

Palestinian Public Perceptions on Their Living Conditions

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

Report V, December 2002



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INTERNATIONAL AND LOCAL AID DURING THE SECOND INTIFADA

Report V

**An Analysis of Palestinian Public Opinion
in the West Bank and the Gaza Strip
on their Living Conditions
(July – November 2002)**

**The poll has been conducted in cooperation with the
JMCC, Jerusalem Media and Communication Centre**

Geneva, December 2002

Cover photo:

Palestinian Woman outside her house in Bethlehem, Fall 2002

Source: <http://www.palestinemonitor.org>

FOREWORD AND ACKNOWLEDGEMENTS

This study is the 5th report conducted by the Graduate Institute of Development Studies (IUED) of the University of Geneva since the beginning of the Intifada al-Aqsa 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 SDC (Swiss Agency for Development and Cooperation), 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 second half of the year 2002. During this same period, a number of international organisations, NGOs, private and public local research centres, and Palestinian Authority institutions have been publishing several important reports on topics that complement the data of our survey. Due to time constraints, this time we have not been able to produce a proper synthesis of this literature, as we did in our previous reports. However, at the end of this report we have included several references that the reader can consult easily, since most of the bibliographical items are available on the internet.

The references selected allow for weighing the Palestinian public opinion (Birzeit University 2002a, 2002b; IPCRI 2002; JMCC 2002a, 2002b; PSR 2002a, 2002b);, the Israeli public opinion (La Paix Maintenant 2002), or both (Search for Common Ground 2002) on issues related to the crisis, to the role and impact of the suicide bombers and the Israeli military strategies, to the Jewish settlers' in the OPT, to the reform of Palestinian institutions, to the role of international mediators and the possibility of resuming negotiations.

Other reports document the humanitarian laws' breaches in the OPT (Amnesty International 2002; B'Tselem 2002b, 2002c; Halper 2002), the restrictions on press freedoms (Deguine 2002; Miftah 2002), the security conditions of the civilian population (Bertini 2002; Halileh 2002; HIC-OPT 2002c; OCHA-OPT 2002a, 2002b), the growth of poverty (The Palestine Monitor 2002b; Sa'ad 2002; UNDP 2002) the access to education and health (CPT, EAPPI, QPSW, UCP 2002; Giacaman et al. 2002; HIC-OPT 2002b; PCBS 2002; USAID 2002); the impact of the Israeli closures' policies on the Palestinian economy and the living conditions of the civilian population (ARIJ 2002; B'Tselem 2002a; UNSCO 2002).

Furthermore, while some studies assess the impact and damages of the Israeli military occupation (HIC-OPT 2002a; Deconinck 2002; The Palestine Monitor 2002a), other reports allow for following up the analyses and plans of action of the UN Agencies in the field (United Nations 2002; UNRWA 2002a, 2002b, 2002c). Finally, a number of qualitative studies analyse more in-depth the coping strategies of the Palestinian rural populations under occupation (Oxfam 2002), the need for psychological support for the Palestinian population (Salignon et al. 2002; Lachal & Moro 2002) the impact of the Palestinian suicide bombers in Israel (Human Rights Watch 2002; Meldrum 2002).

As usual, during the phase of preparation of the questionnaire, the team discussed the content of the new poll with the different stakeholders. Because of the situation prevailing in the OPT, this time the scope of the questionnaire has been expanded to

include a substantive number of questions that could offer more specific data on poverty, food and children. 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 NGOs. The findings provide a wider picture of Palestinian public perceptions on their living conditions. For the survey conducted for this report a sample of was utilised.

The IUED assigned a small team of experts for the project, composed of Dr. Riccardo Bocco (professor of political sociology and research director at the IUED) as team leader, Mr. Matthias Brunner (lecturer on polls' methodology at the Department of Political Science, University of Geneva), Dr. Isabelle Daneels (political scientist and associate researcher at the IUED), Dr. Frédéric Lapeyre (professor of economy at the Institute of Development Studies, University of Lovanium, Belgium) and Mr. Jamil Rabah (poll specialist and consultant for the SDC Gaza and West Bank Office).

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 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 Mrs Diane Pezzini (Programme Officer, UNICEF, Jerusalem), Mrs Monica Awwad (UNICEF, Jerusalem), Mr. Sami Mushasha (Public Information Officer, UNRWA), Dr. Elena Mancusi (Programme Officer, UNRWA), Mr. Sufyian Mushasha (UNDP, Jerusalem), Mr. Guy Siri (Deputy Director of UNRWA Operations & Field Technical Officer, West Bank Field Office, Jerusalem), Mr. Fritz Froehlich (deputy director, of the SDC Gaza and West Bank Office), Dr. Rémy Leveau (professor of Political Science, Institut Français de Relations Internationales, Paris), and Dr. Elia Zureik (professor of sociology at Queen's University, Kingston, Canada).

The IUED subcontracted the JMCC (Jerusalem Media and Communication Centre) for conducting the poll in early November 2002. More than 60 fieldworkers interviewed 1377 people, under the supervision of Mrs Manal Warrad and Mr. Khader Abu Sway .

The team work was conducted between Geneva, Bruges, Jerusalem and Ramallah. We are particularly grateful to the "anonymous" JMCC Palestinian fieldworkers: without their contribution this study could not be written. In Geneva, Mrs Sandra Cavaliere worked hours in data cleaning, preparatory data analysis and research.

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

Geneva, December 2002

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

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OBJECTIVES AND METHODOLOGY

Objectives

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

- ▶ A portrait of the socio-economic conditions for assessing change in the evolution of poverty (poverty according to household size, evolution of household income, material deprivation and subjective well-being). The labor market and employment situation (including the place of work, occupation and the effects of the Intifada on jobs) are also under scrutiny, as well as the coping strategies of the Palestinian population (including the evolution of the households' expenses; the nature of the expenses that were cut; the strategies for managing the hardship; the coping mechanisms for the future).
[Part 1. Socio-economic Conditions](#)
- ▶ Several questions pertain to food. 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 2. Food](#)
- ▶ Additional questions relate to health and education. They concern assistance received, priorities, access to basic services and educational attainment.
[Part 3. Health and Education](#)
- ▶ Other questions concern Women and Children. 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 4. Women and Children](#)
- ▶ An overview of the assistance delivered according to type, value and source with emphasis on employment generation programs.
[Part 5. Assistance Delivered in General](#)
- ▶ An assessment of UNRWA's strategies during the past months, the type of assistance provided by the UN Agency (in particular food aid, employment generation and financial assistance), the patterns of aid distribution and its effectiveness, as well as the satisfaction of its beneficiaries.
[Part 6. UNRWA](#)
- ▶ Finally, as usual, a review of the impact of the assistance delivered for measuring the perceptions of the Palestinians is provided. This part includes an analysis of the people's perceptions on individual and community assistance, aid priorities as well as the visibility, importance and effectiveness of the assistance delivered.
[Part 7. The Impact of Aid and Palestinians' Perception](#)

A representative sample of 1,377 Palestinians over the age of 18 was interviewed face-to-face in early November 2002. In the West Bank (including East Jerusalem) 870 Palestinians were interviewed, and 507 were interviewed in the Gaza Strip.

The sampling and data collection was done in the same way as for the previous polls (Bocco, Brunner and Rabah 2001a and 2001b; Bocco, Brunner, Daneels and Rabah 2001).¹ However, this time, there was no over-sampling of the Gaza Strip refugee camps.

Methodology

In order to indicate the extent to which the data collected were representative, a full comparison of the results with some available official figures was made in two of our previous reports (Bocco, Brunner and Rabah, 2001a: 5-6 and 2001b: 12-15). These reports are available on the website of the IUED (the Graduate Institute of Development Studies of the University of Geneva: www.iued.unige.ch). Such type of analysis is not considered here due to the length of the report.

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

- ▶ **Place of residence:**
 - a) West Bank refugee camps
 - b) West Bank outside camps
 - c) Gaza Strip refugee camps
 - d) Gaza Strip outside camps
 - e) East Jerusalem

- ▶ **Refugee Status:**
 - a) Refugees
 - b) Non-refugees

- ▶ **Area of residence:**
 - a) Cities
 - b) Villages
 - c) Refugee camps

- ▶ **Poverty (controlled by household size):**
 - a) Those *above the poverty line* with a household income of NIS1600 or more.
 - b) Those *below the poverty line* with a household income of less than NIS 1600 but more than NIS 500.
 - c) The *hardship cases* with a household income of NIS 500 or less.

¹ The April 2002 poll was though different in this regard because the situation forced us to interview the sample by phone (see Bocco, Brunner, Daneels and Rabah 2002).

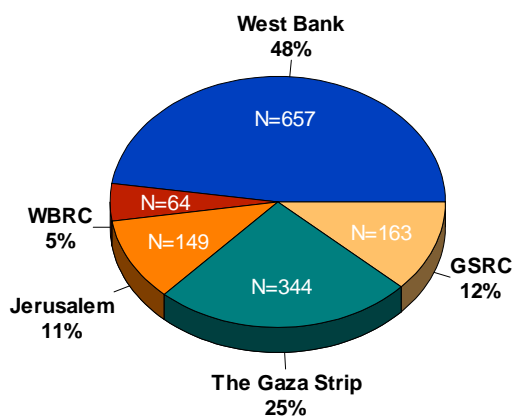
Results were systematically tested for statistical significance at a 95% confidence level.² If no differentiation is shown or mentioned, this means that there was none.

Finally, whenever possible, consideration was given to data generated from studies and surveys that were made available recently and that cover the same period of time on some issues addressed in this report. We also compared our data with the findings presented in the previous reports to highlight the evolution of the situation since the beginning of the Second Intifada.

Description of the explanatory variables

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

Figure 0.1 Place of Residence

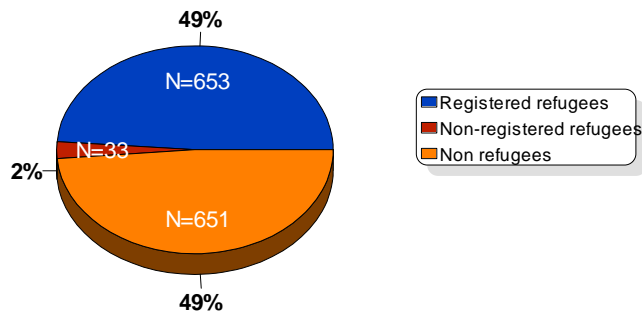


The intended goal of the analysis in this report by the four explanatory variables is to reflect the specificities of the Palestinian population. The Palestinians in the OAPT are divided in three different areas: the West Bank, Jerusalem, and the Gaza Strip. Place of residence, as shown in figure 0.1, summarizes these different geographical areas. Of the entire data, 64% of the respondents are from the West Bank and Jerusalem and 37% are from the Gaza Strip.

According to the PCBS, approximately 2 million Palestinians live in the West Bank and Jerusalem, and about one million in the Gaza Strip. Refugees constitute about one third of the West Bank population and over 60% of the population in the Gaza Strip. The number of refugees residing in camps is estimated at approximately half a million of which about 130,000 live in 19 refugee camps in the West Bank, and about 370,000 reside in 8 refugee camps in the Gaza Strip.

² For categorical or ordinal dependent variables we used Chi-square tests, for interval variables one-way analysis of variance.

Figure 0.2 Refugee status

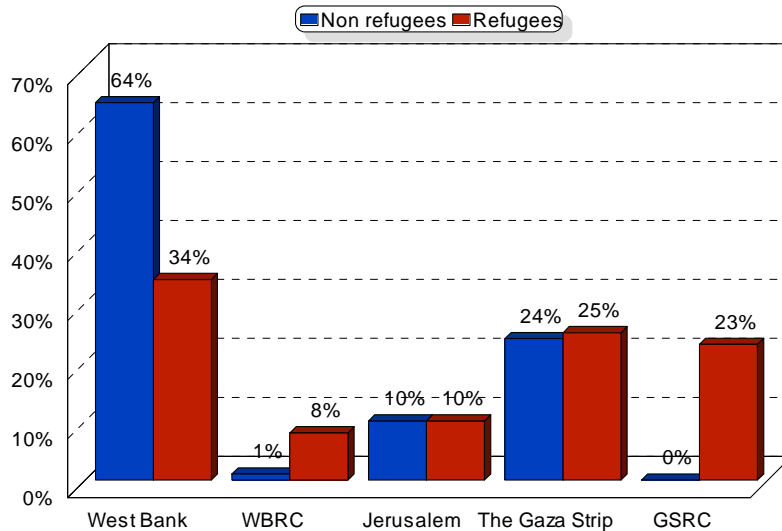


As shown in figure 0.2, of all respondents, 51% said that they are refugees or descendents of refugees; of those, 49% are registered while 2% are not.

Throughout Palestine, the majority of refugees (registered and unregistered) live in the Gaza Strip (48%, see figure 0.3). On the opposite, 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, on respondent out of ten lives in Jerusalem.

Figure 0.3 Place of Residence by Refugee Status



According to *area of residence*, a bit more than one half of our sample (52%, N=722) lived in cities, 17% (N=229) in refugee camps and 31% in villages (N=426).

In the November 2001 report, we introduced the *poverty* variable to highlight the economic situation of the Palestinian households. Based on a question about household revenue, we split the respondents into three groups: Those above poverty line (NIS 1600 according to PCBS), those below it and the hardship cases which have a household revenue of NIS 500 or less.

One weakness of this variable resides in the fact that it does not take household size into account: A monthly income of NIS 500 is not the same for the average household of two adults and four children and for a single person household.

In the present report, we took household size and composition into consideration: Departing from the fact that the NIS 1600 and NIS 500 thresholds are defined for an average household of two adults and four children, we calculated those thresholds for each family composition. This new *poverty* variable will be analysed more thoroughly in section 1.2.2 related to "The extent of material deprivation" (pp.17-22).

PART 1. SOCIO-ECONOMIC CONDITIONS

The results of the survey conducted for this report show that the socio-economic conditions of the Palestinian people have continued to deteriorate sharply in the past 12 months. In the first section of this part, the focus will be on the evolution of poverty from an objective and subjective perspective; furthermore an assessment will be provided of the impact of the large-scale impoverishment process on people's perception of both their situation and the current situation in general. In the second section, the evolution of the labor market, the problems of access to decent jobs and their impact on people's well-being will be highlighted. Finally, in the third section, the main emphasis will be on the utilized coping strategies of Palestinian households in a context of growing poverty and vulnerability. First, however, it is necessary to give a general overview of the socio-economic situation in order to provide a framework for the analysis of this part of the report.

1.1. General overview of the socio-economic situation

The human and economic situation in the West Bank and the Gaza Strip has deteriorated considerably during the past six months. In Spring 2002, the Israeli military forces re-occupied West Bank cities and towns and most of them are now under the direct control of the Israeli Army. Starting 29 March 2002, Israel military intervention brought unprecedented curfew and closure (Bocco, Brunner, Daneels and Rabah 2002). Israel had first imposed external and internal closures when the situation started to deteriorate in late September 2000, but steadily tightened them after April 2002. Curfews have been imposed in most major cities and towns of the West Bank (and some areas of the Gaza Strip). The curfew regime has changed several times since its implementation, but in mid-August 2002, for example, a total of 55 localities in the West Bank were under total or partial curfew (Bertini 2002:5). As a result of all these different measures of mobility restriction for goods and people, most of the productive activities in the West Bank have collapsed and many sectors have almost stopped to operate.

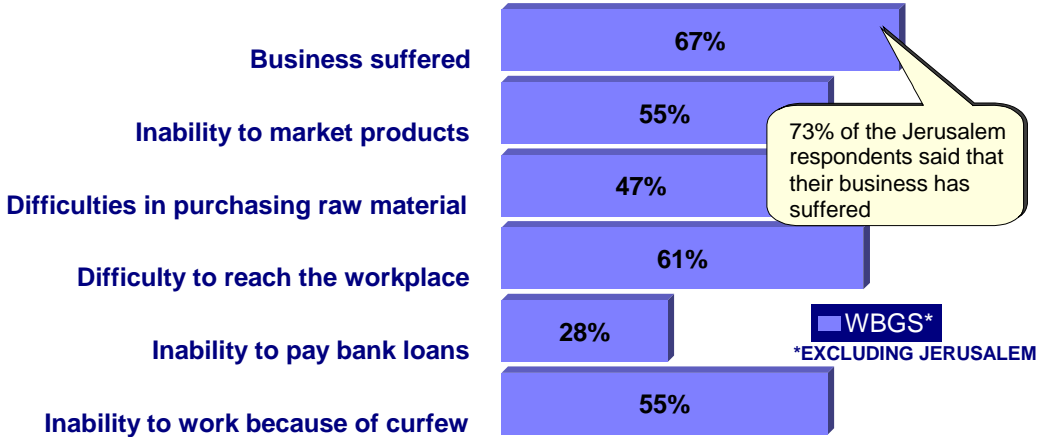
External and internal closures have also increased travel time and distance and in the same time the cost for commercial transportation. They are especially an urgent problem for perishable goods. UNSCO estimates that the total income losses in the first half of 2002 alone are more than \$1 billion, with losses since September 2000 estimated at \$3.3 billion (UNSCO 2002:2). The survey is not taking into account the impact of closure and confrontations on the 2002 olive-harvesting season. If it is a bad season (as is likely taking into account mobility restrictions, recurrent attacks from the settlers and large scale tree destruction), it will have a strong negative impact on the Palestinian economy, because it is a crucial economic activity as one quarter of the Palestinian agriculture sector is dedicated to olive production.

Therefore in a period of two years, the Palestinian economy passed from a process of economic recovery to a process of de-development characterized by the decline of private investment, the fall of production, the collapse of the private sector and a sharp decline of all economic activities. Indeed, in 1998 and 1999, the Palestinian economy enjoyed good growth performance with a Gross National Income (GNI) per capita estimated to have grown from \$1707 to \$1966 between 1997 and 1999. The

spiral of confrontation initiated in September 2000 and Israeli measures have led to both the breakdown of the Palestinian economy and a large-scale process of impoverishment characterized by a decline of 12% of the real GNI per capita in 2000 and by a further decline of 19% in 2001 - and this trend has continued in 2002 (UNCTAD 2002:5). Moreover, the high degree of uncertainty generated by the Israeli military occupation, damage and destruction to physical private and public infrastructure and severe closure have created an environment that is extremely business unfriendly. This situation explains why there are almost no new investments in productive activities since September 2000.

Problems of access to the domestic and export markets, increasing transportation costs, shortage of raw material, inability to run business or for the workers to have access to their work place and the sharp contraction of the domestic demands have all contributed to a deepening economic crisis in the occupied Palestinian territory. As illustrated in figure 1.1, below, 67% of the respondents stated that their business had suffered in the past six months. More than 60% specified that their business had suffered because they had been unable to reach their place of work, others said that their business suffered as a result of their inability to market products (55%) or their inability to work because of imposed curfews (55%). Still others indicated that their business had suffered in the past six months as a result of difficulties in purchasing raw material (47%) or because their inability to pay bank loans (28%). It is worth noting though, that despite the current destructive business environment, international aid continues to play a great role in keeping alive some economic activities in the West Bank and the Gaza Strip.

Figure 1.1 Impact on business in the past 6 months



The socio-economic situation is especially discouraging when compared to the period prior to the outbreak of the second Intifada. It is marked by an increase in unemployment and poverty, and a decrease in wage levels and economic growth. As such, closures and curfews are having a devastating impact on the Palestinian population both from an economic point of view (inability to go to work or run business) and from a human point of view (strong feeling of humiliation).

Since the autumn of 2000, the poverty rate has reached a record level leading to a critical situation of mass poverty. The World Bank estimated that the ratio of the population living below the poverty rate increased from 21% in September 2000 to

33% by January 2001 (World Bank 2002:31). By January 2002, the PCBS estimated this ratio to be 66% (PCBS 2002a:8). This process of mass poverty is particularly dramatic in light of the fact that poverty had decreased in the period prior to September 2000, falling from 24% to 20% between 1996 and 1998 (Birzeit 2002a). Given the current very high level of poverty and extreme poverty, the continuation of the Israeli curfew and closure policy is leading to a dramatic humanitarian crisis as coping strategies are almost exhausted. The sharp increase of poverty is responsible for the growing level of malnutrition. Indeed, some 1.5 million Palestinian (nearly half the total population) receive now direct food assistance, which is five times more than two years ago (Bertini 2002:2).

Unemployment, the inability of workers to go to their workplace on a regular basis or the loss of work hours resulting from the increased travel time even for short distances are the main determinants of the sharp increase of poverty. Many of the workers have been confined to their place of residence and lost their main source of income. The collapse of the Palestinian economy led also to a rapid deterioration of the labor market. The unemployment rate according to the ILO standard increased from 10% mid-2000 to 26% at the end of 2001 (ILO 2002:11). The last PCBS labor force survey estimated that the unemployment rate increased from 33.6% in the second quarter of 2002 to 41.5% in the third quarter of 2002 (PCBS 2002b:1).

If conditions have worsened considerably for the larger part of the population, certainly some among them are in a particularly vulnerable situation. The mainstream poverty profile would be a young resident from the Gaza Strip and, in particular, from the Gaza refugee camps, unemployed or underemployed with a low skill/education level who would be member of a large size family. The current material deprivation dynamic tends to increase sharply the economic vulnerability, unemployment and poverty of the West Bank residents, especially among those residing in refugee camps, who are converging towards the same level of mass poverty as the residents of the Gaza Strip. It is worth mentioning that the vulnerable groups in the West Bank have the same characteristics as those in the Gaza Strip.

1.2. The nature and evolution of poverty

1.2.1. Evolution in household income

Household income distribution has changed very significantly in the period between November 2001 and November 2002. Indeed, as indicated in table 1.1, below, whereas in November 2001, 40% of the Palestinian households had a monthly income that was lower than NIS 1600, this is the case for 56% of the households in November 2002. As will be discussed in greater detail below, this evolution translates into growing household income insecurity resulting for the greatest part from mass unemployment and working hour loss. Also apparent from the results in table 1.1, is that the current situation has hit the medium income households very hard, increasing their level of vulnerability. Whereas in November 2001, 48% of the households had an income ranging between NIS 1600-3000, in November 2002, merely 33% of the respondents are classified under this category.

Table 1.1 Household income evolution, November 2001 – November 2002

Income	November 2002			November 2001		
	Frequency	Valid %	Cumulative %	Frequency	Valid %	Cumulative %
Over NIS 5000	49	4%	4%	18	1%	1%
Between NIS 3000 - 5000	106	8%	12%	174	11%	13%
Between NIS 2000 - 3000	195	15%	27%	440	29%	41%
Between NIS 1600 - 2000	239	18%	45%	295	19%	60%
Between NIS 500 - 1600	550	42%	86%	428	28%	88%
Less than NIS 500	182	14%	100 %	182	12%	100%
Total	1321	100%		1537	100%	

When examining household income distribution according to place of residence, two main findings stand out.

On the one hand, the income of households in the West Bank has been very significantly hit by the severe closure and Israeli military occupation. As indicated in table 1.2, below, between November 2001 and November 2002, the number of households with an income ranging between NIS 2000-3000 decreased from 32% to 14% in the West Bank (non-camp) and from 37% to 23% in the West Bank refugee camps. In return, West Bank non-camp households with an income ranging between NIS 500-1600 increased from 26% in November 2001 to 40% in November 2002. For West Bank camp residents, this proportion of households in this category increased from 38% to 44%. Finally, the proportion of West Bank non-camp households with an income of less than NIS 500 increased from 9% in November 2001 to 14% in November 2002.

On the other hand, households in the Gaza Strip, particularly those residing in the refugee camps, have a lower level of income than households in the West Bank. Moreover, as was the case in the West Bank, a drop of income has also affected households in the Gaza Strip. Whereas in November 2001, 26% of Gaza non-camp households and 14% of Gaza camp households had an income ranging between NIS 2000-3000, this proportion decreased respectively to 14% and 10%. Finally, it is worth noting that out of all the places of residence in the occupied Palestinian territory, the highest proportion of households with a very low income was found in the Gaza refugee camps (25%).

Table 1.2 Household income evolution according to place of residence, November 2001 - November 2002.

	Family income						Total
	>5000	3000-5000	2000-3000	1600 - 2000	500-1600	< 500	
November 2002							
West Bank	2%	7%	14%	23%	40%	14%	100%
WBRC		6%	23%	19%	44%	8%	100%
Gaza Strip	1%	1%	14%	14%	57%	13%	100%
GSRC		4%	10%	14%	46%	25%	100%
Total (2002)	4%	8%	15%	18%	42%	14%	100%
November 2001							
West Bank	1%	10%	32%	23%	26%	9%	100%
WBRC	3%	4%	37%	11%	38%	7%	100%
Gaza Strip	1%	9%	26%	16%	31%	18%	100%
GSRC	1%	4%	14%	17%	42%	22%	100%
Total (2001)	1%	11%	29%	19%	28%	12%	100%

1.2.2. The extent of material deprivation

According to the Palestinian Central Bureau of Statistics (PCBS) last survey on the economic conditions of the Palestinian households and their standard of living, 66.56% of the Palestinian households are living below the poverty line (57.8% in the West Bank and 84.6% in the Gaza Strip) (PCBS 2002a:8-12). For the survey conducted for this report, the poverty threshold definition of the PCBS that applies to a reference family of 2 adults and 4 children of NIS 1651³ has been adopted. The threshold for other types of families was developed by means of a formal equivalence scale used by the OECD that recognizes the different needs of adults and children and in a very limited way the economies of scale.⁴

In comparison with previous studies, this report is introducing a new calculation of the poverty line (POV2) that links the poverty line to the family size. Logically, this different calculation leads to an increase of the number of people below the poverty line as compared to the method used in last surveys. However, the team kept both methods of calculating the poverty line in the survey of November 2002 for comparative analysis reasons. As such, in this report, the new poverty line (POV2) will be used for all static analysis, while the poverty line (POV1) that was used in previous reports will be used to compare the evolution in poverty since the report of December 2001.

