

EXECUTIVE SUMMARY

INTERNATIONAL AND LOCAL AID DURING THE SECOND INTIFADA (Report III, December 2001)

An Analysis of Palestinian Public Opinion in the West Bank and the Gaza Strip on their Living Conditions (15 June - 31 October 2001)

Introduction

The third report covers the period between 15 June to 31 October 2001 and, as such rounds up 1 year of monitoring of both the living conditions of Palestinians in the West Bank (including Jerusalem) and the Gaza Strip and the international and local aid during the second Intifada. The findings and the analysis of the study are based on a survey that was conducted between 1 to 4 November 2001.

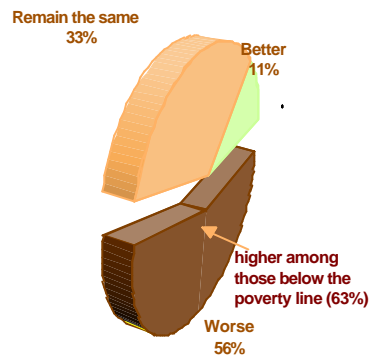
In order to summarise the copious amount of data, this executive summary will be divided into three main parts. In the first part, the facts on the ground during the period of 15 June to 31 October 2001 will be overviewed. In the second part, a closer look will be taken at what assistance is provided to relieve and manage the situation, and what the coping strategies of Palestinian households consist of. In the third part, the impact and effectiveness of different types of assistance by different providers will be discussed.

It should be noted that when in this executive summary analysis will be provided beyond the responses in the survey of the whole sample, it will in most cases be according to the explanatory variables of *place of residence* and the *poverty line*. Indeed, as will become clear below, the most striking and relevant differences in Palestinian public opinion are dependent upon these two explanatory variables.

Part One: Facts and the current reality

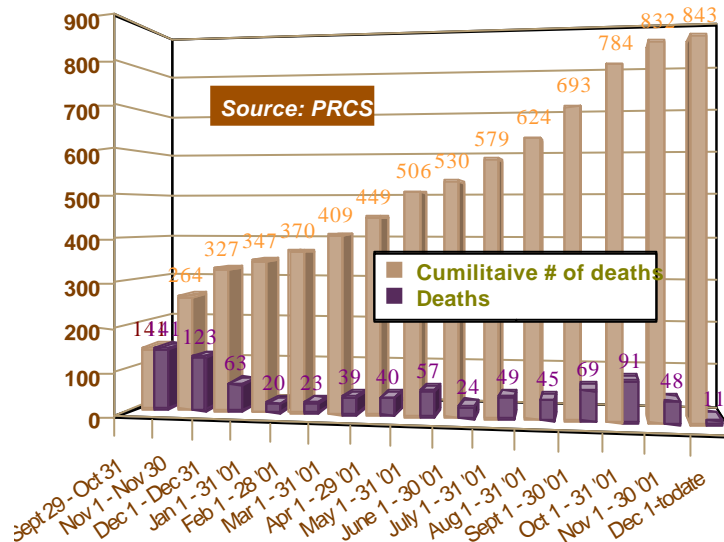
Asking respondents about their expectations for the next three months is a valuable "barometer" to measure the Palestinian mood and their level of optimism or pessimism about the situation in the near future. As shown in figure 1, below, the majority of the interviewees (56%) expect the situation to worsen, 33% expect that it will stay the same, and a mere 11% expect improvement. The sense of pessimism among respondents with an income below the poverty line is even greater as 63% of those expect the situation to deteriorate over the next three months.

Figure 1: Expectations for the next three months (November 2001)



The reality on the ground provides an explanation for the gloomy expectations of the majority of Palestinians. By December 2001, the *number of deaths* among Palestinians as a consequence of the unrest had reached 843. As illustrated in figure 2, below, the number of deaths during the period under scrutiny has been increasing compared to the period between early February and late May 2001 that was covered in the two previous reports. Moreover, the months of September and October 2001 saw the highest number of Palestinian deaths since November 2000. It is also worth noting that according to the Palestinian Red Crescent Society by mid-December 2001 the *number of injuries* among Palestinians since the beginning of the Intifada had climbed to 16,913.

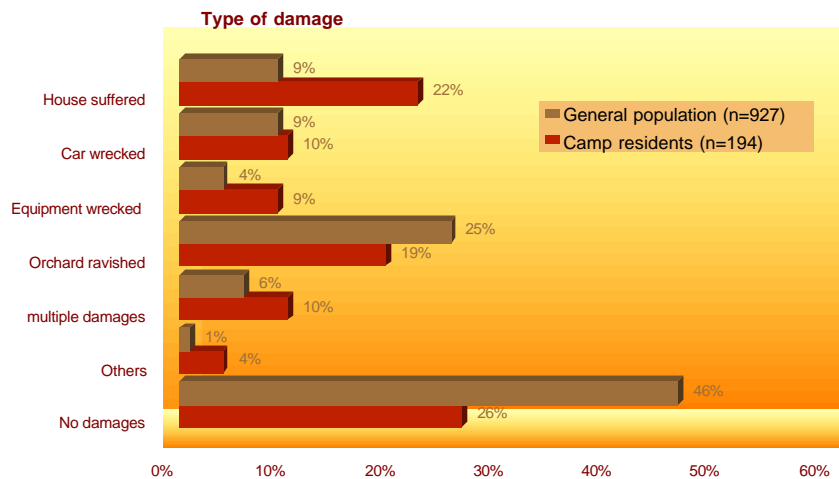
Figure 2: Cumulative number of Palestinian deaths (Sep. 29 2000-3 Dec. 2001)



In addition to the human toll, the Palestinians reported significant *damages* to their property. Although it is clear that damages to property have been widespread, when considering the extent of the damages one should keep in mind that they are difficult to assess and that certain areas have been more hardly affected than others. As illustrated in figure 3, below, 54% of the sample reported to have suffered from some type of damage. Among camp residents, this number increases to 74%. Also, camp residents seem to have been more hardly hit than non-camp residents with regard to every type of damage, except for damages to orchards. At this stage, it is also

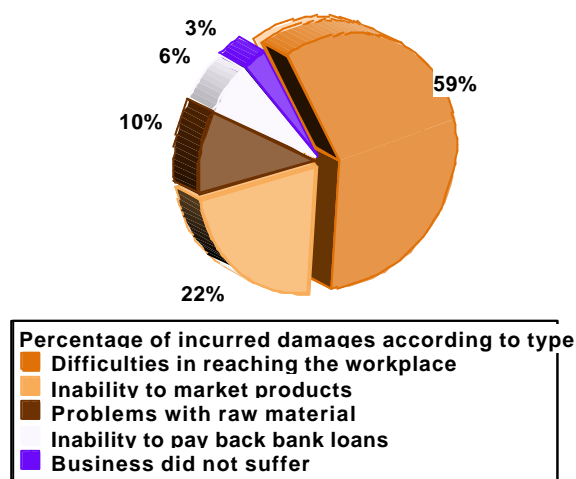
important to note that according to the Applied Research Institute (ARIJ) the Israeli government has not only continued its land confiscation policy since the outbreak of the Intifada, but has even intensified this policy in comparison to the year 1999-2000.

Figure 3: Incurred damages to the general public and the camp residents (November 2001)



In addition to the above damages, interviewees were asked whether or not their personal or family *business* had suffered in the past four months. As shown in figure 4, below, only 3% of the respondents stated that their family business did not suffer at all. A majority of 59% of the respondents confirmed that their main type of obstacle to do business was their inability to reach their workplace, logically as a result of the closures.

