Authority to that of the Arab governments, would you say that its record is:
=> [1] yes [2] no Q.71 Putting aside the impact of the Israeli occupation on your personal security, of the following please tell me which is the most serious threat to the security of your household? □ 1 Theft □ 2 Lawlessness □ 3 Public disorder	governments. 2 Slightly worse that that of most of Arab governments 3 The same as most Arab governments. 4 Slightly better that most Arab governments. 5 Much better than most Arab governments. 9 DK/NA
□ 4. Other () □ 9 DK/NA	Q.78 When comparing the corruption of the Palestinian Authority to that of the Arab governments, would you say that the PA is:
 Q.72 How do you evaluate the performance of Abu Mazen's government? □ 1 The performance of Abu Mazen's government is better than the previous Palestinian government. □ 2 The same as the previous Palestinian government □ 3. Worse than the previous government □ 9. DK/NA 	 □ 1 More corrupt than most Arab governments. □ 2 Corruption level is similar to that in most Arab governments □ 3 Less corrupt than most Arab governments. □ 9 DK/NA Q.79 Were UNRWA's services to be reduced
Q.73 Which political or religious faction do you trust most? => [88] Not anyone [99] DK/NA	to two services only, what should they be? (TWO ANSWERS ONLY) □ a education □ b health
Q.74 Which political or religious leader do you trust most? => [88] Not anyone [99] DK/NA	□ c relief□ d rehabilitation projects in the camps.□ e Income generation (employment)

Q.80 What is <u>the</u> main factor that currently binds the refugees to UNRWA?

(ONLY THE MOST IMPORTANT)

- □ 1 Free lodging (in the camps)
- □ 2 Education services
- □ 3 Health services
- □ 4 Food assistance
- □ 5 Employment services
- □ 6 Other services
- 7 Political statement in favor of the right of return
- 8 Sense of belonging based on common experiences ("refugee identity")
- □ 9 DK/NA

Q.81 Gender

- 1 Male
- □ 2 Female

Q.82 Your age

____ years => [999] DK/NA

Q.83 Place of residence

- □ 1. Jenin District
- □ 2. Toubas District
- □ 3. Nablus District
- □ 4. Salfit District
- □ 5. Qalqilia District
- □ 6. Tulkarem District
- □ 7. Ramallah District
- 8. Jerusalem District
- □ 9. Jericho District
- □ 10 Bethlehem District
- □ 11 Hebron District
- □ 12. North Gaza District
- □ 13. Gaza City
- □ 14 Rafah District
- □ 15 Deir Al-Balah District
- □ 16. Khan Younis District

Q.84 Educational level

- 1 Illiterate
- □ 2 Until elementary
- □ 3 Until preparatory
- ☐ 4 Until secondary
- □ 5 Some college
- □ 6 College & above
- □ 9 DK/NA

Q.85 How do you financially consider yourself and your household?

- □ 1 Better off than the people in your community
- 2 About the same as the people in your community
- □ 3 Worse than the people in your community
- □ 9 DK/NA

Q.86 How much is your family income?

- □ 1 . NIS 5000 and over
- □ 2 . Between NIS 4500-4999
- □ 3 . Between NIS 4000-4499
- □ 4 Between NIS 3500-3999
- □ 5 . Between NIS 3000-3499
- □ 6 Between NIS 2500-2999
- □ 7 . Between NIS 2000-2499
- 8 . Between NIS 1500-1999
- □ 9 . Between NIS 1000-1499
- □ 10 . Between NIS 500-999
- □ 11 . Less than NIS 500
- □ 99 . DK/NA

Q.87 Marital status

- □ 1 Single
- □ 2 Married
- □ 3 Divorced
- □ 4 Widower
- □ 9 NA

ANNEX II QUESTIONNAIRE IN ARABIC

(لاستعمال المكتب)	حث/ة	الرجاء تعبئتها من قبل البا.
رقم الاستمارة	رقم المنطقة	رقم الباحث/ة
R3:	R2:	R1:
		التاريخ اليوم الشهر السنة
		اليوم الفتهر الفت
		المعلومات أدناه تعبأ من قبل الباحث/ة:
		المعومات اداره عب من قبل البحد ال
		اسم الباحث/ة:
		جنس الباحث/ة:
R4:	1. ذكر 2. أنثى	
XII.		
		القرية/المدينة/المخيم :
		اسم الشارع المختار :
		عنوان المنزل المختار:
		متى بدأت المقابلة: الدقيقة الساعة
		الملاقية الملاقة
		ملاحظات للمركز (لاستعمال المكتب فقط)
		اسم المتابع الميداني:
		اسم واضع الرموز:
		اسم مراجع الرموز:

مرحبا... أنا من مركز القدس للإعلام والاتصال ونحن نقوم ببحث حول آراء الفلسطينيين بخصوص بعض القضايا المتعلقة بالوضع الفلسطينيي والاحتياجات الفلسطينية خلال فترة الانتفاضة. لقد تم اختيارك بطريقة عشوائية. ستوضع إجابتك مع العديد من إجابات أشخاص آخرين وبالتالي لن يتم التعرف عليك بأي شكل من الأشكال. ونؤكد مرة أخرى على أن كل ما يرد من معلومات في هذه الاستمارة سيحافظ على سريته المطلقة.