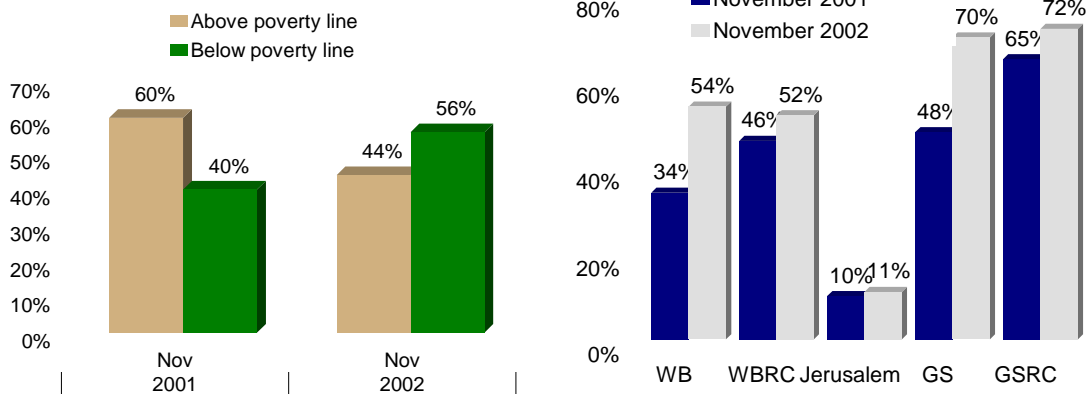
The magnitude of the increase in poverty over the past 12 months suffices to illustrate the economic and social impact of the escalation of the crisis since April 2002. The results in figure 1.2, below, do not only illustrate how the poverty situation has dramatically deteriorated since the November 2001 survey, they also clearly indicate how the poverty rate has increased in varying degrees depending on the place of residence of the respondents.

³ In the questionnaire designed for this report, the number of NIS 1651 has been simplified to NIS 1600.

⁴ The equivalence scale is 1 for the first adult, 0.7 for the other adults from the household and 0.5 for the children. There are many other equivalence scales existing on the market that are more sensitive to the economies of scale within the household. However, the OECD one is simple to apply and widely used. We agree in principle with the need to adjust poverty threshold to take into account spatial difference (in particular between rural and urban areas) in the cost of basic needs, but the currently available data to implement that are not adequate because the sample is too small. If we are able to increase the sample in the future, we will include that dimension in the analysis.

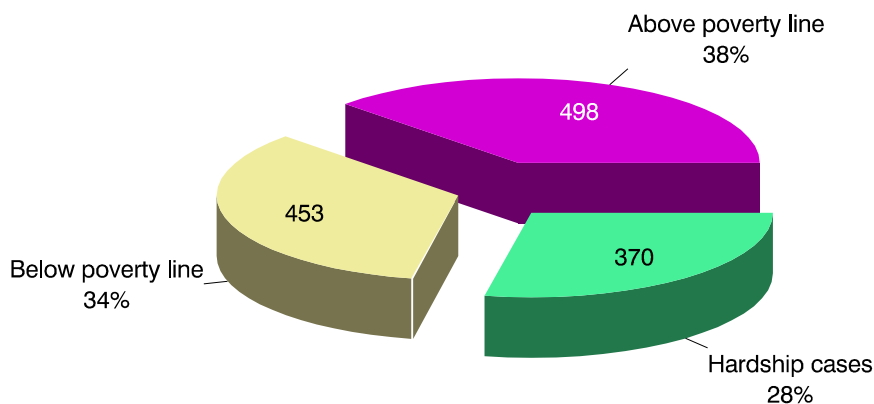
Figure 1.2 Comparison in the poverty situation according to POV1 (November 2001 – November 2002)

Comparison in the poverty situation (Nov 2001 and Nov 2002) **The poor according to place of residence (Nov 2001 and Nov 2002)**



When considering the results according to the new poverty line (POV2) and as detailed in figure 1.3, below, the population of the occupied Palestinian territory is currently facing a critical situation of mass poverty with a poverty rate of 62%.⁵ Hereby, it is important to note the very high rate of hardship cases (28%), which underlines the present humanitarian crisis in the occupied Palestinian territory.

Figure 1.3 Poverty controlled by family size



As can be expected, family size is a key variable determining the poverty situation. Table 1.3, below, shows the relation between the family size and the rate of people below the poverty line and in hardship cases. The poverty rate increases when the family size increases. It is important to note that of the families with less than 7 members, the greatest part of the poor does not belong to the category of hardship cases. Meanwhile, for family consisting of 8 or more members, the poverty rate is much higher and the greatest part of the poor can be categorized as hardship cases. For example, for a family with 6 members the rate of people below the poverty line is 46% and the rate of hardship cases is 12%; those rates are respectively 26% and 69% for family with 10 members.

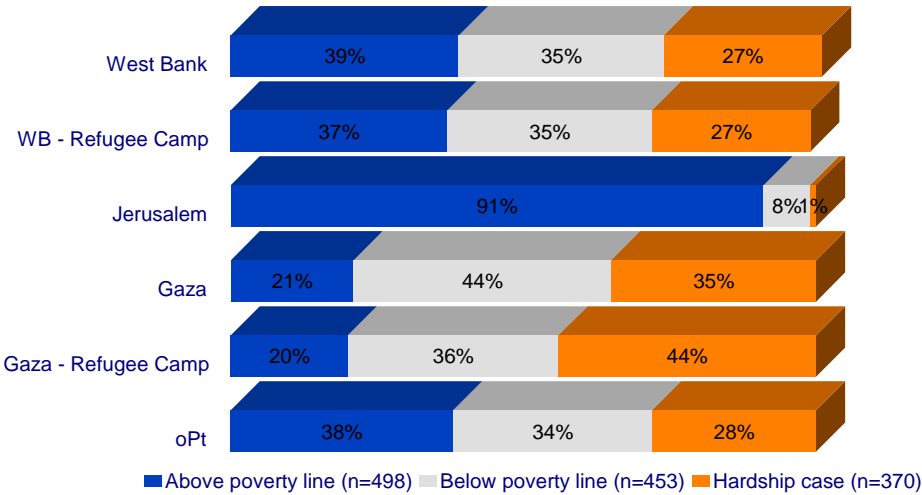
⁵ The poverty rate is given by the sum of rates of the respondents that can be categorized as below the poverty line and those in the category of hardship cases. The rate of people below the poverty line gives information about those who are poor, but do not live in extreme poverty.

Table 1.3 Poverty rate according to family size

Number of household members, including children (below 18)	Poverty (controlled by household size)			Total
	Above poverty line	Below poverty line	Hardship case	
1 member	93%		7%	100%
2 members	76%	24%		100%
3 members	77%	17%	6%	100%
4 members	54%	36%	10%	100%
5 members	42%	46%	12%	100%
6 members	42%	46%	12%	100%
7 members	28%	39%	33%	100%
8 members	21%	29%	49%	100%
9 members	15%	32%	53%	100%
10 members	5%	26%	69%	100%
11 members	8%	46%	46%	100%
12 members	14%	40%	46%	100%
13 members	4%	35%	61%	100%
14 members			100%	100%
15 members	13%	38%	50%	100%
16 members		50%	50%	100%
17 members		50%	50%	100%
18 members			100%	100%
19 members			100%	100%
20 members		33%	67%	100%
21 members		100%		100%
22 members			100%	100%
TOTAL	38%	34%	28%	100%

Further analysis of the poverty rate according to the place of residence, clearly points to a higher level of poverty and extreme poverty in the Gaza Strip (including its refugee camps) than in the West Bank. As indicated in figure 1.4, below, Jerusalem is characterized by a low poverty rate (8%) and almost no hardship cases. Meanwhile, in the Gaza Strip (non-camp) the poverty rate stands at 79%, of which 35% are hardship cases. In the West Bank (non-camp), the poverty rate reaches 62% with 27% hardship cases. Within the West Bank and the Gaza Strip, there is no significant difference regarding the poverty rate between refugee camps and non-refugee camps, albeit that the rate of hardship cases is much higher inside Gaza refugee camps (44%) than outside Gaza refugee camps (35%).

Figure 1.4 Poverty rate (POV2) according to place of residence



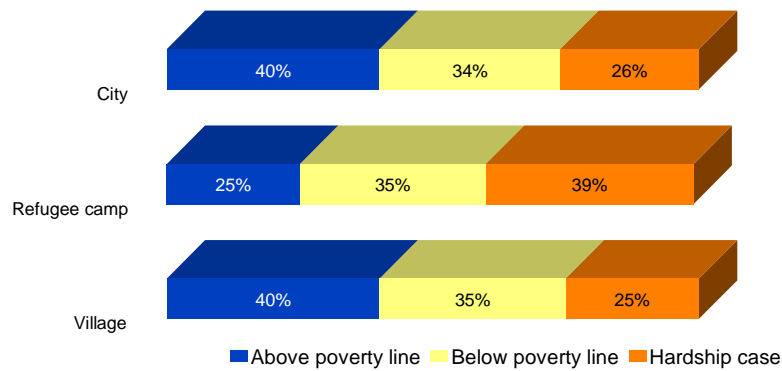
The analysis of the poverty rate according to districts shows the dramatic situation in the areas that have been the most affected by the curfews and the Israeli military occupation, particularly the Northwest of the West Bank (the Tulkarem-Jenin/Qalqilya area). The poverty rate is, for example, 84% in the Tulkarem district and 79% in the Jenin district. As indicated in table 1.4, below, the Jericho district in the Central West Bank is also distinguished by a very high poverty rate (78%). Meanwhile, the Bethlehem district in the South of the West Bank is with Jerusalem (8%) the district with the lower poverty rate (11%) and almost no hardship cases. Finally, in the Gaza Strip the poverty rate is higher than in the West Bank and it is in the North Gaza district (87%) and in the Rafah (80%) and Deir Al Balah (80%) districts where the poverty rate is the highest.

Table 1.4 Poverty rate (POV2) according to district

	Poverty (controlled by household size)			Total
	Above poverty line	Below poverty line	Hardship case	
Hebron district	68 38%	57 32 %	52 29%	177 100%
Jenin district	25 22%	57 50%	33 29%	115 100%
Bethlehem district	52 90%	5 9%	1 2%	58 100%
Ramallah district	50 49%	35 34%	18 18%	103 100%
Jericho district	5 22%	12 52%	6 26%	23 100%
Jerusalem district	123 93%	9 7%	1 1%	133 100%
Nablus district	59 44%	36 27%	38 29%	133 100%
Tulkarem district	14 16%	40 44%	36 40%	90 100%
South Gaza district	42 25%	68 40%	61 36%	171 100%
North Gaza district	12 13%	47 52%	32 35%	91 100%
Khan Younis district	21 23%	28 30%	43 47%	92 100%
Rafah district	14 20%	28 41%	27 39%	69 100%
Deir Al Balah district	13 20%	31 47%	22 33%	66 100%
oPt	498 38%	453 34%	370 28%	1321 100%

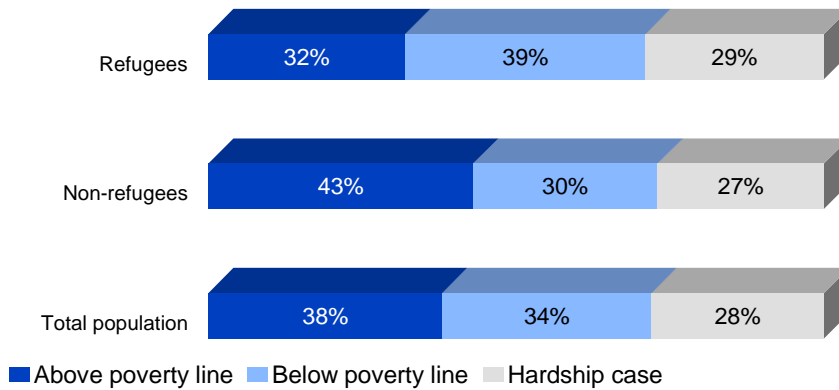
From a more general point of view, figure 1.5 shows that there are no differences between villages and cities regarding the risk of poverty and extreme poverty, but that this risk is much higher in refugee camps. Indeed, the poverty rate in refugee camps stands at 75% compared to 60% in cities and villages. Furthermore, whereas the rate of hardship cases reaches 39% in refugee camps, it is about 25% in cities and villages.

Figure 1.5 Poverty rate (POV2) according to area of residence



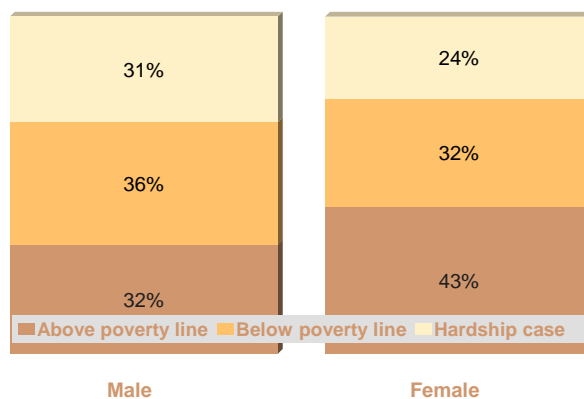
The next figure compares refugee and non-refugees according to poverty. As could be expected, refugees are more likely to be poor than non-refugees. The poverty rate of the former is 68% whereas it is 57% for the latter. However, the difference in hardship cases is less significant 29% compared to 27%.

Figure 1.6 Poverty rate (POV2) according to refugee status



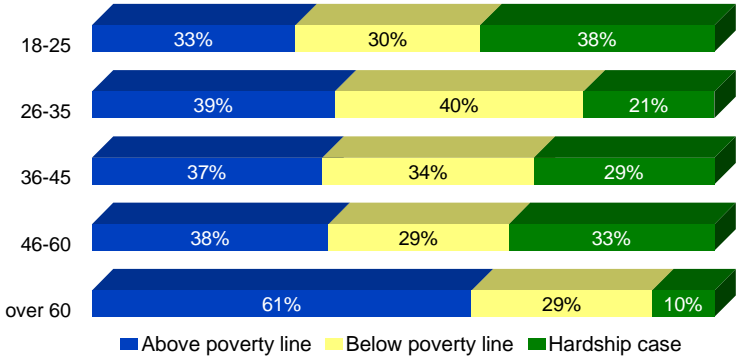
From a gender perspective, it is clear in figure 1.7, below, that there are some significant differences in poverty rate, whereby men are more likely than women to stress poverty conditions. Indeed, whereas the poverty rate and hardship rate, as stated by male respondents, is respectively 67% and 31%, it is respectively 56% and 24% among female respondents.

Figure 1.7 Poverty rate (POV2) according to gender



Finally, when examining the poverty rate according to the age of the respondents, there is a very similar poverty rate in all the age groups (between 61% and 68%), except in the over 60 years group that is typified by a much lower poverty rate (39%). However, as illustrated in figure 1.8, below, it is worth noting that the 18-25 age group seems to be more vulnerable to extreme poverty as it is characterized by a significantly higher rate of hardship cases (38%) when compared to the 26-35 age group (21%), the 36-45 (29%), or the 46-60 group (33%).

Figure 1.8 Poverty rate (POV2) according to age group

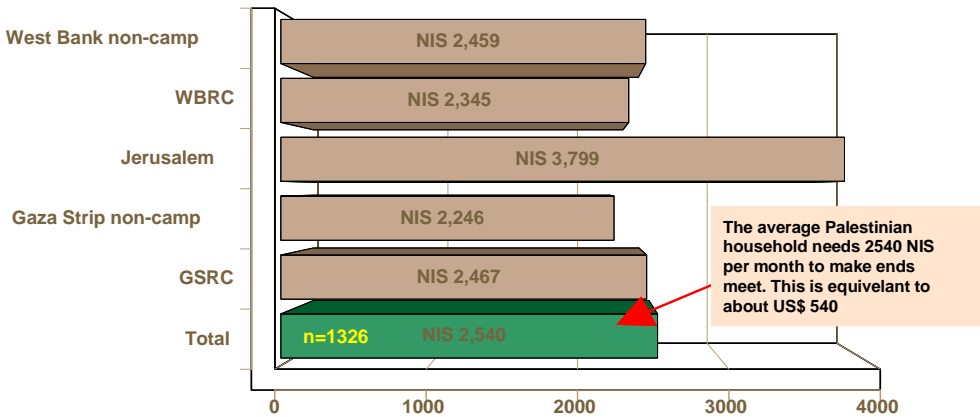


1.2.3. Subjective financial satisfaction poverty line

The main objective in this section is to give some additional information about the poverty profile by focusing attention on the respondents’ perceptions about the economic situation. Subjective poverty provides some extra information, such as mood variability and expectations regarding the future that can be combined with more conventional metrics of welfare.

When respondents were asked as to the average amount of money they need to meet the basic necessities of the household, an average of 2540 NIS was calculated from the overall sample (this amount is equivalent to US \$ 540). As shown in figure 1.9 below, the amount is more or less similar according to place of residence, with the exception of the Jerusalem respondents who stated an average monthly amount that is almost 50% higher than the overall average.

Figure 1.9 The average amount needed by the household to meet the basic necessities according to place



When the interviewees were asked how close their household income is to the minimum amount needed to make ends meet, 23% of the respondents declared that their household income is slightly less than the amount needed to meet basic necessities, while 51% stated that their household income is much less than what they need. Furthermore, as illustrated in figure 1.10, below, only 6% of the respondents reported that their household income is slightly higher than the minimum needed, and a mere 3% said that their household income is much higher than the monthly amount needed to be able to afford basic life necessities. As such, from this information it is possible to deduce that the subjective poverty rate in the occupied Palestinian territory is 74%. The fact that the subjective poverty (74%) rate is about 12% higher than the poverty rate based on POV2 (62%) points to the widespread perception of poverty among the Palestinian population.

Figure 1.10 The extent to which the household income is close to the monthly amount needed to meet basic life necessities (Q48)

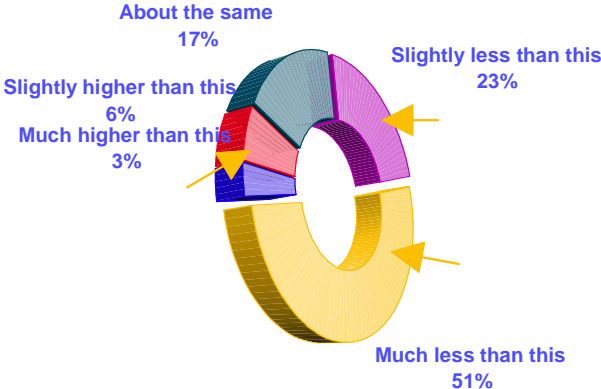
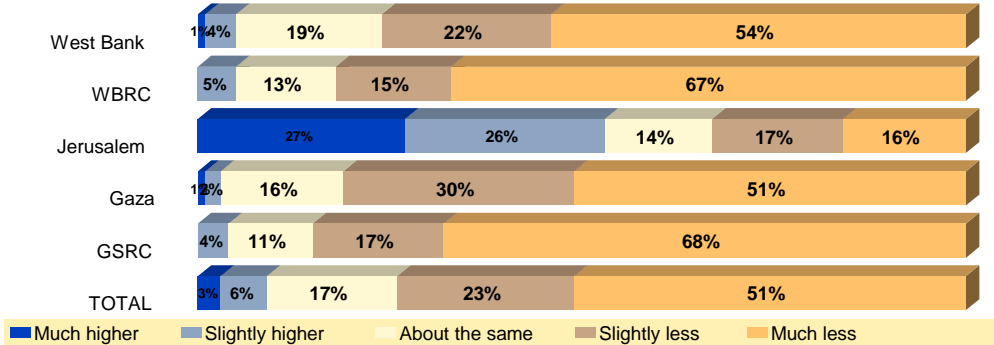


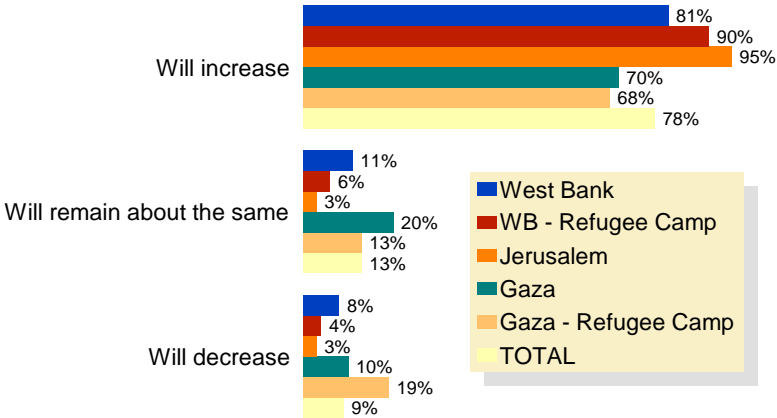
Figure 1.11, below, shows some interesting results about subjective poverty according to the place of residence of the interviewees. In general, it is obvious that in all places of residence the subjective perception of severe income deprivation is much higher than the hardship rate based on POV2. The results indicate that there is no great difference in the perception of poverty between the Gaza non-camp residents (51%) and the West Bank non-camp residents (54%). However, the perception of poverty is much higher among refugee camp residents as 67% of the West Bank refugee camp respondents and 68% of the Gaza Strip refugee camp respondents declared that their household income was much less than the amount needed to meet basic necessities.

Figure 1.11 The extent to which the household income is close to the monthly amount needed to meet basic life necessities (Q48) according to place of residence



Gathering information about people’s expectations for the future is another important element to gauge a population’s perception of their economic and social situation. In general, when interviewees were asked how they expected poverty to evolve in the next six months, the large majority of 78% responded that they expected poverty to increase. There are, however, important differences in opinion according to the place of residence of the respondents. As illustrated in figure 1.12, below, West Bank respondents, whether residing in camps (90%) or outside camps (81%), are far more pessimistic about the future than compatriots in the Gaza Strip, whether residing in camps (68%) or outside camps (70%). The higher level of pessimism among West Bank respondents regarding the future evolution of poverty is most likely a result of the extremely strenuous closure policy and the higher level of military occupation that residents in the West Bank had to deal with over the past months. Finally, it is important to note the extraordinary high level of pessimism in Jerusalem, where 95% of the respondents expected poverty to increase in the next six months.

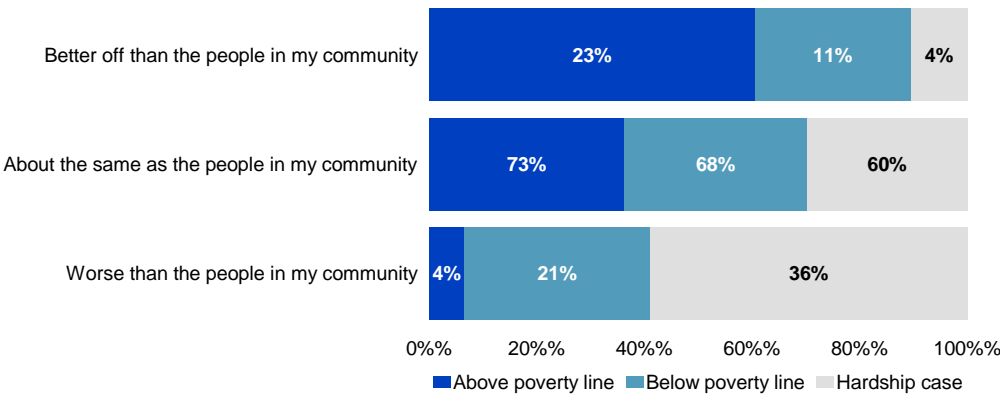
Figure 1.12 Expected evolution of poverty in the next 6 months according to place of residence



The analysis so far has indicated that since the beginning of the Intifada the Palestinian population has had to adapt to large-scale social and economic transformations. Material deprivation and unemployment have reached record levels and the well-being of the population has deteriorated very rapidly. In such a context, it is important to try and determine the impact of those changes on social cohesion. In order to do so, interviewees were asked how they would evaluate their financial situation in comparison with the financial situation of others in their community. In general, the results indicate that the large majority of the respondents (68%) consider their financial situation to be similar to that of others in their community, and they seem to feel that the current difficult situation is affecting everybody in their community in the same manner.