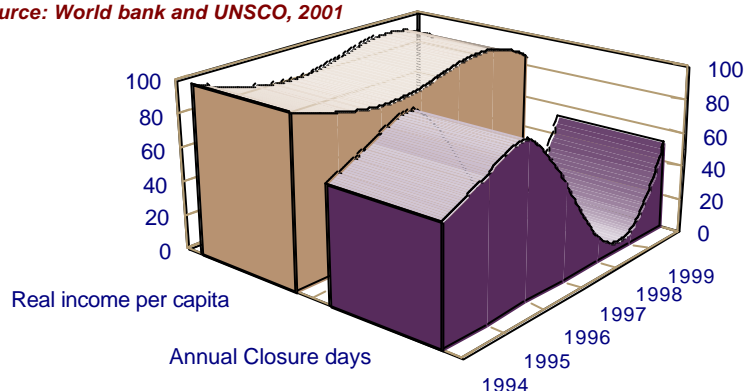
Figure 4: Types of damages to the household according to the general public (November 2001)



The detrimental effect of Israel's *closure* policy on the Palestinian economy is further illustrated in figure 5, below. According to the World Bank and UNSCO, the annual closure days directly impact the real income per capita. As such, the more closure days, the lower is the per capita GDP.

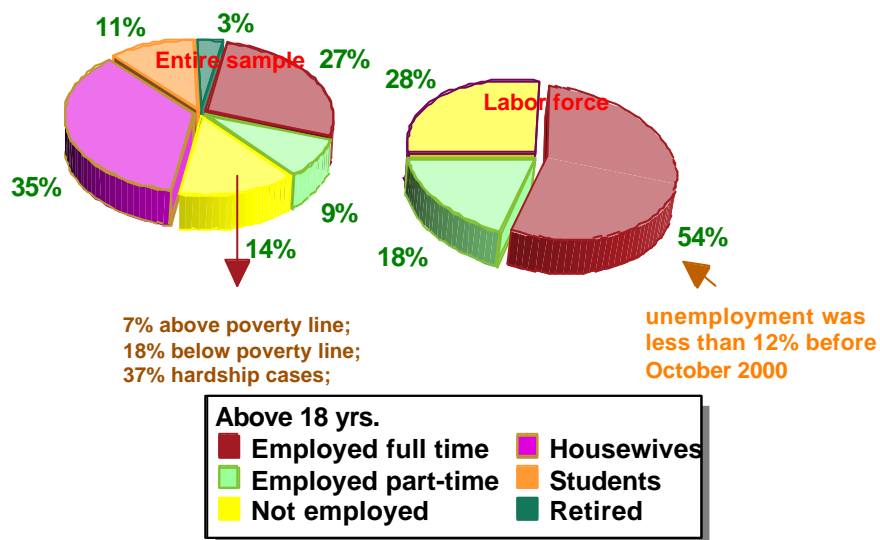
Figure 5: Income of closure on real income per capita

Source: World bank and UNSCO, 2001



The Israeli closure policy, allegedly implemented as a security instrument to prevent or minimise the threat of Palestinian attacks, has had grave consequences on the Palestinian *labour market*. As indicated in figure 6, below, only 36% of the entire sample is employed, 14% are unemployed and 50% are outside the labour market. As could be expected, the number of unemployed varies considerably according to the level of income of the respondents. Indeed, only 7% of the respondents with a household income above the poverty line are unemployed, compared to 18% of those with an income level below the poverty line and 37% of the hardship cases.¹ When taking a closer look at the actual labour force (also in figure 6), one notices that whereas the unemployment level was situated at 12% before the outbreak of the second Intifada, it now reaches a level of 28%.

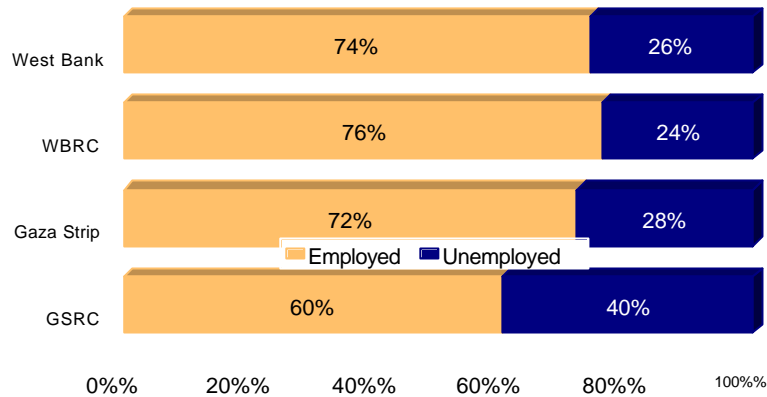
Figure 6: The employment situation for the entire sample and for the labour force (November 2001)



When evaluating the current labour force according to place of residence, it is clear from figure 7, below, that the highest number of unemployed is found in Gaza refugee camps. Perhaps surprisingly, slightly more West Bank camp residents than West Bank non-camp residents are currently employed.

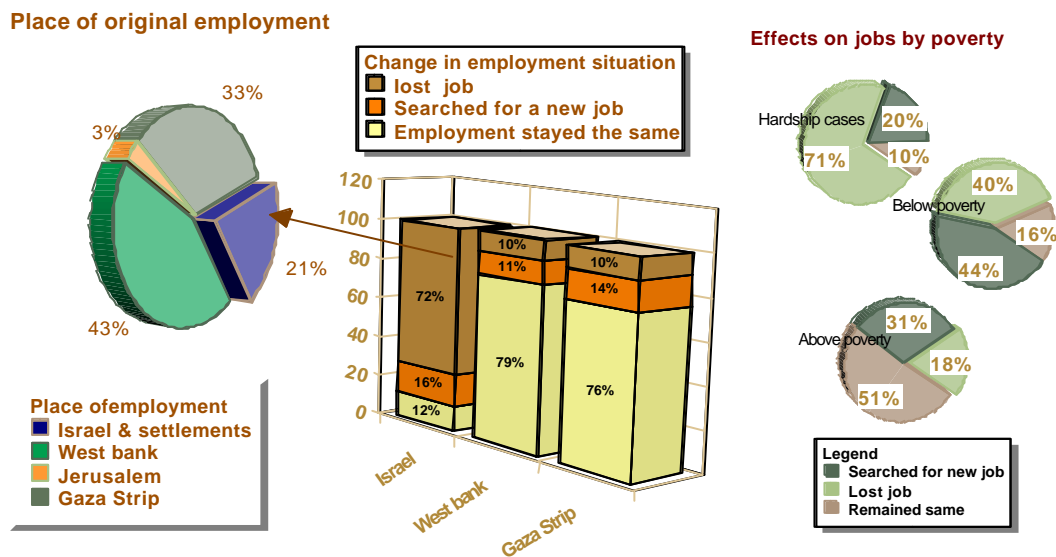
¹ The poverty line is established by the PCBS. Households with an income below 1600 NIS are regarded as being below the poverty line. As for those households whose income is below 500 NIS, they are referred to here as the “hardship cases”.

Figure 7: The employment situation according to place of residence (November 2001)



The extent of the negative impact of the Israeli *closure policy* on the Palestinian employment situation becomes even more obvious in figure 8, below. As illustrated, 21% of the respondents used to be employed in Israel and in the settlements. Of those, 72% lost their job. In comparison, of those respondents with original employment in the West Bank or in the Gaza Strip, only 10% lost their employment in each place respectively. As such, the harmful consequences of the closure policy on the Palestinian employment situation are unmistakable. Also interesting to note and illustrated in the figure below, is that when reviewing the employment situation according to poverty, the percentage among the respondent hardship cases that have lost their jobs (71%) is nearly four times higher than that among their colleagues with a household income above the poverty line (18%).