كم عدد الأشخاص الذين عمرهم من 18 عام فما فوق؟

كم من هؤلاء إناث؟

عدد البالغين في البيت

عدد

4 فما فوق	بالغ 3	بالغ 2	بالغ 1		
ثاني اكبر رجل	رجل متوسط العمر	رجل اكبر سنا	رجل بالغ	0	
10	6	3	1	نساء	
رجل متوسط العمر	رجل اصغر سنا	امرأة أو رجل	امر أة بالغة	1	
11	7	4	2	نساء	
أكبر ،اصغر رجل	امر أة اكبر سنا	امر أة اصغر سنا		2	
12	8	5		نساء	۶
امر أة متوسطة العمر	امر أة متوسطة العمر			3	
13	9			نساء	
ثاني امر أة اصغر سنا				4	
14				نساء	

85:----

CODE	الجواب	السنؤال	
	1. أشعر بأمانٍ	1. بشكل عام، هل تشعر بأمان؟	
	2. لا أشعر بأمان		
C1:	9. لا اعرف/ لا جواب	are North	
	 نعم أنا لاجيء أو منحدر من عائلة لاجئة 	02 هل أنت لاجئ أو منحدر من عائلة لاجئة؟	
C2	2. لا لم أنزح من موطني 2. لا لم أنزح من موطني		
C2:	9. لا اعرف/ لا جواب1. نعم	03 هل لديك كرت أونروا (وكالة الغوث) الخاص	
	¥.2	ون من شيك كرت أوترو (وكانه العوت) الخاص الباللاجئين؟	
C3:	2. 2 9. لا اعرف/ لا جواب	پدربین:	
C5.	1. أعمل بوظيفة بدو ام كامل	4. هل تعمل حالياً أم لا؟	
	2. أعمل بوظيفة بدو ام جزئي	- (<u></u> 3 3	
	3. أعمل لبضع ساعات في اليوم		
	4. لا أعمل		
	5. أنا ربة منزل		
	6. أنا طالب		
	7. أنا متقاعد		
C4:	9. لا اعرف/ لا جواب	()	
	1. مهني (طبيب، مهندس،)	 تصنيف العمل (أو العمل الأخير للذي لا يعمل) 	
	2. عامل ماهر (صاحب صنعة، بليط، طريش)		
	3. عامل (بطون، حجر) 4. فنہ (کیدیائی میکانک		
	4. فني (كهربائي، ميكانيكي) 5. موظف		
	د. موطف 6. اعمال حرة		
	0. اعمال خره 7. غیرها		
	/: حيرك 88. لا ينطبق		
C5:	99. د 99. لا اعرف/ لا جواب		
	1. موظف حكومي	 فوع العمل (او العمل الأخير للذي لا يعمل): 	
	2. موظف لدى مؤسسة دولية		
	3. موظف لدى منظمة غير حكومية دولية		
	4. موظف لدى القطاع الخاص		
	5. موظف لدى منظمة حكومية محلية		
	6. اعمال حرة في تجارة المنتجات الزراعية		
	7. اعمال حرة في تجارة المنتجات المصنعة		
	8. اعمال حرة اخرى		
	9. اعمل أحيانا و احيانا لا اعمل 89. لا.: 1. ت		
CC.	88. لا ينطبق 20. لا امر نام الارسان		
C6:	99. لا اعرف/ لا جواب 1. احصل عليه كاملا وبانتظام	7. في حال كنت عامل منتظم، كيف تحصل على	
	1. احصل عليه حامد وبالنصام 2. احصل عليه بانتظام لكن اقل من المبلغ المتفق عليه	/. في كان كلت عامل مناطع، ديف تحصل على الراتب او الأجر المتقق عليه؟	
	 احصل علیه بانتظام لکن عندما احصل علیه یکون 	الراب او ۱۱ بر العصل هيا ا	
	المبلغ المتفق عليه		
	 4. لا احصل عليه بانتظام وعندما احصل عليه يكون اقل		
	من المتفق عليه		
	8. لا ينطبق		
C7:	9. لا اعرف/ لا جواب		
	1. اذا كان الأجر تقريبا مساوي للأجر السابق	8. هل انت مستعد ان تعمل فقط في حالة:	
	2. انا مستعد ان اعمل حتى ولو كان الأجر اقل بنسبة		
	10% إلى 25% من الأجر السابق		
	 انا مستعد ان اعمل حتى لو كان الأجر اقل بنسبة بين ١٥/٥٥ - ١٥/٥٠ - ١١٠٠ الأحدال التيارين 		
	25% إلى 50% من الأجر السابق 4. انا مستعد ان اعمل حتى لو كان الأجر أقل بنسبة		
	4. أنا مستعد أن أعمل حتى لو حال الأجر أقل بنسبة 50% من الأجر السابق		
	50% من الاجر السابق 5. انا مستعد ان اعمل لقاء أي أجر		
	و. اد مستد ان العمل هام اي البر 8. لا ينطبق		
C8:	٥. ت بسبی9. لا اعرف/ لا جواب		
	1. القدس	9. مكان العمل الأساسي (او العمل الأخير):	
	2. الضفة الغربية		
	· · ·	•	

		T
	3. قطاع غزة	
	4. المستوطنات	
	5. في إسرائيل	
	6. في دولة أخرى	
	8. لا ينطبق	
C9:	9. لا أعرف/ لا جواب	
	1. لا، بقي الوضع كما هو	10. هل حصل تغيير على وضعك الوظيفي خلال
	2. اضطررت أن أبحث عن وظيفة أخرى	الستة أشهر الماضية؟
	3. فقدت عملي	
	8. لا ينطبق	
C10:	9. لا اعرف/ لا جو اب	
C10.	 عدم القدرة على الوصول إلى مكان العمل 	11. هل كان التغيير نتيجة:
	 ال يستطيع صاحب العمل أن يتحمل دفع أجري 	
	 2. 4 يستعيع لعناها المحلق التجاري بسبب الخسارة 3. اضطررت ان اغلق عملي التجاري بسبب الخسارة 	
	4. غير ها (حدد)	
C11	8. لا ينطبق	
C11:	9. لا اعرف/ لا جواب	
	1. نعم کثیرا	12. إذا ما كنت عاطل عن العمل، هل حاولت ان
	2. حاولت لكن لم احاول كثير ا	تبحث عن عمل؟
	3. لم احاول اطلاقا	
	8. لا ينطبق	
C12:	9. لا اعرف/ لا جواب	
	 لم يكن عاطلا عن العمل طوال هذه الفترة 	13. عند النظر إلى الوراء خلال أربعة وثلاثون شهر
	2. لأقل من شهرين	الماضية (منذ بداية الانتفاضة الثانية)، ما هي المدة
	3. بین شهرین و 6 أشهر	الكلية التي كان فيها المعيل الرئيسي في عائلتك عاطل
	4. بين 7 أشهر و 12 شهر	عن العمل:
	5. بين 13 إلى 24 شهر	
	6. أكثر من 24 شهر	
	٠٠ رو ٠٠ ـ ٥٠ 7. الفترة كاملة (34 شهر)	
	۱. حرف عدد (۱ و مهر) 8. لا ينطبق	
C13:	0. 1 <u></u>	
C13.	÷ 5. 2 (— 5. 2 .)	14. ما هو عدد الأشخاص البالغين (فوق سن 18)
	شخص	الذين يعيشون في البيت؟
		الدين يعيسون في البيت:
C14.		
C14:	999. لا اعرف/ لا جواب	· : 1 / 10 · · · : >
	h	15. ما هو عدد البالغين <u>الذكور</u> (فوق سن 18) الذين
	رجال 888. لا ينطبق	يعملون في العائلة؟
~.=		
C15:	999. لا اعرف/ لا جواب	
		16. ما هو عدد البالغات <u>الإناث</u> (فوق سن 18)
	إناث	و اللواتي يعملن في العائلة؟
	888. لا ينطبق	
C16:	999. لا اعرف/ لا جواب	
		17(أ): ما هو عدد الأطفال (ما دون 18) الذين
	أ) طفل 888. لا ينطيق	يعملُون لفترة تزيد عن 4 ساعات يومياً إما في البيت
		او خارج البيت؟
C17a:	999. لا أعرف/ لا جواب	
		1. th (15 to 1) that fill the 1 to 1.70 1.77
	1 15 .	17(ب): ما هو عدد الأطفال (ما دون 15) الذين
	ب) عمر هم 15 وما دون 888. لا ينطبق	يعملون لفترة تزيد عن 4 ساعات يومياً إما في البيت
C151		أو خارج البيت؟
C17b:	999. لا اعرف/ لا جواب بالغ 888. لا ينطبق	i an a ti a state what to a constant
	بالغ	18 ما هو عدد افراد العائلة البالغين الذين فقدوا
G10		اعمالهم في آخر ستة أشهر؟
C18:	999. لا اعرف / لا جواب	