Regarding the perception of the household’s financial situation, some differences in opinions can, of course, be detected depending on the variable used for the analysis. When looking at the issue of the household’s financial situation from a poverty perspective, for example, it is striking to find out that still 60% of hardship cases consider the financial situation of their household to be similar to that of others in their community. The results on the perception of the household’s financial situation according to the poverty rate are overviewed in more detail in figure 1.13, below.

Figure 1.13 Perception of household's financial situation (Q77) according to poverty (POV2)



When examining the issue of the household's financial situation according to the place of residence of the respondents, it is clear that the majority of the respondents consider their financial situation to be about the same as that of others in their community. It is worth noting, though, that the highest percentage of respondents estimating their household's financial situation to be worse than that of others in their community, reside in the West Bank refugee camps (31%). In the Gaza Strip refugee camps, only 18% of the respondents thought that their household's financial situation was worse than that of people in their community.

Table 1.5 Perception of household's financial situation according to place of residence

	Place of residence					Total
	West Bank	WBRC	Jerusalem	Gaza Strip	GSRC	
Better off than the people in my community	16%	5%	11%	7%	16%	13%
About the same as the people in my community	62%	64%	87%	73%	66%	68%
Worse than the people in my community	22%	31%	2%	20%	18%	19%
Total	100%	100%	100%	100%	100%	100%

Finally, when taking into account the work category of the respondents, unskilled workers seem to consider themselves as a disadvantaged group from a financial perspective as 43% of them feel that their financial situation is worse than that of people in their community. Furthermore, the results in table 1.6, below, reveal that professionals and employees regard themselves as being in a more privileged financial position as respectively 39% and 25% think that they are better off than others in their community.

Albeit that some differences in opinions were detected in figure 1.13 and tables 1.5 and 1.6, above, depending on the subgroups under examination, it is important to stress that the majority of the respondents do not feel any economic differentiation in comparison to other people in their community. This is very significant as it implies that there is no evidence of social fragmentation as a result of the more than two-year-old crisis. On the contrary, there seems to be a strong feeling that everyone in the community is faced with, and has to cope with, external factors of poverty.

Table 1.6 Perception of household's financial situation according to occupation (Q6)

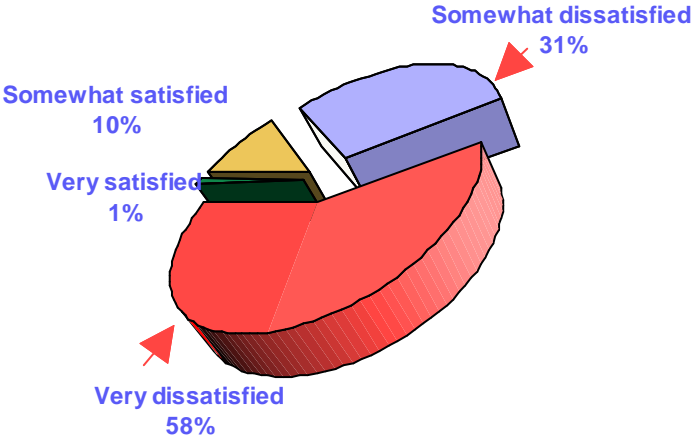
	Perception of household's financial situation			Total
	Better off than the people in my community	About the same as the people in my community	Worse than the people in my community	
Professional	22 39%	32 57%	2 4%	56 100%
Skilled worker	7 5%	100 68%	41 28%	148 100%
Unskilled worker	6 6%	57 52%	47 43%	110 100%
Technician	4 6%	52 75%	13 19%	69 100%
Employee	74 25%	200 68%	20 7%	294 100%
Self employed	12 15%	54 68%	14 18%	80 100%
TOTAL	126 17%	497 65%	142 19%	765 100%

1.2.4. Subjective well-being and factors affecting it

It is doubtful whether monetary income is the only determinant of well-being in an environment, such as the one that Palestinian households live in, since last Israeli incursion to the occupied Palestinian territory. In a context marked by the development of transaction in kind, humanitarian aid, restrictions in access to basic goods and services, and material and immaterial deprivation, income is only one factor among others influencing individuals' life satisfaction levels.

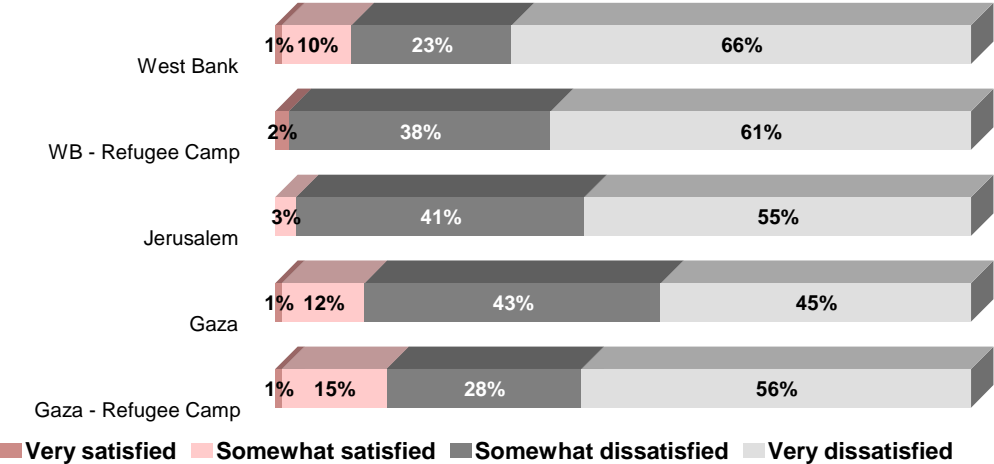
As will be remembered from sections 1.2.2 and 1.2.3, above, the poverty rate according to POV2 stands at 62% and the subjective financial dissatisfaction rate reaches 74%. When interviewees were asked to specify their level of satisfaction with the situation in general, it became clear that the subjective dissatisfaction rate with the situation is even more striking. Indeed, as illustrated in figure 1.14, below, 89% of the respondents stated that they were dissatisfied with the general situation. Of those 89% of dissatisfied respondents, an impressive 58% were very dissatisfied and 31% were somewhat dissatisfied.

Figure 1.14 Level of satisfaction in general



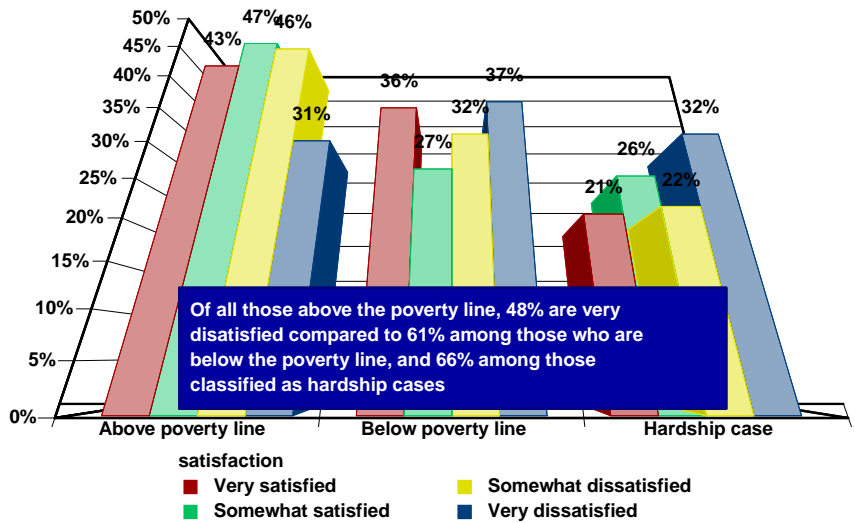
When taking a closer look at the high level of dissatisfaction among Palestinians with the general situation according to place of residence, the negative impact of severe closures and curfews on the perception of the general situation cannot be denied. In general, it is very evident that Palestinians residing in the Gaza Strip - where mobility restrictions have been less severe and where the socio-economic situation has deteriorated less sharply during the last six months – are less dissatisfied with the general situation than Palestinians residing in the West Bank. Indeed, as indicated in figure 1.15, below, whereas 45% of the non-camp respondents in the Gaza Strip expressed their extreme dissatisfaction with the situation, this was the case for 66% of the non-camp respondents in the West Bank. Similarly, 56% of camp respondents in the Gaza Strip stated that they were very dissatisfied with the situation compared to 61% of the camp respondents in the West Bank. As such, it is safe to conclude from the results that the rate of very dissatisfied Palestinians is highly influenced by the dynamic of increasing poverty and the new reality of instability that has resulted from the Israeli military intervention.

Figure 1.15 Satisfaction by place of residence



When considering the main determinants of the level of dissatisfaction, it is not surprising that income and employment status play a crucial role. As illustrated in figure 1.16, below, among the very dissatisfied respondents, 69% were poor according to POV2 and 32% were hardship cases. However, even among the respondents with a household income above the poverty line, the level of dissatisfaction is very high as 48% of them are very dissatisfied. This high level of dissatisfaction among respondents above the poverty line could be indicative of the process of growing income insecurity for medium income households and could also point to the non-financial aspects of the level of dissatisfaction with the situation in general.

Figure 1.16 Level of satisfaction according to poverty (controlled by household size)



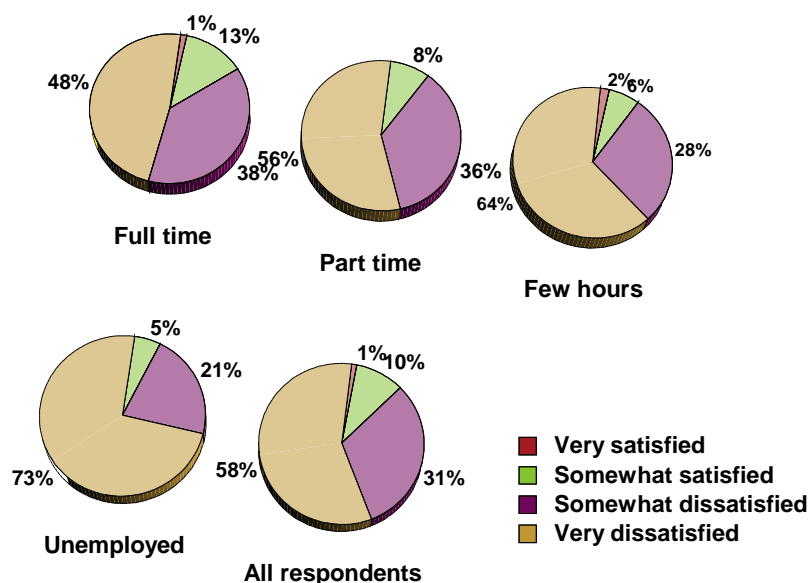
From an income perspective, the perception of households’ financial situation compared to other households in the community affects in a considerable manner the level of satisfaction with the situation in general. Indeed, 76% of the respondents who feel that their household’s financial situation is worse than that of others in their community are very dissatisfied with the general situation. The results in table 1.7, below, further indicate that only 53% of the respondents who feel that their household’s financial situation is about the same as that of other people in their community are very dissatisfied with the situation in general. As such, even if the perception of social fragmentation remains limited in the occupied Palestinian territory, the results point to a growing need for targeted policies in order to preserve social cohesion.

Table 1.7 Satisfaction with the situation in general (Q1) according to the perception of the household's financial situation (Q77)

	Perception of household's financial situation			Total
	Better off than the people in my community	About the same as the people in my community	Worse than the people in my community	
Very satisfied	2%	1%	0%	1%
Somewhat satisfied	10%	11%	7%	10%
Somewhat dissatisfied	34%	35%	17%	32%
Very dissatisfied	53%	53%	76%	57%
Total	100%	100%	100%	100%

The level of dissatisfaction with the situation in general is also strongly linked with the employment status of the respondents. Indeed, as portrayed in figure 1.17, below, 73% of the unemployed and 64% of those working for only few hours per day declared they were very dissatisfied with the situation, compared to 48% of the full-time employed who declared the same. At this stage it is worth noting though, that there is no statistical significance between the level of dissatisfaction with the situation and the duration of unemployment of the respondents.

Figure 1.17 Satisfaction with the situation in general according to the employment situation



Finally, it is clear that the respondents who are very dissatisfied with the situation in general are also far more pessimistic about the evolution of poverty in the next six months than the respondents who are less dissatisfied with the situation. The results in table 1.8, below, reveal that 67% of those who are very dissatisfied with the situation in general expect poverty to increase sharply in the next six months and a mere 11% of those respondents expect poverty to remain about the same. For the sake of comparison, among the respondents who are relatively satisfied with the situation, 42% expected poverty to increase sharply in the next six months and 22% expect poverty to remain about the same. It is worth mentioning here that the link between respondents' level of dissatisfaction and their expectations concerning the evolution of poverty in the next six months represents a two-way street: on the one hand, respondents who are very dissatisfied have pessimistic expectations about the evolution of poverty in the next six months; on the other hand, respondents who have no hope for an improvement of their financial situation in the next six months, are very dissatisfied with the situation in general.

Table 1.8 Satisfaction with the situation in general (Q1) according to the expected evolution of poverty in the next six months (Q69)

	Expected evolution of poverty in the next 6 months					Total
	Will increase sharply	Will increase slightly	Remain the same	Will decrease slightly	Will decrease sharply	
Very satisfied	5	2	6			13
	38%	15%	46%			100%
Somewhat satisfied	50	26	26	11	6	119
	42%	22%	22%	9%	5%	100%
Somewhat dissatisfied	201	84	47	29	11	372
	54%	23%	13%	8%	3%	100%
Very dissatisfied	468	105	74	21	33	701
	67%	15%	11%	3%	5%	100%
Total	724	217	153	61	50	1205
	60%	18%	13%	5%	4%	100%

1.3. The evolution of the labor market

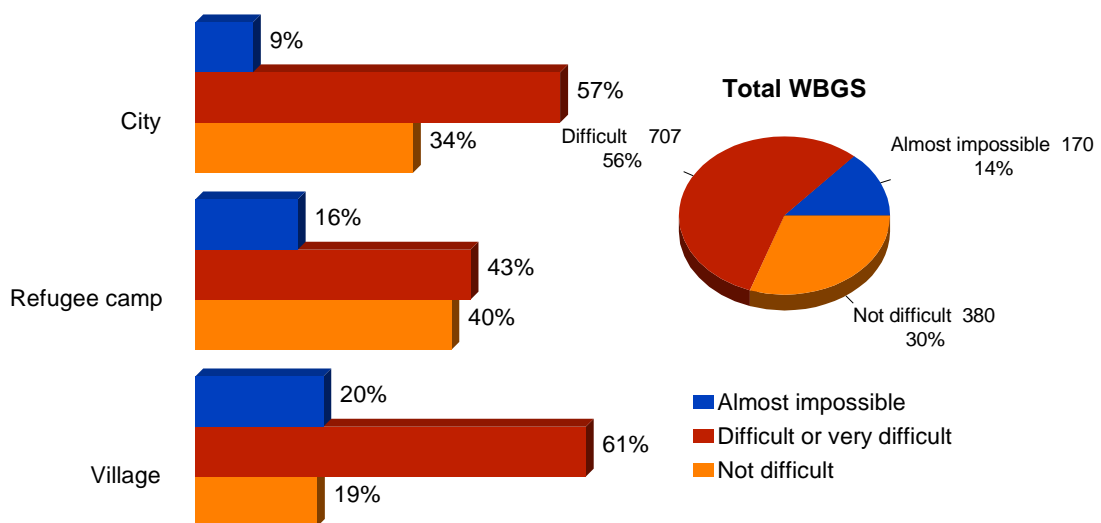
As was discussed earlier, the Israeli closure and curfew policies were intended to restrict the mobility of people and goods. The numerous checkpoints and the “back-to-back system” within the occupied Palestinian territory led to widespread disruption of all facets of life and have, in particular, dramatically increased the unemployment level. This situation climaxed since March 2002 when the Israeli army effectively re-occupied the West Bank.

1.3.1. The employment status

The Palestinians have had to face two major problems regarding the evolution of their labor market. Firstly, a mass unemployment problem which is resulting from both the collapse of their domestic economy due to the Israeli re-occupation, and their exclusion from the Israeli formal and informal labor market. Secondly, the Israeli imposed curfews and internal and external closures prevented most Palestinians from reaching their work place or running their business normally. Even the peasants were prevented access to their fields as result of these mobility restrictions or violence from armed settlers, so were the fisherman in the Gaza Strip who were restricted from fishing off the Gaza coast.

Under such conditions, it is not surprising to see that 56% of the respondents declared it was difficult or very difficult for them, or for their family members to go to work. As illustrated in figure 1.18, below, 14% declared that this was almost impossible. Villagers have been particularly hit by mobility restrictions as a result of their isolation and their inability to reach the work place. Indeed, 20% of them emphasized that it was almost impossible for them to go to work in the past 12 months and 61% stated that it was difficult or very difficult, whereas the rates were respectively 9% and 57% for cities and 17% and 43% for refugee camp residents.

Figure 1.18 The ability of household members to go to work in the past 12 months according to residence

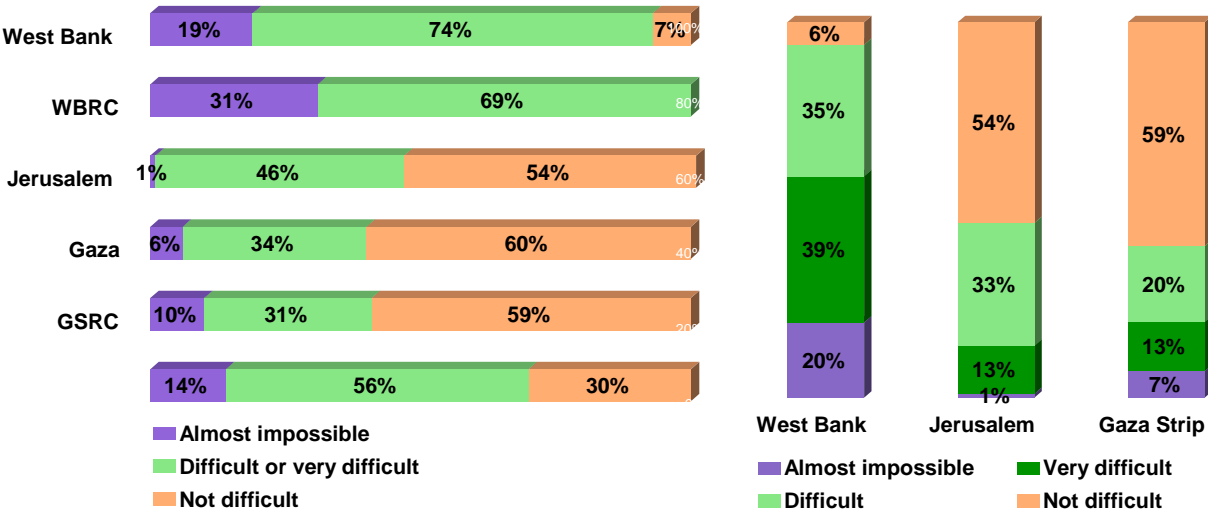


The effects of mobility restrictions were felt in some places more than others. As illustrated in figure 1.19, below, West Bank refugee camp residents were the most

affected from this point of view as 31% of the respondents declared that it was almost impossible to go to work and 69% said that it was difficult and very difficult. When examining the ability of Palestinians to go to work according to area of residence, it is clear that the West Bank suffered the most over the past 12 months and has been affected very negatively by mobility restrictions as compared to the Gaza Strip and Jerusalem. Indeed, as can be noticed from figure 1.19, 59% of the Gaza Strip respondents (including Gaza refugee camps) said that it was not difficult to go to work, whereas almost all the West Bank respondents had some difficulties to go to work during that period.

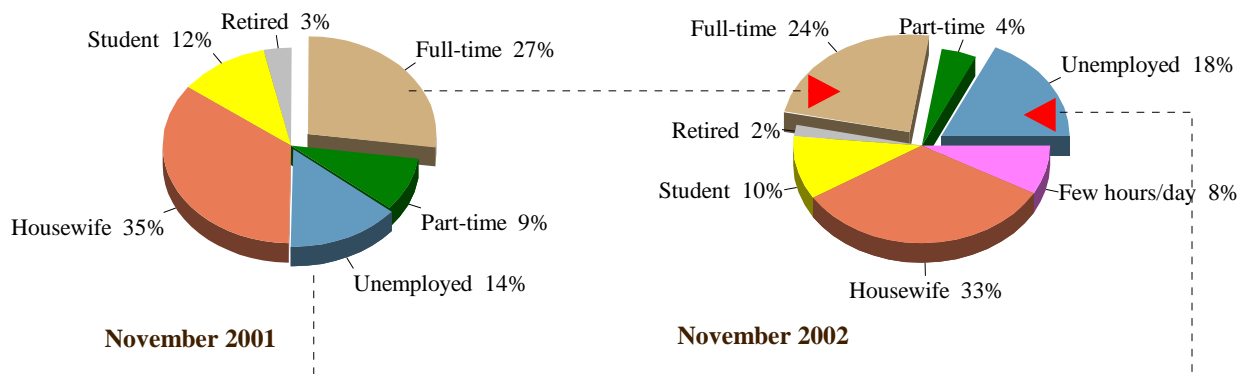
The described difficulties to reach the work place that are faced by the majority of Palestinians are specific to the labor market in the occupied Palestinian territory. As such, the specificity of the situation clearly calls for a comprehensive approach towards employment and unemployment issues that should take into account the external factor that denies free access to the work place for the workers and paralyzes the labor market.

Figure 1.19 The ability of household members to go to work in the past 12 months according to place and area of residence



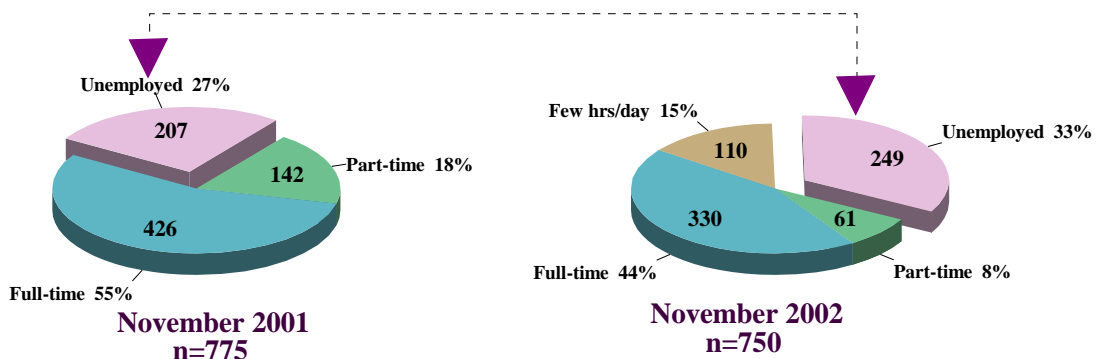
When examining the employment status of Palestinians, the results of the survey conducted for this report show a sharp decrease of the workers employed full-time compared to the results from the November 2001 survey. Indeed, whereas in November 2001, 27% of the respondents were employed full-time and 14% were unemployed, in November 2002, only 24% of the respondents were employed full-time and 18% were unemployed. It is worth noting that the proportion of full-time employed is clearly continuing its descending trend as the rate of fully employed workers in February 2001 still reached 29%. Meanwhile, as illustrated in figure 1.20, below, the rate of the workers employed not on a full-time basis increased from 9% in November 2001 to 12% in November 2002. Among this category of workers, 2/3 was able to work for only a few hours per day, while the remaining 1/3 has a part-time job.

Figure 1.20 Current employment status (November 2001-November 2002)



When considering only the labor force⁶, it appears that the process of full-time job destruction initiated by the Israeli policy of internal and external closure led to a sharp increase of the unemployment rate which reached 33% of the total labor force in November 2002 compared to 27% in November 2001. Moreover, as portrayed in figure 1.21, below, by November 2002, only 44% of the total labor force had access to full-time employment, whereas this was still the case for 55% in November 2001. These trends point to a growing job precariousness for Palestinians in the labor market, which is a key explaining factor of poverty evolution.

Figure 1.21 Distribution of the labor force (November 2001-November 2002)



One can also note the significant rise of the number of respondents who declared that they belong to the labor force (55% in November 2002 compared to 50% in November 2001). Traditionally the women participation rate to the labor force is very low – it is here 27% compared 83% for male participation rate. However, as shown in figure 1.20, above, and compared to November 2001, there are slightly less housewives (- 2%) in November 2002. It is particularly interesting to note the significant decrease of the proportion of housewives in the West Bank, which has been affected the most by the closures and their devastating human and economic impact. Indeed, between November 2001 and November 2002, the proportion of housewives among the non-camp West Bank respondents decreased from 35% to 31% and from 42% to 33% among West Bank camp respondents. In a context of

⁶ Labor force is estimated here by excluding respondents who identified themselves as housewives, retired or students. The labor force accounted for 55% of the panel in November 2002.

mass unemployment and growing poverty, this trend could be interpreted as a sign of the progressive exhaustion of coping strategies that is pushing a growing number of housewives to find a source of income through work activities. As such, the decreasing share of both housewives and students in the current employment status (see figure 1.20, above) could be interpreted as a coping strategy in response to the rapidly deteriorating living conditions in the occupied Palestinian territory.

