

Palestinian Public Perceptions on Their Living Conditions

Executive Summary

Report VI, September 2003



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THE ROLE OF INTERNATIONAL AND LOCAL AID DURING THE SECOND INTIFADA

Executive Summary

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, September 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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EXECUTIVE SUMMARY

PALESTINIAN PUBLIC PERCEPTIONS ON THEIR LIVING CONDITIONS

THE ROLE OF INTERNATIONAL AND LOCAL AID DURING THE SECOND INTIFADA

REPORT VI, SEPTEMBER 2003

Introduction

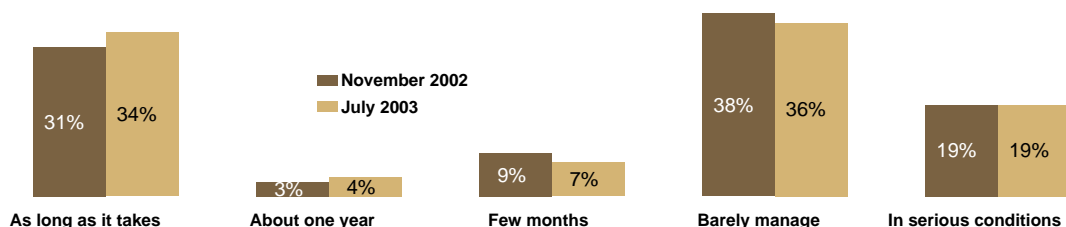
The sixth report covers the period between February 2003 to July 2003, and its findings are based on a survey conducted in the second half of July 2003.

Before starting the overview of the most striking findings in the report, it is worth remembering the relatively 'calm' period during which the survey was conducted. Indeed, in July 2003, the 'temporary' cease-fire (*hudna*) between Palestinian militant groups and Israel was still in place and the roadmap was still on the table, resulting in a relative reduction in tension, a lower number of casualties, and a qualified feeling among the Palestinian population that better days might be ahead.

I. Security and mobility

Despite the less high intensity of hostilities at the time the survey was conducted, it remains clear that when respondents were asked to describe aspects of their lives that are related to the current situation, their answers remain very much influenced by the Palestinian-Israeli conflict. For example, when asked about their ability to cope financially in the future, there are no major changes in the answers compared to November 2002. As illustrated in figure 1, below, in comparison to November 2002, a slightly higher percentage 'defiantly' stated that they would cope for as long as it takes (34% vs. 31%), and a slightly lower percentage state that they could barely manage now (36% vs. 38%).

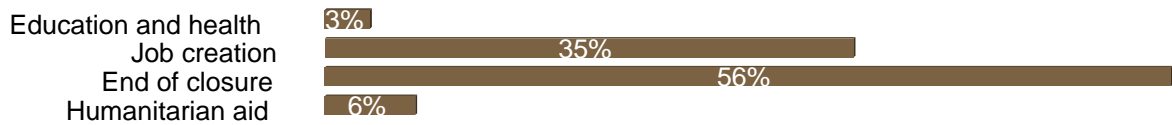
Figure 1 Ability to cope financially during the coming period



Similarly, when queried about the most effective means to reduce the level of poverty, the majority of respondents continue to answer that it is the end of the closure (56%). Under more normal circumstances, such an answer would not be given and the majority

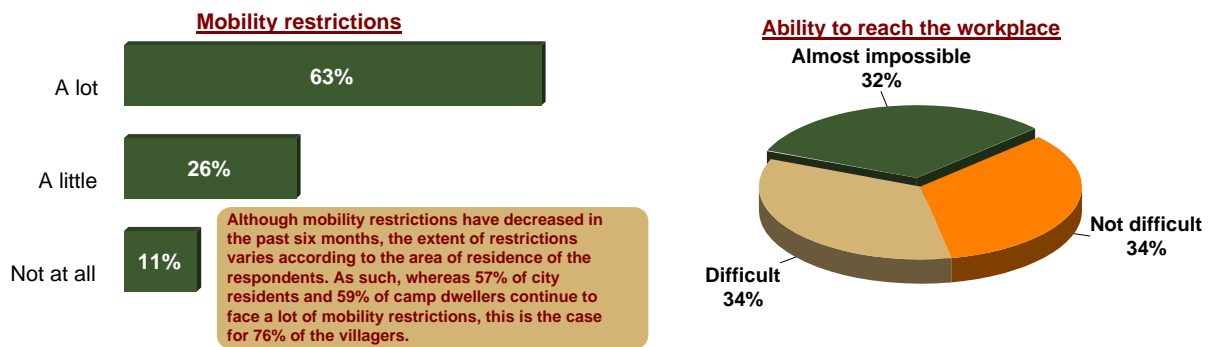
of respondents would then most likely consider job creation or investment in health and education as effective means to reduce the level of poverty.

Figure 2: The most effective means to reduce the level of poverty



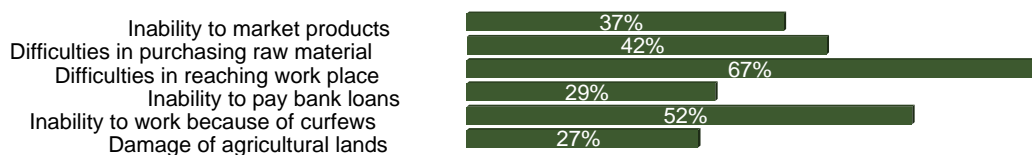
Furthermore, restrictions on mobility continue to form a major problem for Palestinians in the OPT as a mere 11% stated that mobility was no problem at all, and the remaining 89% considered mobility to be problematic, be it slightly (26%) or considerably (63%). As illustrated in figure 3, below, a large majority of the population also continues to face difficulties in their attempt to reach their place of work.

Figure 3: Mobility restrictions and ability to reach the workplace in the past 12 months



It goes without saying that mobility restrictions also have a major negative impact on business in the OPT. As portrayed in figure 4, 67% of the respondents said that difficulties in reaching their place of work negatively influenced their business in the past six months, and 52% stated that their business had suffered as a result of their inability to work as a result of curfews. Other negative impacts on business in the past six months mentioned by the respondents include (in order of frequency) difficulties in purchasing raw material (42%), the inability to market products (37%), the inability to pay bank loans (29%), and damage to agricultural land (27%). It is, once again, important to note that most of these negative constraints on running business in the OPT would be totally inexistent or sharply reduced in case of a 'true' improvement of the current situation.

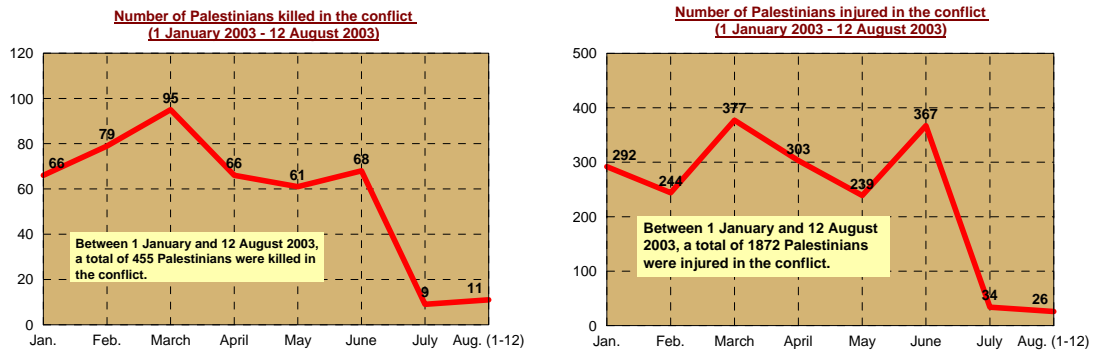
Figure 4 Impact on business in the past six months



Albeit that the survey of this report was conducted at a time when the intensity of the conflict was slightly reduced, the injury and death toll among Palestinians in the first six

months of 2003 as a result of the conflict remain impressive. Between the beginning of 2003 and 12 August 2003, 466 Palestinians were killed in the conflict and 1872 sustained injuries.

Figure 5 Number of Palestinian deaths and injuries (1 Jan 2003-12 Aug 2003)

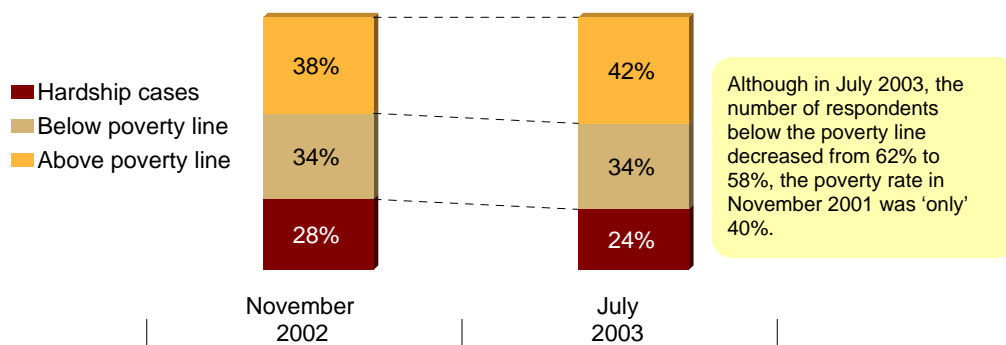


II. Socio-economic conditions

A. Poverty conditions

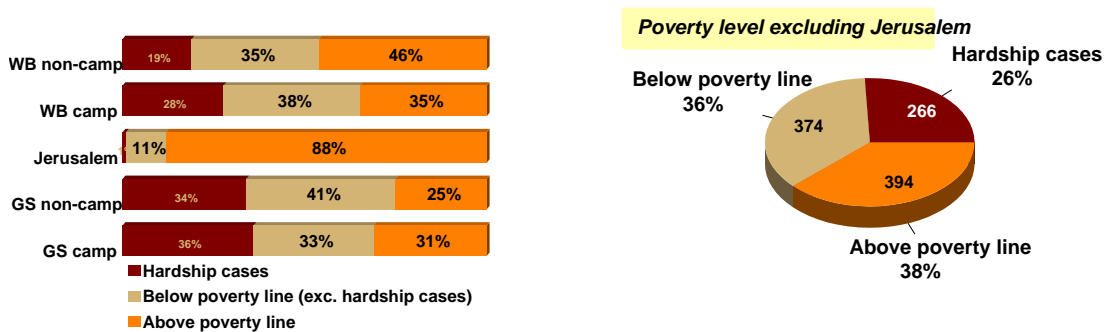
As indicated in figure 6, below, there is a slight improvement in the poverty conditions since November 2002 as at that time only 38% of the respondents enjoyed a living standard above the poverty line, while this is the case for 42% of the respondents in July 2003. However, it is important to qualify this improvement as it by no means implies that socio-economic conditions are recovering in the OPT. Indeed, the results should be viewed in the context of the reduced intensity of the conflict at the time the survey for this study was conducted in July. Perhaps as a reference as to how poor the socio-economic conditions in the OPT remain, it is worth remembering that in November 2001, i.e. more than one year into the Intifada, still about 60% of the Palestinian population had a household income that can be classified as above the poverty level. As such, currently, poverty conditions are nowhere near the level of 2001, and one can merely conclude that for the moment the poverty situation in the OPT did not get worse.