^{19.} هل تلقيت شخصيا مساعدة لإيجاد عمل من الأنواع التالية:

C19c:	 2. لم اتلقى 2. لم اتلقى 	1. تاقیت 1. تاقیت	مخصصات بطالة موارد لابقاء نشاطك في الأعمال الحرة
C20:		888. لا ينطبق 999. لا اعرف/ لا جواب	20. اذا ما تسلمت شخصيا مساعدة لإيجاد عمل/ بطالة، ما هو مصدرها؟

21. هل تلقى افراد آخرون من عائلتك مساعدة إيجاد عمل من الأنواع التالية:

		·	, <u> </u>
C21a:	2. لم يتلقى	1. تلقى	وظيفة طويلة الامد
C21b:	2. لم يتلقى	1. تلقى	وظيفة قصيرة الامد
C21c:	2. لم يتلقى	1. تلقى	مخصصات بطالة
C21d:	2. لم يتلقى	1. تلقى	موارد لابقاء نشاطك في الأعمال الحرة

		22. إذا ما تسلم افراد اخرون من عائلتك مساعدة
		لإيجاد عمل/ بطالة، ما هو مصدر ها؟
	<u>888. لا ينطبق</u>	
C22:	999. لا اعرف/ لا جواب	
	 راض (انتقل إلى سؤال 25) 	23. بشكل عام كيف تقيّم المساعدة لإيجاد عمل/
	3. غير راض (انتقل إلى سؤال 25)	بطالة التي تلقيتها أنت أو أحد افر اد أسرتك؟
	4. غير راض بتاتا	
	8. لا ينطبق	
C23:	9. لا اعرف / لا جواب	
	1. قيمة المساعدة قليلة جدا	24. اذا كنت غير راض او غير راض بتاتا عن
	2 مدة العمل قصير ة جدا	المساعدة لإيجاد عمل/ بطالة، هل يمكنك ذكر السبب
	3. اخرى حدد	الرئيسي لعدم رضاك؟
	<u></u> 8. لا ينطبق	3 (<u></u>
C24:	9. لا اعرف/ لا جواب	
	1. في ارض مستأجرة	25. اذا ما انتقل احد افراد عائلتك الى قطاع الزراعة
	2. في ارض تملكها العائلة	منذ بدء الانتفاضة، اين يعملون حاليا؟
	2. يعمل لدى صاحب الأرض 3. يعمل لدى صاحب الأرض	2 63 262
	4. غير ها حدد 4. غير ها حدد	
	۱. يرب ـــــــــــــــــــــــــــــــــــ	
C25:	6. 1 <u>بــــبن</u> 9. لا اعرف / لا جو اب	
C - C.		

	1. ازداد	26. هل از داد دخل اسرتك في اخر ستة اشهر، نقص
	2. نقص	او بقي كما هو؟
	3_ بقي كما هو	"
C26:	9. لا أعرف/ لا جواب	
	1. کثیرا	27. لأي مدى يمكنك القول ان القيود على حركتك
	2. قليلا	شكلت مشكلة لك ولعائلتك في آخر ستة اشهر؟
	3. لم يؤثر إطلاقا	-
C27:	9. لا اعرف/ لا جواب	

28. كيف تأثر عملك او عمل عائلتك في آخر ستة اشهر؟

C28a:	2. لم يتأثر	1. تأثر	أ. عدم القدرة على تسويق المنتجات الى المناطق
C28b:	2. لم يتأثر	1. تأثر	ب. صعوبات في شراء المواد خام او منتجات
C28c:	2. لم يتأثر	1. تأثر	ج. مشاكل متعلقة بالوصول الى مكان العمل
C28d:	2. لم يتأثر	1. تأثر	د. عدم القدرة على دفع قروض البنك
C28e:	2. لم يتأثر	1. تأثر	ه. عدم القدرة على العمل بسبب منع التجول
C28f:	2. لم يتأثر	1. تأثر	و تدمير المنتوجات الزراعية

	1. جید جدا	29. هل تعتبر وضع عائلتك الصحي بشكل عام؟
	2. جيد نسبياً	
	3. غير جيد نسبيا	
	4. غير جيد على الاطلاق	
C29:	9. لا اعرف/ لا جواب	

30. ما نوع الرعاية الطبية التي احتجتها انت او أي فرد من عائلتك منذ بداية الانتفاضة الثانية وكيف تم توفرها؟