The information in table 1.9, below, shows that when women enter into the labor market, 57% of them have a full-time job. Moreover, the female rate of unemployment (22%) is much lower than the one for men (37%). This could perhaps be explained by the fact that many women, once they are unemployed, tend to leave the labor market and re-enter the housewives category instead of declaring themselves unemployed.

Table 1.9 Employment status according to gender

	Labor force				Total
	Employed full-time	Employed part-time	Work for a few hours per day	Not employed	
Male	230 40 %	42 7 %	91 16%	211 37%	574 100%
Female	100 57%	19 11%	19 11%	38 22%	176 100%
Total	330 44%	61 8%	110 15%	249 33%	750 100%

It is a well-known fact that traditionally unemployment has been higher in the Gaza Strip than in the West Bank. Indeed, analysis of labor force participation according to place of residence in last year's report (Bocco, Brunner, Daneels and Rabah 2001:41), revealed that whereas 28% of Gaza non-camp residents and 40% of Gaza camp residents were unemployed, this was the case for 26% of West Bank non-camp residents and 24% of West Bank camp residents. A closer look at the unemployment figures in table 1.10, however, reveals not only that since November 2001, generally, unemployment has increased in every place in the occupied Palestinian territory (except for Gaza Strip refugee camps), it also indicates that the unemployment rate has increased much faster in the West Bank than in the Gaza Strip. More specifically, the results of the November 2002 survey indicate that 33% of Gaza non-camp residents and 31% of Gaza camp residents are unemployed, while 35% of West Bank non-camp residents and 41% of West Bank camp residents are unemployed. As such, over the past year a new and reversed unemployment reality appeared, whereby unemployment rates became higher in the West Bank than in the Gaza Strip. The most obvious reason behind this dramatic evolution is that over the past year severe closures have been more frequent in the West Bank than in the Gaza Strip, where partial closures were more prevalent. Indeed, severe closures have affected 68% of all days during the 3 first quarters of 2001 in the West Bank whereas this rate was only of 2.6% in the Gaza Strip (ILO 2002:5). In a recent report, UNSCO emphasized that the West Bank and more especially the North of it has been the most severely impacted by closure from the perspective of employment. Nablus, for example, has been under curfew for approximately three months between January and June 2002 (UNSCO 2002:8). However, it is worth keeping in mind that recently the Israeli military offensive has also intensified in the Gaza Strip and this is

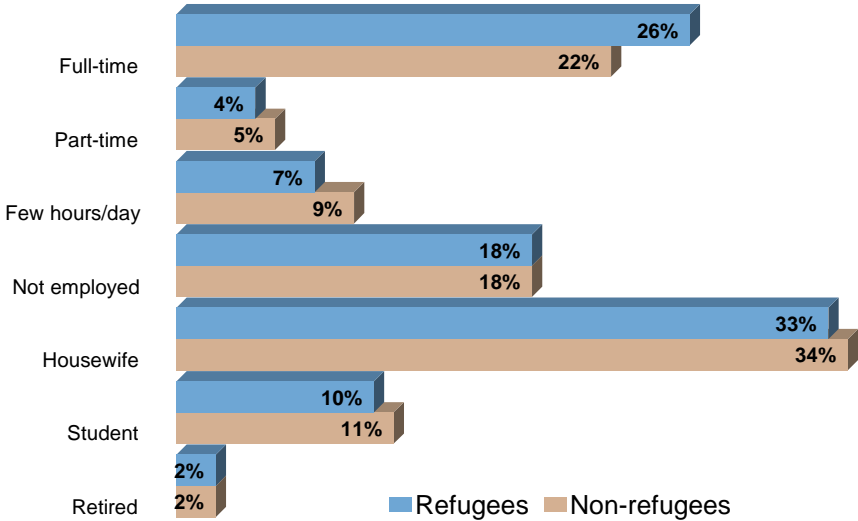
very likely to have a negative impact on the employment situation in the Gaza Strip over the coming months.

Table 1.10 Labor force participation according to place of residence

	Employed full-time	Employed part-time	Work for few hours/day	Not employed	Total
West Bank	148 39%	38 10%	60 16%	135 35%	381 100%
WB - Refugee Camp	16 43%	1 2.7%	5 14%	15 41%	37 100%
Jerusalem	43 73%	1 1.7%	3 5%	12 20%	59 100%
Gaza	81 42%	15 7.9%	33 17%	62 33%	191 100%
Gaza – Refugee Camp	42 51%	6 7.3%	9 11%	25 31%	82 100%
Total	330 44%	61 8%	110 15%	249 33%	750 100%

A similar trend towards mass unemployment is also observed when analyzing the employment situation according to refugee status. As illustrated in figure 1.22, below, 26% of the refugee respondents declared to be employed full-time and 18% said that they were unemployed. Among non-refugees, the rates were respectively 22% and 18%. In fact, unemployment increased much faster among non-refugees, as in November 2001 only 12% of them were unemployed compared to 17% of the refugee respondents (Bocco, Brunner, Daneels and Rabah 2001:42).

Figure 1.22 Employment situation according to refugee status



When examining labor force employment status by age group, two main vulnerable groups can be distinguished: the 20-24 years age group and the above 45 age groups.

The 20-24 age group is vulnerable for two reasons: On the one hand, their unemployment rate (47%) is much higher than the total labor force unemployment rate (33%); on the other hand, their access to full-time jobs is very limited as the rate

of full-time employment for that age group is only 30% compared to a full-time employment rate of 44% in the total labor force.

The age groups above 45 are also vulnerable as they face large-scale exclusion from employment in general, and full-time employment in particular. The strong correlation between age and the process of exclusion places the aged workers in a very difficult position. As indicated in table 1.11, below, for the 55-59 years age group, for example, the unemployment rate reaches 48%, whereas the full-time employment rate stretches only to 29%.

Table 1.11 Labor force employment according to age

Age in 5 years groups	Employed full-time	Employed part-time	Work for a few hours per day	Not employed	Total
18-19	2 40%	1 20%	1 20%	1 20%	5 100%
20-24	21 30%	9 13%	7 10%	33 47%	70 100%
25-29	70 49%	12 9%	17 12%	43 30%	142 100%
30-34	75 52%	13 9%	16 11%	39 27%	143 100%
35-39	72 46%	12 8%	30 19%	44 28%	158 100%
40-44	43 52%	5 6%	13 16%	21 26%	82 100%
45-49	21 33%	7 11%	9 14%	26 41%	63 100%
50-54	16 38%	1 2%	7 17%	18 43%	42 100%
55-59	6 29%		5 24%	10 48%	21 100%
60+	2 10%		5 24%	14 67%	21 100%
TOTAL	328 44%	60 8%	110 15%	249 33%	747 100%

Also interesting is the relation between the employment status of the labor force and both the level of education and the employment category of the respondents. The results in table 1.12, below, clearly point to the importance of education with regard to employment. Indeed, 3/4 of the illiterate respondents, and 2/3 of those with an elementary level of education are unemployed, whereas this rate is only 11% for those who have college education.

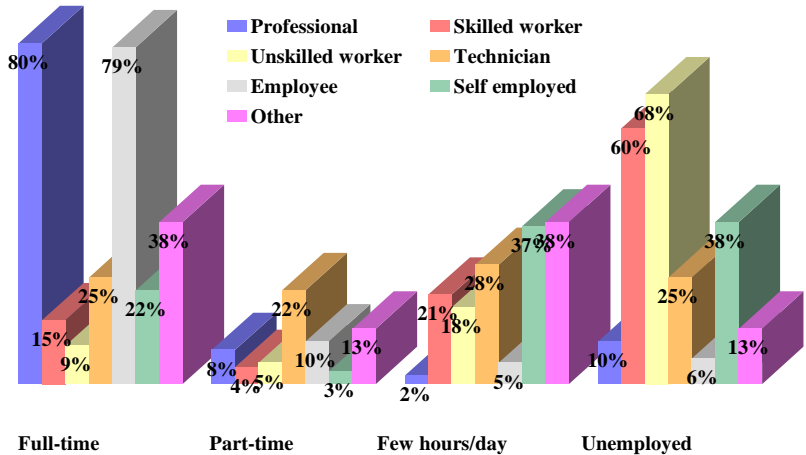
Table 1.12 Employment status according to the level of education

	Education						Total
	Illiterate	Elementary	Preparatory	Secondary	Some college	College and above	
Employed full-time		20%	23%	21%	72%	81%	44%
Employed part-time	8%	2%	8%	11%	7%	7%	8%
Work for a few hours/day	15%	11%	25%	21%	8%	2%	15%
Not employed	77%	66%	45%	47%	12%	11%	33%
TOTAL	100%	100%	100%	100%	100%	100%	100%

Finally, when examining the employment situation of the labor force according to the type of occupation, one can note that workers are very vulnerable to unemployment

in comparison to all the other categories. The unemployment rates for unskilled and skilled workers are, respectively 68% and 60%. As indicated in figure 1.23, below, this is almost double of the total unemployment rate. Moreover, the categories of unskilled and skilled workers are marked by a very low level of full-time employment (respectively 9% and 15%). At the opposite, the employee category is characterized by a low unemployment rate (6%) and a very high rate of full-time employment (79%). The self-employed seem to be highly vulnerable in the current situation as only 22% of them are employed full-time, whereas 37% work only a few hours per day.

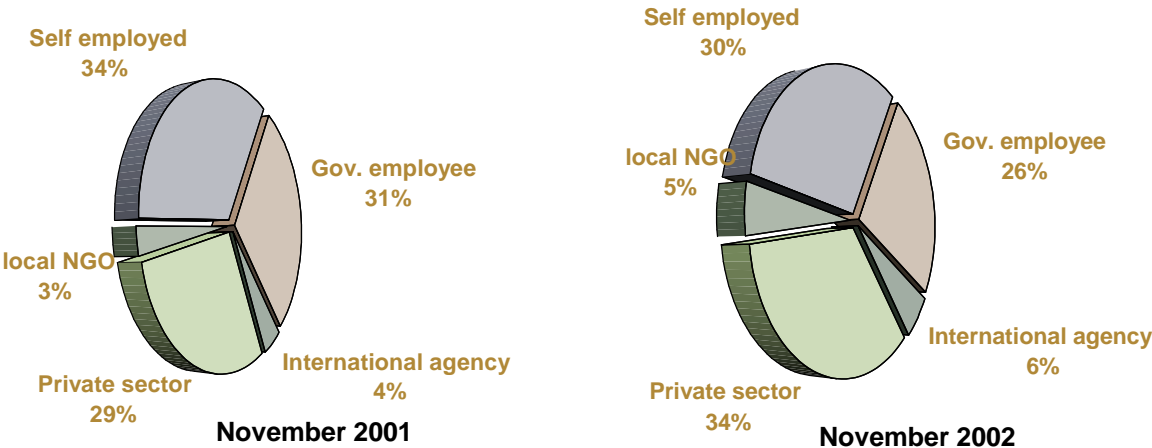
Figure 1.23 Employment status of the labor force according to the category of workers



1.3.2. Type of employer and work occupation

Severe physical damage to public and private infrastructure and agricultural land, the disruption of internal and external trade activities, the shortage of goods, the rise of transport costs, the lack of productive investment and the high level of violence and risk have affected all economic sectors in the occupied Palestinian territory and, in particular, employment intensive activities such as the construction sector, the tourism sector or the agriculture sector.

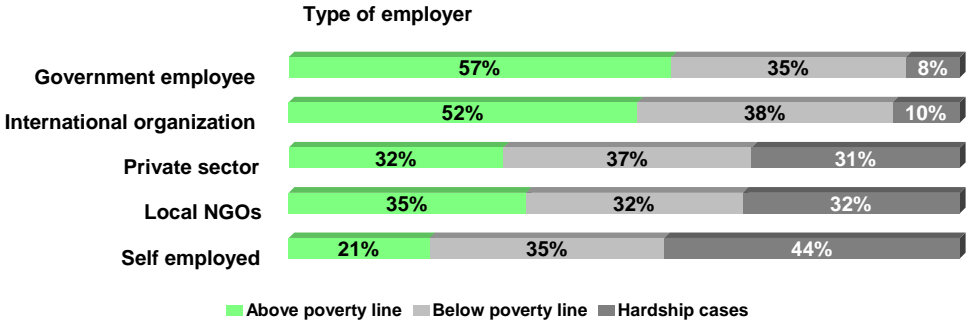
Figure 1.24 Type of employer (November 2001 – November 2002)



The collapse of the economy and the shift to emergency humanitarian aid from donors explains why more than 11% of the respondents are now employed by local NGOs and international agencies whereas they were only 7% in November 2001. As illustrated in figure 1.24 above and compared to November 2001, there is a significant decrease of the number of government employees from 31% to 26%. This could be the consequence of the continued deterioration of the revenues of the Palestinian Authority resulting from Israeli measures such as the non-payment of VAT revenues it collects on behalf of the PA, mobility restrictions that are paralyzing the tax collecting system and the reduced fiscal revenues associated to the economic collapse and mass poverty.

The Palestinian Authority remains the largest employer in the West Bank and Gaza Strip, employing one fourth of the employed Palestinians. This is a very important feature of the Palestinian labor market because it provides a relative job and income security for a large part of the labor force (figure 1.25). Accordingly, maintaining employment in that sector is a priority to ensure income for a significant proportion of the population and, consequently limit the detrimental impact of the current crisis. It is the reason why the donor community has increased emergency budget assistance to partly compensate the collapse in tax revenue of the PA.

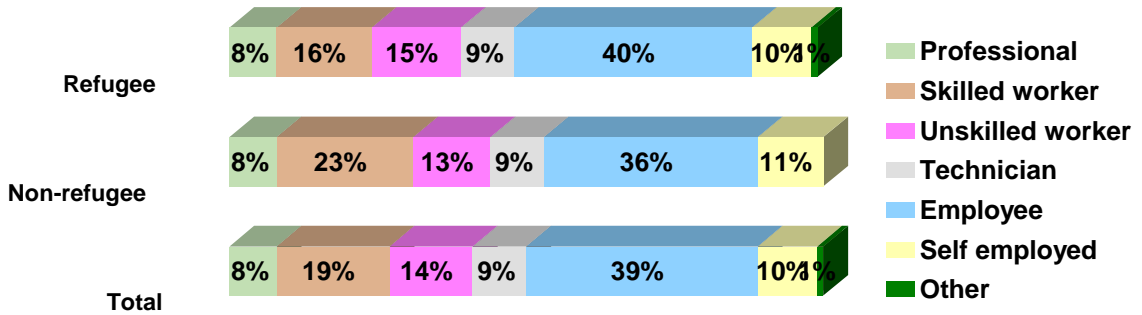
Figure 1.25 Poverty according to the type of employer



It is worth noting the differences among the types of employers across places of residence. In the Gaza Strip, the level of employment in the private sector is less than in the West Bank (23% compared to 30%), whereas the level of employment in the government sector is higher (37% compared to 33%). As the collapse of the economy hit the private sector first, the high share of employment in the public sector has partly contributed to the reduction of the socially destructive impact of the ensuing devastation of the labor market by ensuring a certain level of full-time employment.

When considering the labor force according to the category of workers, one can see that the employees are the larger group, representing 38% of the labor force in the sample. Skilled workers come second (19%) and unskilled workers third (15%). The self-employed represent 11% of the labor force. There are some slight differences in the type of occupation according to refugee status as there are more skilled workers among the non-refugees (23% compared to 16%) and more unskilled workers among the refugees (15% compared to 13%). Refugees are also more often employees than non-refugees (40% compared to 36%). These findings are portrayed in figure 1.26, below.

Figure 1.26 Type of occupation according to refugee status



When considering work occupation according to the place of residence, one can note that the self-employed are very weak both in the Gaza Strip outside camps (5%) and the Gaza Strip refugee camps (5%), whereas in the West Bank refugee camps 19% and the West Bank outside camps 13% of the labor force is self-employed. Also, as indicated in table 1.13, below, professionals are far more represented in the Gaza Strip outside camps (8%) and, especially, in the Gaza Strip refugee camps (20%) than in the West Bank, whether inside (5%) or outside camps (5%). The survey shows a higher rate of employees in the Gaza Strip outside camps (43%) compared to the rate in the West Bank outside camps (38%).

Table 1.13 Work occupation by place of residence

	Place of residence					Total
	West Bank	WBRC	Jerusalem	Gaza Strip	GSRC	
Professional	19 5%	2 5%	6 10%	16 8%	16 20%	59 8%
Skilled worker	75 18%	8 19%	11 18%	45 24%	11 14%	150 19%
Unskilled worker	64 16%	8 19%	8 13%	21 11%	13 16%	114 15%
Technician	40 9.8%	2 4.8%	6 9.7%	14 7.4%	7 8.6%	69 8.8%
Employee	155 38%	14 33%	23 37%	82 43%	27 33%	301 38%
Self employed	53 13%	8 19%	8 13%	9 5%	4 5%	82 10%
Other	2 1%			3 2%	3 4%	8 1%
TOTAL	408 100 %	42 100 %	62 100 %	190 100 %	81 100 %	783 100 %

Finally, the distribution of work occupation across areas shows that there are significantly more professionals (15%) and fewer employees (33%) in the refugee camps than in cities (respectively 8% and 41%) and villages (respectively 3% and 38%).

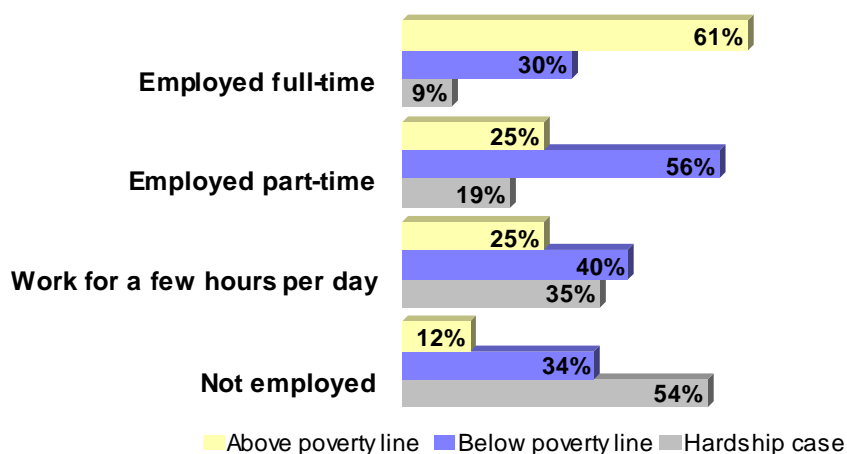
1.3.3. Employment and poverty risks

As a result of the lack of a comprehensive welfare system and an unemployment benefits scheme, the greatest part of households' income comes from work activities. Thus, access to employment is crucial for households to provide a minimum level of economic security and prevent poverty. This means that households' financial situation is very sensitive to any fall in employment and/or in income from work as this immediately translates into a reduced level of consumption and well-being.

In such a context, mass unemployment, the involuntarily reduction of working hours, and wage decline are the main forces behind the rise of poverty. If job loss is the main factor behind poverty, the reduction of work hours increases the poverty risk to those who still have a job. This trend is very clear when analyzing the question on the main cause of poverty according to the poverty level. For 18% of the respondents with a household income above the poverty line, job loss was the main cause of material deprivation and for 40% the working hour loss was the cause. For the hardship cases, the rate was respectively 61% and 15%.

The results in figure 1.27, below, show that 88% of the unemployed and 75% of those working part-time and few hours per day are below the poverty line, whereas the rate is 39% among those working full-time. The distribution of hardship cases by employment status is even more striking as it shows that 63% of them are associated with unemployment, whereas the rate is only 9% when the respondents are employed full-time. However, it is clear that the Palestinian labor force is facing growing economic vulnerability as 39% of the labor force employed full-time falls below the poverty line

Figure 1.27 Poverty 2 according to employment status of the labor force



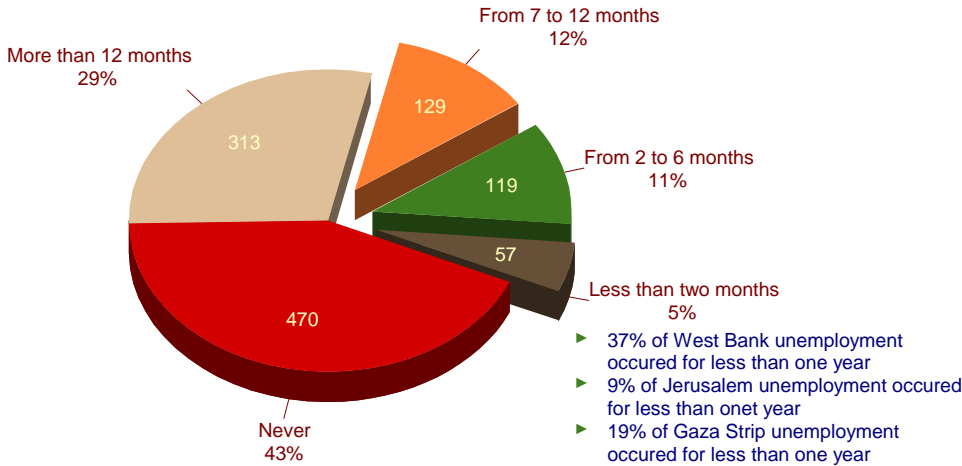
Taking into account the dominance of the breadwinner model in Palestinian household reproduction and the related important number of dependants on one worker, breadwinner unemployment greatly increases the risk of poverty. The results in table 1.14, below, correlate the level and duration of unemployment for the breadwinners with the poverty risk. For households where the breadwinner has been unemployed for more than a year, the poverty rate is of 87% and the hardship case 58%. These rates are respectively 42% and 12% for households where the breadwinner has never been unemployed.

Table 1.14 Breadwinner unemployment and poverty risk

	Poverty (controlled by household size)			Total
	Above poverty line	Below poverty line	Hardship cases	
Never	58%	30%	12%	100%
Less than two months	53%	43%	4%	100%
From 2 to 6 months	28%	36%	36%	100%
From 7 to 12 months	14%	54%	31%	100%
More than 12 months	13%	29%	58%	100%
TOTAL	37%	34%	29%	100%

The strong relation between extreme poverty and the duration of unemployment can also be observed by taking a closer look at the distribution of the hardship cases. As illustrated in figure 1.28 below, 55% of the hardship cases are associated with long-term unemployment of the breadwinner, while this is the case for 18% when the breadwinner never lost his/her job. It is also worth noting that the results in the survey indicate that, in total, 41% of the breadwinners have been unemployed for more than seven months and 29% for more than one year. Less than half of the breadwinners have never been unemployed in the past two years.

Figure 1.28 Unemployment period for the main breadwinner of the household



When looking at the duration of unemployment of breadwinners according to location, it is clear that the rate of long-term unemployment is the higher in the Gaza Strip (44%) than in the West Bank (25%). The rate of breadwinners who have been unemployed for more than 12 months is especially high in the Gaza Strip refugee camps (58%). Long-term unemployment is also much higher in the West Bank refugee camps (37%) than in the West Bank outside camps (23%). However, the results in table 1.15, below, also demonstrate the degradation of the employment situation in the West Bank with many workers unemployed from 2 to 12 months who risk being trapped in long-term unemployment if the current situation does not improve any time soon. In such a scenario, the rate of long-term unemployment in the West Bank will converge towards the rate in the Gaza Strip.

Table 1.15 Period during which the main breadwinner has been unemployed over the past two years according to area

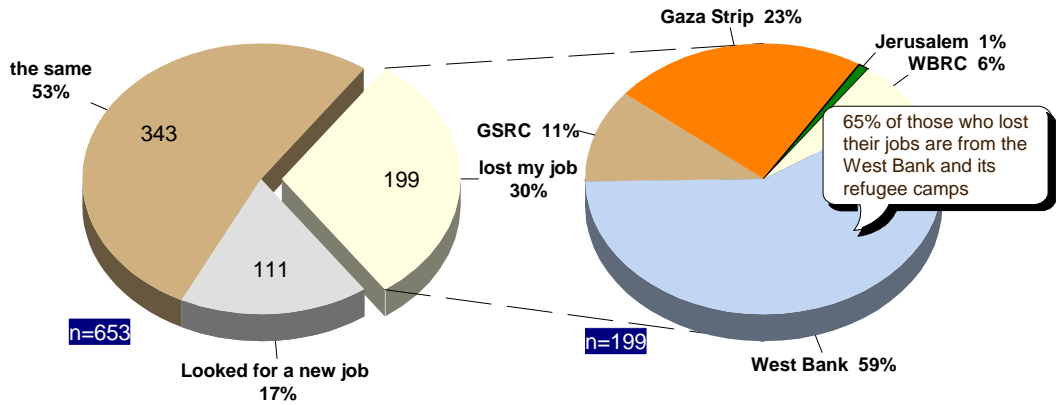
	Never	Less than two months	From 2 to 6 months	From 7 to 12 months	More than 12 months	Total
Frequency						
West Bank	237	47	82	98	153	617
Jerusalem	106	3	7	1	10	127
Gaza Strip	127	7	30	30	150	344
Total	470	57	119	129	313	1088
Row %						
West Bank	38%	8%	13%	16%	25%	100%
Jerusalem	84%	2.4%	5.5%	1%	8%	100%
Gaza Strip	37%	2.0%	8.7%	9%	44%	100%
Total	43%	5%	11%	12%	29%	100%
Column%						
West Bank	50%	83%	69%	76%	49%	57%
Jerusalem	23%	5%	5.9%	1%	3%	12%
Gaza Strip	27%	12%	25.2%	23%	48%	32%
Total	100%	100%	100%	100%	100%	100%

1.3.4. The dynamic of unemployment over the past six months

Analysis of the employment evolution over the past six months, reveals a further sharp deterioration of the situation on the labor market as 30% of the respondents belonging to the labor force lost their job and 17% had to search for different employment. An impressive majority of 94% of the respondents blamed the current situation for the negative changes in the labor market.