Figure 6: Comparison in the poverty situation (November 2002 – July 2003)



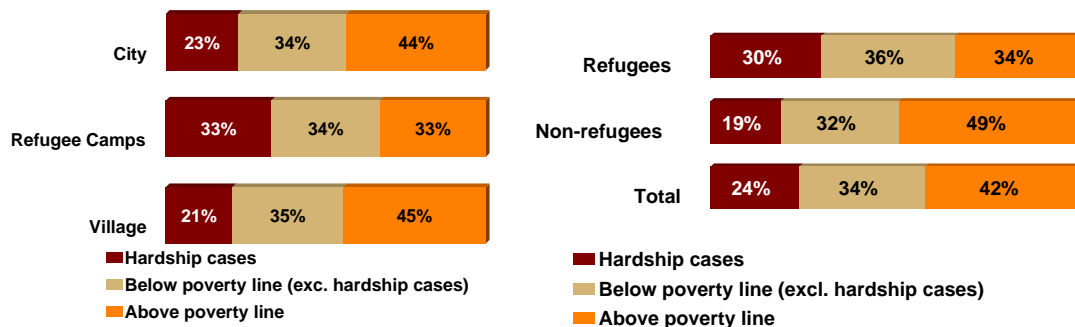
The poverty situation, of course, varies according to the various independent variables under study. When looking at poverty conditions according to place of residence, one can see that poverty is widespread in most places in the OPT, with the exception of Jerusalem. In fact, when excluding Jerusalem in the analysis, it is clear that the poverty rate in the remaining parts of the OPT is even worse as it then climbs to 62% instead of 58% (when Jerusalem is included).

Figure 7: Poverty situation according to place of residence



The poverty rate also varies according to the area of residence and the refugee status of the respondents. As overviewed below, the proportion of Palestinians with a household income below the poverty line remains highest in refugee camps and among refugees. The poverty rate in villages and cities remains comparable as was the case in November 2002.

Figure 8 Poverty according to area of residence and refugee status

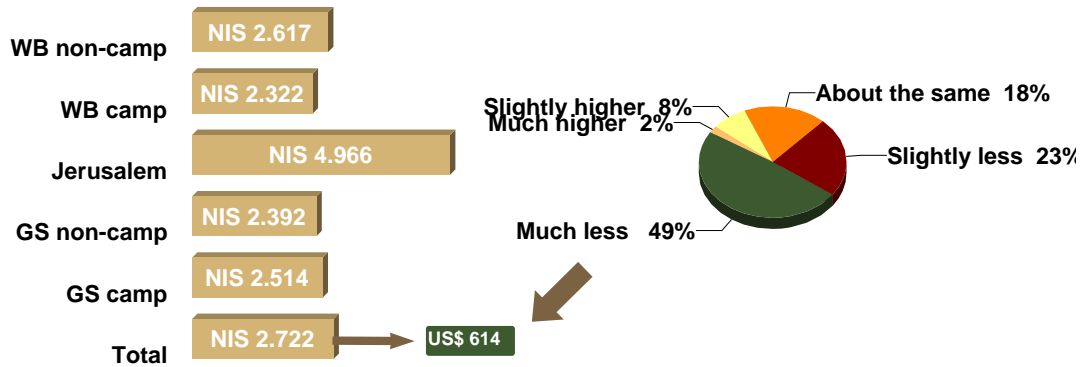


B. Perception of households' financial situation

When respondents were asked to specify the average amount of money they need a month to be able to afford basic necessities, in general the average amount reached NIS 2,722, which is the equivalent of about US\$ 614. As overviewed in figure 9, below, the average amount needed by households is comparable in almost each place of residence in the OPT, except for Jerusalem where respondents reported a much higher average amount needed per month to meet basic necessities. Alarming, however, is that 72 % of

the sample declared that their household income is either slightly less (23%) or far less (49%) than the already modest average of US\$ 614 to meet basic needs. A mere 10% described their household income as higher than the average needed.

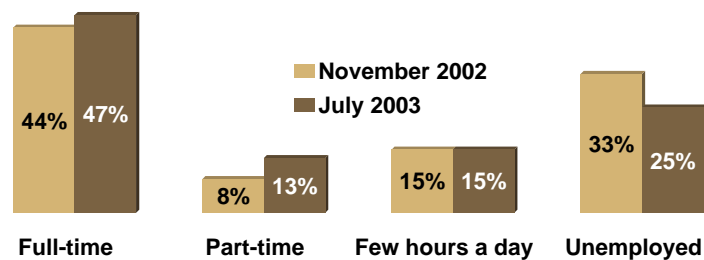
Figure 9: Average amount needed by households monthly to meet basic necessities



C. The employment situation

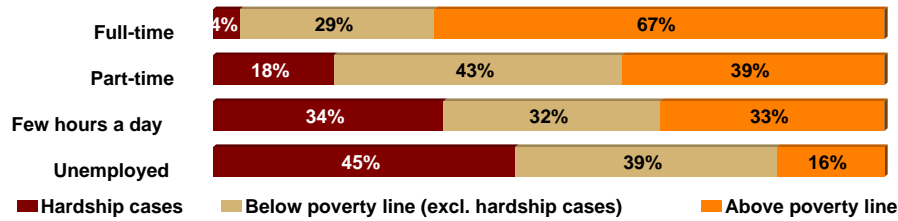
When poverty conditions stop deteriorating, the explanation should be found in an improvement of the employment situation as this increases the ability of household members to generate income. Indeed, as illustrated in figure 10, in comparison with November 2002, the employment situation has slightly improved. However, the perceived improvement should, again, be qualified as the decrease in the labor force of the unemployed (33% vs. 25%) has not led to a similar increase in full-time employment (44% vs. 47%). Rather, the proportion of part-time employed has significantly increased since November 2002 from 8% to 13%. As such, one could suggest that a considerable number of Palestinians in the labor force are currently “under-employed” rather than “unemployed”.

Figure 10 Distribution of the labor force (November 2002-July 2003)



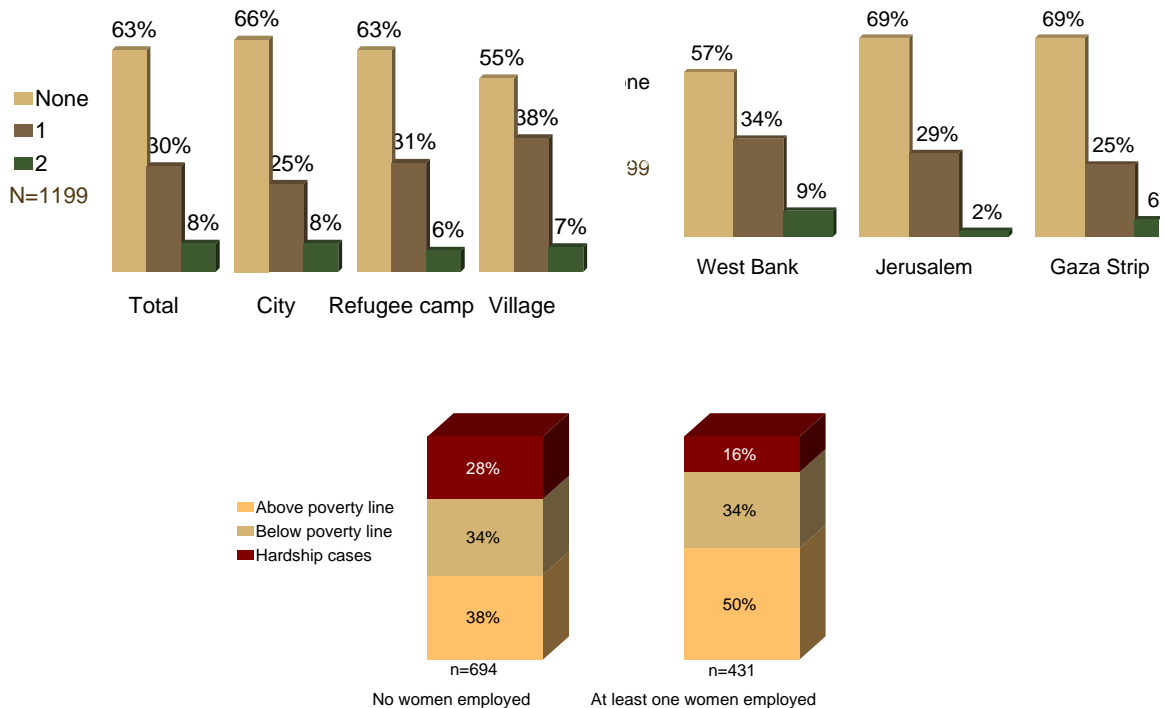
Logically, the employment situation affects the level of poverty. As illustrated in figure 11, poverty is far more prevalent among the unemployed. More specifically, whereas the proportion of hardship cases is 45% among the unemployed, this percentage gradually decreases to 35% among those who work a few hours a day, to 18% among the part-time employed, to reach a mere 4% among the full-time employed.