	4. كان هناك حاجة وتم	3. كان هناك حاجة ولكن	2. كان هناك	1. لـم يكــن	أ- ادوية
C30a:	توفرها بدون تأخير أو إعاقة	كان هناك تأخير في	حاجة لكنها لم	هناك حاجة	
		الحصول عليها	تتوفر '		
	4. كان هناك حاجة وتم	3. كان هناك حاجة ولكن	2. كان هناك	1. لـم يكـن	ب- مستشفی
C30b:	توفر ها بدون تأخير أو إعاقة	كان هناك تأخير في	حاجة لكنها لم	هناك حاجة	
		الحصول عليها	تتوفر		
	4. كان هناك حاجة وتم	3. كان هناك حاجة ولكن	2. كان هناك	1. لـم يكــن	ج- اسعاف
C30c:	توفرها بدون تأخير أو إعاقة	كان هناك تأخير في	حاجة لكنها لم	هناك حاجة	
		الحصول عليها	تتوفر		
	4. كان هناك حاجة وتم	3. كان هناك حاجة ولكن	2. كان هناك	1. لــم يكــن	د- تطعيم
C30d:	توفرها بدون تأخير أو إعاقة	كان هناك تأخير في	حاجة لكنها لم	هناك حاجة	
		الحصول عليها	تتوفر		
	4. كان هناك حاجة وتم	3. كان هناك حاجة ولكن	2. كان هناك	1. لـم يكــن	ه- العناية بالحوامل
C30e:	توفرها بدون تأخير أو إعاقة	كان هناك تأخير في	حاجة لكنها لم	هناك حاجة	
		الحصول عليها	نتوفر		
	4. كان هناك حاجة وتم	3. كان هناك حاجة ولكن	2. كان هناك	1. لـم يكــن	و ـ نتظيم الأسرة
C30f:	توفرها بدون تأخير أو إعاقة	كان هناك تأخير في	حاجة لكنها لم	هناك حاجة	, i
		الحصول عليها	تتوفر		

C31a:	أـطفل (اذا لا يوجد الاطفال انتقل لأي سؤال 43) 888. لا ينطبق 999. لا اعرف/ لا جواب	31 (أ): ما هو عدد الاطفال (ما دون 18) الذين يعيشون في هذه الأسرة؟
C31b:	999. لا اعرف / لا جواب ب- منهم عمر هم اقل من 15 888. لا ينطبق 999- لا اعرف / لا جواب	31 (ب): ما هو عدد الأطفال (ما دون 15) الذين يعيشون في هذه الأسرة؟

	1.11	I should be the state of the st
	1. اطلاق النار	32. باعتقادك أي من التالية اثر على <u>الأطفال</u> (ما
	2. العنف على التلفاز	دون 18) في عائلتك اكثر؟
	 عدم القدرة على الخروج من البيت 	
	4. اعتقال، تجميع واعتداء على الأقارب والجيران	
	5. لم يتأثروا	
	8. لأينطبق	
C32:	9. لا اعرف / لا جواب	
	1. الانتظام في المدرسة	33. باعتقادك ما الاحتياجات الأكثر الحاحا للأطفال
	2. فرص آمنة للعب مع الأصدقاء	في عائلتك؟
	3. تلقى دعم نفسى	_
	4. حرية الوصول الى الخدمات الطبية	
	5. التُغَذَية/ الاكل بشكل طبيعي مثلماً كان قبل الانتفاضة	
	8. لا ينطبق	
C33:	9. لا اعرف/ لا جو اب	
3551	1. قضاء وقت اكثر مع الاطفال في عائلتك	34. هل تغيرت فترة الوقت التي تمضيها مع اطفال
	 أ. أو ترسط المع المع المع المع المع المع المع المع	عائلتك منذ بداية الانتفاضة؟
	2. صدء و — من مع الاطفال في عائلتك 3. قضاء نفس الوقت مع الاطفال في عائلتك	·
	و. تعده نصل الوقت التع الاعتصال في العقلت	
C24.		
C34:	9. لا اعرف / لا جواب	to be to the total and the time
	1. لا اعتمد على هذا النوع من العقاب	35. حاليا هل تعتمد اكثر ام اقل على العقاب الجسدي
	2. اعتمد عليه بشكل اقل	عند التعامل مع اطفال عائلتك من الفترة ما قبل
	3. اعتمد عليه بشكل اكبر	الانتفاضة؟
	4. اعتمد عليه بنفس القدر كما كان قبل الانتفاضة	
	8. لا ينطبق	
C35:	9. لا اعرف/ لا جواب	

36. ما هي نشاطات اطفال المنزل في فترة عطلة صيف عام 2003؟

C36a:	2. צ	1. نعم	أ- اللعب في الحارة
C36b:	۷.2	1. نعم	ب- المشاركة في مخيم صيفي
C36c:	2. צ	1. نعم	ج- الذهاب الى الاندية
C36d:	2. צ	1. نعم	د- حضور دورات تقویة
C36e:	2. لا	1. نعم	٥- العمل- بائع متجول
C36f:	٧.2	1. نعم	و ـ السفر للخارج

37. هل يعاني الأطفال في عائلتك (ما دون 18) مما يلي منذ بداية الانتقاضة الثانية؟

C37a:	2. لا يعاني	1. يعاني	أ- النصرف العدواني
C37b:	2. لا يعاني	1. يعاني	ب- نتائج مدر سية سيئة
C37c:	2. لا يعاني	1. يعاني	ج- النبول الليلي
C37d:	2. لا يعاني	1. يعاني	د- کو ابیس

	1. نعم	38. هل تعتقد انه بامكانك معالجة المشاكل النفسية
	2. צ	التي تواجهها الاطفال في عائلتك؟
	8. لا ينطبق	
C38:	9. لا اعرف/ لا جواب	
	1. نعم – ترفیه	39. هل تلقى الاطفال في عائلتك دعم نفسي؟
	2 نعم- ارشاد	
	3. نعم – ترفیه و ارشاد	
	4. لا (انتقل المي سؤال 43)	
	8. لا ينطبق	
C39:	9. لا اعرف / لا جواب	