The job destruction process is a continuation of the trend that was already highlighted in the February, June and November 2001 surveys, where the rate of employment loss was respectively of 26%, 23% and 24% (Bocco, Brunner and Rabah 2001a/b; Bocco, Brunner, Daneels, Rabah 2001). As illustrated in figure 1.29 below, of those who lost their jobs, 59% reside in the West Bank outside camps and 23% reside in the Gaza Strip outside camps. In total, 70% of those who lost their jobs are from the West Bank including its refugee camps. From a more general perspective, it is important to note that in 37% of the cases respondents reported that one household member lost her/his job in the past six months, while in 9% of the cases two household members lost their job.

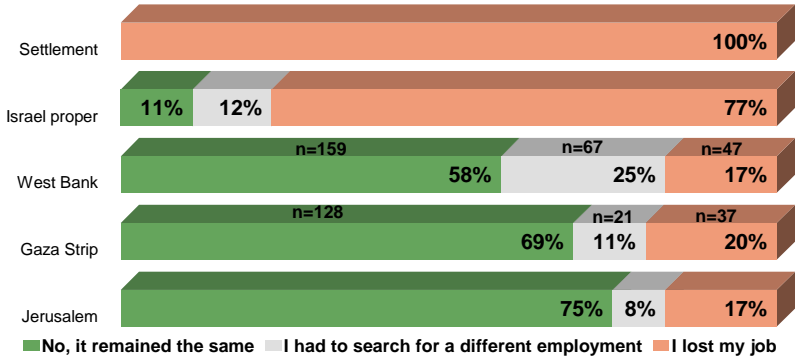
Figure 1.29 Changes in employment status during the past 6 months



Overall, the drop in the employment of Palestinians working in Israel has been the main driving force towards mass unemployment since the outbreak of the second Intifada. The results in figure 1.29, below, indicate that respondents who had their work place in Israel report more than half of the total job loss. Indeed in the past 6 months, 77% of those who used to be employed in Israel lost their job. External closures inhibit Palestinians to move freely between Jerusalem, the Gaza Strip and the West Bank. This closure policy has, especially, excluded Palestinians from the formal and informal Israeli labor market. In the last quarter of 2000 alone, the World Bank reports that out of a total of 130,000 jobs for Palestinians in Israel, 100,000 jobs were lost (World Bank 2002:13). Severe closure discouraging clandestine workers combined with the restrictive labor permit policy by the Israeli authorities reduced employment of Palestinians in Israel by approximately 70%. The total losses in income generated by those workers between October 2000 and April 2002 were estimated at \$757 million. In 2001, only 11% of Gross National Income came from Palestinians employed in Israel as compared to approximately 17% in 1999 (UNSCO 2002:9). This share has continued to diminish in 2002.

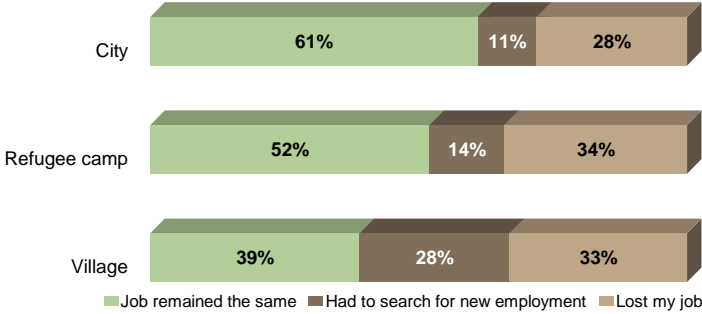
There is also a rapid deterioration of the labor market in the West Bank during the past six months that is characterized by a high level of job insecurity. Indeed, as demonstrated in figure 1.30 below, the employment situation remained the same in only 58% of the cases in the West Bank compared to 69% of the cases in the Gaza Strip. However, 64% of the changes in the employment situation for workers in the Gaza Strip are the result of job loss, whereas the rate is 42% in the West Bank, where there are more workers who searched for a different work activity.

Figure 1.30 Main place of work according to change in employment situation



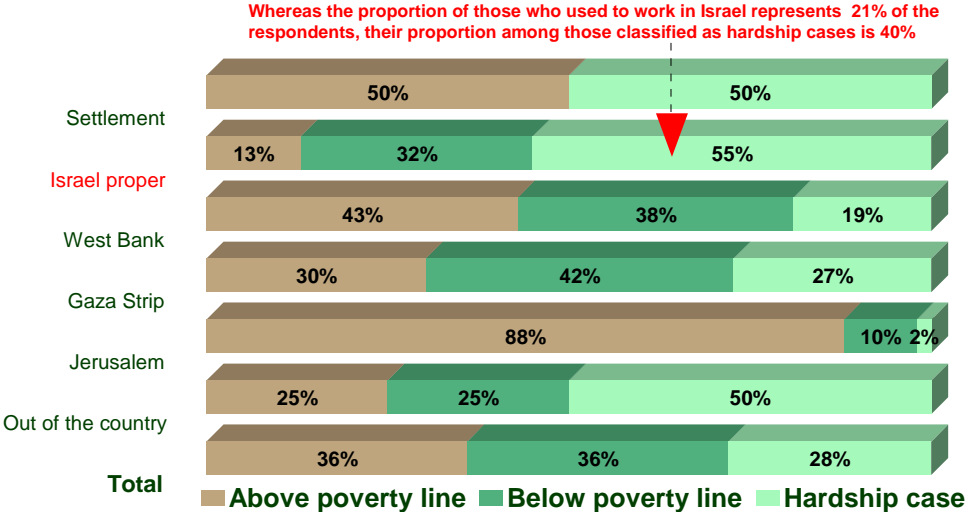
Finally, when examining the change in the employment situation according to residence, the results point to a far more stable employment situation in the cities than in camps and villages. As portrayed in figure 1.31 below, 61% of the respondents in cities maintained the same job, compared to 52% of the respondents in refugee camps and 39% of the respondents in the villages. Furthermore, whereas 28% of the respondents in cities lost their employment, this is the case for 34% of the camp respondents and 33% of the villagers.

Figure 1.31 Change in employment situation in the past six months according to residence



The importance and impact of the workplace on poverty should not come as a surprise to anyone. Indeed, 87% of those who used to work in Israel have a living standard below the poverty line (figure 1.32) and more than half are hardship cases (55%). These rates are respectively 57% and 19% for the respondents employed in the West Bank and 69% and 27% for those employed in the Gaza Strip. In total, there is a clear over-representation of those who used to work in Israel in the total hardship (40%) as they represent only 21% of the respondents. Also important to note is the growing part of the West Bank in the hardship cases when compared to the November 2001 survey. Indeed, when considering the poverty1 definition for comparative purposes, there is a distinct increase in the share of the West Bank as a workplace in hardship cases from 16% to 24%.

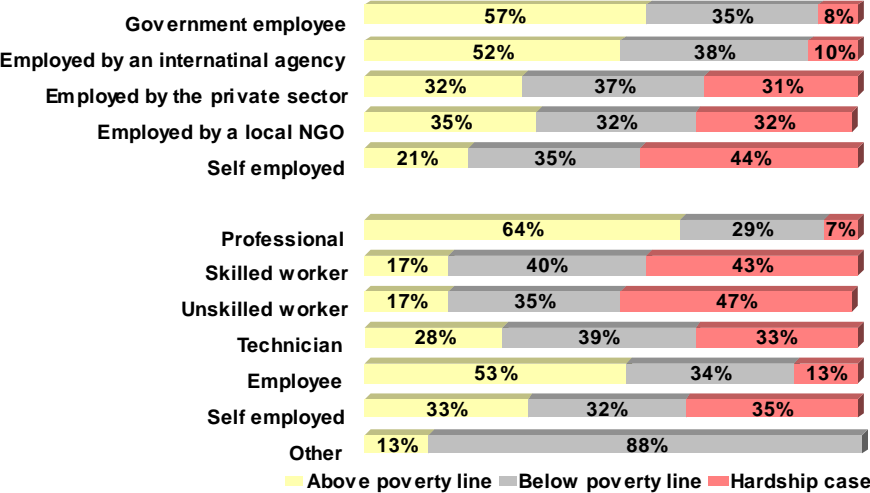
Figure 1.32 Poverty according to original place of work



If access to employment is a crucial element regarding poverty risks faced by households, the employment category and the type of employer have also a significant impact on poverty. Indeed, the rate of employees below the poverty line is 47% as compared to 83% for workers and 67% for self-employed. It is also better from a poverty perspective to be employed by the government than to be self-employed or employed by the private sector as the rate of respondents below the poverty line in the former is 43% whereas it is respectively 79% and 68% for the two other types of employers. As we saw in figure 1.25, under the present labor market evolution, employment in the public sector provides a relative niche protecting those

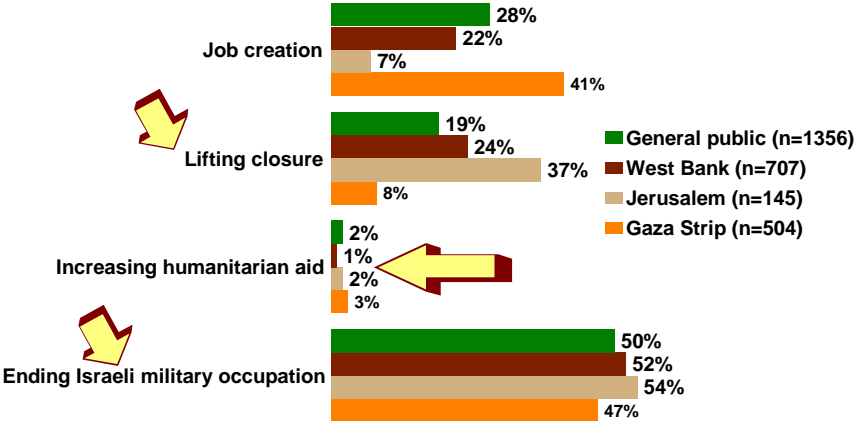
who belong to it from the worse economic and human impact of the collapse of the economy.

Figure 1.33 Poverty according to category of workers and type of employers



As work activity is the main source of income for households, it is not surprising that it comes with food as the most important need of the households (55% of the respondents put it as a first or second most important need). The need for jobs also comes first before food as one of the two most urgent types of assistance (62% of the respondents). However, it should be highlighted that job creation is not seen in itself as the most effective manner to reduce poverty as Palestinians seem to realize very well that there will be no improvement in their living conditions without the ending of Israeli military occupation and the closures associated to it. Indeed, as demonstrated in figure 1.34 below, job creation seems an appropriate solution to reduce poverty for 28% of the respondents. Meanwhile, 69% of the respondents refer to ending Israeli occupation (50%) and lifting closures (19%) as most effective manners to reduce poverty.

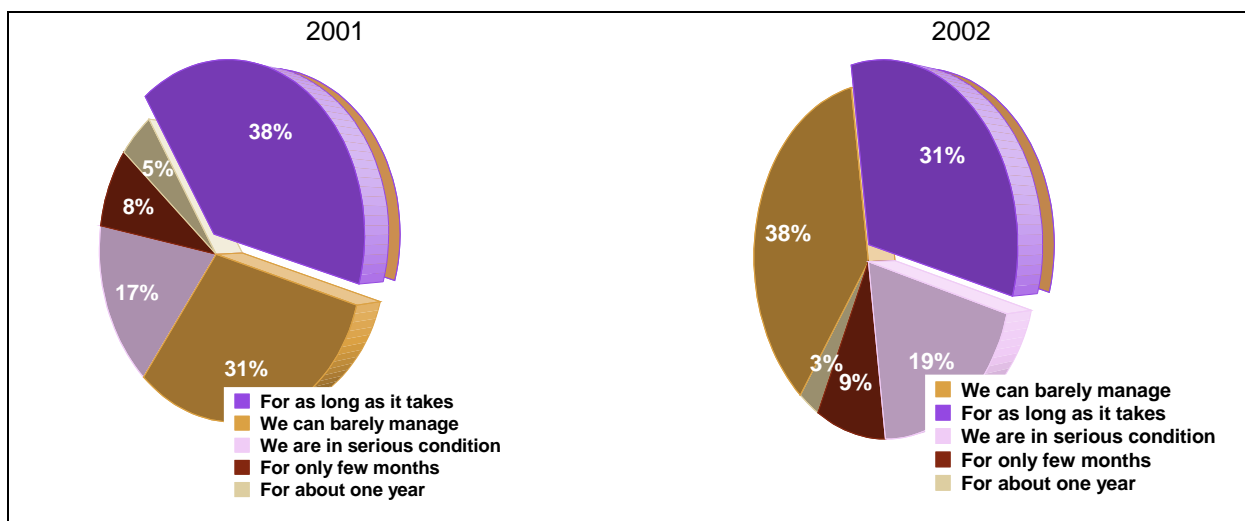
Figure 1.34 The most effective manner to reduce poverty according to place of residence



1.4. Growing poverty and vulnerability: the limits of coping strategies

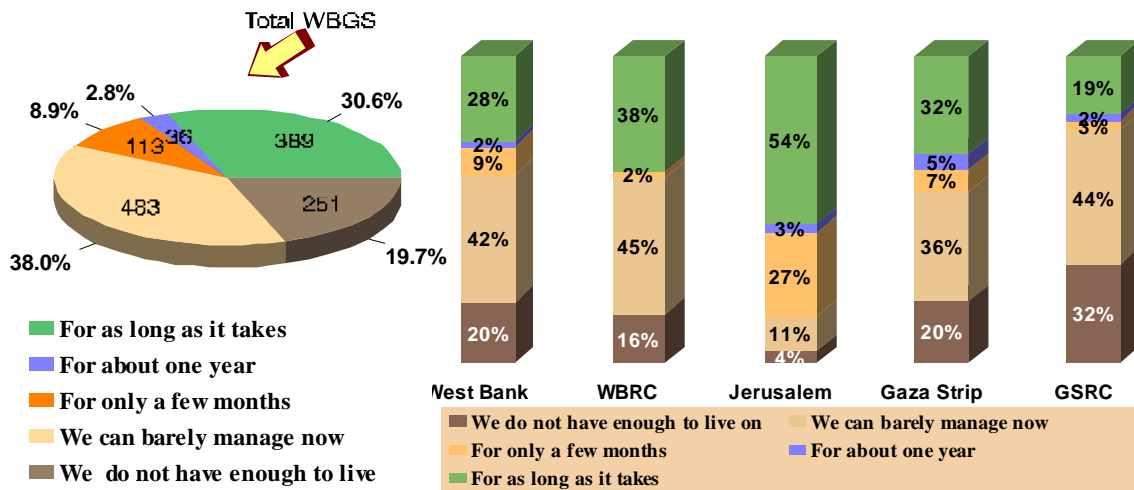
In a context of growing material deprivation, mass unemployment, restricted access to work, and lack of comprehensive welfare policies, coping strategies are crucial for the reproduction of the household. However, the extent and the duration of the economic and social crisis tend to exhaust progressively these coping strategies and increase the vulnerability of the households. The results in figure 1.35 below, are in evidence of this downward trend and the increasing humanitarian crisis in the occupied Palestinian territory since November 2001. Indeed, whereas in November 2001, 38% of the respondents somewhat defiantly stated that they would cope financially for as long as it takes, only 31% said so in November 2002. Moreover, whereas in November 2001, 31% of the respondents could barely manage, this is the case for 38% of the respondents in the survey conducted for this report.

Figure 1.35 Ability to cope financially (November 2001-November 2002)



The ability to cope financially in the coming period varies considerably depending on the place of residence of the respondents. Inhabitants from Gaza refugee camps are in the most difficult situation as 32% of these respondents stated that they were in a serious condition and do not have enough to live on, and 44% said that they can barely manage. Meanwhile, it seems that non-camp Gaza residents are in a relatively better position, even compared to camp and non-camp residents in the West Bank. Indeed, as portrayed in figure 1.36, below, 20% of Gaza non-camp respondents stated that they do not have enough money to live on, and 36% of them stated that they could barely manage. In comparison, 20% of West Bank non-camp respondents and 16% of West Bank camp respondents said that they do not have enough money to live on, while 42% of the former and 45% of the latter said that they can barely manage.

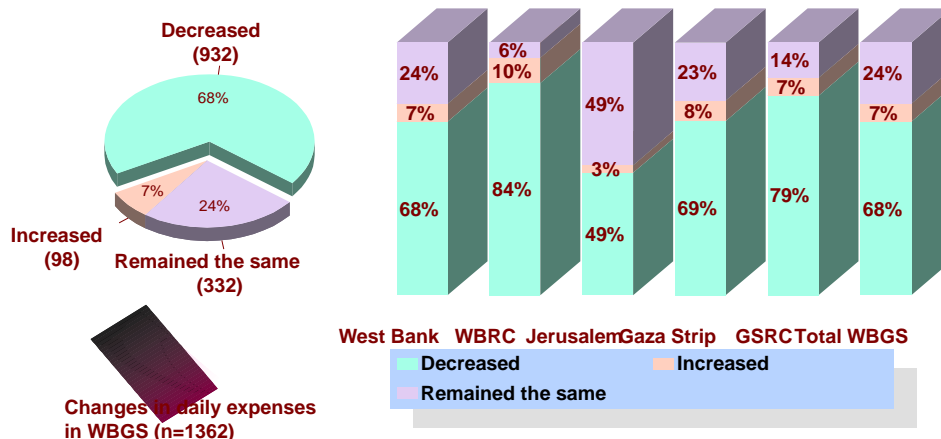
Figure 1.36 Ability to cope financially during the coming period



1.4.1. Evolution of daily expenses

One way to find out about the seriousness of the situation of the household is to ask the respondents whether their daily expenses have increased, decreased or remained the same. As indicated in figure 1.37 below, a large majority of 68% of the total sample has decreased daily expenses, 24% of the respondents stated that their daily expenses had remained about the same, and a mere 7% of the respondents reported that they had increased their daily expenses. With such striking results, it is safe to deduce that the reduction of daily expenses is a widely used strategy among Palestinians in the occupied Palestinian territory to cope with the widespread material deprivation. However, a closer look at the results in figure 1.37 reveals that the reduction of daily expenses is more widely used in some places compared to others. Nearly 80% of the respondents residing in Gaza refugee camps have reduced their daily expenses, and 84% of the respondents residing in West Bank refugee camps have done so. About 68% of non-camp respondents in the West Bank have decreased their daily expenses compared to 69% of the non-camp residents in the Gaza Strip. It is also worth mentioning that only about half (49%) of the Jerusalemite respondents have reduced their daily expenses.

Figure 1.37 General evolution in daily expenses by place of residence

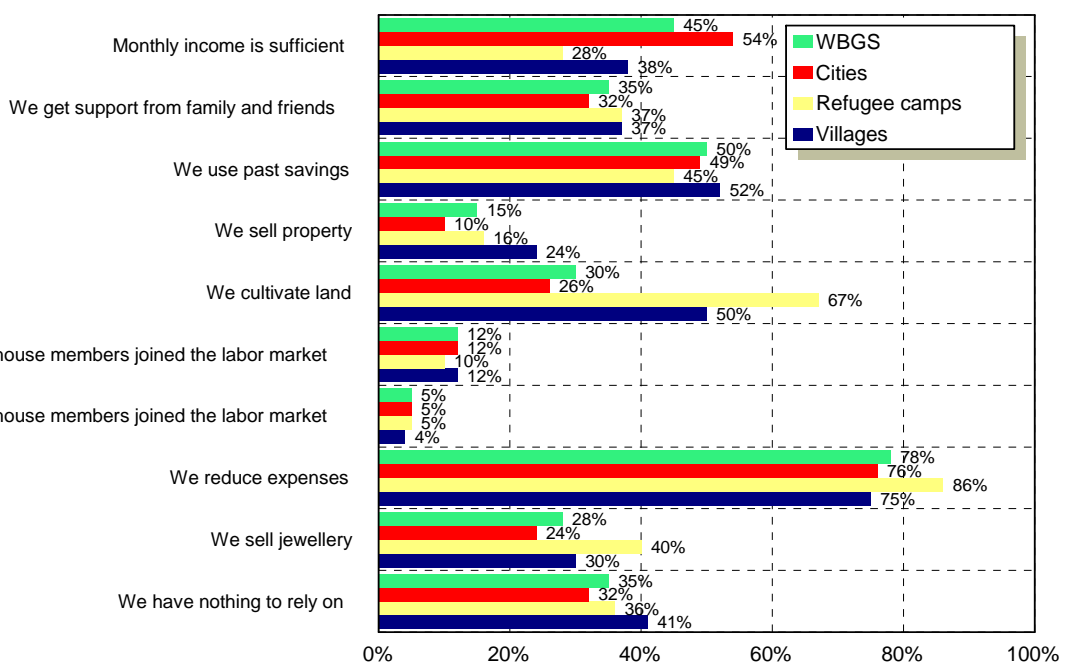


1.4.2. Strategies for managing the hardship

Figure 1.38 presents some of the different methods used by households to cope with the hardship and overviews the differences in the use of these methods according to the area of residence of the respondents. The results also show that for more respondents residing in cities (54%) their monthly income remains sufficient than for respondents in villages (38%) and refugee camps (28%). In contrast, more respondents in villages (41%) and refugee camps (36%) seem to have nothing to rely on than respondents in cities (32%).

Concerning the strategies used to cope with the hardship, it is clear that the reduction of expenses is the most obvious and widely used method used by all who find themselves in dire straits (78%). Besides the reduction of expenses, generally, the use of past savings (50%), support from family and friends (35%), land cultivation (30%), and the selling of jewelry (28%) are the most important methods used to get additional resources (in money or in kind). Hereby, it is worth noting that the cultivation of land and the selling of jewelry are methods that are more widely used by the residents from the refugee camps to cope with the current difficulties than by the other categories of respondents.

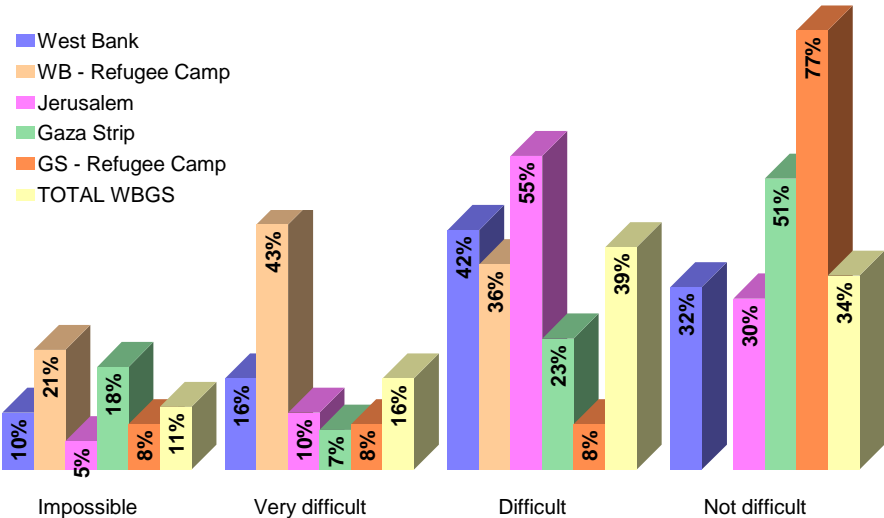
Figure 1.38 Methods to cope with the current difficulties according to area of residence (Q81)



For a large part of the rural population, the agriculture production is the main or secondary source of income and it is also an important activity for the residents of the refugee camps. Thus, problems related to access to the land, transportation, and production or marketing of agricultural goods have an important impact on their living conditions. For example, the orange harvest in the Gaza Strip was almost entirely lost as a result of the external closure and the impossibility to export the production. Tomatoes and carrots were also observed rotting in the sun, as they could not be transported to the market place (UNSCO 2002:12).