Figure 11 Poverty according to the employment situation



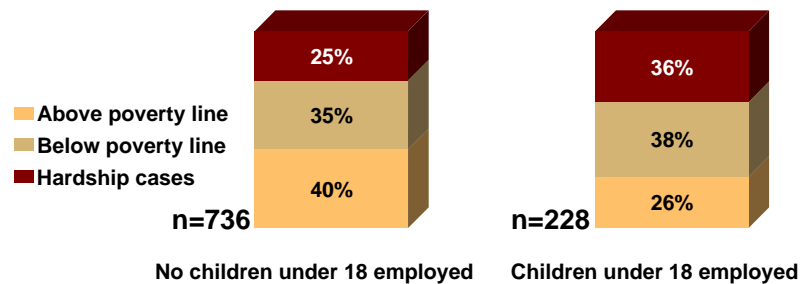
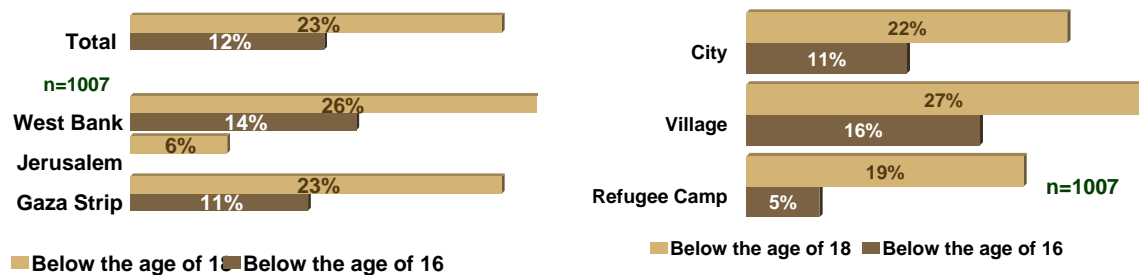
It is worth pointing out here that the harsh living conditions in the OPT brought about an increase in the number of women in the labor market. Indeed, whereas the majority of Palestinian households (63%) have no women employed, this percentage has decreased by 3% since November 2002 (66%). As such, currently about 30% of Palestinian households have one woman in the labor market, while in about 8% of the households 2 or more women are employed. As indicated in figure 12, more women are employed in villages (45%) than in refugee camps (37%) and cities (33%). Also, whereas about the same proportion of households in the Gaza Strip and in Jerusalem (69%) have no women employed, the percentage decreases to 57% in the West Bank. Lastly, the extent of the contribution by employed women to the household income is considerable as it seems to affect the living standard of the households. More concretely, whereas only 38% of the households with no women employed have a living standard above the poverty line, this is the case for 50% of the households where at least one woman is employed.

Figure 12 Women employment



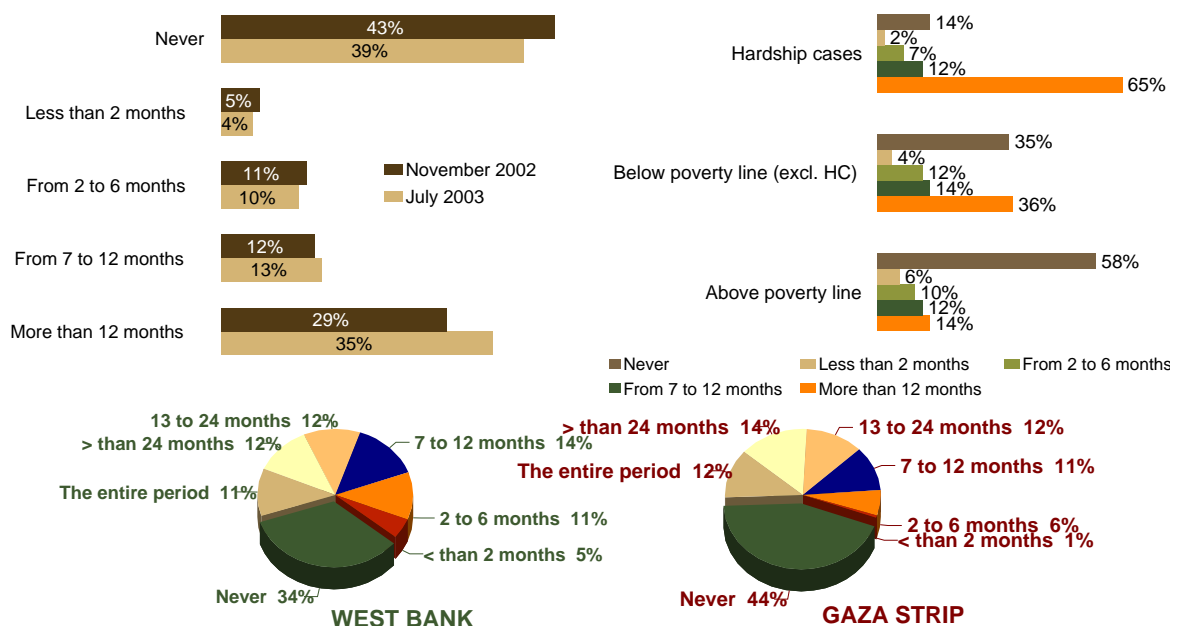
Child labor has also further increased from 20% in November 2002 to 23% at this time. As indicated in figure 13, below, it is clear that child labor – whether it concerns children below the age of 18 or children below the age of 16 – is more widespread in the West Bank than in the Gaza Strip and Jerusalem. Child labor also occurs more in villages than in cities and refugee camps. Lastly, it seems that the decision to get children involved in the labor market is strongly influenced by financial difficulties faced by the household as a far smaller proportion of households that have children below the age of 18 employed have living standards above the poverty line (26%) than households where no children are employed (40%).

Figure 13: Child labor according to place of residence and poverty



The results on the question regarding the duration of the unemployment of the main breadwinner further underlines the suspicion that the harsh socio-economic environment in the OPT might have stabilized somewhat in the past six months, but not sufficiently so to state that the emergency of the situation in the OPT has declined. Indeed, as the results in figure 14 indicate, in the past six months the number of people who have never been unemployed has decreased by 4%, while the proportion of those who have been unemployed for more than 12 months has increased by 6%. As could be expected, in comparison with the better-off, the poorer sections of society far more often have been unemployed for more than 12 months and far less frequently have been never been unemployed. Perhaps less expected is that a higher percentage of respondents in the Gaza Strip than in the West Bank have never been unemployed (34% vs. 44%).

Figure 14 Unemployment duration of the main breadwinner according to poverty and place of residence



When classifying the employed according to their type of employer, one can see that about 1/3rd is employed by the Palestinian Authority and that a large majority of these government employees have a household income that is above the poverty line. As such, it is important that the status of the Palestinian Authority does not deteriorate as this would lead to further unemployment and a further increase in poverty.

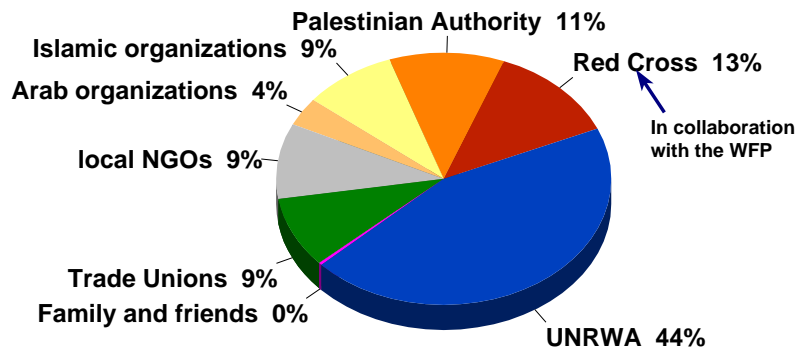
Figure 15: Poverty according to type of employer



III. Assistance delivered

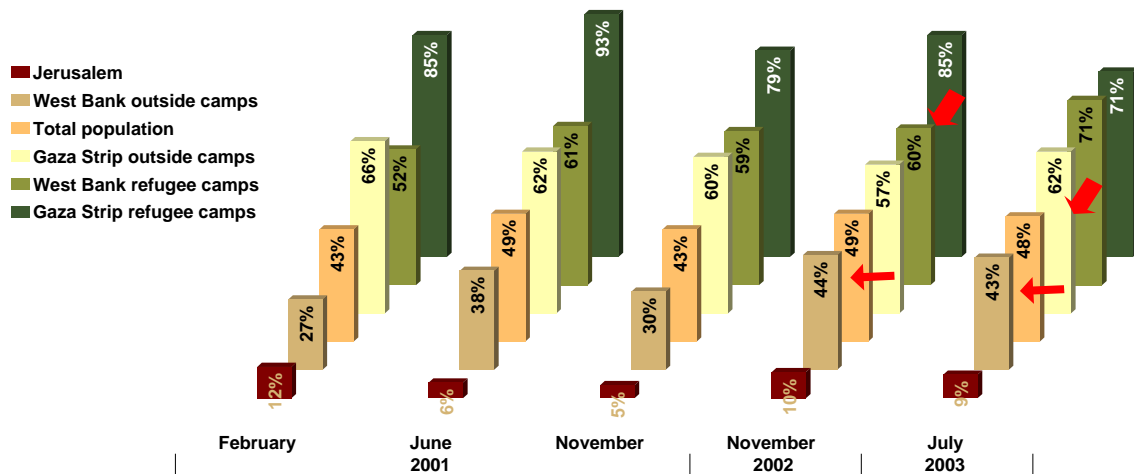
Various international and local organizations are involved in the provision of assistance to the Palestinian people. Traditionally, UNRWA has always been the main provider of assistance to the Palestinian population as part of its mandate to assist and relief Palestinian refugees who constitute almost half the Palestinian society in the OPT. As indicated in figure 16, below, the ICRC (in collaboration with the WFP) is the second most cited organization followed by the Palestinian Authority, trade unions, Islamic charity organizations, and local NGOs.

Figure 16: Source of assistance to the Palestinians



Although the median value of assistance, as reported by the respondents, increased from 250 NIS (US\$ 56) in November 2002 to 290 NIS (US\$ 65) in July 2003, no increase was observed with respect to the percentage of Palestinians receiving assistance. As observed in figure 17, below, 48% of the Palestinians said that they received assistance during the six months before the survey was conducted in July 2003, compared to 49% during the second half of 2002.