Figure 8: Change in employment according to original place of employment



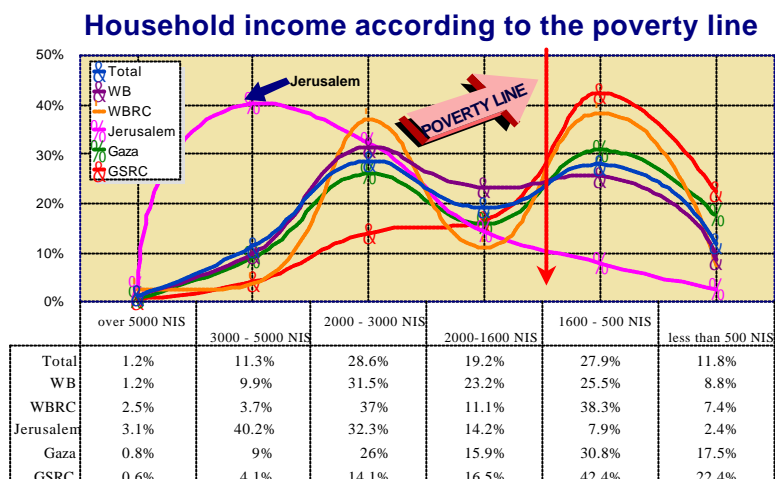
SDC, IUED, UNRWA, WFP

As a result of the Intifada with the Israeli closure policy and the worsening employment situation, the percentage of households with living standards below the *poverty* line more than doubled. Prior to October 2001, it was estimated that the percentage of households falling below the poverty line was around 20%². As

² MAS Economic Monitor. Issue No. 3, 1998, pp. 7-8.

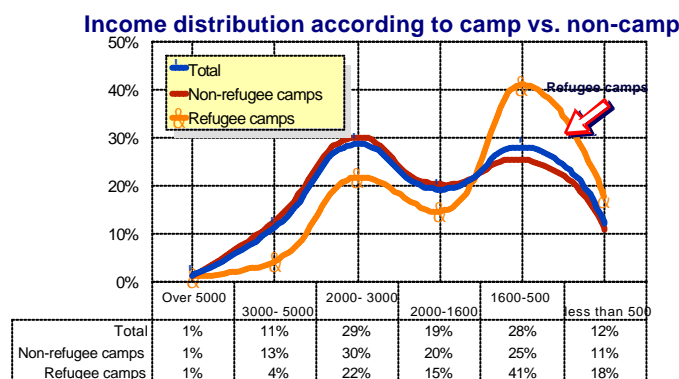
indicated in figure 9, below, in the survey, over 40% of the Palestinian households reported incomes below the poverty line. An additional 20% fall close to that level and have an income between 1600 and 2000 NIS. Poverty, however, is at its worst among Gaza refugee camp residents as close to 65% of those respondents have a household income below the poverty line.

Figure 9: Household income according to the poverty line and the place of residence (November 2001)



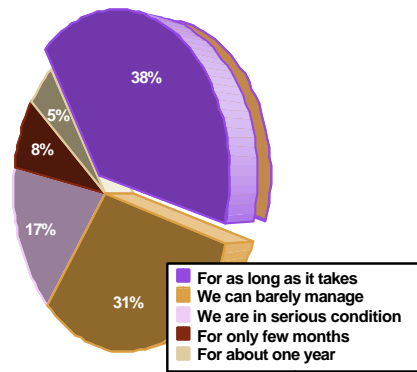
When comparing income distribution between camp residents and non-camp residents, there is clearly more poverty in camps than outside camps. As clearly confirmed in figure 10, below, in refugee camps 59% of the respondents earn less than 1600 NIS and as such fall below the poverty line. This is the case for “only” 36% of the non-camp respondents.

Figure 10: Income distribution inside and outside refugee camps (November 2001)



Naturally, the increased level of poverty among Palestinians affects their *financial situation*. Although when asked for what period of time they would be able to cope financially, 38% of the respondents stated that they would cope for as long as it takes, another 31% admitted that they could barely manage, and 17% said that they found themselves in a serious condition. These deteriorating financial conditions of Palestinian households are described in figure 11, below.

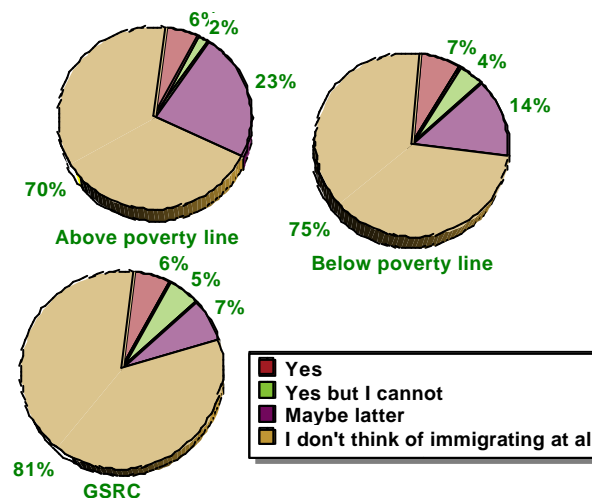
Figure 11: Period of time respondents can financially cope (November 2001)



Besides the negative impact of the Israeli closure policy on the Palestinian economy, one should not forget the serious ramifications of this closure policy on the *health conditions* and on *education* for the Palestinian population. Indeed, since the outbreak of the Intifada the delivery of health services has been seriously hampered. Moreover, school programmes are suffering as many schools have been closed or disrupted because children, students and teachers are often unable to reach school or the education institutions as a result of the closure.

Given the current reality and the deteriorating facts on the ground facing the Palestinians, it is surprising how steadfast the Palestinian population remains as the large majority would not even consider to *immigrate* in order to improve their living conditions. As illustrated in figure 12, below, more respondents with living conditions below the poverty line than those with a higher household income are against the idea of immigrating. Among Gaza refugee camp residents, who are the poorest section of Palestinian society and who live under the most difficult conditions, an overwhelming 81% stated that they do not think of immigrating at all.

Figure 12: Attitude towards immigration according to income level and in Gaza refugee camps (November 2001)



Part Two: What is done to relieve and manage the situation? What are the coping strategies?

Given the accumulation of the worsening conditions for the Palestinian population and the inability or unwillingness of most Palestinians to circumvent this reality through immigration, it is important both to establish what Palestinians are doing to cope in these circumstances and what assistance is provided to relieve this harsh state of affairs.

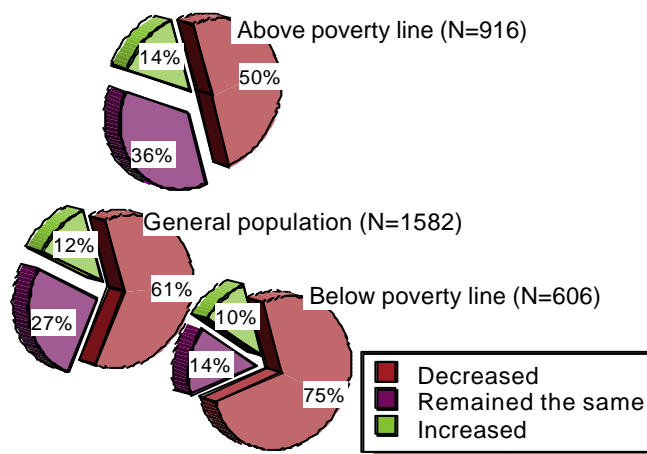
When respondents were asked what strategies they used to *manage their hardship*, 30% replied that their household income sufficed. However, as indicated in table 1, below, 16% of the interviewees reduced their expenses, 14% relies on family and friends for assistance, and 12% are using past savings to cope in these difficult times. Important to point out is that 6% of the respondents declared that they have nothing to rely on. As such, these are the Palestinians that are hardest hit and most in need of assistance.