As cultivation of land is one of the main methods used to cope with the current difficulties for inhabitants of the refugee camps (see figure 1.38, above), mobility restrictions have also very negatively affected their living conditions. The results in figure 1.39, below, do not only indicate that generally more Palestinians in the West Bank had difficulties in cultivating their land over the past twelve months than their compatriots in the Gaza Strip, the results also show that West Bank camp residents faced far more problems than Gaza camp residents in their attempts to cultivate land. More specifically, whereas 21% of West Bank camp respondents said that it was impossible to cultivate land over the past twelve months, and none stated that it was not difficult to do so, among Gaza camp respondents, only 8% declared that it had been impossible to cultivate land, and 77% stated that they had not faced any difficulties. Furthermore, whereas 79% of West Bank camp respondents declared that it had been very difficult or difficult to cultivate land over the last twelve months, only 16% of Gaza camp respondents were of that opinion. As such, it is clear that the severe closures and curfews have affected not only employment, or the private sector, but have also prevented Palestinians from relying on their own land to cope with the calamities they are currently facing.

Figure 1.39 The ability in the past 12 months to cultivate land according to place of residence



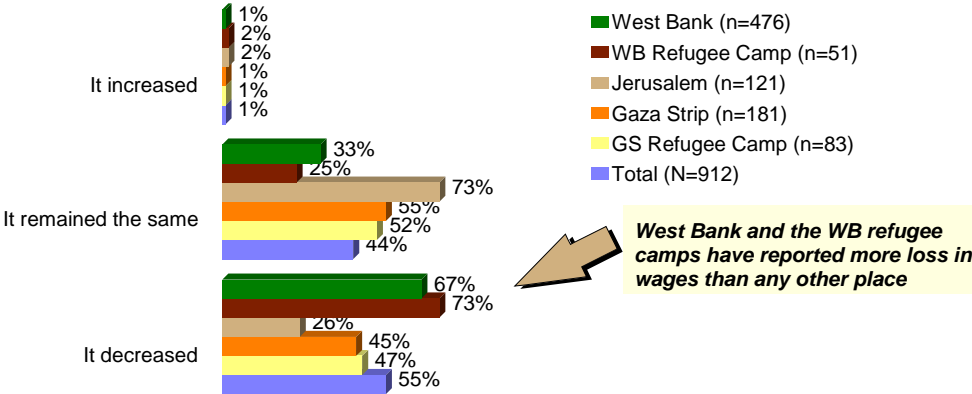
1.4.3. Strategies pertaining to the labor market

The context of mass unemployment and mass poverty makes that Palestinians are prepared to work, even if the work conditions are not ideal or what they would normally expect. As such, the results of the survey revealed that 48% of the respondents were ready to work at any wage. The level of desperation seems to be the highest in the refugee camps as 66% of the Gaza camp respondents and 76% of the West Bank camp respondents were prepared to work at any wage. The rate of respondents willing to work at any wage was also very high in the Gaza Strip (62%) compared to the West Bank (39%), but one can expect the latter to increase with the further deterioration of the economic situation.

The collapse of the Palestinian economy clearly led to a drop in wage levels and that has further contributed to the increase in poverty. As illustrated in figure 1.40, below, in 55% of the cases, the respondents reported a wage decrease in the past six months. The decrease in wages is particularly visible in the West Bank, where 67%

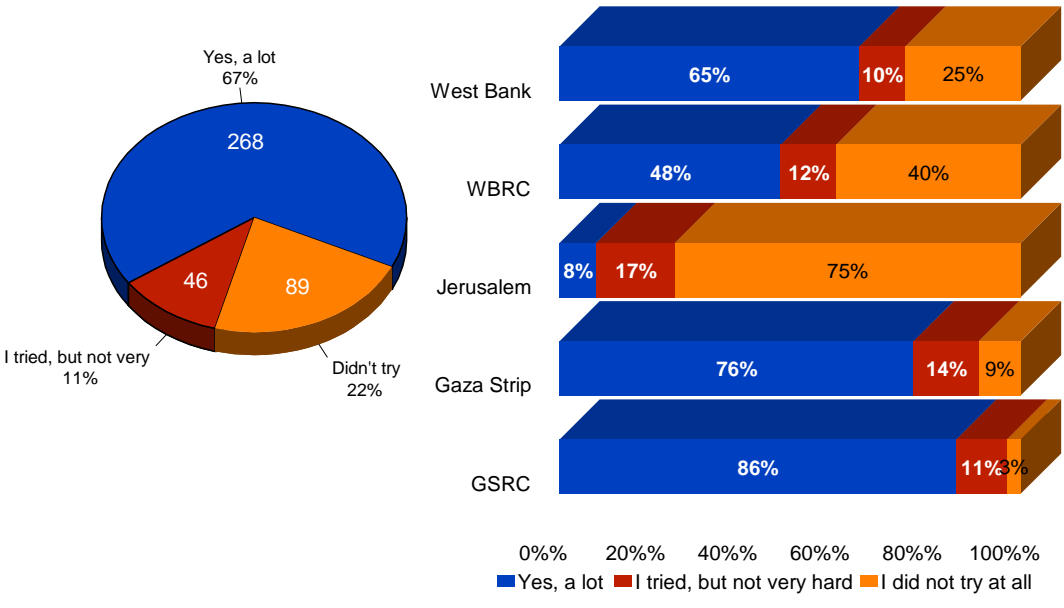
of the non-camp respondents and 73% of the camp respondents reported a decrease in their wages. It is also important to point out that 79% of hardship case respondents and 69% of those below the poverty line reported a wage decrease during the period under consideration.

Figure 1.40 Wage evolution in the past six months according to place of residence



More surprising given the absence of a comprehensive unemployment benefit scheme in the West Bank and the Gaza Strip, is that in November 2002 only 67% of the unemployed tried hard to find a job, whereas 85% still tried hard to do so in June 2001. Moreover, 22% of the unemployed respondents stated that they did not try at all to find a job, compared to only 3% in the November 2001 survey. This trend very clearly reflects the damaging impact of the Israeli military occupation and its effect on the capacity of unemployed Palestinians to find any other form of paid activities. As such, the curfews and mobility restrictions have not only paralyzed the labor market, they have impeded – more than discouraged - unemployed Palestinians to actively find a job and pushed them towards greater dependency on emergency humanitarian aid. Indeed, it is in the West Bank - that suffered most from the severe internal and external closures - that the highest rate of unemployed respondents who did not try at all to find a job can be found. As indicated in figure 1.41, below, 25% of the unemployed non-camp respondents in the West Bank and 40% of the unemployed camp respondents did not try at all to find a job. It is also important to note the extraordinary high rate of unemployed Jerusalemites (75%) who did not try to find different employment. This could be explained, on the one hand, by the external closure and the inability of Jerusalemites to reach their work/business place in the West Bank and, on the other hand, by the problem of access to employment in the Israeli labor market.

Figure 1.41 Attempt among the unemployed to find a job according to place of residence



PART 2. FOOD

Ever since this project started over two years ago, food distribution has been the main source of assistance provided to the households by the different stakeholders working in humanitarian and relief assistance in the Palestinian territories.

This chapter will attempt to highlight the perception and attitudes of the Palestinian public with respect to food assistance in order to assess to what extent this kind of assistance is effective in easing the living conditions of the Palestinian population. In this respect, the perceptions of the Palestinian public will shed light on the position of food assistance on the scale of priorities of the Palestinian people, and they will indicate what kind of food assistance is required for which sectors of society.

2.1. Need for Food

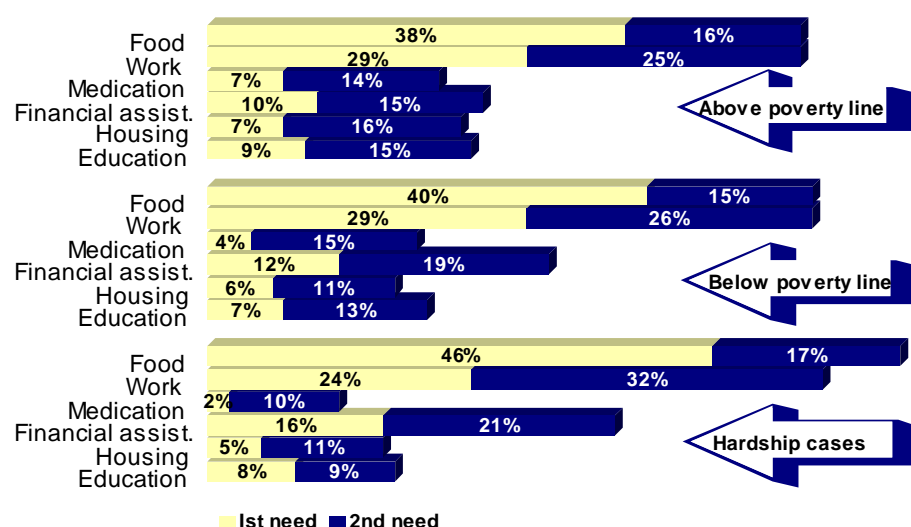
Given the economic hardship faced by most Palestinians as a result of the ongoing conflict, it is to be expected that their ability to provide food to their households have also been affected. According to a recent survey by the Palestinian Central Bureau of Statistics, 64% of the Palestinian households had faced difficulties in obtaining necessary food items during the Intifada. The majority of these cases attributed these difficulties to the Israeli siege imposed on them (85%), loss of income (56%), and curfews (31%) (PCBS 2002c).

The inability of the households to provide food items to their household members, has led to serious nutritional problems primarily among children. According to the PCBS study, 46% of children between 6 months and five years suffer from chronic malnutrition, and about 50% of the same age category is suffering from anaemia (17% from moderate to severe anaemia, and 34% from mild anaemia). The prevalence of anaemia is also noted among women. About 7% of women between the ages of 15-49 years were found to have severe to mild anaemia, while 41% were suffering from mild anaemia.⁷

As illustrated in figure 2.1, below, when asked what the two most important needs of the households are, food was clearly the main priority of the respondents. **This is different from November 2001 when employment was the main priority and food was the second.** In fact, when looking at the responses according to the position of the respondents on the poverty line, it is clear that food is not only the first priority for Palestinian households with an income that falls below the poverty line (40%), but also for Palestinian households with a living standard above the poverty line (38%). As could be expected, food was most often the most important need in households that are classified as the hardship cases (46%).

⁷ For the nutrition situation in the Occupied Palestinian territory, see also “Rapid nutritional assessment for West Bank and Gaza Strip”, <http://www.reliefweb.int>

Figure 2.1 The two most important needs of the household according to the poverty line



From the results in the above figure, one can clearly conclude that food security is not only of extreme importance to the impoverished section of society, but even more so to Palestinian society in general. When the poverty rate is controlled by household size, almost the same results appear.

2.1.1. Change in household food consumption

The urgent need for food is also observed when examining the change in food consumption patterns. In comparison to last year, more respondents have indicated that they have reduced the consumption of basic food items in their households.

An examination of tables 2.1 and 2.2 explains the extent to which households have decreased their consumption of dairy products, meat, and to a lesser extent, carbohydrates.

Table 2.1 Change in household food consumption in 2001

	General public			Below poverty line			Above poverty line		
	Dairy products	Meat	Carbohydrates	Dairy products	Meat	Carbohydrates	Dairy products	Meat	Carbohydrates
Increased	11%	5%	12%	7%	3%	12%	14%	6%	12%
Decreased	46%	62%	39%	64%	80%	53%	31%	49%	28%
Remained the same	44%	33%	49%	30%	17%	35%	55%	45%	60%

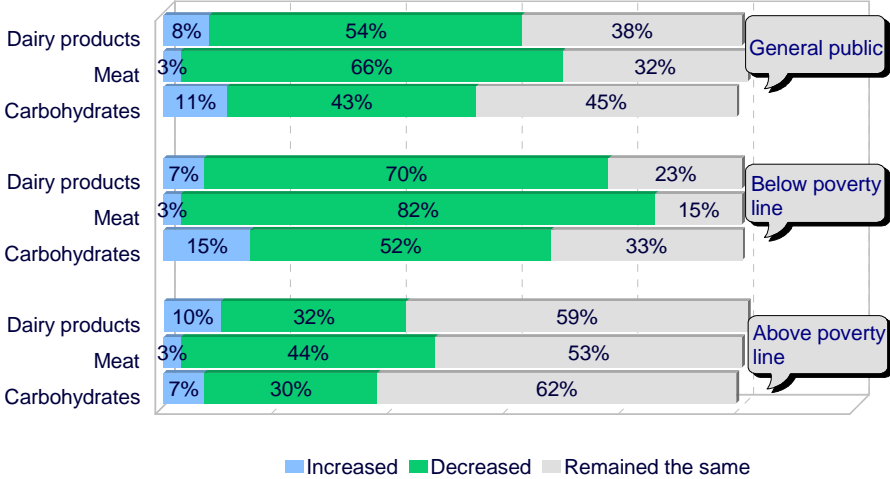
Table 2.2 Change in household food consumption in 2002

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

The decrease in food consumption has affected, to a varying degree, most sectors of the Palestinian society. Although even those respondents from households with an

income above the poverty line have substantially reduced their consumption of meat and dairy products during the past year, the reduction is alarming for those households whose income falls below the poverty line. As illustrated in figure 2.2 below, 70% of households in this category have reduced their consumption of dairy products and 82% have reduced their consumption of meat.

Figure 2.2 Change in household food consumption according to poverty line



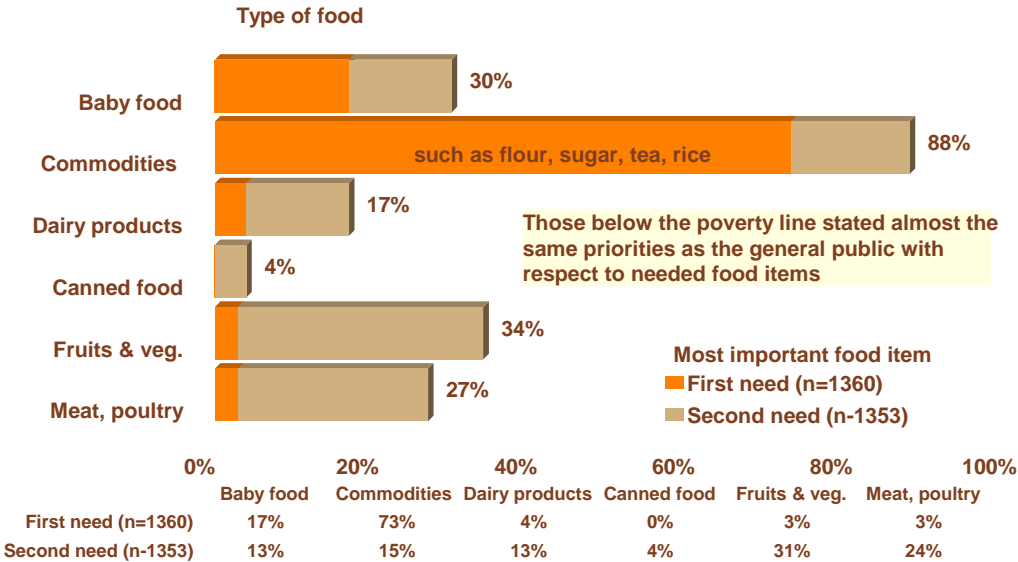
It is also worth noting that while the consumption has sharply decreased everywhere it was particularly alarming in the Gaza refugee camps where 70% of the respondents answered they reduced the consumption of dairy products and 77% the consumption of meat; the rates were respectively 60% and 68% in the Gaza Strip, 52% and 69% in the West Bank and 57% and 63% in the West Bank refugee camps. These results are relevant with the nutrition indicators published by UNSCO which show that the situation is much more severe in the Gaza Strip than in the West Bank as approximately 42% of Gazans are entirely dependent on food aid and nearly 70% have reduced the quality of food that they consume (UNSCO 2002:3). It is also important to add that internal and external closures have resulted in shortages of high protein foods such as fish, chicken and dairy products that have made even more difficult the ability of families to feed their members properly from a nutritional point of view. According to UNSCO food shortages were widespread in June 2002 as 100% of West Bank wholesalers were reporting shortages in fish, 68% in chicken, 50% in turkey and 47% in powdered milk. In Gaza, the rates were 33% in fish, 20% in chicken and 85% in powdered milk (UNSCO 2002:2).

2.1.2. The most needed food items in the household

In an effort to further examine the urgency of the need for food among Palestinians, interviewees were asked what the two most needed food items are in their household. As confirmed in figure 2.3, below, basic commodities such as rice, sugar, flour, and tea topped the list. As a first most important need, baby food was the next food item that respondents specified. The need for fruits and vegetables, meat, and dairy products were given more importance as a second priority. Furthermore, it is clear that Palestinians do not find it very essential to have canned food in the house. Finally, it is important to note that there was no statistically significant difference in the choice of most needed food items between respondents with a household income

below or above the poverty line. As such, it is possible to conclude that there is a definite urgency in the need for food among most Palestinians, whether rich or poor. The majority of Palestinians seem most in need for the basic foodstuffs and most do not really consider more luxurious types of food such as meat, poultry or fresh fruits and vegetables as their most needed food items.

Figure 2.3 The two most needed food items in the household



While there was no apparent difference concerning the most needed food items in the household according to income level, there is a much evident difference according to place of residence. As indicated in table 2.3, below, in comparison with responses in the West Bank, respondents from the Gaza Strip – whether residing in camps or outside camps – chose basic commodities far more often as the first most important need of their household. On the other hand, among West Bank residents baby food is much more important as a first most needed food item for the household than among their counterparts in the Gaza Strip. Canned food was rarely deemed important by anyone in any place of residence.

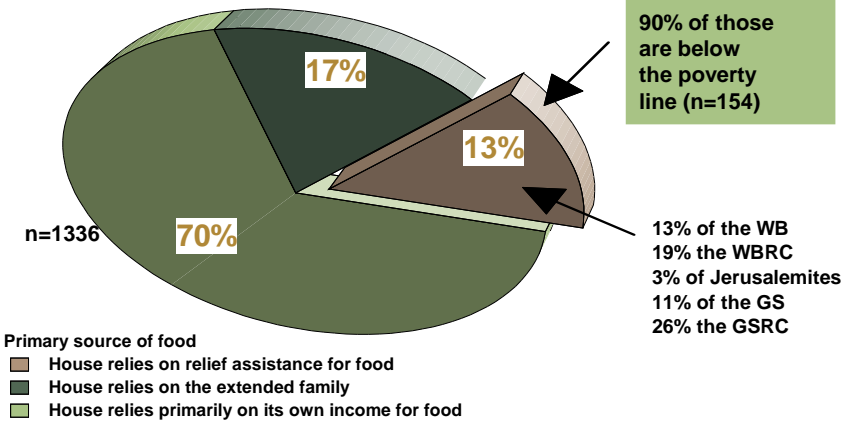
Table 2.3 First most needed food item in the household (Q45) according to place of residence

	Place of residence					Total
	West Bank	WBRC	Jerusalem	Gaza Strip	GSRC	
Baby food	151	19	37	19	7	233
	23%	30%	26%	6%	4%	17%
Basic commodities	429	39	77	305	143	993
	66%	62%	53%	89%	91%	73%
Dairy products	23	2	16	5	2	48
	4%	3%	11%	1%	1%	4%
Canned food				4		4
				1%		0%
Fruits & vegetables	17	1	5	8	5	36
	3%	2%	3%	2%	3%	3%
Meat, poultry	30	2	10	3	1	46
	5%	3%	7%	1%	1%	3%
Total	650	63	145	344	158	1360
	100%	100%	100%	100%	100%	100%

2.2. Source of food

Now that the general need for food among Palestinians has been established, it is important to find out what source Palestinian households rely on to obtain their daily food rations. As portrayed in figure 2.4, below, the majority of 70% of the respondents stated that they rely on their own resources for food, 17% relies on support from extended family, and only 13% relies primarily on food assistance. It is noteworthy that of those 13% that rely on food assistance, 90% have an income that falls below the poverty line.

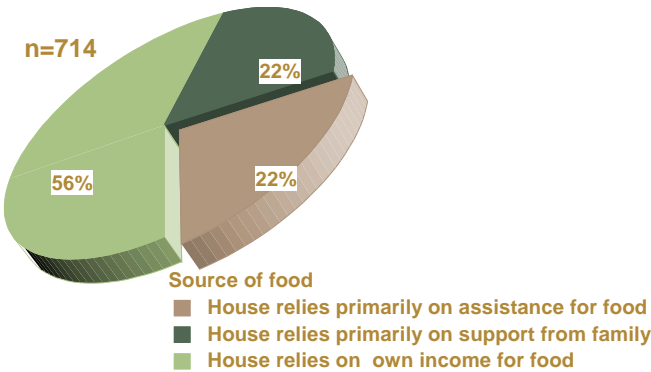
Figure 2.4 Main source of food in the household (Q43)



Also important to note is that in comparison with last year, the reliance on food assistance has increased significantly from 7% in November 2001 to 13% in November 2002. In fact, while in November 2001 about 82% of the respondents said that they rely on their own sources for food and 11% said that they rely on the assistance of family and friends, the situation this year indicates to an increase in the reliance on others and a decrease in the reliance on the households' own resources.

While the increase in the destitution of the Palestinian households direct to an intensification of food assistance, the need for food is obviously more urgent to those whose income falls below the poverty line. Although, as was explained above in figure 2.4, of the 13% of households that rely on food assistance 90% have an income below the poverty line, a large segment of the impoverished households still does not receive any food assistance. As illustrated in figure 2.5, below, only 22% of the households falling below the poverty line rely on food assistance (compared to 14% in November 2001), while 56% of those households cover their own food expenses (compared to 70% in November 2001). Again, in comparison with November 2001, there is a definite increase in reliance on food assistance among households with an income below the poverty line, and a decrease in the ability of those households to rely on their own income to provide food.

Figure 2.5 Main source of food in households below the poverty line (Q43)



When examining the main source of food according to the poverty rate that is controlled by the household size, the results are almost similar. What is worth noting in this regard is the proportion of households that are classified here as hardship cases who rely on food assistance. While 22% of households below the poverty line rely on food assistance, the percentage drops to 13% when the reliance of hardship cases are calculated separately, as can be indicated in table 2.4, below.

Table 2.4 Main source of food in the household according to poverty (controlled by household size)

	<i>Poverty (controlled by household size)</i>			<i>Total</i>
	Above poverty line	Below poverty line	Hardship case	
House relies primarily on relief assistance for food	3%	13%	28%	13%
House relies primarily on support from its extended family	10%	19%	22%	17%
House relies primarily on its own income for food	87%	68%	51%	70%
TOTAL	100%	100%	100%	100%

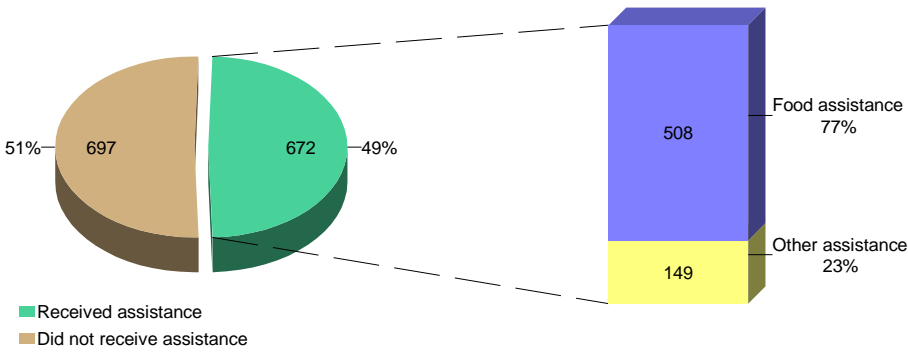
2.3. Food distribution

When discussing food distribution, there are four basic elements that should be covered: (1) who receives the food, (2) who distributes the food, (3) what type of food is distributed, and (4) how frequent food is distributed. This section has, therefore, been divided along these lines. Satisfaction with food assistance will be discussed in Part Seven of this report.

2.3.1. Food recipients

The results of this survey reveal that 49% of those interviewed said that their households received some type of assistance, compared to 43% in November 2001 (Bocco, Brunner, Daneels and Rabah 2001:102). Further examination of the data shows that food assistance constitutes 77% of this assistance, as shown in figure 2.6 below.

Figure 2.6 Food distribution according to proportion

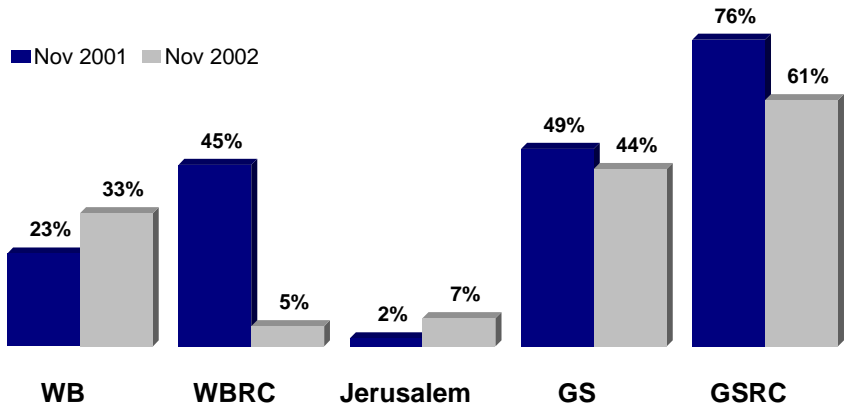


Thus, over 37%⁸ of the Palestinian population received food assistance in 2002. This percentage is only 2% higher than that of 2001.