Figure 17: Assistance received according to place of residence (Feb 2001–July 2003)



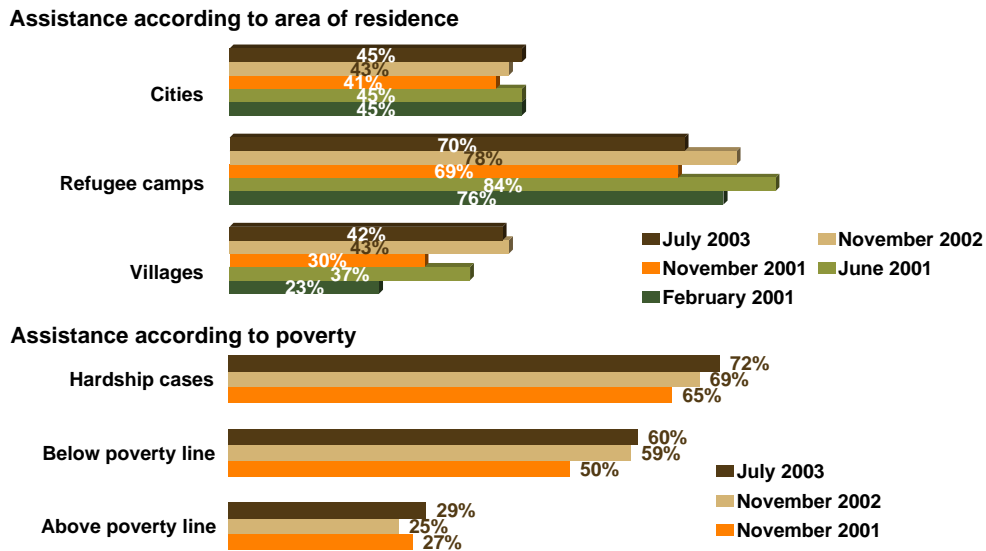
While no increase is observed in the overall assistance delivery, there seems to be an increase in certain places and a reduction in others. As can be witnessed from figure 17, above, when compared to November 2002, there has been an increase in assistance in West Bank refugee camps and a reduction in Gaza Strip refugee camps in July 2003.

In fact assistance to refugee camps in general has dropped from 78% in November 2002 to 70% in July 2003. As illustrated in figure 18, below, this reduction in the percentage of refugee camp residents receiving assistance was paralleled by a 2% increase in the assistance recipients in cities.

Moreover, the distribution of assistance is focused primarily on the disadvantaged of Palestinian society where 72% of the hardship cases and 60% of those whose monthly

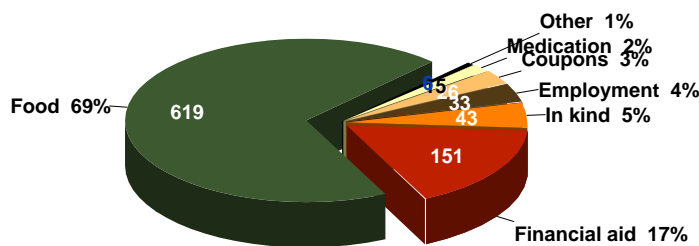
income is below the poverty rate receive assistance compared to 29% of those households with a monthly income above the poverty line. It is worth noting here that most of those recipients whose household monthly income is above the poverty line are located close to the poverty line.

Figure 18 Assistance received according to area of residence and poverty level



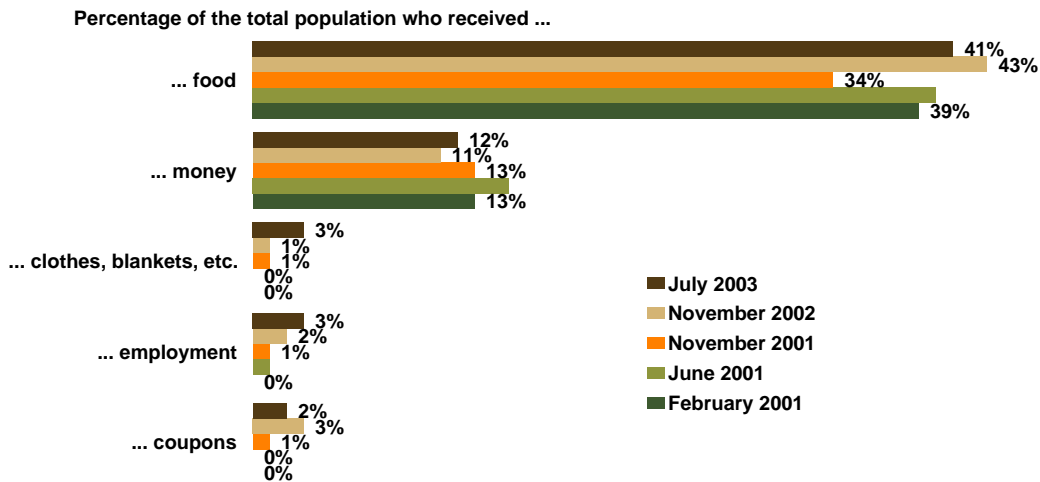
The types of assistance provided to the Palestinians have been rather consistent since the *Intifada* erupted in September 2000. Food was, and remains to be the main type of assistance provided to Palestinian households, followed by financial assistance and employment assistance. The proportion of various types of provided assistance is overviewed in figure 19, below.

Figure 19: Types of assistance as reported by the respondents, July 2003



As illustrated in figure 20, below, a significant increase is observed in the employment assistance and in the in-kind assistance which were almost non-existent in February 2001.

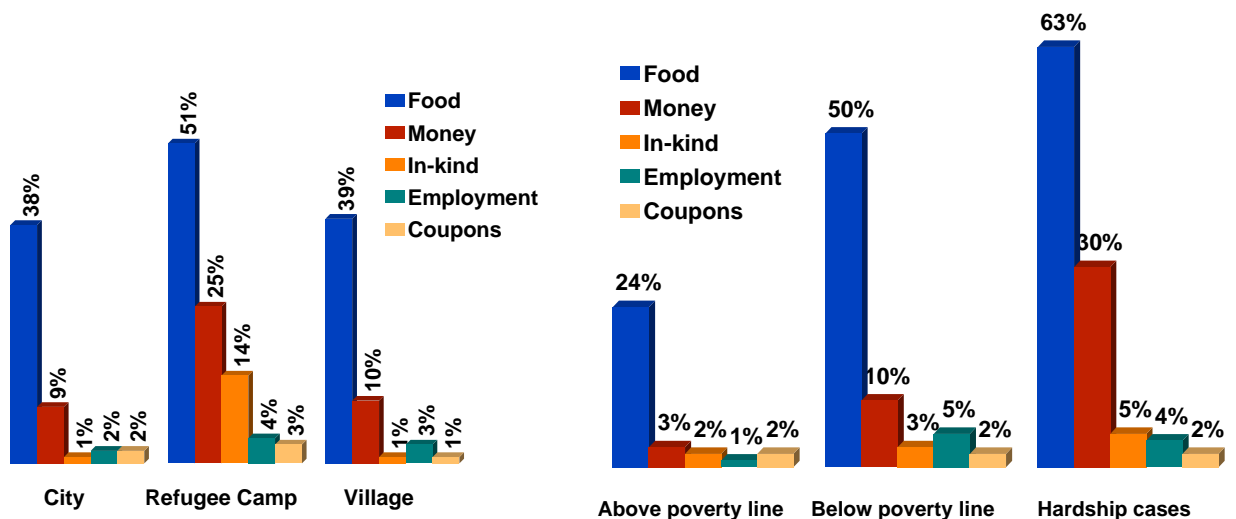
Figure 20: Proportion of assistance delivered (February 2001-July 2003)



It is worth noting with respect to employment assistance that while in November 2002 only 15% of the respondents said that they received some employment assistance, this proportion rose to 35% in July 2003. The overall increase in employment assistance is mainly explained by a significant increase in the unemployment funds distributed in the Gaza Strip, especially for the poorest Palestinians outside camps.

The types of assistance delivered seem to be a function of the poverty level and the areas of residence of respondents. As indicated in figure 21, below, refugee camp residents are more likely to receive assistance than city or village residents. Moreover, the more destitute households are, the more likely they are to receive all types of available assistance.

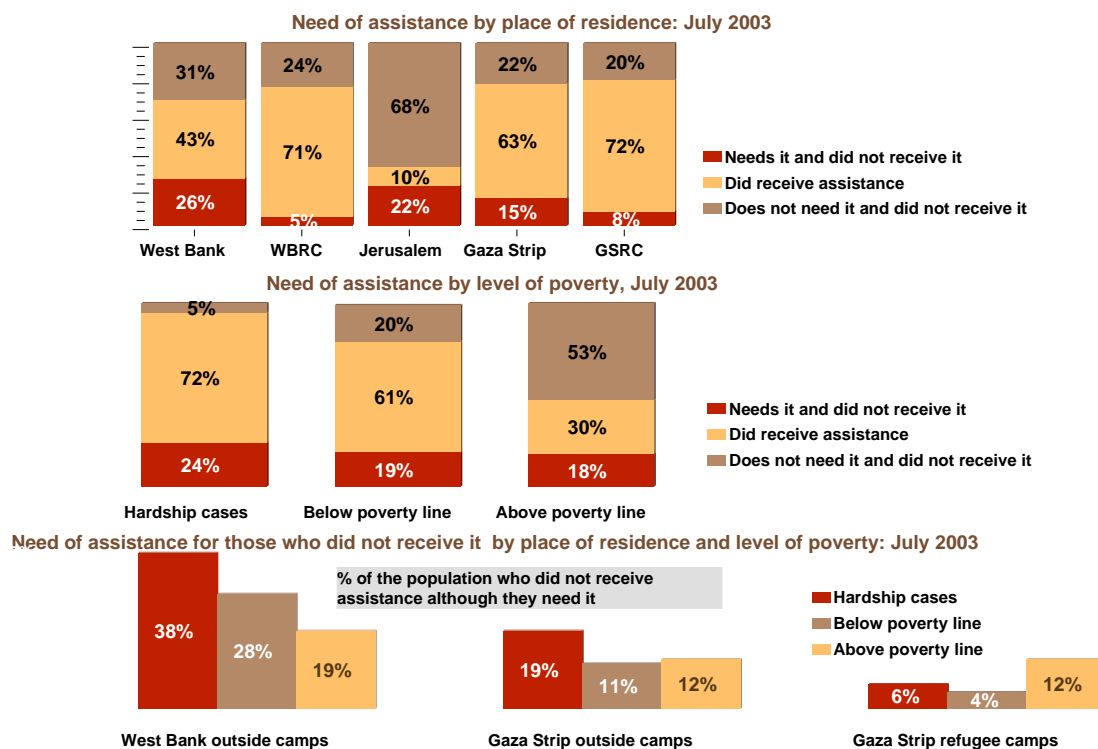
Figure 21 Type of assistance according to poverty level and area of residence



IV. The Impact of Aid and Palestinians' perceptions

While it is established that assistance is targeting primarily the Palestinians whose household income is below the poverty level, many economically disadvantaged Palestinians do not receive any type of assistance. As can be observed from figure 22, below, 26% of West Bank non-camp residents and 15% of Gaza Strip non-camp residents said that they do need assistance, but they did not receive any during the period under scrutiny. Moreover, 24% of the most economically destitute Palestinians stated that they do receive assistance and they did not receive any. As can also be discerned from figure 22, 38% of the highly destitute Palestinians who did not receive assistance and they do need it came from the West Bank outside camps and 19% came from the Gaza Strip outside camps. Only 6% were from within Gaza Strip refugee camps.