	1. الاو لاد تحت سن 18	40. من برأيك يحتاج مساعدة نفسية اكثر: الاولاد
	2. البنات تحت سن 18	تحت سن 18 او البنات تحت سن 18؟
	 الاو لاد و البنات بنفس القدر 	
	8. لا ينطبق	
C40:	9. لا اعرف/ لا جواب	
	1. فعالة	41. كيف تقيِّم المساعدة النفسية التي تم تقديمها
	2. غير فعالة	للأطفال في منزلك؟
	8. لا ينطبق	
C41:	9. لا اعرف/ لا جواب	
	1. الحكومة	42. من هي الجهة التي وفرت اكبر قدر من الدعم
	2. المنظمات غير الحكومية/ منظمات خاصة	النفسي الى الاطفال؟
	3. الأنروا	(اجابة و احدة فقط)
	4. اليونيسف	,
	5. اخرى حدد	
	8. لا ينطبق	
C42:	9. لا اعرف/ لا جواب	
	1. نعم- معظم البالغين يحتاجون	43. هل تعتقد ان افراد اسرتك البالغين (فوق سن
	2 نعم – بعضهم يحتاج	18) يحتاجون لدعم نفسى؟
	3. لا يحتاجون	<u>.</u> ,
	8. لا ينطبق	
C43:	9. لا اعرف/ لا جواب	
	1. نعم	44. هل تسلمت انت شخصيا او أي من افر اد عائلتك
	2 لا، لم نستلم اية مساعدة مالية او غير مالية (انتقل الي	اية مساعدة من اية جهة في آخر ستة أشهر (مساعدة
	سؤال 50)	مثل طعام، دواء، فرص عمل، مساعدة مالية ، الخ
	8. لا ينطبق	()
C44:	9. لا اعرف/ لا جواب (انتقل الى سؤال 50)	`

45 (أ) المساعدة الأولى:

مدى الرضى	مقدم المساعدة (المصدر)	القيمة	نوع المساعدة
1. راضِ جداً			
2. راضِ		بالشاقل	المساعدة الأولى:
3. غير راضي		0. ليس لها قيمة	
4. غير راضي بالمرة		1. قيمة غير مالية	
8. لا ينطبق	88. لا ينطبق	2. لا اعرف/ لا جواب	88. لا ينطبق
9. لا اعرف/ لا جواب	99. لا اعرف/ لا جواب	8. لا ينطبق	99. لا اعرف/ لا جواب
C45ad:	C45ac:	C45ab:	C45aa:

45 (ب) المساعدة الثانية:

مدى الرضى	مقدم المساعدة (المصدر)	القيمة	نوع المساعدة
1. راضِ جداً			
2. راضِ		بالشاقل	المساعدة الثانية:
3. غير راضي		0. ليس لها قيمة	
4. غير راضي بالمرة		1. قيمة غير مالية	
8. لا ينطبق	88. لا ينطبق	2. لا اعرف/ لا جواب	88. لا ينطبق
9. لا اعرف/ لا جواب	99. لا اعرف/ لا جواب	8. لا ينطبق	99. لا اعرف/ لا جواب
C45bd:	C45bc:	C45bb:	C45ba:

	1. راض جدا (انتقل إلى سؤال 48)	46. بشكل عام كيف تقيِّم المساعدة التي توفرت لك
	2. راض (انتقلُ إلى سؤال 48)	ولعائلتك في اخر ستة اللهر من قبل مذتلف
	3. غير راض	المنظمات والهيئات :
	4. غير راض بالمرة	
	8. لا ينطبق	
C46:	9. لا اعرف/ لا جواب	
	1. بسبب الكمية	47. اذا ما كنت غير راض او غير راض بالمرة ما
	2. بسبب النوعية	هو السبب الرئيسي لعدم رضاك؟
	3. عدد المرات التي تم فيها تقديم هذه المساعدة	
	4. غير ها حدد	
	8. لا ينطبق	
C47:	9. لا اعرف / لا جواب	
	1. كل شهر	48. ماذا عن المساعدات الغذائية، هل تم توفر ها؟
	 کل شهرین 	
	 3. كل 3 أشهر 	
	4. كل 6 اشهر د ۱۰ . ۱	
C40	8. لا ينطبق ١٥. لا يا ١٧. د	
C48:	9. لا اعرف/ لا جواب 1 منظمة	49. ماذا بالنسبة لفعالية توزيع الغذاء، هل كانت:
	1. منظمة 2. منظمة الى حدا ما	49. مادا بالنسبة لفعالية توريع العداء، هن حالت:
	2. منصمه الی خدا ما 3. تنظیمها سیء	
	و. تصلیمه سیء 8. لا ينطيق	
C49:	6. 4 يحسين 9. لا اعرف / لا جو اب	
C47.	ر. تا عرب ۱۲ جونب 1. نعم	50. اذا لم تتسلم انت وعائلتك اية مساعدة، هل يمكنك
	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	القول انك بحاجة الى مساعدة؟
	3. است متأكدا	G 3
	8. لقد استلمت مساعدات	
C50:	9. لا اعرف/ لا جواب	
	1. تعتمد الاسرة بشكل رئيسي على مساعدات الاغاثة	51. ما هو المصدر الرئيس للغذاء في الاسرة؟
	2. تعتمد الاسرة بشكل رئيسي على الدعم من العائلة	
	الممتدة	
	3. تعتمد الاسرة بشكل رئيسي على نفسها	
C51:	9. لا اعرف/ لا جواب	

52. من بين الاحتياجات التالية، ما هي برأيك اهم احتياجين لعائلتك:

	32. ش بين 2 حديجات العالية الله الذي برايت اللم الحديجين لله	
المرتبة الثانية	المرتبة الأولى	
1. التعليم	1. التعليم	
2. العمل	2. العمل	
3. الصحة	3. الصحة	
4. المساعدة المالية	4. المساعدة المالية	
5. الاسكان و اعادة الاسكان	5. الاسكان و اعادة الاسكان	
6. الغذاء	6. الغذاء	
C52b:	C52a:	