Whereas the proportion of Palestinians who received food assistance is almost the same as last year, there seems to be an evident reallocation of this assistance with respect to the place of residence. Even though the Gaza Strip refugee camps continue to be the main beneficiary of food assistance, there is an evident reduction in this assistance in comparison to last year. As can be discerned from figure 2.7, below, the proportion of food assistance provided to the Gaza Strip refugee camps decreased from 76% in November 2001 to 61% by November 2002.

While the Gaza Strip witnessed a sizeable reduction in food assistance, distribution of food to the West Bank has witnessed a remarkable increase. Whereas in November 2001 23% of West Bank respondents and 45% of West Bank refugee camps respondents said that they received food assistance, the percentage increased respectively to 33% and 50% in November 2002. This increase is most probably a consequence of the long-term curfews and closures that characterized the West Bank and its refugee camps during 2002.

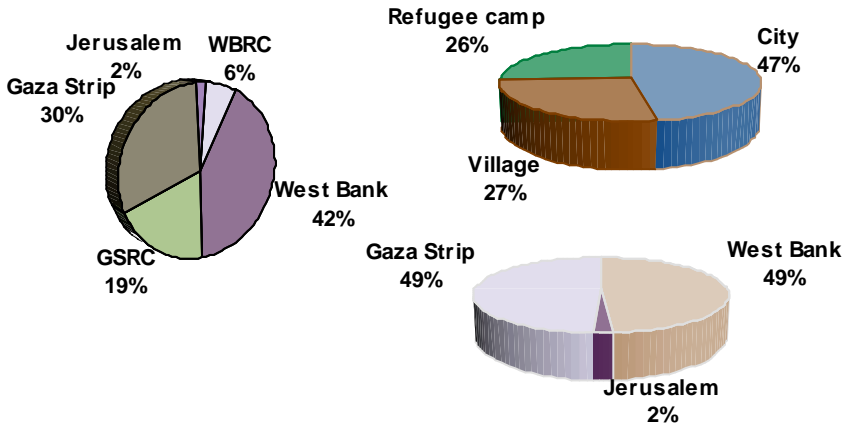
Figure 2.7 Proportion of Palestinians receiving food assistance according to place of residence: Comparison between November 2001 and November 2002



⁸ An additional 84 cases of the interviewed respondents said that they received food assistance, but they did not mention it as the most important type of assistance. The analysis in this chapter refers only to the assistance determined by the respondents as the most important one.

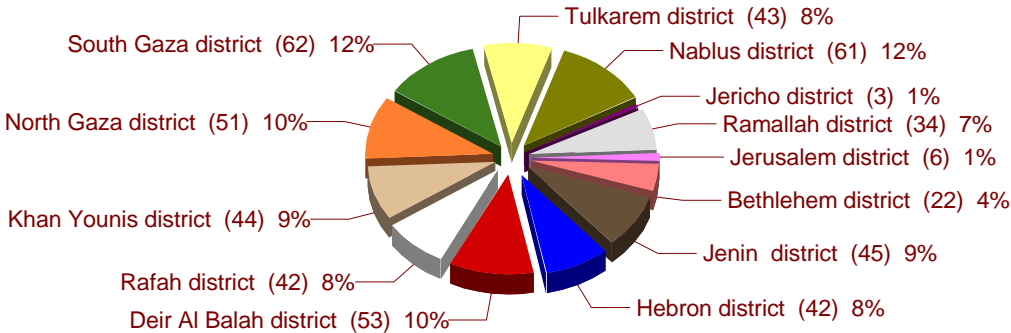
Despite the increase in food assistance to the West Bank and its refugee camps, the Gaza Strip continues to receive almost 50% of the distributed food assistance, even though the West Bank is much more populated than the Gaza Strip. When considering the population size also, refugee camps continue to be the main beneficiaries (26%), when compared to cities (47%), and villages (27%), as illustrated below in figure 2.8.

Figure 2.8 Food distribution according to place and area of residence



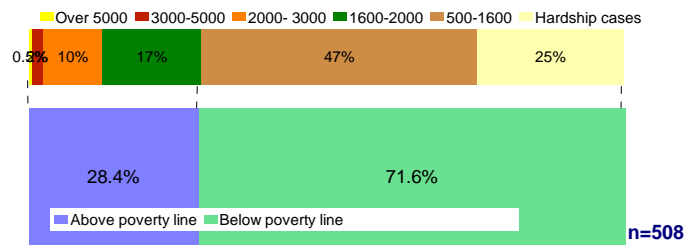
When examining the food distribution in the districts of the occupied Palestinian territory, it is obvious that the distribution covers all areas rather reasonably. As illustrated in figure 2.9, below, North and South Gaza districts receive 22% of disbursed food assistance to the Palestinians in the occupied territory.

Figure 2.9 Food distribution according to district



Despite this, however, all indications seem to direct to the tendency of food assistance to target primarily those who are in need of it. Approximately 72% of food assistance targets Palestinians who fall below the poverty line, compared to 28% that is distributed among households who are above the poverty line. As indicated in figure 2.10, below, 89% of food assistance goes to households below the poverty line and to the households that are on the verge of poverty (1600-2000 NIS).

Figure 2.10 Food distribution according to income levels

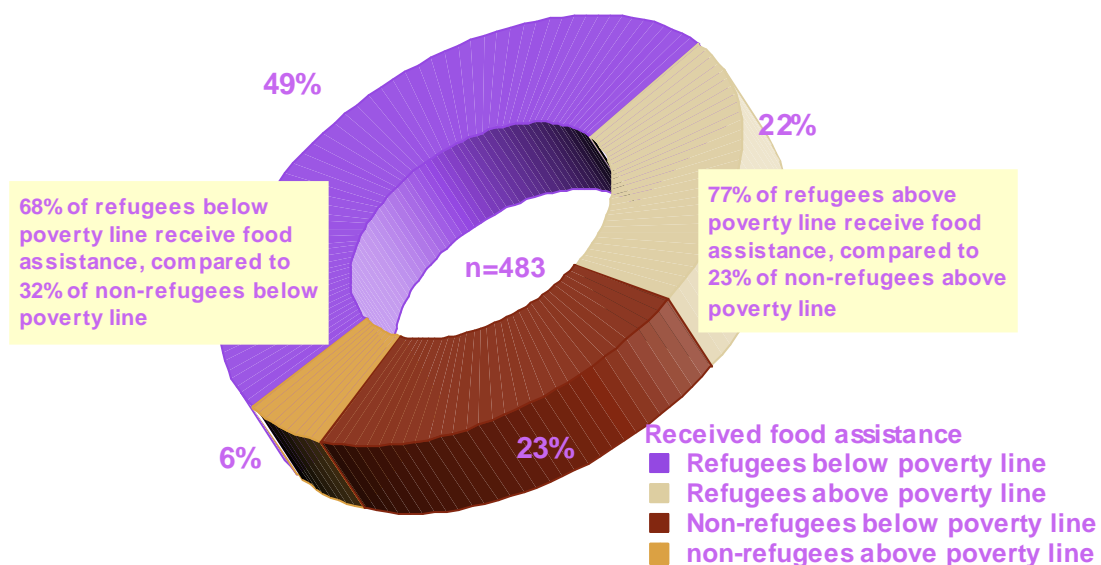


When poverty is calculated according to household size, the proportion of households above the poverty line that received food assistance declined to 20%. This is logical given the fact that the proportion of those below the poverty line increased when the household size was taken into consideration

Despite the fact that the majority of food assistance targets the needy households of Palestinian society, it was revealed when food assistance was further cross-tabulated according to refugee status and income level, that the poor among the refugees are more likely to benefit from food assistance than do the poor from among the non-refugee population.

As indicated below in figure 2.11, 49% of food assistance is received by refugees who fall below the poverty line, 23% by non-refugees below the poverty line, 22% by refugees who are above the poverty line, and the remaining 6% are received by non-refugees who are above the poverty line. Thus, while 71% of food assistance is distributed to Palestinians who are impoverished, it is certain that food distribution favors refugees more than non-refugees. In fact, when comparing between the refugees and non-refugees according to income, one finds that the ratio among those below the poverty line is around 2 to 1 in favor of refugees. As for those who are above the poverty line, the ratio is approximately 3 to 1 in favor of refugees.

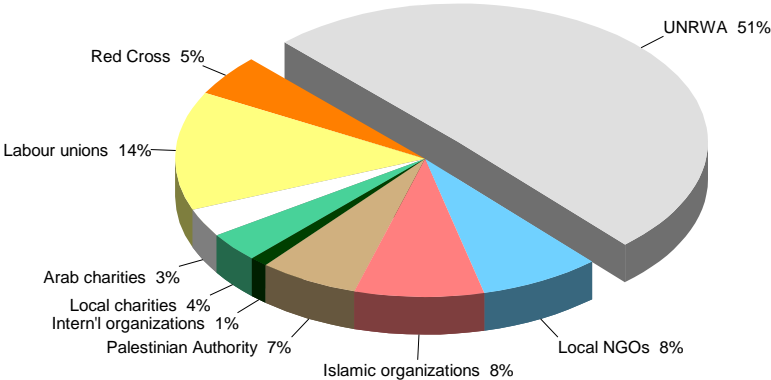
Figure 2.11 Proportion of food distribution according to poverty level and refugee status



2.3.2. Source of food assistance

Now that it is established who the main beneficiaries are from food assistance, it is important to find out who provides this assistance. As the results in figure 2.12, below, clearly indicate, UNRWA constitutes the main source of food assistance as 51% of Palestinians who received food, received it from UNRWA. Labor unions are the second most important food providers (14%), while local NGO's and Islamic organizations each provide 8% of the food assistance. However, when referring to local NGOs and charities, it is worth noting that numerous international organizations provide assistance through local partners and, as such, are not identified by the respondents as providers of food assistance. WFP, among other international organizations, provides major contributions to the food assistance efforts in the occupied Palestinian territory. Their assistance is normally distributed via local organizations such as the Palestinian Agricultural Relief Committees (PARC). It is for this reason that only 1% of the respondents mentioned international organizations. The exception, however, besides UNRWA, seems to be the Red Cross as this international organization is the provider of 5% of the food assistance.

Figure 2.12 Food distribution according to source



The area to which food is distributed varies considerably according to the source that delivers the food assistance. As specified in table 2.5, below, some organizations seem to concentrate their efforts more on the Gaza Strip (UNRWA, Labor unions) while others clearly focus more on the West Bank (Red Cross, Islamic organizations, local NGO's, Arab charities, international organizations and the Palestinian Authority). Still other organizations seem to try to balance their efforts to distribute food between the Gaza Strip and the West Bank (local charities). Only a few organizations distribute food to Jerusalem.

Table 2.5 Food distribution according to source of assistance and area of residence

	Area			Total
	West Bank	Jerusalem	Gaza Strip	
Islamic organizations	88%		12%	100%
Local NGOs	93%	3%	5%	100%
UNRWA	36%	3%	61%	100%
Red Cross	100%			100%
Labor unions			88%	100%
Arab charities	71%		29%	100%

Local charities	56%		44%	100%
International orgs.	67%		33%	100%
Palestinian Authority	61%	6%	33%	100%
Total	48%	2%	49%	100%

2.3.3. Types of provided food assistance

When respondents were asked what types of food assistance were distributed to them most frequently, approximately 76% said that it was flour, 10% said rice, and the remaining answers were divided between pulses, oil, sugar, and milk.⁹ As indicated below in figure 2.13, only 1% of the respondents reported having received cooking oil, a mere 2% received sugar, and 4% were provided with milk.

Figure 2.13 Types of provided food assistance

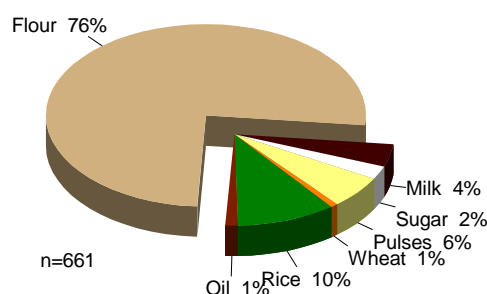


Table 2.6 illustrates in further detail the types of food that has been distributed by the various food assistance providers and the proportion of the above mentioned food items to their overall assistance.

Clearly, most organizations are involved in the delivery of flour, while -in comparison- the provision of items such as milk, sugar or cooking oil are only marginally distributed. The seemingly unbalanced distribution of flour may have something to do with the essentiality of flour, or it may be related to its price, or may have totally different reasons. It is difficult in this study to ascertain whether households prefer to receive more commodities in addition to flour, or whether they prefer other food items instead of flour. However, it might be an issue worthy of further examination.

Table 2.6 Most received type of food according to source of assistance

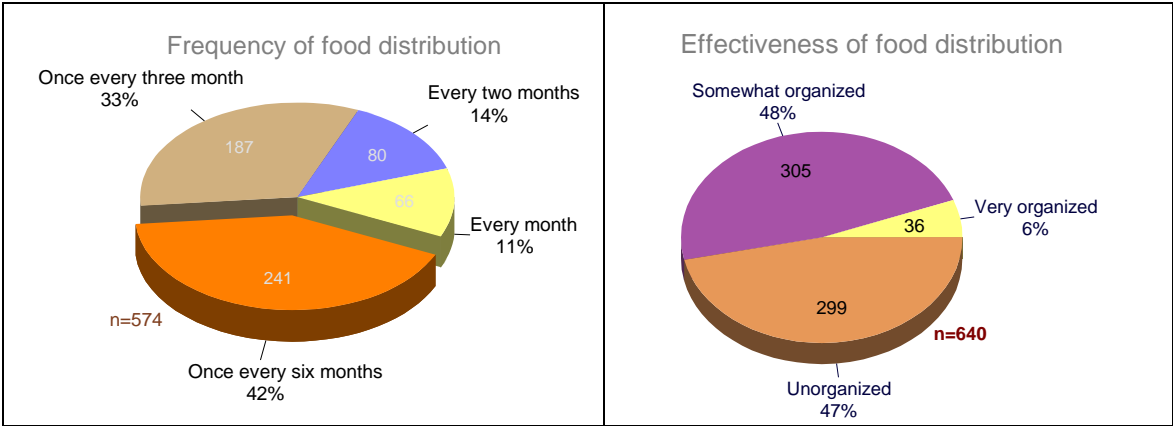
	Most received food item							Total
	Flour	Wheat	Rice	Pulses	Oil	Sugar	Milk	
Islamic organizations	59%		13%	13%	2%		14%	100%
Local NGOs	50%	5%	25%	5%	5%	8%	3%	100%
UNRWA	85%		6%	3%	1%	1%	4%	100%
Red Cross	53%	3%	23%	7%		3%	10%	100%
Labor unions	71%		10%	13%	1%	3%	1%	100%
Arab charities	61%		17%	11%		11%		100%
Palestinian Authority	81%		15%			4%		100%
Total	75%	1%	10%	6%	1%	2%	4%	100%

⁹ Last year, 86% of food assistance was flour, 6% was rice, and 2% milk. (Bocco, Brunner, Daneels and Rabah 2001:60).

2.3.4. Frequency of food assistance

While over one third of Palestinian households receive food assistance, especially flour, it cannot be said that the distribution is carried out regularly. As portrayed in figure 2.14, below, only 11% of respondents said that they received food assistance once a month, while 33% received food once every three months, and over 40% received food assistance once every six months. It is worth noting here that UNRWA’s distribution of food assistance seems to be slightly more regular than other organizations, as only 27% of the respondents reported that they received UNRWA food assistance once every six months.

Figure 2.14 Frequency of food distribution and effectiveness of food distribution

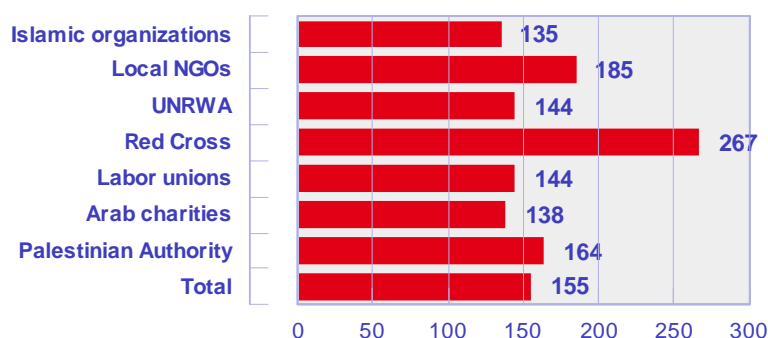


Similarly, a relatively large proportion of food assistance recipients believe that food distribution is not carried out in an organized manner. As can be seen in figure 2.14, above, 47% of the respondents felt that food distribution was unorganized, while the remainder considered it to be either very organized (6%) or somewhat organized (48%). Also in this regard, UNRWA seems to be viewed more favorably than the other food assistance providers. Of all recipients of food assistance from UNRWA, 62% stated that food distribution was either very organized or somewhat organized, compared to 38% who viewed UNRWA food distribution as unorganized.

2.4. Value of food assistance

When asked about the value of food assistance that was provided to the household, the average value came close to 154 NIS (approximately US\$ 33). On average respondents receiving food assistance from the Palestinian Authority valued the food assistance at approximately 164 NIS, UNRWA’s assistance at around 144 NIS, while the highest value of food assistance seems to be provided by the Red Cross with an average value of 267 NIS. The value of the food provided by the various food assistance providers is indicated in more detail in figure 2.15, below.

Figure 2.15 Value of food assistance according to food provider



It is important to point out that while Gazans, as mentioned earlier, receive more food assistance than Westbankers, the value of the food received in the West Bank seems to be higher than in the Gaza Strip. Indeed, the results reveal that the food recipients in the West Bank valued the food assistance they receive at an average of 176 NIS. In the Gaza Strip, the beneficiaries of food assistance valued it at a lower average of 134 NIS. Table 2.7, below provides in more detail the value of food assistance both in the West Bank and the Gaza Strip according to the provider of that assistance.

Table 2.7 Value of food assistance according to residence and food provider

Source of assistance	West Bank		Gaza Strip	
	Mean	N	Mean	N
Islamic organizations	140	36		5
Local NGOs	187	32		2
UNRWA	159	84	134	144
Red Cross	267	25		
Labor unions		8	137	59
Arab charities	148	12		5
Local charities		9		8
International organizations		4		2
Palestinian Authority	179.72	18	138.18	11
Total	176	228	134	236

Note: The mean value of food assistance is not shown in cells where there are less than ten people interviewed.

An examination of the value of food assistance according to poverty conditions shows that the households falling below the poverty line seem to get a slightly higher value of food assistance per household than those with an income above the poverty line. As indicated in table 2.8, below, while the former gets an average of 153 NIS worth of food assistance, the latter receives an average of 141 NIS.

Table 2.8 Average value of food assistance according to poverty

Source of assistance	Above poverty line		Below poverty line	
	Mean	N	Mean	N
Islamic organizations		5	129	16
Local NGOs		5	181	15
UNRWA	130	47	145	93
Red Cross		6		7
Labor unions		8	138	21
Arab charities		6		5
Local charities		2	167	10
International organizations		2		1
Palestinian Authority		7	160	12
Total	141	88	153	180

Note: The mean value of food assistance is not shown in cells where there are less than ten people interviewed.

PART 3. HEALTH AND EDUCATION

When examining the worsening socio-economic conditions of the Palestinian population over the past twenty-eight months, it is natural to first consider the increasing unemployment and the poverty it causes. In doing so, however, it is important not to overlook the impediments faced both in the acquirement and the provision of services related to health and education as access to health care and education consist basic rights of all human beings.

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.

3.1. Health and education in general

When interviewees were asked what the most effective manner was to reduce poverty,¹⁰ investing in education and health was definitely not topping their list as the results in table 3.1, below, indicate that only three respondents referred to it as an effective tool. As could be expected, most respondents (50%) listed lifting the Israeli military occupation as the most effective manner to reduce poverty; others mentioned job creation (28%), still others referred to lifting the closure (19%). This, however, does not imply that education and health are not extremely important to Palestinians, and it should not mean that they are not important forms of assistance. As such, in the opinion of the interviewees investing in health and education might not be the best tool to reduce the immediate threat or reality of poverty, but it is certainly essential to improve the quality of life today for those who are able to rely on health services and an investment for better job opportunities and improved living conditions in the future for those who are offered the opportunity to educate themselves.

Table 3.1 The most effective manner to reduce poverty (Q70)

	The most effective manner to reduce poverty	
	Frequency	Percentage
Job creation	376	28%
Lifting closure	261	19%
Increasing humanitarian aid	30	2%
Ending Israeli military occupation	682	50%
Investing in education and health	3	0%
None of these	4	0%
Total	1356	100%

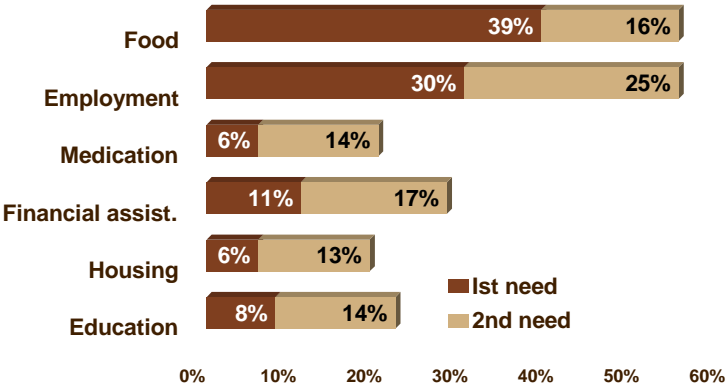
In general, it is possible to deduce from the results and it will be indicated below, that by and large Palestinians seem to find themselves in such dire circumstances that when it comes to identifying the most important needs of their households or specifying what in their opinion are the most urgent types of assistance, they go back to the basic necessities to survive: food and employment. Health, medication and education might be important needs for Palestinians, but they do not seem to be as

¹⁰ This question has been discussed in more detail in Part One of the study.

urgent in assisting them in financially being able to feed their household members on a day-to-day basis.

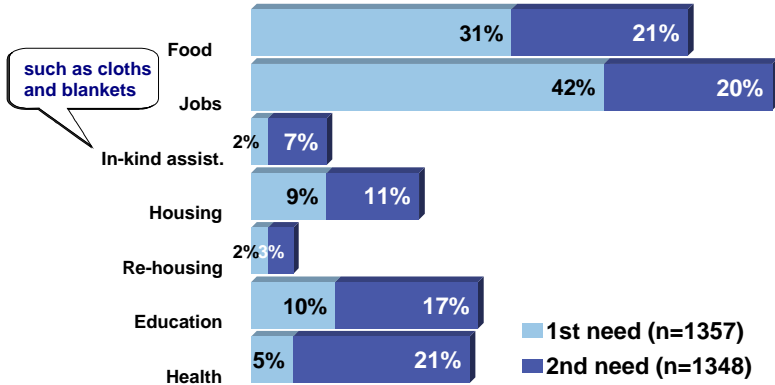
As illustrated in figure 3.1, below, when interviewees identify the two most important needs of their household, the need for food and employment stand out by far over the need for medication, financial assistance, housing or education.

Figure 3.1 Two most important needs of the household (Q44)



Similarly, as illustrated in figure 3.2, below, although respondents seemed to find assistance in education and health more urgent than in-kind assistance, housing or re-housing, a strikingly high number of interviewees stated that the two most urgent types of assistance for them entail help in food and employment.¹¹

Figure 3.2 Two most urgent types of assistance (Q64)



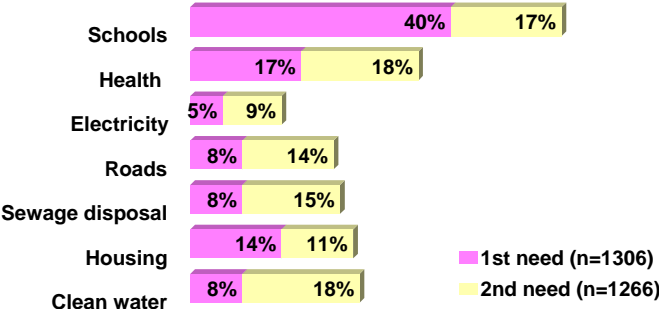
When the questions directed to the interviewees concerned the needs of their community or the importance and evaluation of existing assistance and services rather than the needs of the household or the urgency of types of assistance that can directly and immediately affect the living conditions of the households, the importance of education and health became much more prevalent.