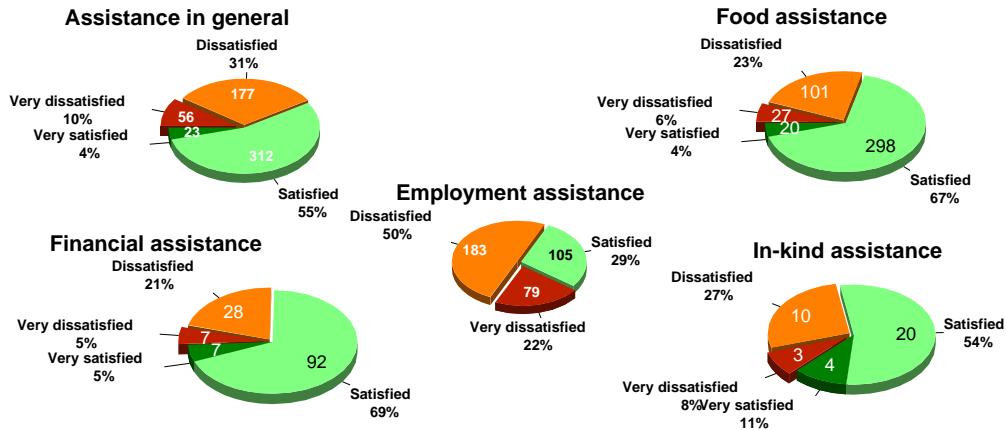
Figure 22: Need of assistance by place of residency and poverty level



With regard to the satisfaction with the provided assistance, 59% of the aid recipients were either satisfied or very satisfied with assistance in general. This level of satisfaction has increased by almost 10% since November 2002. However, it is important to note that the poorer the respondents are, the less satisfied they become. Whereas 53% of aid recipients whose household monthly income falls into the category of hardship cases were satisfied with assistance, the percentage is 74% among those whose household monthly income is above the poverty line.

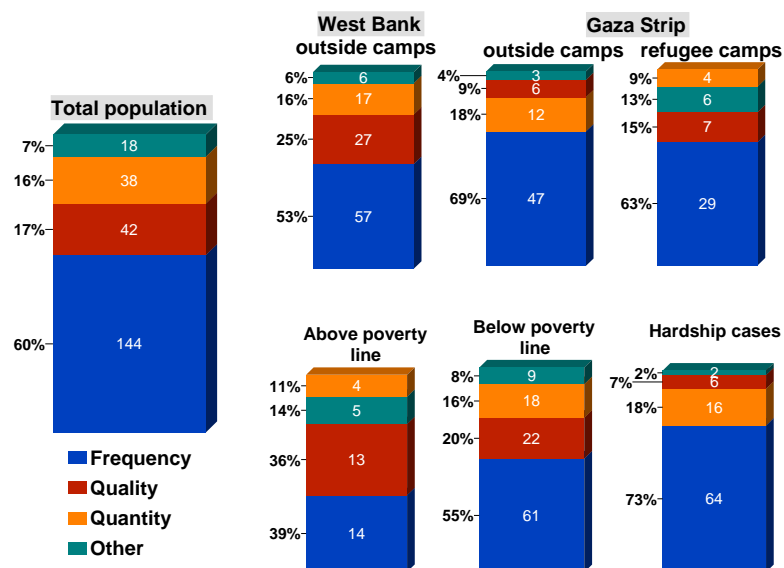
As portrayed in figure 23, below, aid recipients are generally satisfied with most types of assistance provided to them with the exception of respondents who received employment assistance. Whereas 71% of food assistance recipients, 74% of financial assistance recipients, and 65% of in-kind assistance recipients were satisfied and very satisfied with these types of provided assistance, only 29% of those respondents whose household members have received employment assistance were satisfied and 71% were dissatisfied.

Figure 23: Satisfaction with assistance



When examining the reasons behind the dissatisfaction with the various types of assistance, the infrequency of assistance comes out as the main reason for the recipients' dissatisfaction. This is more observed among the respondents who are the economically disadvantaged where 73% declared their dissatisfaction because of the infrequency of the distribution of assistance. Assistance recipients whose monthly income is above the poverty line were more inclined than others to refer to the quality of assistance as the reason for their dissatisfaction. The results are overviewed in figure 24, below.

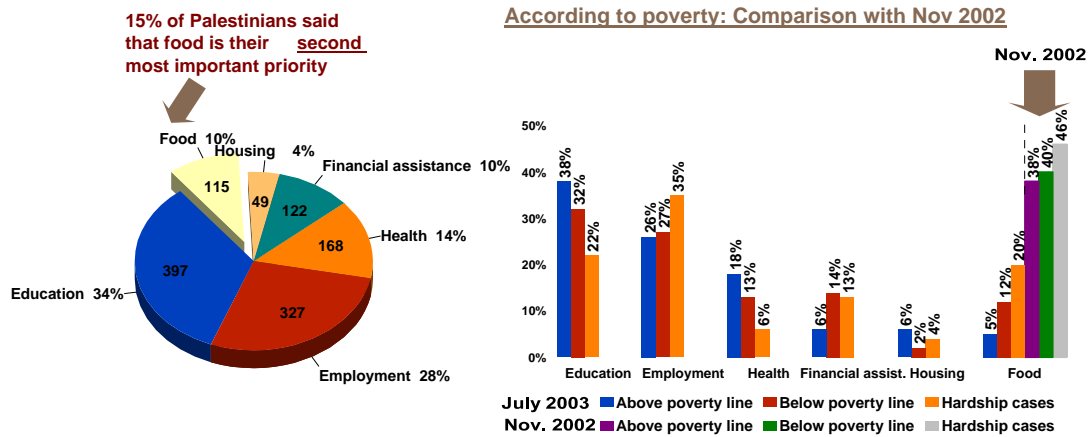
Figure 24: Reason for dissatisfaction with assistance



V. The Food situation

When respondents were asked as to their households' main priority, 10% stated that food is their main priority. Although this percentage was higher in the survey that was conducted in November 2002, the decrease in emphasis on food as a priority is most probably a result of the intensive food assistance effort during the past few months which explains the reason why food is no longer the main priority of the household. As the need for food seems to be relatively well-covered already in many households through assistance providers, Palestinians tend to be more inclined to refer to less covered priorities for their households. As such, the results should not imply that food is no longer vital for Palestinians.

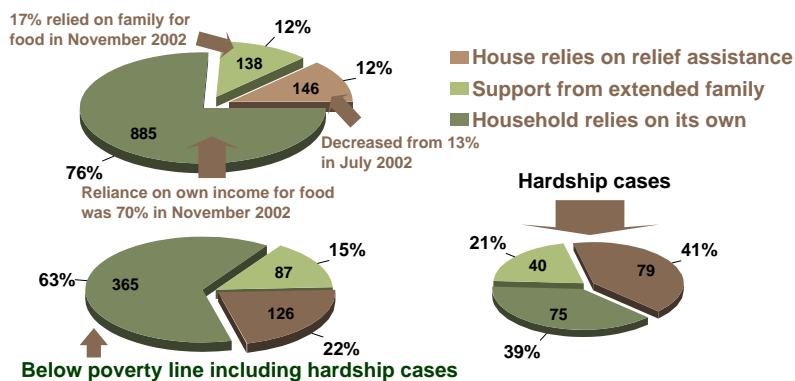
Figure 25: Most important priority of the household



The above assertion is further substantiated by the relative satisfaction of the food recipients with food aid. Accordingly, the successful effort in the food distribution effort 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.

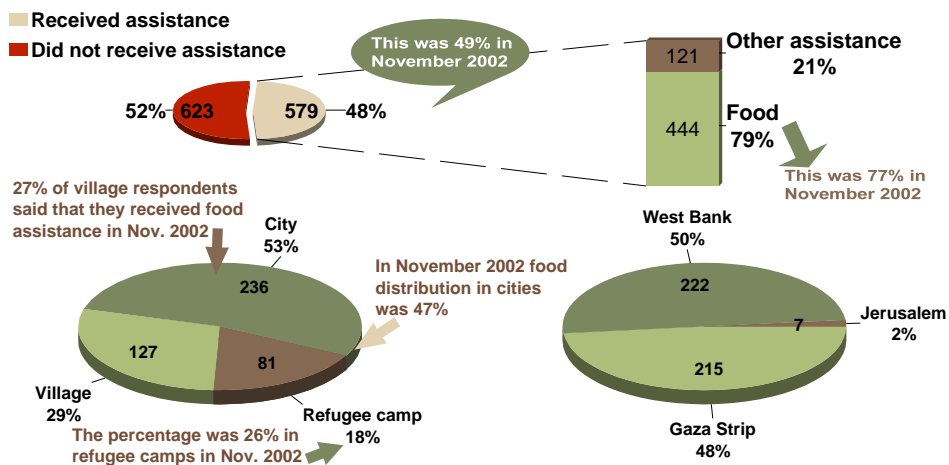
As indicated in figure 261, below, a large segment of Palestinian society remains reliant on food assistance, particularly those Palestinians with a monthly household income below the poverty rate.

Figure 26: Food assistance according to poverty



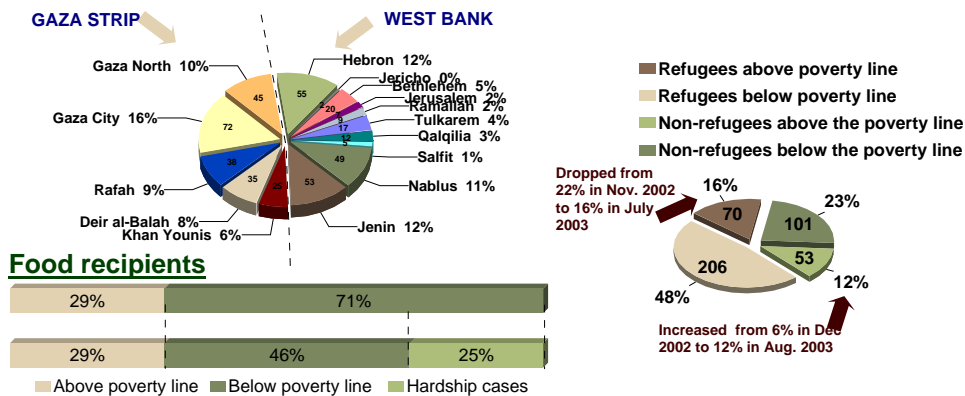
The importance of food assistance explains the proportion of food assistance to the overall proportion of the assistance provided to the Palestinian population in the West Bank and the Gaza Strip. As indicated below in figure 27, of the 48% of respondents who said that they received assistance, over three quarters (79%) stated that the received assistance was food.