Table 1: Strategies for managing the hardship (November 2001)

Strategies	N	Percentage
Household income is sufficient	475	30%
Reducing expenses	259	16%
Using past savings	193	12%
Cultivating land	155	10%
Selling jewellery	90	6%
Selling property	65	4%
More household members went to work	23	1%
Assistance from family and friends	218	14%
Foreign aid	12	1%
Nothing to rely on	91	6%
Total	1581	100%

When the interviewees were asked if they introduced changes in their *household expenditure*, 61% of the entire sample replied that they reduced their spending. When examining change in household expenditure according to the income level of the respondents and as illustrated in figure 13, below, many more respondents with an income level below the poverty line (75%) than those with an income level above the poverty line (50%) reduced their expenditure.

Figure 13: Change in household expenditure according to income level (November 2001)



The reduction in household expenditure by many Palestinians does also affect their *household food consumption*. As clarified in table 2, below, among the general public, 45.6% reduced their consumption of dairy products, 62.2% decreased their consumption of meat and 39% cut their intake of carbohydrates. Moreover, Palestinians with living standards below the poverty line reduced the household consumption to a much greater extent than their counterparts with living standards above the poverty line. Therefore, there is a strong correlation between the income level of the respondents and their household food consumption.

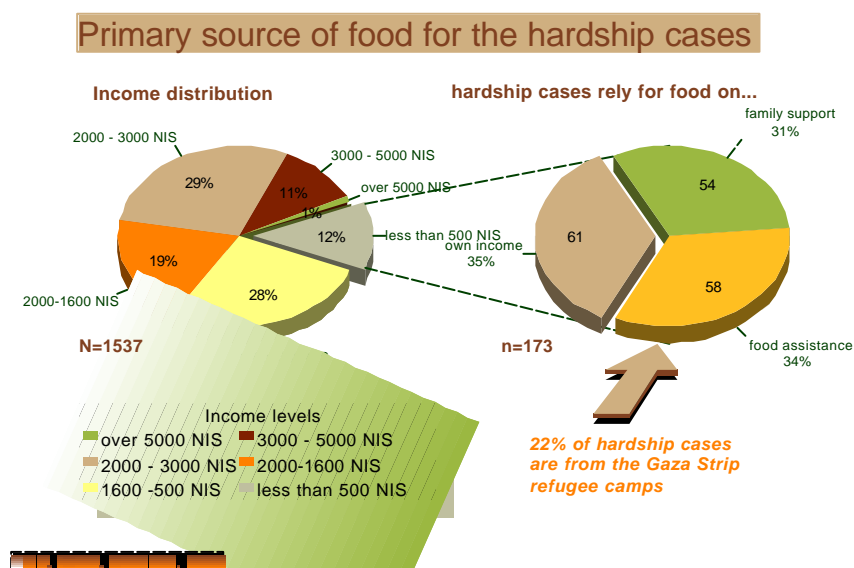
Table 2:

Change in household consumption in the past year (in %)

	General public			Below poverty line			Above poverty line		
	Dairy products	Meat	Carbohydrates	Dairy products	Meat	Carbohydrates	Dairy products	Meat	Carbohydrates
Increased	10.6	4.7	12.0	6.9	3.2	12.2	13.5	6.0	12.2
Decreased	45.6	62.2	39.0	63.6	79.4	52.7	31.4	49.4	28.0
Remained the same	43.7	33.1	48.9	29.5	17.4	35.1	55.0	44.6	59.8

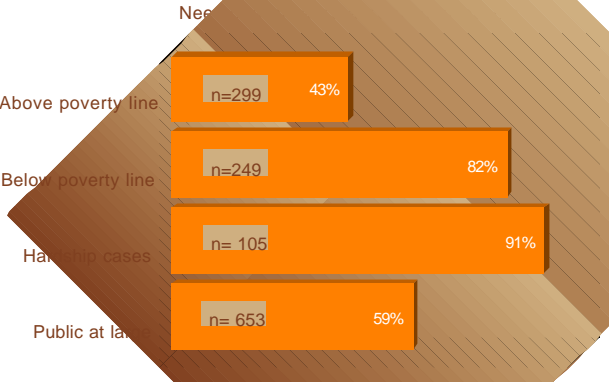
With such a dramatic reduction in food consumption among the poorer section of Palestinian society, it is interesting to determine on what sources the Palestinians, especially those with an income level of less than 500 NIS, rely on to be able to put food on the table. As indicated in figure 14, below, 12% of the entire sample can be identified as hardship cases. Of those 12%, 35% rely on their own income for food, 34% of them depend on food assistance, while 31% count on family support. A valuable note is that 22% of the hardship cases reside in the Gaza Strip refugee camps.

Figure 14: Primary source of food for the hardship cases (November 2001)



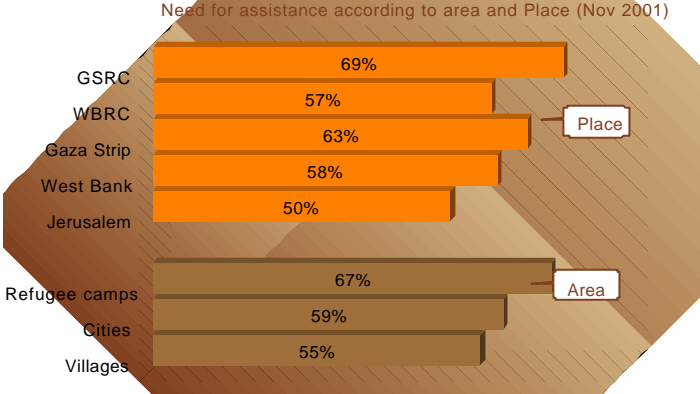
It became clear from the above that with the deteriorating living conditions of Palestinians since the outbreak of the Intifada, there is a definite need for *assistance*. This need is confirmed by the results in figure 15, below. As could be expected, the lower the income of the respondents, the higher their need for assistance.

Figure 15: Need of assistance according to income



The need for assistance also differs according to the place and the area where the respondents are residing. As becomes clear in figure 16, below, when looking at the need for assistance according to the place of residence of the respondents, the greatest urgency for assistance is in the Gaza Strip (63%), especially in the Gaza Strip refugee camps (69%). Again not surprisingly, the results concerning the need for assistance according to the area of residence of the respondents demonstrate that the greatest need for assistance is in refugee camps (67%), followed by cities (59%) and lastly by villages (55%).

Figure 16: Need for assistance according to place and area of residence (November 2001)

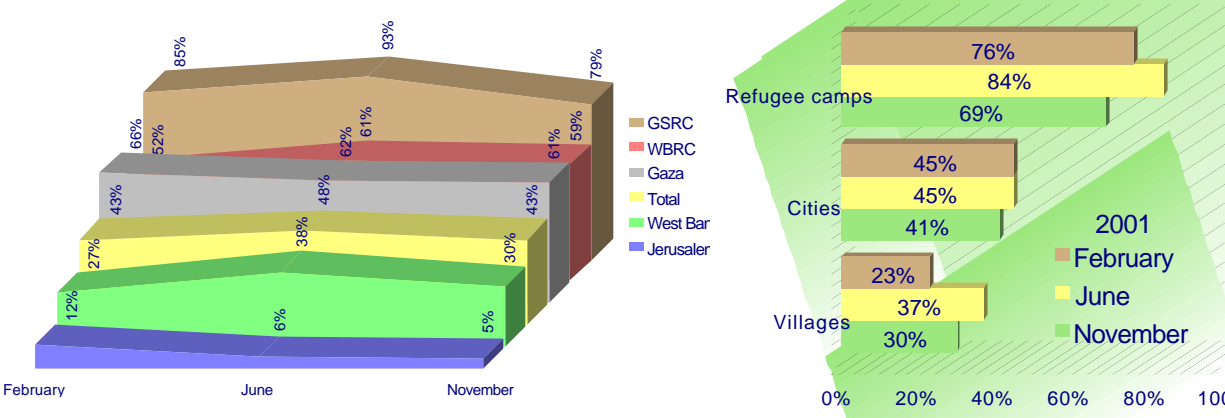


Having established above that the greatest need for assistance can be found among the poor, in the refugee camps and especially in the Gaza Strip refugee camps, it is important to find out whether or not these segments of Palestinian society did in fact *receive assistance*. As indicated in figure 17, below, of the entire sample 43% received assistance. When examining the provision of assistance according to the place of residence of the respondents, it is clear that the respondents in the Gaza Strip refugee camps (who most often stated to be in need of assistance) by far received most assistance (79%). Similarly, when approaching the provision of assistance according to the area of residence of the respondents, refugee camp

residents (who most often stated to be in need of assistance) received most aid (69%), followed by the respondents in cities (41%) and the villagers (30%).