	53. ماذا بالنسبة <u>للمجتمع المحلي</u> الذي تعيش فية اذكر <u>الاحتياج</u>
المرتبة الثانية	المرتبة الأولى
1. التعليم	1. التعليم
2. العمل	2. العمل
3. الصحة	3. الصحة
4. المساعدة المالية	4. المساعدة المالية
5. الاسكان و اعادة الاسكان	5. الاسكان و اعادة الاسكان
6. الغذاء	6. الغذاء
C53b:	C53a:

54. بالنسبة للغذاء، ما هي أكثر مادتين غذائيتين تحتاجهما اكثر؟

المرتبة الثانية	المرتبة الأولى
1. غذاء الاطفال	1. غذاء الاطفال
2. السلع الرئيسة، الطحين، السكر، الشاي، الارز	2. السلع الرئيسة، الطحين، السكر، الشاي، الارز
3. الحليب ومشتقاته	3. الحليب ومشتقاته
4. المعلبات	4. المعلبات
5. الفاكهة والخضار	5. الفاكهة و الخضار
6. اللحمة والدجاج	6. اللحمة والدجاج
C54b:	C54a:

55. بالنسبة للمجتمع المحلى الذي تعيش فيه، أي خدمتين تعتقد أنهما الاهم من ناحية المرافق:

المرتبة الثانية	المرتبة الأولى
1. الكهرباء	1. الكهرباء
2. الطرق	2. الطرق
3. نظام التخلص من المياه العادمة	3. نظام التخلص من المياه العادمة
4. توفر كميات مياه كافية	4. توفر كميات مياه كافية
C55b:	C55a:

	 نعم لدي حساب بنك جاري وليس حساب توفير 	56. هل لديك حساب بنك شخصي؟
	2. لدي حساب توفير	
	3. لدي حساب جاري وحساب توفير	
	4. لا يُوجد لدي أي حساب بنكي	
C56:	9. لا اعرف/ لا جُواب	
		57. كم من المال تشعر ان عائلتك تحتاج كل شهر
	المبلغ المطلوب شاقل	من اجلُ ان تستطيع تلبية الاحتياجات الأساسية؟
C57:	 ال اعرف/ لا جواب 	_
	 اعلى بكثير من هذا الرقم 	58. لأي مدى يمكنك القول ان دخل اسرتك قريب من
	2. اعلى بقليل من هذا الرقم	هذا الرقّم اليوم؟
	3 تقريبا نفس الشيء	, ,
	4. اقل بقليل من هذا الرقم	
	 اقل بكثير من هذا الرقم 	
C58:	9. لا اعرف/ لا جواب	
	1. فقدان العمل	59. اذا ما تناقص دخل اسرتك خلال الستة اشهر
	2. خسارة ساعات العمل	الماضية، فما هو السبب الرئيسي لهذا التغيير في
	 تدمير العمل او الارض الزراعية 	الدخل؟
	4. فرد من افراد الاسرة في المعتقل	
	5. مشاكل صحية	
	6. اسباب اخرى	
C59:	 الا اعرف / الا جواب 	
	1. استطيع الصمود بغض النظر عن طول المدة	60. ما هي المدة الزمنية التي تعتقد انك تستطيع
	3 لعدة السهر	
	4 بالكاد نستطيع تدبير امورنا	
C60:	9. لا اعرف/ لا جواب	
	9. لا اعرف / لا جواب 1. استطيع الصمود بغض النظر عن طول المدة 2. لحوالي عام و احد 3. لعدة اشهر 4. بالكاد نستطيع تدبير امورنا 5. نحن نعاني من وضع خطير و لا نعرف كيف نعتاش	6). ما هي المدة الزمنية التي تعتقد انك تستطيع الصمود فيها ماديا خلال الفترة المقبلة؟

61. هل تقوم اسرتك باي من الامور التالية من اجل الصمود في وجه المحنة؟

		٠, و ي	<u> </u>
	צ. צ	1. نعم	أ- الحصول على المساعدة من العائلة والاصدقاء
C61a:			
	2. צ	1. نعم	ب- استخدام و الاعتماد على ما وفرته العائلة سابقا
C61b:			
C61c:	¥ .2	1. نعم	ج- بيع العقار ات و الار اضي الخاصة بالعائلة
C61d:	¥ .2	1. نعم	د- زراعة الارض
C61e:	¥ .2	1. نعم	ه- عدد اكبر من البالغين ذهبوا الى سوق العمل
C61f:	۷.2	1. نعم	و - عدد اكبر من افراد الاسرة (دون 18) ذهبوا الى سوق العمل
C61g:	¥ .2	1. نعم	ز ـ لا ندفع فو اتير (المياه، الكهرباء، الخ)
C61h:	¥ .2	1. نعم	ح- نخفف النفقات
C61i:	¥ .2	1. نعم	ط- نبيع المجو هر ات الخاصة

62. من بين السلع التالية هل از داد الاستهلاك، ام نقص ام بقى كما هو خلال الستة اشهر الماضية؟

			<u>ں ہم . ي </u>	L	-11 J. O C C. 02
C62a:	9. لا اعرف/ لا جواب	3. بقي كما هو	2. نقس	1. ازداد	أ- منتجات الحليب
C62b:	9. لا اعرف/ لا جواب	3. بقي كما هو	2. نقس		ب- لحوم
C62c:	9. لا اعرف/ لا جواب	3. بقي كما هو	2. نقس	1. ازداد	ج- كربو هيدرات (الخبز، البطاطا، الارز)

63. في حال استفاد احد افر اد اسرتك خلال آخر ستة أشهر من الخدمات التالية، الرجاء ان تذكر مدى رضاك من الخدمة ومن المنظمة التي وفرتها. أ- المستشفى:

المنظمة التي وفرت الخدمة	مدى الرضى
1. مؤسسة من مؤسسات السلطة الفلسطينية	1-راض
2. منظمة إسلامية	2- غير راض
3. منظمة دولية (غير الأونروا)	8- لم يستفيد
4. منظمة غير حكومية محلية	9- لا اعرف/ لا جواب
5. الأونروا	
6. حكومة عربية	
7. منظمة عربية	
8. غير ها حدد	
9. لا اعرف/ لا جواب	
C63ab:	C63aa:

ب- الأدوية

المنظمة التي وفرت الخدمة	مدى الرضى
1. مؤسسة من مؤسسات السلطة الفلسطينية	1-راض
2. منظمة إسلامية	2- غير راض
3. منظمة دولية (غير الأونروا)	9- لا اعرف / لا جواب
4. منظمة غير حكومية محلية	
5. الأونروا	
6. حكومة عربية	
7. منظمة عربية	
8. غير ها حدد	
9. لا اعرف/ لا جو اب	
C63bb:	C63ba:

ج- المدرسة

المنظمة التي وفرت الخدمة	مدی الرضی
]. مؤسسة من مؤسسات السلطة الفلسطينية	1- راض
ر. منظمة إسلامية	C 3 3.
ي منظمة دولية (غير الأونروا)	8- لم يستفيد
٤. منظمة غير حكومية محلية	9- لا اعرف / لا جواب
4. الأونروا	
). حكومة عربية	
 منظمة عربية 	
﴾. غير ها حدد	
و. لا اعرف/ لا جواب	
C63cb:	C63ca:

د- حصص الغذاء

المنظمة التي وفرت الخدمة	مدى الرضى
1. مؤسسة من مؤسسات السلطة الفلسطينية	1-راض
2. منظمة إسلامية	2- غير راض
3 منظمة دولية (غيرالأونروا)	8- لم يستفيد
4. منظمة غير حكومية محلية	9- لا اعرف/ لا جواب
 الأونروا 	
6. حكومة عربية	
7. منظمة عربية	
8. غير ها حدد	
9. لا اعرف/ لا جواب	
C63db:	C63da:

ه- المساعدة من ناحية فرص العمل

المنظمة التي وفرت الخدمة	مدى الرضى	
1. مؤسسة من مؤسسات السلطة الفلسطينية	1-راض	
2. منظمة إسلامية	2- غير راض	
3. منظمة دولية (غيرالأونروا)	8- لم يستفيد	
4. منظمة غير حكومية محلية	9- لا اعرف/ لا جواب	
5. الأونروا		
6. حكومة عربية		
7. منظمة عربية		
8. غیرها حدد		
9. لا اعرف/ لا جو اب		
C63eb:	C63ea:	

و- المساعدة المالية

المنظمة التي وفرت الخدمة	مدى الرضى
مؤسسة من مؤسسات السلطة الفلسطينية	1-راض
منظمة إسلامية	3 3.
منظمة دولية (غيرالأونروا)	8- لم يستفيد
منظمة غير حكومية محلية	9- لا اعرف/ لا جواب
الأونروا	5
حكومة عربية	6
منظمة عربية	7
غير ها حدد	8
لا اعرف/ لا جواب	9
C63fb:	C63fa:

صلت على اية مساعدة لتغطية النفقات 1. نعم، من خلال نظام التأمين الصحي الحكومي 2. نعم من خلال الاونروا 3. نعم من خلال تامين صحى خاص	
	الطبية؟
	
4. نعم من خلال منظمات خيرية	
5. لا، نغطي نفقاتنا الطبية من مواردنا	
C64: 9 .9 اعرف/ لا جواب	
خصوص الفقر في الستة شهر القادمة، هل 1. سيزداد بشكل كبير	65. ماذا بـــٰ
2. سيز داد بشكل ضئيل	تعتقد:
3. سبقى على ما هو	
4 ِ سيتتاقص بشك ضئيل	
5. سيتتاقص بشكل كبير	
C65: \(\begin{aligned} \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	
، أي من الامور التالية سوف تكون اكثر 1 الاستثمار في التعليم والصحة	66. بر أيك،
خفيض نسبة الفقر؟ 2 زيادة المساعدات الانسانية	
3. رفع الطوق الامني / الحصار	#
4. خلق فرص عمل	
C66: لا اعرف/ لا جواب	
الستة اشهر الماضية هل كان باستطاعتك 1 قريبا مستحيل	67. خلال
افراد اسرتك الذهاب الى المدرسة او 2. صعب جدا	
3 صعب	الجامعة؟
4. ليس صعبا	
8. لا ينطبق	
C67: اعرف/ لا جواب	
الستة اشهر الماضية هل كان باستطاعتك 1 قريبا مستحيل	68. خلال
اد اسرتك الذهاب الى العمل: 2. صعب جدا	انت او افر ا
3. صعب	
4. ليس صعبا	
8. لا ينطبق	
C68: (ا عرف/ لا جواب	
السنة اشهر الماضية هل تمكنت انت او 1 تقريباً مستحيل	69. خلال
سرتك من فرحة الأرض؟ 2. صعب جدا	
3	-
4 ليس صعبا	
8. لا ينطبق	
C69: 9	

70. سوف اذكر بعض الامور التي قد تكون حدثت لك او لاحد افراد اسرتك، هل تستطيع ان تقول لي أي منها حدث في الستة اشهر الماضية؟

* 29	<u> </u>	<u>, </u>	_	
	ع ال سروعي بي اله عدد الم يحدث 2. لم يحدث	1. حدث		أ- وفاة قريب او صديق في حدث مرتبط بالانتفاضة
C70a:				, and the second
	2. لم يحدث	1. حدث		ب- اصابة قريب أو صديق في حدث مرتبط بالانتفاضة
C70b:	·			
	2. لم يحدث	1. حدث		ج- اعتقال قريب أو صديق في حدث مرتبط بالانتفاضة
C70c:				, and the second
	2. لم يحدث	1. حدث		د- تدمير منزل في حدث مرتبط بالانتفاضة
C70d:				
		لسرقة	١.١	71. واضعين اثر الاحتلال الاسرائيلي على امنك
		عدم وجود قانون	2.2	الشخصي جانبا، من الامور التالية من من الامر الذي
		ضطرابات وفوضى عامة	۱.3	يشكل مصدر تهديد حقيقي لامن عائلتك؟
	_	غیر ها حدد	.4	
C71:		لا اعرف/ لا جواب	1.9	
		ندخل عسكري/ أمني	1. د	71(أ). فيما لو قرر تدخل طرف دولي للمساعدة في
		ندخل إداري	2. ذ	حل الخلاف القائم بين الفلسطينين و الإسر ائيلين: هل
		ندخل عسکري و إداري	3. ن	تعتقد أن هذا التدخل يجب أن يكون تدخل عسكريا/
	ور لأي طرف دولي في	يجب أن لا يكون هناك د	.4	أمنيا فقط أم تدخل إداري فقط أم تدخل عسكري
		راع الفلسطيني الإسرائيلي	الص	وإداري أو يجب أن لا يكون هناك دور لأي طرف
C71a:		لا اعرف/ لا جواب	1.9	في الصراع الفلسطيني الإسر ائيلي؟
	افضل من اداء الحكومة	اداء حكومة ابو مازن	.1	72. كيف تقيم اداء حكومة ابو مازن؟