Figure 27: Food assistance in comparison with other assistance according to place and area of residence



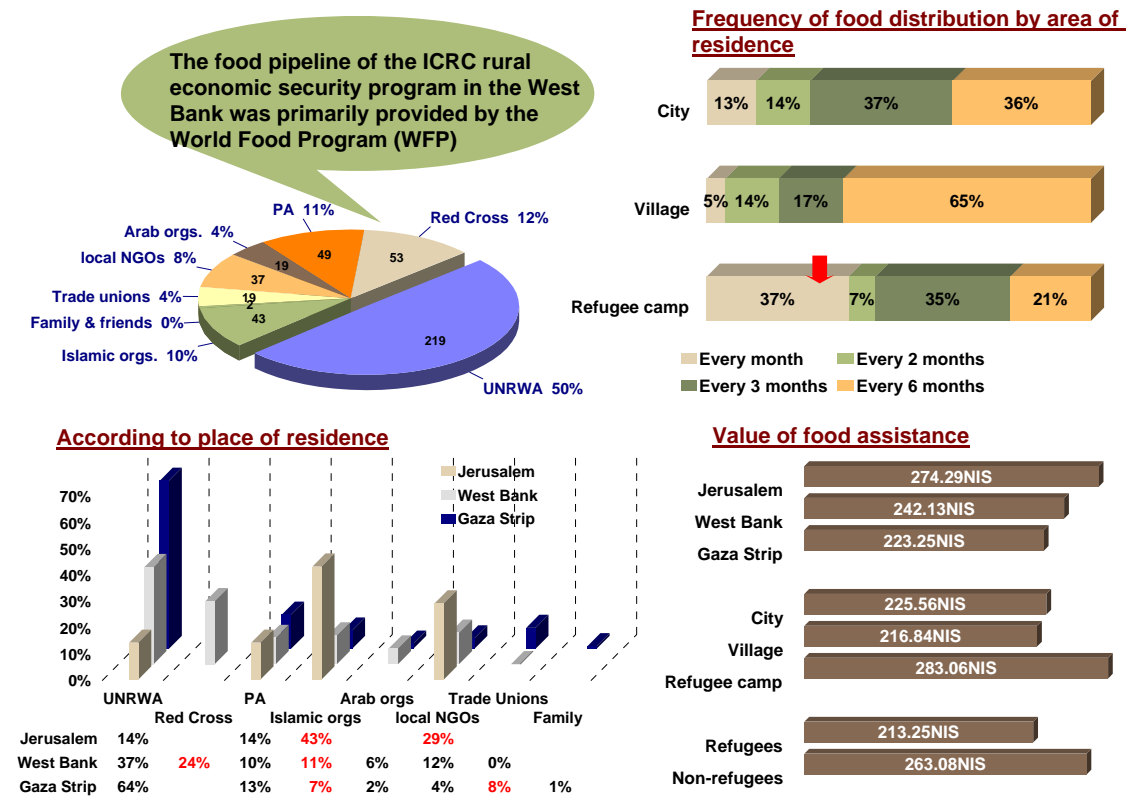
Further examination of the data reveals that the main recipients of food assistance are refugees and those whose monthly income level is below the poverty rate. As indicated below in figure 24, 72% of food assistance is delivered to the economically disadvantaged Palestinians. Figure 28 also shows that the distribution of food assistance seems to better target the needy, especially when comparing the food recipients in November 2002 and July 2003. Moreover, those respondents who received food assistance and are not declared as being poor are respondents who come from households whose monthly income level is very close to the poverty line. Very few cases were reported where high income Palestinian households have received food assistance.

Figure 28: Food distribution according to region, poverty level, and refugee status



The food assistance endeavor is a culmination of efforts by various organizations and institutions. Almost half of the assistance is provided by UNRWA whose work targets primarily, but not solely, the disadvantaged Palestinian refugee population, both inside and outside the refugee camps. In addition to UNRWA, the International Committee of the Red Cross (ICRC), in collaboration with the World Food Program (WFP), the Palestinian Authority, and other local and international organizations provide the remainder of such assistance. Figure 295, below, provides a picture of the main food assistance providers, frequency of food distribution, place of distribution and the value of food assistance provided by each of those providers, as estimated by the food recipients.

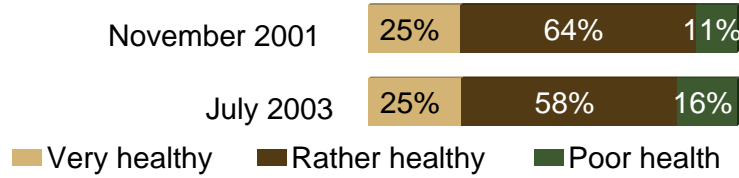
Figure 29: Food distribution according to provider



VI. Health

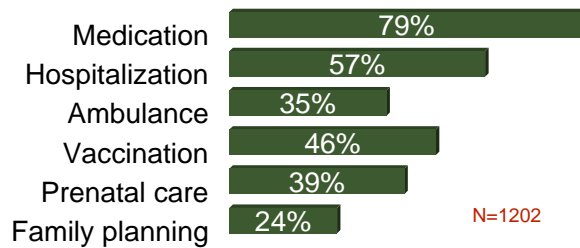
The health status of the Palestinian population has deteriorated in the past two years as in November 2001, 64% of the respondents stated that their households were rather healthy, and currently this is the case for 58%. Moreover, over the same period, the proportion of households in poor health has increased from 11% to 16%.

Figure 30: Evolution in health status

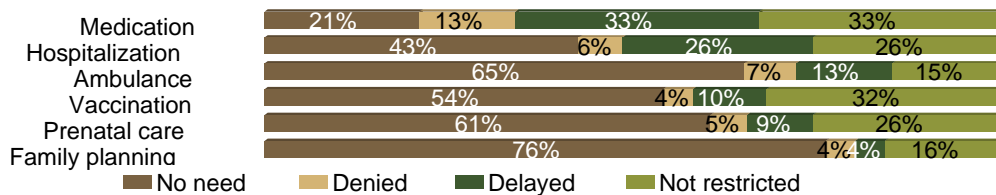


The results in figure 31, below, provide an overview of the types of medical care Palestinians needed since the beginning of the Intifada. Moreover, the second graph below, describes in general whether or not these types of medical care have been restricted or delayed.

Figure 31: Type of medical care needed since the beginning of the Intifada and restrictions on the delivery of such care

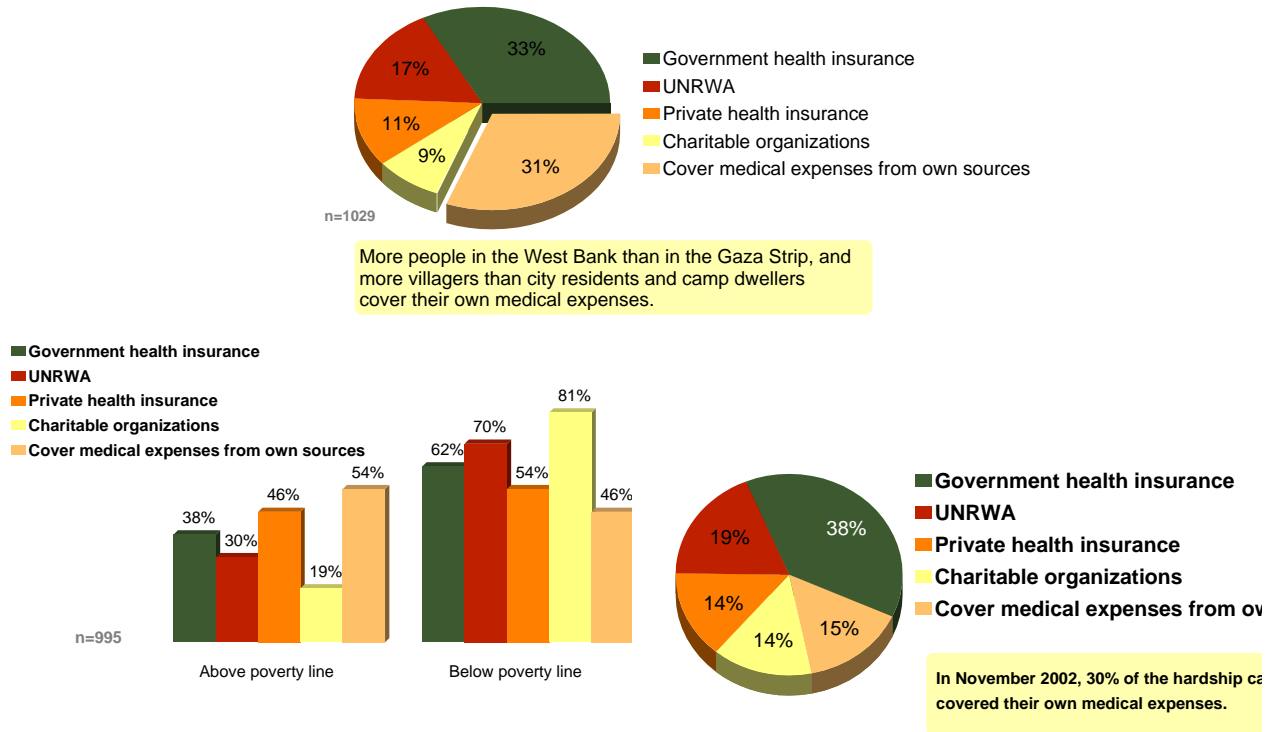


Any type of medical care was more frequently denied or delayed in the West Bank than in the Gaza Strip and Jerusalem, and more in villages than in cities and refugee camps. There is more need for any type of medical care among the Palestinian poor than among the better off.