It is noteworthy that when analysing the assistance received according to the area and place of residence of the respondents over a period of time (see also figure 17), that assistance has decreased in all areas and places since June 2001.

Figure 17: Assistance received according to area and place of residence (February 2001 – November 2001)



Also, as discussed above in figure 15, the poorest Palestinians are in the greatest need of assistance. As confirmed in table 3, below, the respondents with living standards below the poverty line, and especially the hardship cases, received more assistance than those with living standards above the poverty line.

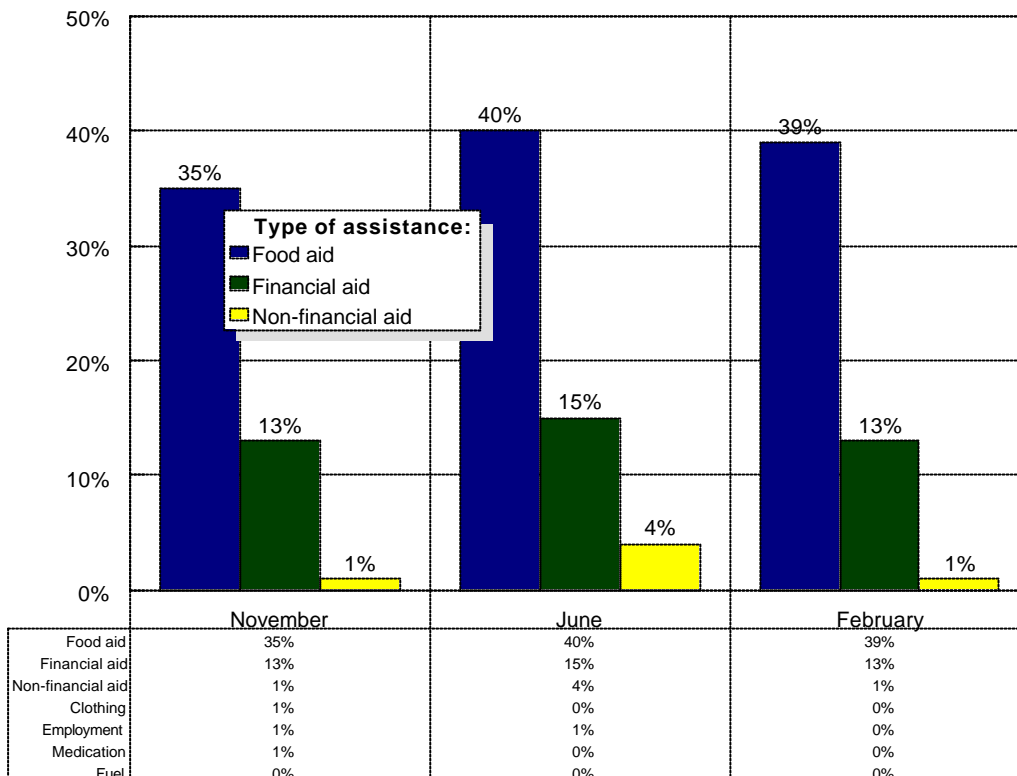
Table 3: Assistance received according to the poverty level (November 2001)

Place of residence	Poverty level			Total
	Above the poverty line (> 1600 NIS)	Below the poverty line (< 1600 NIS)	Hardship cases (< 500 NIS)	
WB – outside camps	22%	37%	62%	29%
WBRC	38%	83%	64%	59%
Gaza – outside camps	53%	65%	73%	61%
GSRC	77%	78%	79%	78%

In short, from the above findings it is possible to conclude that, in general, assistance seems to be well-targeted. Indeed, those segments of society who declared the greatest need for assistance, received most of it. Having said that, however, significant portions of Palestinians in need of assistance have not received any. Indeed, 57% of households, including many who need assistance, did not receive any assistance.

As for the *type of assistance* received, in general, most of it consists of food aid, followed by financial aid. In November 2001, 35% of the respondents received food assistance and 13% of them received financial assistance. As can be detected in figure 18, below, all types of assistance have decreased since February 2001. Although there was an increase in the provision of assistance in June, the level of assistance received dropped in November 2001 to levels lower than that received during the first three months of the Intifada.

Figure 18: Type of assistance received (February – November 2001)



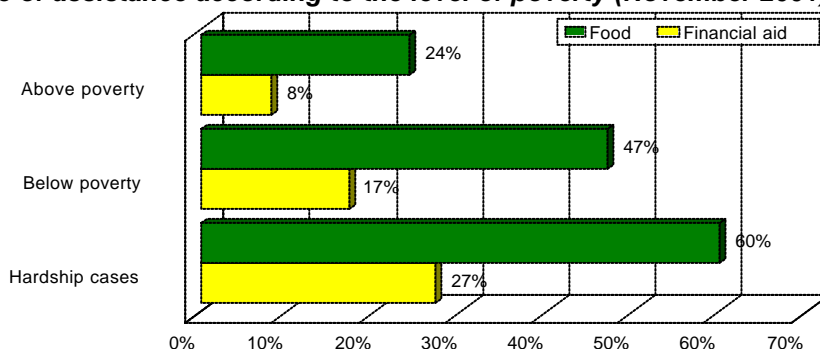
The results in table 4, below, indicate that although both food and financial assistance received have dropped over time, both were received more frequently by respondents in refugee camps than by respondents in cities and villages.

Table 4: Type of assistance received according to area (February - November 2001)

Month	Type	Area of residence		
		City	Camp	Village
February	Food	40%	72%	19%
	Financial	14%	23%	6%
June	Food	37%	72%	29%
	Financial	12%	32%	9%
November	Food	33%	62%	21%
	Financial	12%	20%	10%

The results portrayed in figure 19, below, show that the poorer sections of society received both food and financial assistance more than the segment with a household income level above the poverty line.

Figure 19: Type of assistance according to the level of poverty (November 2001)



As for the *source of assistance*, UNRWA with 62% is the main provider of food assistance. As indicated in table 5, below, religious organisations provide 13% of the food assistance. Concerning financial assistance, the NGOs with 53% became the main source of such aid. This is astonishing as in the January and June surveys, NGOs provided financial aid for only 3% of the respondents. Moreover, whereas in February 2001, ministries, municipal and village councils provided 70% of the financial aid, they do no longer seem to provide such aid in November 2001.