	الفلسطينية السابق	
	العسطينية السابق. 2. نفس اداء الحكومة الفلسطينية السابقة	
CEA	 اسوأ من اداء الحكومة الفلسطينية السابقة 	
C72:	9. لا اعرف/ لا جواب	
		73. ما هو التنظيم السياسي او الديني الذي تثق به
		اكثر ؟
	6 . 6	
	88. لا أثق بأحد	
C73:	99. لا اعرف/ لا جواب	
		74. من هي الشخصية السياسية او الدينية التي تثق
		بها اکثر ؟
	88. لا أثق بأحد	
C74:	99. لا اعرف/ لا جواب	
		75. في حالة اعطيت الفرصة لاختيار نظام الحكم
	اسم الدولة	الذي تود ان تراه في فلسطين، أي دولة في العالم ا
C75:	99. لا اعرف/ لا جواب	تراها اقرب إلى اختيارك؟
	1. راديو وتلفزيون فلسطين	76. ما هو اهم مصدر معلومات تثق به اكثر ؟
	2. الصحف المحلية	
	3. المسجد	
	4. التنظيم السياسي الذي اثق به اكثر	
	5. الاصدقاء والاقارب	
	6. محطة فضائية حدد	
	8. غير ها حدد	
C76:	9. لا أعرف/ لا جواب	
	 اسو أ بكثير من معظم الحكومات العربية 	77. عند مقارنة سجل حقوق الانسان للسلطة
	2. اسوأ بقليل من معظم الحكومات العربية	الفاسطينية بسجلات الحكومات العربية هل يمكنك
	3. مثل معظم الحكومات العربية	القول ان سجلاتها:
	4. افضل بقليل من معظم الحكومات العربية	
	 افضل بكثير من معظم الحكومات العربية 	
C77:	9. لا اعرف/ لا جواب	
	1. اكثر فساداً من معظم الحكومات العربية	78. عند مقارنة الفساد في السلطة الفلسطينية بذلك
	 مستوى الفساد مثل معظم الحكومات العربية 	في الحكومات العربية هل يمكنك القول ان السلطة
	 قل فسادا من معظم الحكومات العربية 	الفلسطينية: الفلسطينية:
C78:	و. لا أعرف/ لا جو اب	
C . 3•	. 3 / 3	

79. اذا ما تم تخفيض خدمات الاونروا الى خدمتين ما هي الخدمتين الاهم؟ (اختيار اجابتين فقط)

المرتبة الثانية	المرتبة الأولى
أ- التعليم	أ- التعليم
ب- الصحة	ب- الصحة
ج- الاغاثة	ج- الاغاثة
د- مشاريع إعادة تأهيل في المخيمات	د- مشاريع إعادة تأهيل في المخيمات
ه- إيجاد الَّدخل (تشغيل)	ه- إيجاد الَّدخل (تشغيل)
C79b:	C79a:

	1. السكن المجاني (في المخيمات)	80. ما هو العامل الرئيسي الذي يربط اللاجئين
	2. خدمات التعليم	بالاونروا؟
	3. الخدمات الصحية	(اختيار الاهم فقط)
	4. المساعدات الغذائية	
	5. خدمات التشغيل	
	6. خدمات اخرى	
	7. بيان سياسي بدعم حق العودة	
	8. الاحساس بالأنتماء الى تجربة مشتركة (هوية	
	اللاجئين)	
C80:	9. لا اعرف/ لا جواب	
	1. ذکر	81. الجنس
C81:	2. انثى	

		82. العمر
	سنة	J02
C82:	لا جو اب	999
		83. مكان الاقامة 1. ج
		<u>. i . 3</u>
	نيلية 6. طولكرم	
	ام الله 8. القدس	
		9
	الخليل 12. شمال غزة	.11
	مدينة غزة 14. رفح	.13
C83:	دير البلح 16. خان يونس	.15
		84. المستوى التعليمي 1. أم
	في الابتدائي	= '
	ي الأعدا <i>دي</i>	
	ي ي الثانوي ً	
	ري ض الجامعي	
	ے . بعی فما فوق	
C84:	ي اعرف/ لا جواب	
2011	ر بن حالا من الناس في مجتمعك	85. من ناحية مادية كيف تعتبر نفسك واسرتك؟ 1. احد
	س سے میں حسین سی دیا۔۔۔ الناس فی مجتمعك	
	، مساس عي مجتمعك أ من الناس في مجتمعك	
C85:	و من المن عني المباعث المارة ا	
C03.	عرب برب ا05 شاقل فما فوق	86. ما هو دخل اسرتك الشهرى؟ 1. 00.
	. 90 – 4999 شاقل . 4500 – 4999 شاقل	•
	. 1900 – 4499 شاقل . 4499 – 4000 شاقل	
	. 1000 مرورا . 3999 – 3999 شاقل	
	. 3000 – 3499 شاقل . 3499 – 3000 شاقل	
	. 2999 – 2900 شاقل	
	. 2000 – 2499 شاقل	
	، 2490 – 2499 شاقل - 1500 – 1999 شاقل	
	1499 – 1000	
	ن 500 – 999 شاقل	
	بل 900 — رور سدين ل من 500 شاقل	
	ں مل 1000 مصدن ' اعرف/ لا جو اب	
C86:	العرف له جواب	4 .99
Cou.	, .	87. الحالة الاجتماعية
		•
		2. متز 3. مط
	_	
C97.		4. ارد
C87:	جو اب	. אַ .9