The results in figure 32 indicate that government health insurance (33%) is the main provider of health coverage followed by UNRWA (17%). Striking, however, is that 31% of the sample continues to cover medical expenses from their own pocket. When examining the source of health coverage according to poverty level, one can see that although UNRWA provides more than government health insurance to Palestinians below the poverty line (including hardship cases), the picture reverses when solely looking at the hardship cases as then 38% refer to government health insurance and 17% refer to UNRWA as their source of health coverage.

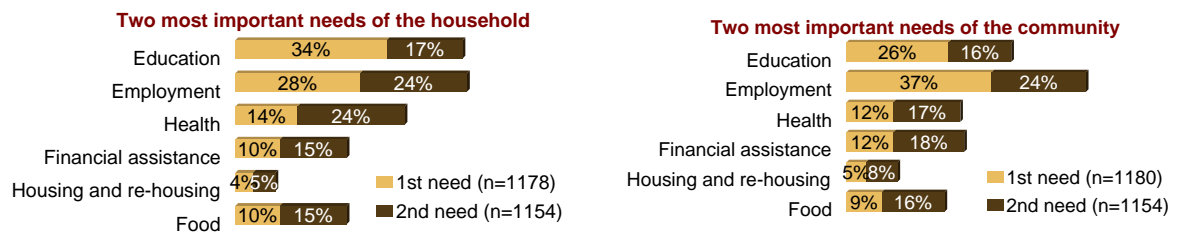
Figure 32: Source of health coverage in general and according to poverty level (excluding Jerusalem)



VII. Children

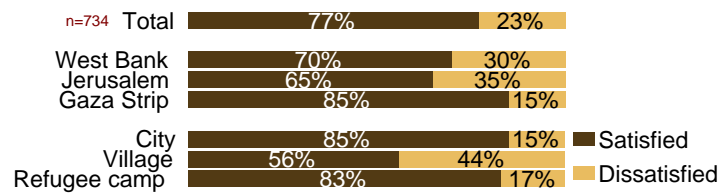
As indicated in figure 33, below, education is a very important need for both the household and the community. In fact, only employment is seen as a more important need than education for both the household and the community.

Figure 33: The two most important needs for the household and for the community



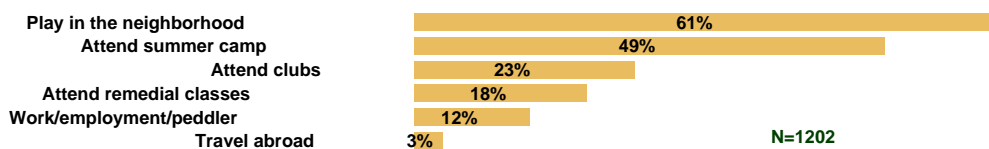
When looking more concretely at the level of satisfaction with schools in the past six months, a majority of 77% is satisfied, while 23% is dissatisfied. It is important to note that satisfaction with schools in the Gaza Strip is much higher than in the West Bank and Jerusalem. Moreover, satisfaction with schools is far lower in villages than in cities and refugee camps.

Figure 34: Level of satisfaction with schools in the past six months according to place of residence and area of residence



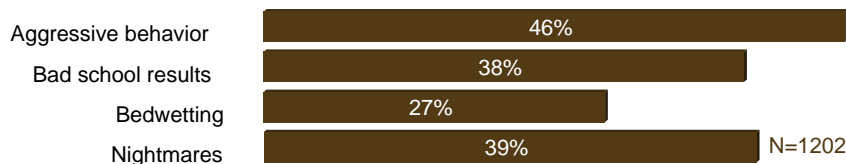
As this report partly covered the summer holidays, it is important to find out what children in the OPT were up to. As overviewed in figure 351, the largest proportion of children played in the neighborhood (61%) and attended summer camp (49%). More disturbing, however, is that 12% of the children worked or peddled during the holiday.

Figure 35 Children's activities during the summer of 2003



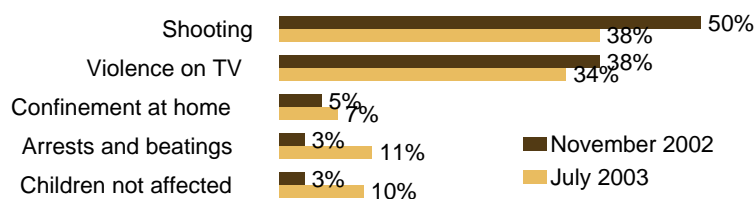
The effect of the Intifada on Palestinian children is major and the results point to an alarming portion of these children suffering as a result of it. As illustrated in figure 36, 46% suffer from aggressive behavior, 39% are having nightmares, 38% have bad school results since the beginning of the Intifada, while 27% suffer from bedwetting.

Figure 36: Children suffering since the beginning of the Intifada



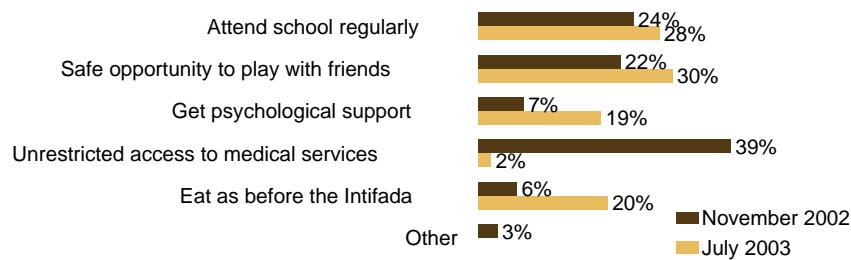
Shooting – albeit to a lesser extent than in November 2002 – remains the main effect on children in the household. A positive note in figure 37, below, is that the proportion of children that are not affected by anything, has increased over the past six months. More worrying, on the other hand, is that the percentage of children affected by confinement at home and the witnessing of arrests or beatings of close ones, has increased since November 2002.

Figure 37: Main effect on children in the household (November 2002 – July 2003)



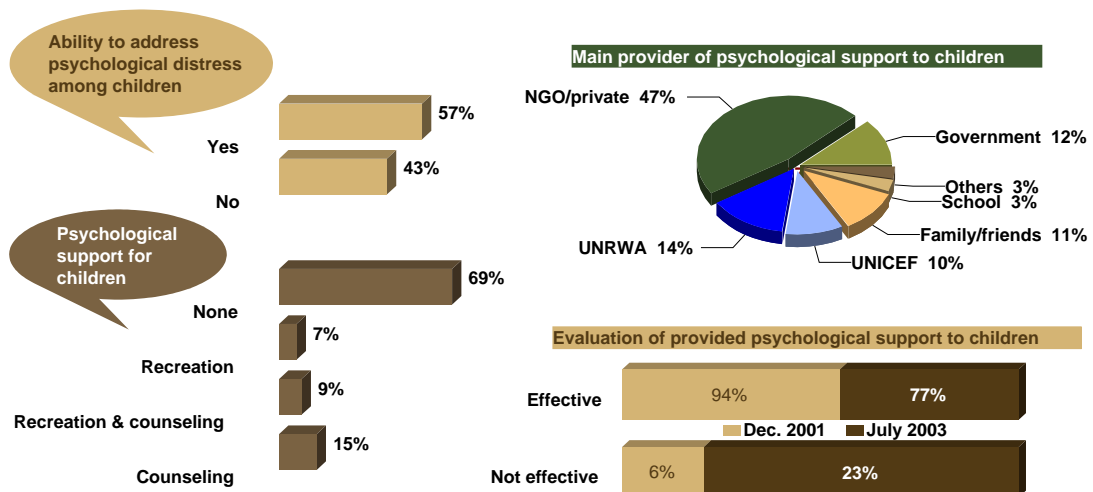
Parents' opinions about the most important needs of their children clearly shift depending on the intensity of the conflict. As in November 2002, the conflict was quite intense and there were prolonged curfews, 39% of parents considered unrestricted access to medical care for their children as the most important need. In July 2003, at a time of 'relative' calm, a mere 2% stated that unrestricted access to medical services was the most important need for their children. Instead, there is a major increase in the proportion of parents who stress the importance of psychological support for their children (from 7% to 19%) and who want to see their children eat as before the Intifada (from 6% to 20%).

Figure 38: Most important need of children (November 2002 – July 2003)



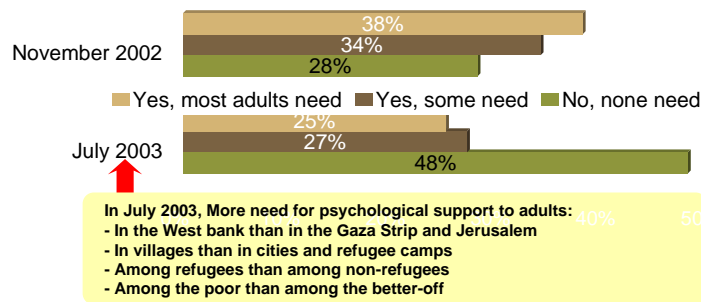
A small majority of 57% of the parents believe that they are able to address psychological distress among their children, but, at the same time, a larger majority of 69% stated that they did not receive any psychological support for their children. Of those parents who did receive psychological support for their children, 47% received it from NGO's and private institutions, 14% from UNRWA, 12% from the government, 11% from family and friends, and 10% from UNICEF. Although the evaluation of received psychological support in terms of its effectiveness remains positive (77%), there is a decline in satisfaction with this type of support by 17% since December 2001.

Figure 39: Need for psychological support, type, main provider and evaluation



In, July 2003, adult household members seem to be less in need for psychological support than in November 2002. As illustrated in figure 40, below, the proportion of households with no adults in need for psychological support increased by 20% since November 2002.

Figure 40: Need for psychological support among adult members of the household



Although in this summary of issues related to children, no in-depth analysis of the results according to area of residence was provided, it should be noted that on many issues villagers have different opinions than their counterparts in cities and refugee camps. These varying opinions are briefly overviewed in figure 37, below.

Figure 41: Differences on issues concerning children according to area of residence

- & Villagers more frequently have children below the age of 18 and even below the age of 16 working.
- & Villagers faced more difficulties reaching schools and universities.
- & More children of villagers have bad school results, and suffer from bedwetting and nightmares.
- & More children in villages are affected by confinement at home and the arrest and beatings of relatives and friends, while less children in villages were not affected by anything.
- & Villagers more frequently increased the time spent with their children, but also more frequently rely on corporal punishment when dealing with their children.
- & Villagers more often believe that boys are more in need of psychological support than girls.
- & More adult household members in villages than in cities or refugee camps are in need of psychological support.