Table 5: Source of food and financial assistance (February – November 2001)

Source	Food assistance			Financial assistance		
	Month of the survey			Month of the survey		
	February	June	November	February	June	November
PLO		1%		1%	1%	
PNA	2%	1%	8%	5%	3%	13%
Fateh	6%	2%		2%	1%	
Zakat	10%	12%		4%	2%	
UNRWA	45%	49%	62%	8%	18%	17%
Religious organisations	6%	6%	13%			5%
International organisations (other than UNRWA)	1%	1%	2%		1%	
Local charitable organisations (other than religious orgs.)	6%	3%	8%	1%	2%	5%
Arab countries	2%	2%		1%	4%	
Ministries, municipal and village councils	9%	9%	3%	70%	57%	
NGOs	5%	6%	5%	3%	3%	53%
Islamic factions and organisations	2%	3%		1%	1%	
Other political factions	1%	2%		1%	1%	
Others		3%		1%	4%	
Family and friends	4%	2%	1%	4%	3%	7%

When examining the source of assistance received according to the place of residence of the respondents, interesting differences appear. As can be seen in table 6, below, with regard to food aid, UNRWA remains the largest provider both inside (85%) and outside (76%) refugee camps in the Gaza Strip. In the West Bank, UNRWA provides for 25% of recipients outside refugee camps and 76% of camp residents. Interestingly, in the West Bank outside camps where UNRWA does not provide as much food assistance, this role seems to be taken up by other providers such as religious organisations (25%), the PNA (14%) and the NGOs (13%). As such, these last providers are more active in places where UNRWA is less active.

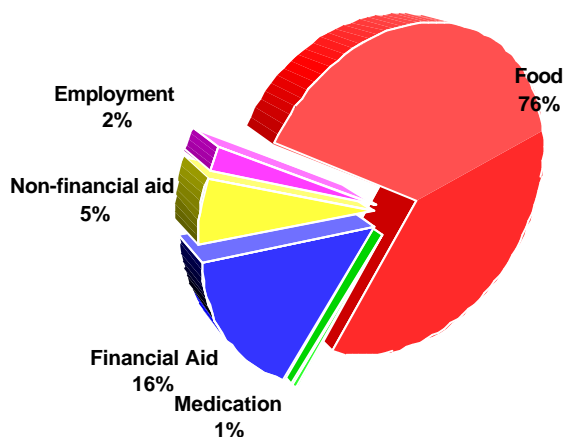
With regard to financial aid, one can notice in table 6 that UNRWA is the main provider of such aid both inside (77%) and outside (25%) West Bank refugee camps. However, UNRWA plays a much smaller role both inside (2%) and outside (4%) refugee camps in the Gaza Strip. In these places of residence, the gap is clearly filled by the NGOs as in Gaza refugee camps they provide financial assistance to 83% of the respondents and 73% of the outside camp respondents in the Gaza Strip received financial assistance from NGOs.

Table 6: Source of food and financial aid according to place of residence (February – November 2001)

Source of assistance	Place of residence				
	West Bank	WBRC	Gaza	GSRC	
FOOD	PNA	14%	7%	4%	5%
	UNRWA	25%	76%	76%	85%
	Religious organisations	25%	12%	6%	5%
	International organisations (other than UNRWA)	2%	2%	2%	
	Local charitable organisations (other than religious orgs.)	10%		11%	3%
	Ministries, municipal and village councils	9%			
	NGOs	13%	3%		1%
	Family and friends	1%			
FINANCIAL	PNA	16%	3%	16%	7%
	UNRWA	25%	77%	4%	2%
	Local charitable organisations (other than religious orgs.)	4%		5%	3%
	NGOs	24%	16%	73%	83%
	Family and friends	18%		2%	1%
	International organisations (other than UNRWA)				1%
	Religious organisations	14%	3%		2%

Albeit that UNRWA’s main types of assistance consist of food and financial aid, it also provides other types of assistance. Figure 20, below, outlines the different types of assistance provided by UNRWA as received by the respondents.

Figure 20: UNRWA assistance by type as received by the respondents (November 2001)



Concerning assistance received by UNRWA, it is worth noting here that the proportion of the population that did receive assistance from UNRWA went up in every location since February 2001. Further details of this increase in assistance received by UNRWA according to the place of residence of the respondents can be found in figure 21, below.

Figure 21: Proportion of the population that received assistance from UNRWA according to place of residence (February 2001 – November 2001)

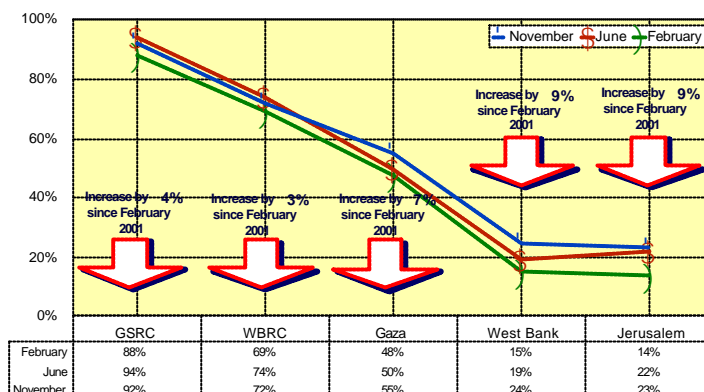
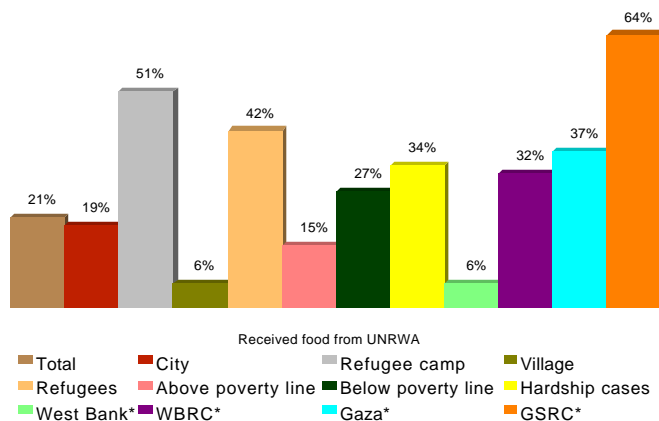


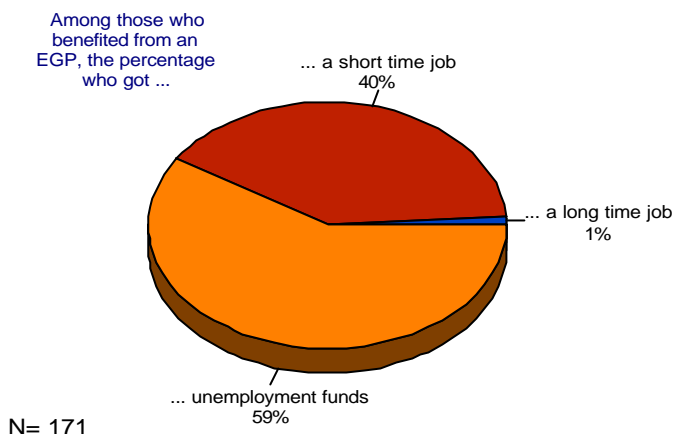
Figure 22, below, provides an overview of the various sectors that received assistance from UNRWA. As can be seen, of the entire sample, 21% of the respondents received assistance from UNRWA. Moreover, as can be expected, respondents in refugee camps (51%) received more assistance from UNRWA than those residing in cities (19%) and villages (6%). Also, 42% of the refugees received aid from UNRWA. Furthermore, clearly more poor respondents than those with an income level above the poverty line were recipients from UNRWA aid. Lastly, respondents from the Gaza Strip, and especially those living in Gaza Strip refugee camps, received more assistance from UNRWA than their counterparts in the West Bank.

Figure 22: Proportion of various sectors receiving assistance from UNRWA (November 2001)



Although food and financial aid seem to take up most of the assistance provided to the Palestinian population, it is important to remember that there are other types of assistance that are perhaps less obvious or less considered as assistance by the recipients, but should nonetheless not be overlooked. One thinks, for example, of *employment assistance*. Of the entire sample, 11% of the respondents confirmed that one of their family members benefited from an Employment Generation Program (EGP). As illustrated in figure 23, below, only 1% of those who benefited from an EGP obtained a long-term job. Most of the beneficiaries (59%) received unemployment funds, while 40% obtained a short-time job.

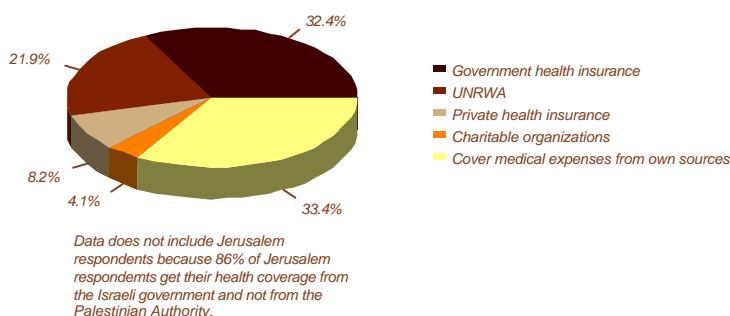
Figure 23: Type of benefit from EGP (November 2001)



As for the source of assistance in helping to obtain employment, 45% of the recipients received help from the Palestinian Authority and 22% received help from UNRWA.

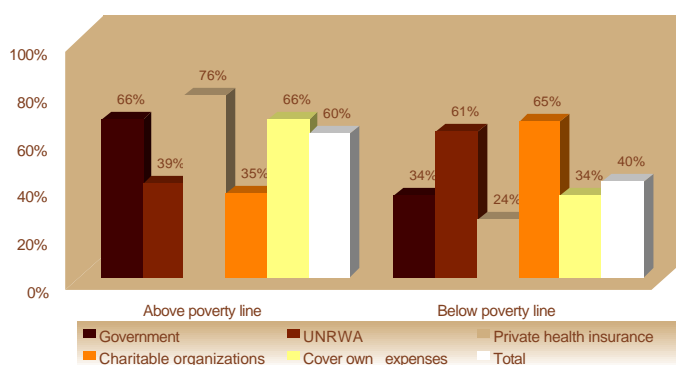
Another type of assistance that should not be overlooked is the provision of *health coverage*. Although as illustrated in figure 24, below, 33% of the respondents stated that they cover their own health expenses, 32% are covered by government health insurance and UNRWA covers 22%.

Figure 24: Sources of health coverage (November 2001)



It is important to stress here that UNRWA's health coverage is especially targeted towards the needy. As confirmed in figure 25, below, over 60% of UNRWA's health assistance goes to those Palestinians with an income level below the poverty line.

Figure 25: Sources of health coverage according to poverty level (November 2001)



Finally, an extremely important type of assistance in a society where 53% of the *de facto* population is below the age of 18 is the provision of *psychological support to children*. Although of the 60% of parents who said that they have changed their behaviour towards their children since the outbreak of the Intifada, 76% stated that they increased the time spent with their children, only a small majority of 52% declared that they were able to address the psychological distress among their children. Even more alarming is that 70% of the parents stated that their children did not receive any psychological support. However, importantly and as indicated in table 7, below, when psychological support was provided to children, school (17%) is considered to be the largest provider of such assistance. School is also often used in combination with other providers, such as media programmes (4%), community centres (2%), health centres (2%), or social workers (10%).

Table 7: Providers of psychological support to children (November 2001)

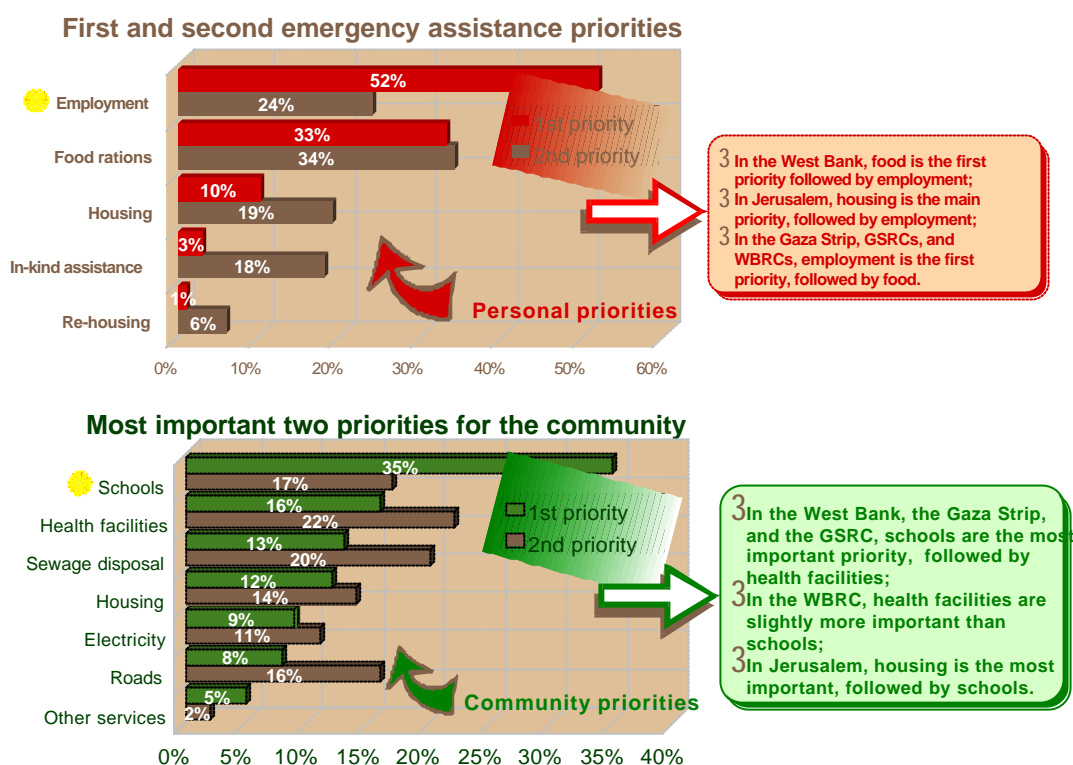
	Total
School	17%
Social worker	10%
Health centre	2%
Private doctor	1%
Youth centre	3%
Community centre	2%
Community outreach teams	3%
Women centre	1%
Islamic centre	3%
Media programmes	5%
Islamic centre and media programmes	4%
School and media programmes	11%
Me, my family, and my relatives	5%
School and community centre	2%
School and health centre	3%
School and social worker	6%
Others	24%

Part Three: Impact of assistance

Given the findings in part two, it is important to report the respondents' evaluation of the provided assistance. However, before doing so, it is necessary to establish the *priorities for assistance* in the view of the respondents, both in terms of their own assistance priorities and in terms of the priorities for the community. As specified in figure 26, below, in general, 52% of the respondents consider employment generation as the most important assistance priority, followed by 33% who said that food assistance was the most important priority. With respect to the high priority given to employment assistance, it should be remembered that a mere 11% of the respondents declared to have benefited of such assistance.

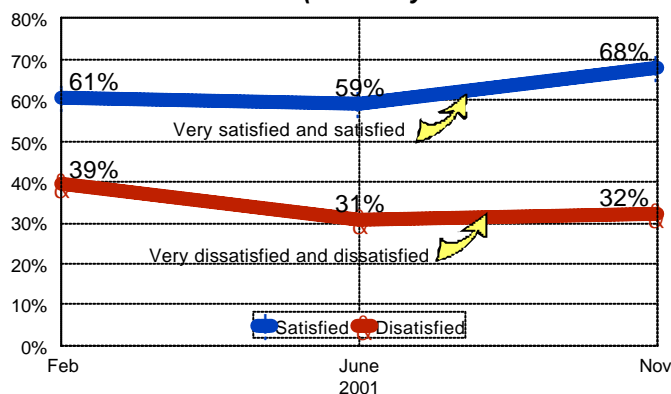
As for community priorities, 35% of the respondents stated that schools were the most important priority for the community, followed by 16% who said that it was health facilities.