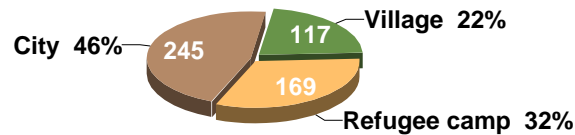
VIII. Refugee status and living conditions

This part of the executive summary is devoted to the socio-economic dimension of the refugee issue, both as regards to the refugees' living conditions in the Occupied Palestinian Territories (OPT) and vis-à-vis the assistance programs carried out on their behalf by humanitarian agencies, starting with UNRWA. In this respect, the summary analyses the socioeconomic particularities of the refugees as a specific category within the Palestinian society.

About 45 % of the respondents said they were refugees or descendants of a refugee family. Of those, about 97% are "Palestine refugees", i.e. are currently

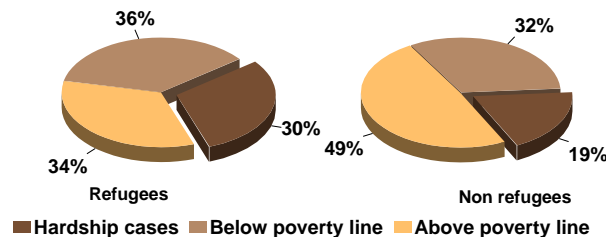
registered with UNRWA. Overall, as indicated in figure 42, below, 46% of the refugee sample resides in cities; 32% in refugee camps; and 22% in villages.

Figure 42: Distribution of refugees according to area of residence



Generally speaking, the refugees are comparatively poorer, having less access to land and capital. About two-thirds of them have a monthly household income that falls below the poverty line, of which, one-third are hardship cases. The non-refugees are comparatively better-off. The results are overviewed in figure 43, below

Figure 43: Refugee status and poverty

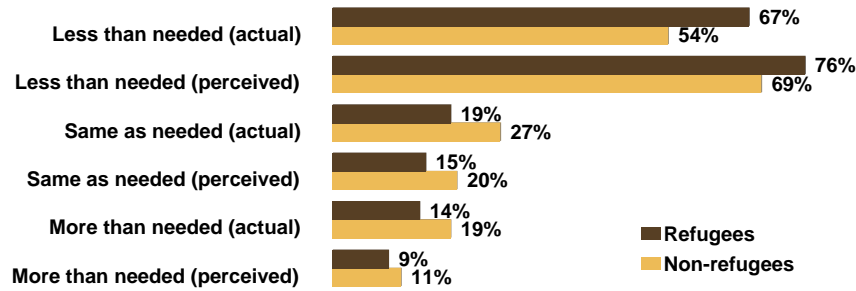


However, the refugees' poorer status does not reflect significant differences in employment (or underemployment). In line with the overall sample, about 28% of refugee sample are working full-time, while 14% are unemployed and 38% are outside the job market (retired, students, housewives, etc.). Likewise, in keeping with the total 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.

Differences in levels of poverty should logically impact on levels of income and expenditure. However, in terms of estimated monthly household income needed, the amount of money determined by refugees and non-refugees remains surprisingly in the same medium income range: NIS 2,611 for the former and NIS 2793 for the latter. The refugees 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 thought they earned

about the same as needed (7% less than the actual) and 69% less (15% more). The findings are detailed in figure 44 below:

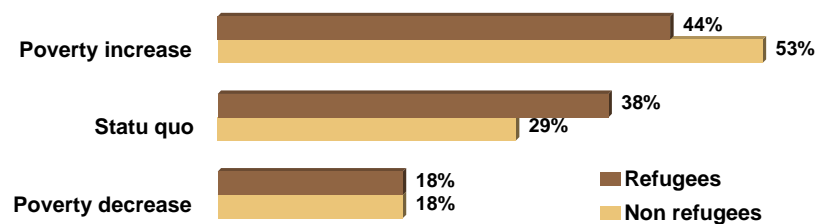
Figure 44: Actual and perceived levels of income according the financial need of refugees and non-refugees



The refugees' less pessimistic opinion about their purchasing power may be explained by trends in the evolution of their income over the past six 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 as a result of the (slight) opening of the Israeli job market at the end of the period under review and UNRWA's enhanced financial or employment or cash assistance programs. The tentative optimism that trickled into the refugee collectivities is also expressed in terms of their previsions about poverty for the next six months. Indeed, as indicated in figure 45, more refugees than non-refugees considered that poverty in the OPT would stabilize in the next six months and fewer that it would increase.

Figure 45: Previsions towards poverty in the next six months according to refugee status

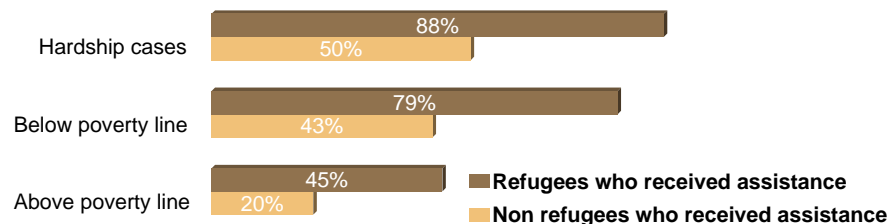


Refugee status becomes a highly significant variable when it comes to socio-economic assistance. From this perspective, the Palestinian refugees constitute a specific category, as most of them have been serviced since May 1950 in the fields of education, health, relief and social services by UNRWA. Whereas relief aid is delivered to the “special hardship cases” category on the basis of need, education and health are delivered on the basis of the conformity of the applicants to UNRWA's own definition of the refugee. Since the start of the second Intifada in September 2000, the Agency has also set up emergency projects - consisting mainly of the delivery of food and relief items to the needy - aimed at responding to the humanitarian crisis triggered by the clashes between the Palestinian population and the Israeli forces and the latter's closure policy.

As expected, the refugee respondents - 97% of them being registered with UNRWA - came out in 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.

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 with a household income below the poverty line received assistance. The percentages were much higher with the refugees: 88% of the hardship cases and 79% of refugees with a household income below the poverty line received assistance. The fact that, among Palestinians above the poverty-line, twice as many refugees received assistance is should not be attributed to bad targeting by UNRWA. Rather, it is a consequence of the access of above-the-poverty line refugees to UNRWA's regular services, such as education and health, which delivery is status- (and not need-) centered.

Figure 46: Assistance received according to refugee status and poverty.

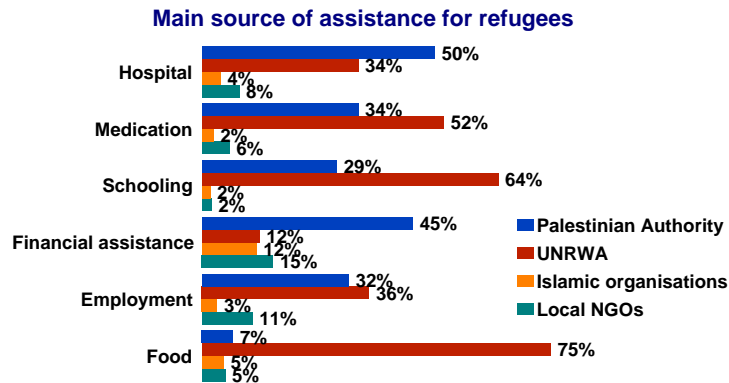
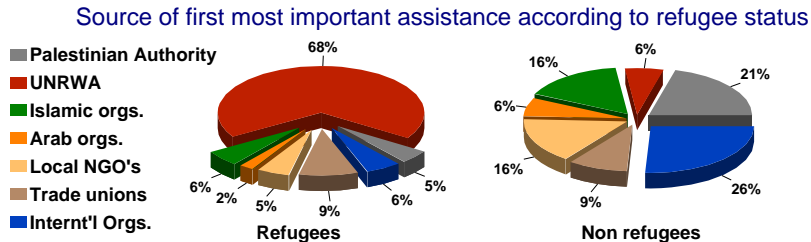


As shown by figure 47, the survey highlights the refugees' heavy material dependency on UNRWA in the context of the Intifada. More specifically 68% of them said that the Agency had been the provider of their first most important type of assistance, largely ahead of trade unions, Islamic organizations, the Red Cross, and the PA.¹ When taking specific fields of assistance into consideration

¹ 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.

(emergency and regular), UNRWA confirmed its predominance among the refugee respondents as the refugees' main provider of food, of schooling, of medication and of employment.

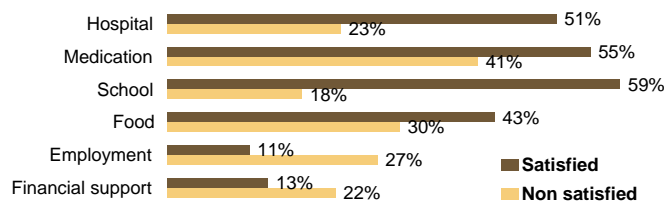
Figure 47: Main source of assistance according to refugee status



The sixth report also aimed at providing useful information about the refugees' perceptions of the future of UNRWA's assistance programs. From the outset, two different perspectives may be considered. The first one is political and has to do with the refugees' sociological/political declared attachment to their bona fide "UNRWA-refugees" status. The analysis of this perspective lies beyond the framework of this study. The second perspective is operational, pertaining to the refugees' degree of satisfaction and reliance regarding the Agency's assistance programs.

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 the supply happens not to match the demand, i.e. employment and financial support.

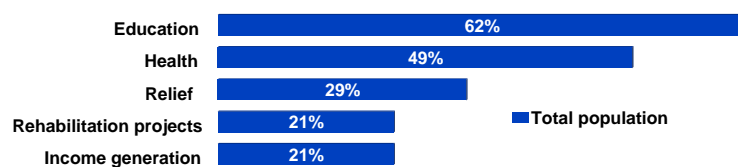
Figure 48: Refugee satisfaction- dissatisfaction, per service received



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, enabling it to maintain its regular services at a satisfactory level and to adapt rapidly to emergency situations. 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.

Finally, when asked which services they would keep were UNRWA's programs reduced to two, a large majority of respondents, be they refugee or not, mentioned more frequently "education", than "health", or "relief". This sequence corresponds to the operational importance of each program within UNRWA's budget.

Figure 49: Were UNRWA's activities be reduced to two (o142) – total population



As illustrated in figure 49, above, 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.