Figure 26: Most important priorities for the household and for the community



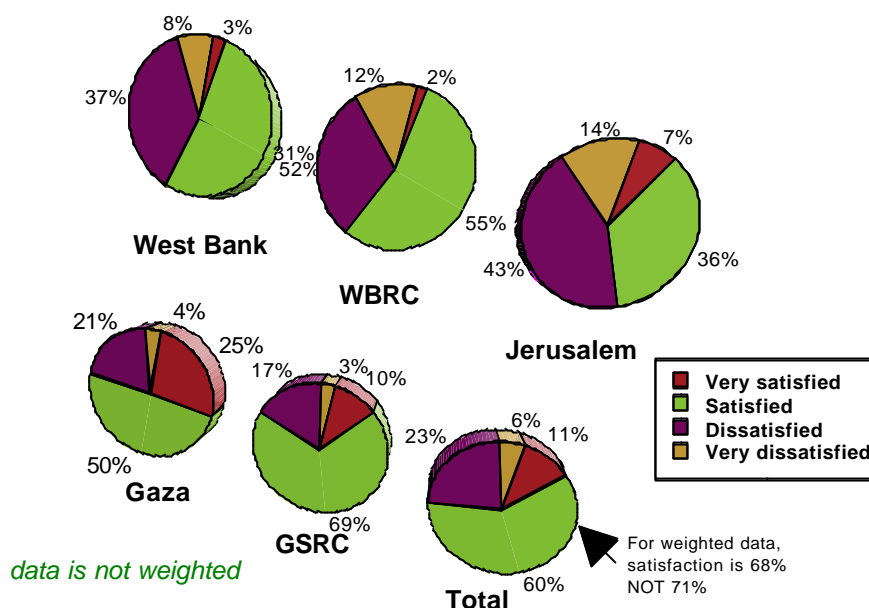
General satisfaction with the services provided by UNRWA, in particular, has also improved since February 2001. Indeed and as illustrated in figure 27, below, whereas in February 2001 61% of the respondents were satisfied with UNRWA, the number of satisfied respondents increased to 68% in November 2001.

Figure 27: General satisfaction with UNRWA (February 2001 – November 2001)



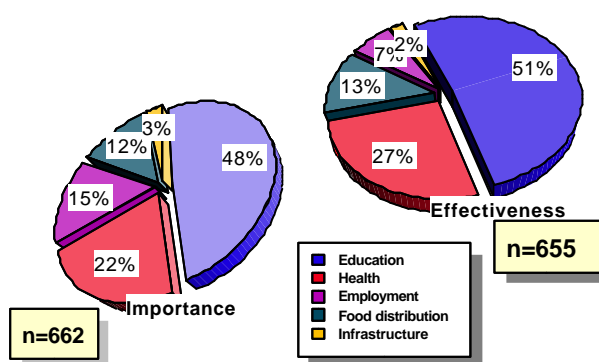
When examining the level of satisfaction among the public according to the place of residence of the respondents, it appears that the level of satisfaction in the Gaza Strip is higher than it is in the West Bank. As illustrated in figure 28, below, whereas 75% of the non-camp Gaza Strip beneficiaries evaluated UNRWA positively, the positive evaluation among West Bank beneficiaries did not exceed 56%. Gaza Strip refugee camp residents also evaluated the UNRWA assistance more positively than their counterparts in the West Bank. Indeed, whereas 57% of the West Bank camp residents were either very satisfied or satisfied with UNRWA, the percentage reaches 79% among Gaza Strip camp residents.

Figure 28: Satisfaction with UNRWA according to place of residence (November 2001)



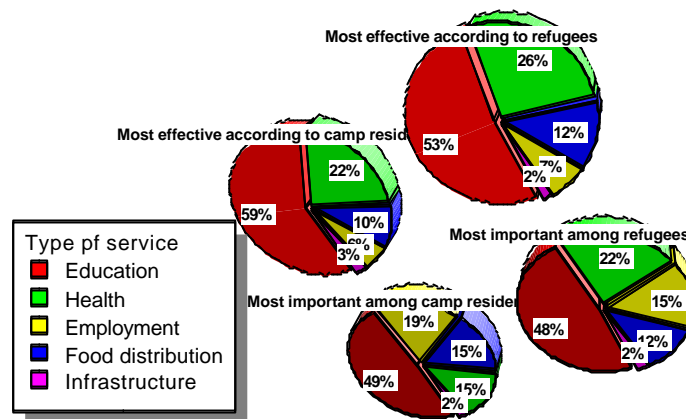
Interviewees were also asked to rank different types of services provided by UNRWA according to their importance and effectiveness. The different types of assistance delivered by UNRWA include education, health, employment, food distribution, and infrastructure. In general and as specified in figure 29, below, most respondents consider UNRWA’s contribution to the provision of education and health both most important and most effective. UNRWA’s service in the field of infrastructure is seen both as least important and least effective.

Figure 29: Importance and effectiveness of different types of UNRWA assistance (Nov. 2001)



When taking a closer look at the opinions of the main beneficiaries of UNRWA services, i.e. the refugees and the camp residents, on the importance and effectiveness of the different types of services provided by UNRWA, it is clear that both camp residents and refugees, in general, find the education services of UNRWA the most effective and the most important. As illustrated in figure 30, below, although camp residence find the provision of health services by UNRWA the second most effective type of assistance, they do think that employment generation is a more important type of assistance.

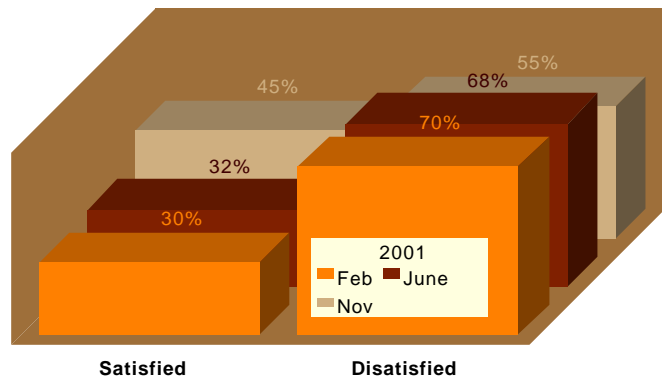
Figure 30: Importance and effectiveness of different types of UNRWA assistance according to refugees (November 2001)



When describing the *level of satisfaction with assistance* provided by the various institutions, it is important to specify that these results include only the responses of the interviewees who actually received assistance. In this respect, it should be noted that 57% of the entire sample did not receive any assistance. Moreover, of those 57%, 59% reported that they were in need of assistance.

In any case, as indicated in figure 31, below, the level of satisfaction with assistance has increased over the year. Whereas in February 2001, 30% of the respondents who received assistance were satisfied with the provided assistance, in November 2001, 45% are satisfied.

Figure 31: Level of satisfaction with the assistance provided during 2001 (February 2001 – November 2001)



The increase in the level of satisfaction at a time when the overall assistance has dwindled since February 2001 could be explained by the importance of such assistance and its urgency to the Palestinian households. For example, the psychological assistance provided to children in schools, despite its limitations, is highly appreciated amongst household adults. Of those respondents whose children did receive *psychological support*, 94% of them considered the psychological support provided to their children effective compared to only 6% of the parents who considered such support ineffective.

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