Concerning the two most important needs of the community, as illustrated in figure 3.3, below, schools and health facilities clearly take the lead over community needs such as electricity, roads, sewage disposal, housing and clean water. About 40% of the respondents said that schools are the most important need of their community,

¹¹ This question will be discussed in more detail in Part Seven of the study

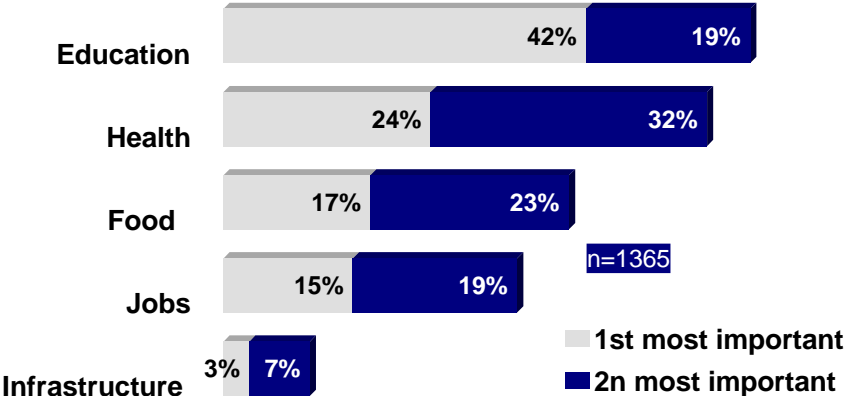
while another 17% specified schools as the second important need of their community. Regarding the need for health facilities in the community, 17% of the respondents thought they are the most important need of their community, and another 18% identified them as the second most important need of their community.

Figure 3.3 Two most important needs of the community (Q46)



As for the importance of available and existing assistance services by UNRWA or others, educational and health services are clearly more valued by the public than services related to food distribution, employment or infrastructure. More specifically, 42% of the respondents found educational services most important and another 19% considered these services as the second important. Health services were considered most important by 24% of the respondents, while 32% considered them to be second important.

Figure 3.4 The two most important services from UNRWA and others (Q58a, b)



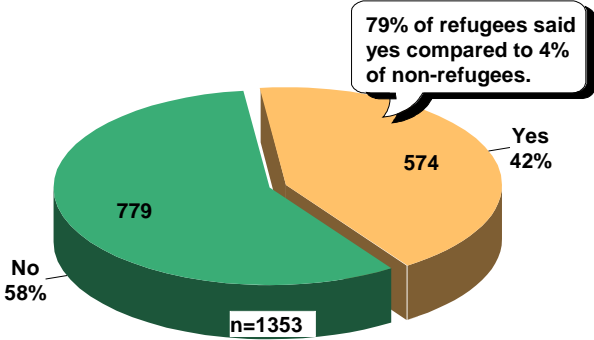
The interviewees were also asked which of the existing services they deemed most effective, and as the results in table 3.2 below, indicate, again services related to education and health top the list and are considered to be more effective than services provided by UNRWA or others that are concerned with food distribution, employment or the improvement of infrastructure.

Table 3.2 The two most effective services from UNRWA and others (Q59a, b)

	First most effective service		Second most effective service	
	Frequency	Valid Percent	Frequency	Valid Percent
Education	579	43%	248	18%
Health	291	21%	488	36%
Food distribution	265	20%	324	24%
Employment	185	14%	237	18%
Infrastructure	41	3%	59	4%
Total	1361	100%	1356	100%

Now that a clearer picture has been formed about how the Palestinian public views the importance of health and education as needs, or in terms of their effectiveness as services, it is interesting to find out who and how many of the interviewees were able to regularly benefit from education and health assistance from UNRWA, specifically.¹² As illustrated in figure 3.5, below, 42% of the respondents stated that they were able to benefit regularly from UNRWA education and health assistance. Naturally, refugees (both those residing inside and outside camps) are the main beneficiaries of UNRWA services. As such, 79% of the refugees said that they regularly received UNRWA health and education services compared to only 4% of the non-refugee respondents.

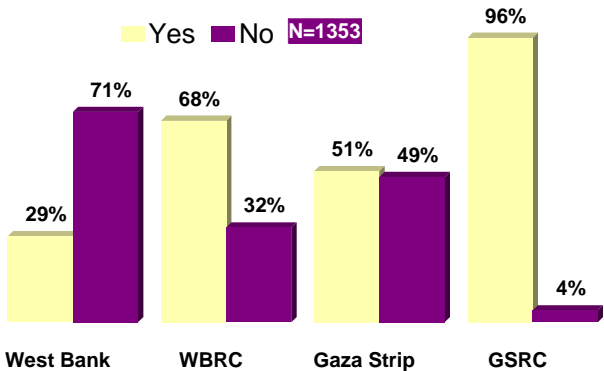
Figure 3.5 Regularity of UNRWA assistance, such as education and health to the household (Q56) according to refugee status (Q3).



Further analysis of who are the main beneficiaries of UNRWA education and health assistance according to different variables reveals not only that respondents from refugee camps (88%) more regularly received such types of assistance than those from cities (34%) and villages (31%), it also shows that respondents in the Gaza Strip (66%) more regularly received such types of UNRWA assistance than those residing in the West Bank (32%) or Jerusalem (10.5%). A further look at the results in figure 6, below, discloses not only that respondents in the West Bank (whether residing in camps or outside camps) receive UNRWA education and health assistance less regularly than their counterparts in the Gaza Strip, it also illustrates that most of the UNRWA education and health beneficiaries reside in the refugee camps of the Gaza Strip (96%).

¹² Part Six of the study is totally devoted to issues related to UNRWA.

Figure 3.6 Regularity of UNRWA assistance, such as education and health to the household (Q56) according to place of residence (place)

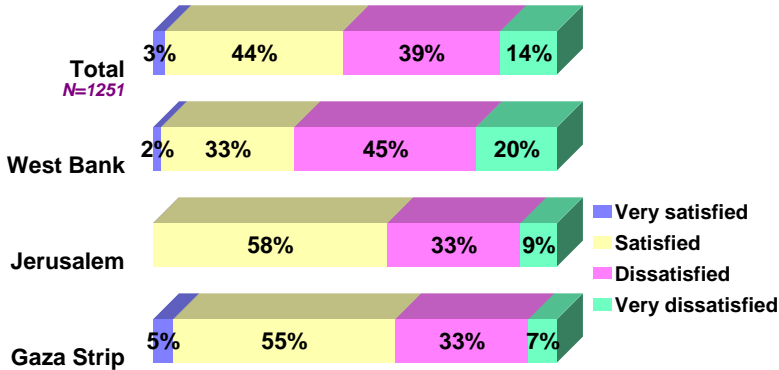


Now that the place and role of health and education have been described and situated in the complex web of the needs of the public, on the one hand, and the types of assistance provided in an attempt to accommodate those needs, on the other hand, Part Three will in its next section address specific questions related to health. Afterwards, in a separate section, specific questions related to education will be analyzed.

3.2. Health

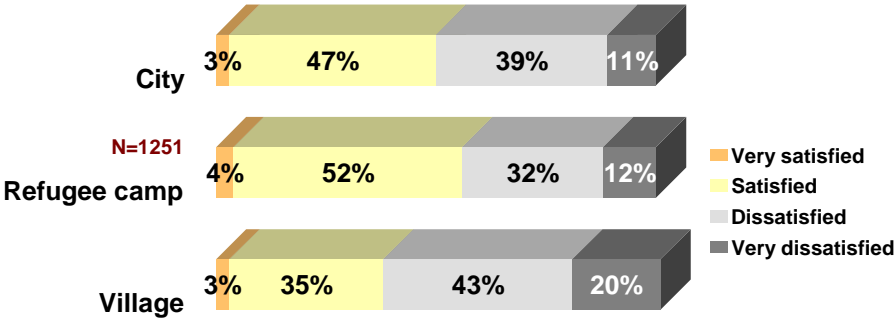
This section will be divided into two main parts: (1) issues pertaining to medical care, and (2) issues pertaining to health coverage. Before entering into these, however, it is good to address the general level of satisfaction with the health services provided by any party, including the Palestinian Authority and UNRWA. As indicated in figure 3.7, below, from the total sample, about 47% respondents are satisfied with the provided health services, while 53% are dissatisfied. It is clear that the respondents in the West Bank (35%) are much less satisfied with the provided health services than those in Jerusalem (58%) and in the Gaza Strip (60%).

Figure 3.7 General level of satisfaction with the health services provided by everyone, including the PA and UNRWA (Q62) according to area of residence (Q80)



Also evident from the results on the general level of satisfaction with the health services provided by any health provider, but then according to the area of residence of the respondents, is that villagers are much less satisfied with the provision of health services than respondents residing in camps and cities. This may be explained by the fact that the provision of health in cities and refugee camps is more developed. Indeed, generally, UNRWA mainly provides for health services in refugee camps, while the PA and private institutions are mainly responsible for delivering health services in the cities and villages. However, villages are less well taken care of, and as a result, most villagers end up going or being taken to the city for their health care. Under more ordinary circumstances, this might not be such a tremendous problem, but given the Israeli policy of closures and the often severe and prolonged operations in the Palestinian territories by the Israeli army, villages end up cut off from the outside world for extended periods of time, making the provision of health services much more difficult. The difficulties in providing adequate health services to the Palestinian population were also acknowledged in the humanitarian plan of action 2003 of the United Nations (November 2002), where it reads as follows: “Despite agreements to the contrary, limitations have also been placed on movement of health care personnel. The Ministry of Health estimates that on any given day more than 75% of staff is unable to go to work and UNRWA calculates that 14,278 health staff workdays have been lost in the West Bank alone over the last two years as a result of closures and restrictions on the movement of personnel. In addition, 18 health workers have been killed and 370 injured. At least 240 ambulances have been shot and 34 have been completely destroyed by gunfire and shelling.” (United Nations 2002:23).

Figure 3.8 General level of satisfaction with the health services provided by everyone, including the PA and UNRWA (Q62) according to area of residence (Q81)



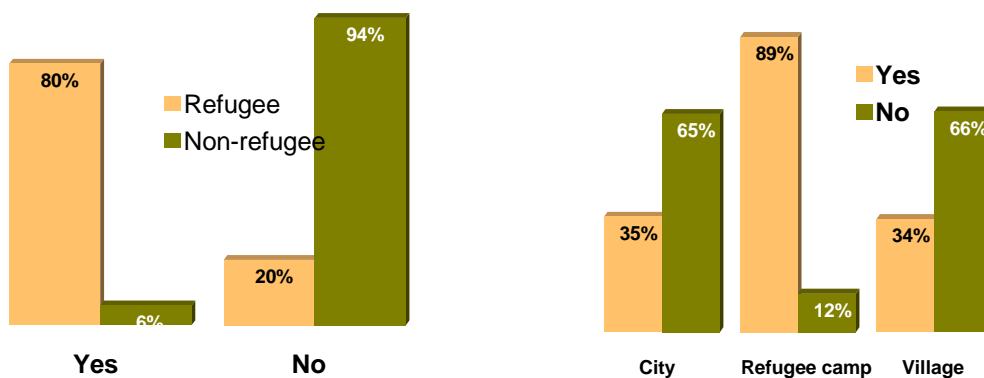
At this stage it is also appropriate to discuss the provision of health services by UNRWA. Although UNRWA and its provision of various services will be discussed in more detail in Part Six on UNRWA, it should be mentioned here that of all the services that UNRWA provides to the Palestinian households, it seems the UNRWA health services were delivered more to households than the education, food, employment, infrastructure services or cash assistance, shelter repairs or psychosocial care services. Indeed, as illustrated in figure 3.9, below, 43% of all the respondents stated that they benefited from UNRWA health services, while 57% were not provided with any health services from UNRWA.

Figure 3.9 Provision to the household of UNRWA health services (Q60b)



As can be expected concerning any service from UNRWA, the refugees (whether residing inside or outside camps) are the main beneficiaries. Figure 3.10, below, illustrates that 80% of the respondents who identified themselves as refugees received health assistance from UNRWA. Moreover, 89% of camp residents acknowledged to having benefited from UNRWA health services compared to 34% of the respondent villagers and 35% of the respondents residing in the Palestinian cities.

Figure 3.10 Provision to the household of UNRWA health services (Q60b) according to refugee status (Q3) and area of residence (Q81)



Further analysis indicates that more households in the Gaza Strip (66%) benefit from UNRWA health services than their counterparts in the West Bank (34%) and Jerusalem (12%). Again, it is clear that the main beneficiaries of UNRWA health services reside in camps: 66% of the respondents living in West Bank refugee camps stated that UNRWA provided them with health assistance and 98% of respondents residing in refugee camps in the Gaza Strip reported that UNRWA provides them with health assistance.

When examining the provision UNRWA health services to Palestinians, irrespective of their refugee status, or their place/area of residence, but according to the household income of the respondents, it is clear from the results in table 3.3, below, that the poorer sections of Palestinian society constitute the main beneficiaries of such UNRWA assistance. Indeed, whereas only 8% of the respondents with a family income of over NIS 5000 stated that they receive UNRWA health assistance, 50% of the respondents with a family income between NIS 500 and NIS 1600 were provided with UNRWA health assistance and 55% of those respondents with a household income of less than NIS 500 benefited from UNRWA health services.

Table 3.3 Provision to the household of UNRWA health services (Q60b) according to the household income level (Q78)

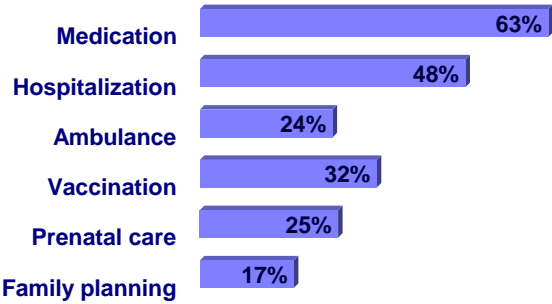
	Household income in NIS						Total
	Over 5000	3000-5000	2000-3000	1600-2000	500-1600	Less than 500	
Yes, received UNRWA health services	8%	17%	37%	44%	50%	55%	44%
No, did not receive	92%	83%	63%	56%	50%	45%	57%
Total	100%	100%	100%	100%	100%	100%	100%

3.2.1. Medical care

Need for medical care since the Israeli army reoccupied the Palestinian controlled areas

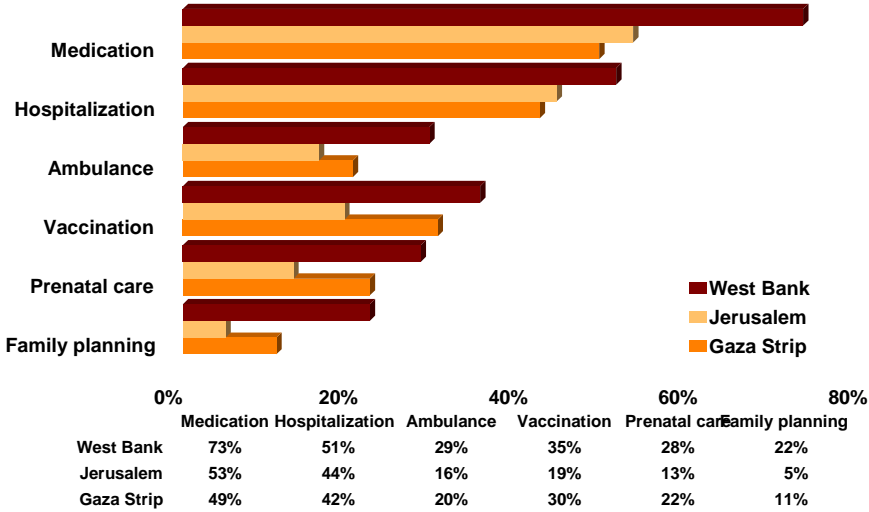
In an attempt to assess the need for medical care among Palestinians, the interviewees were asked to specify from a predetermined list what type of medical care they or any of their household members had been in need of since the Israeli army reoccupied the Palestinian controlled areas. In general and as indicated in figure 3.11, below, 63% of the respondents needed medication, 48% were in need of hospitalization, and 32% needed vaccination. About 25% of the respondents said that they or their household members needed prenatal care, while 24% were in need of an ambulance.

Figure 3.11 Type of medical care received (Q26)



When examining the type of medical care needed since the Israeli army reoccupied the Palestinian controlled areas in March 2002 according to refugee status, there are some significant differences, whereby the refugees seem to be more in need of the various types of medical assistance than non-refugees. Even more striking, however, is the different level in need of the various kinds of medical care according to the area in which the respondents reside. As illustrated in figure 3.12, below, no matter what type of medical care is considered, respondents in the West Bank were more in need of it than their compatriots in Jerusalem and in the Gaza Strip. Especially, the greater need in the West Bank compared to elsewhere of medication, hospitalization and ambulance services might be significant given the more intense Israeli army operations there over the past year.

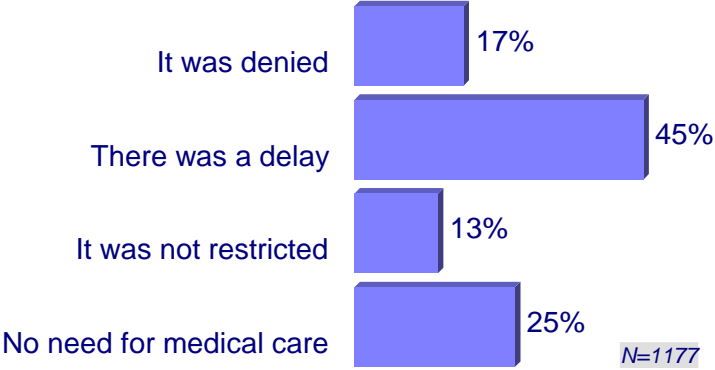
Figure 3.12 Type of medical care received (Q26) according to area of residence (Q80)



Restrictions on the delivery of medical care

Interviewees were also asked about the timeframe in which medical care was delivered. As illustrated in figure 3.13, below, 25% of the respondents did not actually need any medical care. However, of those who did need medical care, only 13% had this service provided without any delay or restrictions. For 17% of the respondents, the service of medical care was simply denied, while another 45% did eventually receive medical assistance, but with a delay.

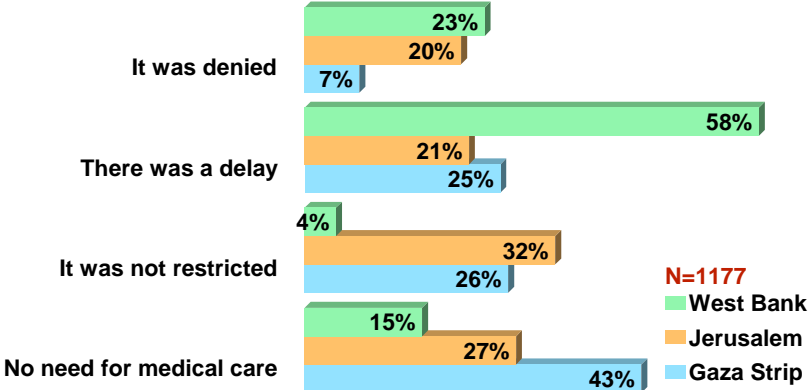
Figure 3.13 Restrictions on delivery of medical care (Q27)



Whether or not Palestinians needed medical care, and whether or not this service was delivered with or without restrictions again seems to depend heavily on the area in which the Palestinian population resides. As illustrated in figure 3.14, below, not only were Westbankers far more often in need of medical care than Gazans and Jerusalemites, the services of medical care were much more impeded and denied to them than to their counterparts in Jerusalem and the Gaza Strip. Concerning these impediments to medical care in the West Bank, Ms. Catherine Bertini, a personal humanitarian envoy of the Secretary-General of the United Nations, wrote the following in her mission report (August 2002): “Within the West Bank – and despite assurances given by the Coordinator for Government Activities in the Territories that essential services such as health would not be hindered – the Ministry of Health (MoH) has been forced to enlist the support of UN agencies and international NGOs

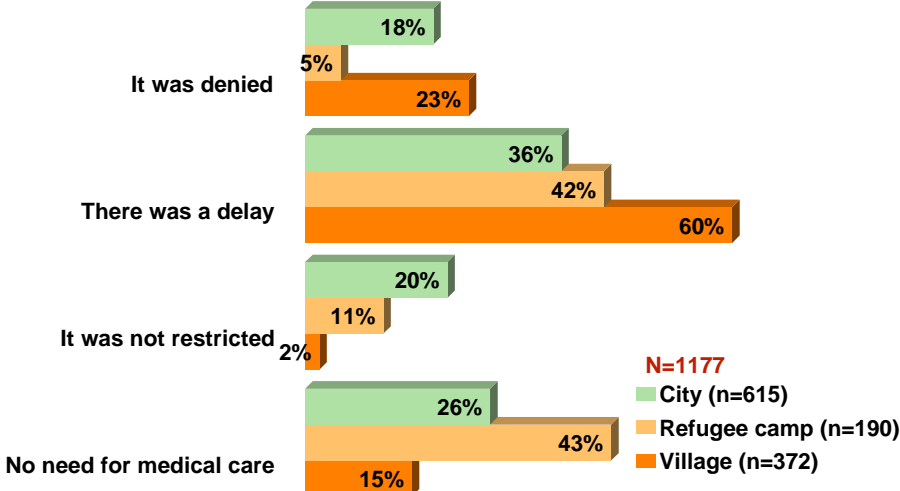
to transport medical supplies from central warehouses to more remote locations because Palestinian MoH workers have been denied access to these areas” (Bertini 2002:10).

Figure 3.14 Restrictions on delivery of medical care (Q27) according to area of residence (Q80)



As illustrated in figure 3.15, below, difficulties related to the delivery of medical care were also far greater in villages than in cities and refugee camps. This again could be explained primarily by Israel’s closure policies and its regular policies of curfews whereby villages are cut off from the neighboring cities and their hospitals and other medical service providers. Whereas in cities and refugee camps medical services are provided either by the government, privately, or by UNRWA, this is much less the case in villages. As such, when in need of medical care during major Israeli military operations or when closure is imposed, villagers face great difficulties in receiving such care. C. Bertini also observed these restrictions on access to health. She wrote: “ Access restrictions continue to prevent many Palestinians in need of medical treatment from reaching health services. This is especially the case for populations under curfew and the more than 60 percent of the population in the West Bank that lives in rural areas.” (Bertini 2002:9).

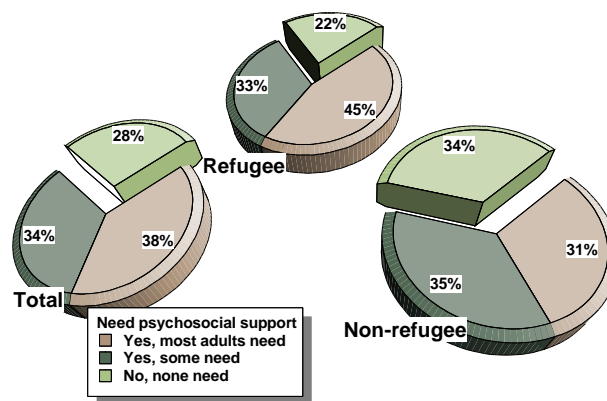
Figure 3.15 Restrictions on delivery of medical care (Q27) according to area of residence (Q81)



Need for psychosocial support for adults

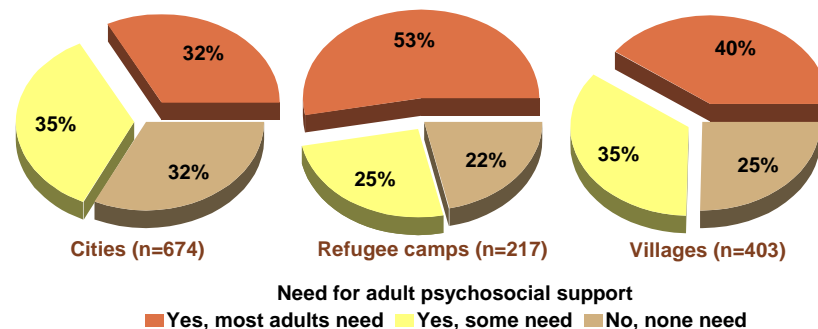
Perhaps a less often considered aspect of medical care is related to the provision of psychosocial support to adults. Nevertheless, under the current circumstances with strenuous closures, increased unemployment and poverty, and frequent curfews, it should not come as a surprise that many adults have increasing difficulties in facing the day-to-day stress and uncertainties. According to the UN humanitarian plan of action 2003 (November 2002), problems caused by exposure to direct and indirect violence, curfews, poverty and the general atmosphere of helplessness and frustration are resulting in, among others, about two thirds of adults feeling continuously distressed, familial distress, anxiety attacks, sleeping disorders, psychosomatic problems, and the undermining of parenting practices.¹³ As shown in figure 3.16, below, 38% of the total sample said that most adults in their household need psychosocial support, while another 34% stated that some adults need psychosocial support. Only 28% of the interviewees did not think that any adults in their household were in need of psychosocial support. Also indicated in figure 3.16, in a significantly higher number of refugee households compared to non-refugee households most or at least some of the adults are in need of psychosocial support.

Figure 3.16 Need for psychosocial support for adults (Q35) according to refugee status (Q3)



Not unexpectedly, again it seems that considerably more adults in the households of respondents residing in refugee camps said that they are in need of psychosocial support than those in the households of respondents residing in cities and villages. These findings are presented in figure 3.17, below.

Figure 3.17 Need for psychosocial support for adult household members (Q35) according to area of residence (Q81)



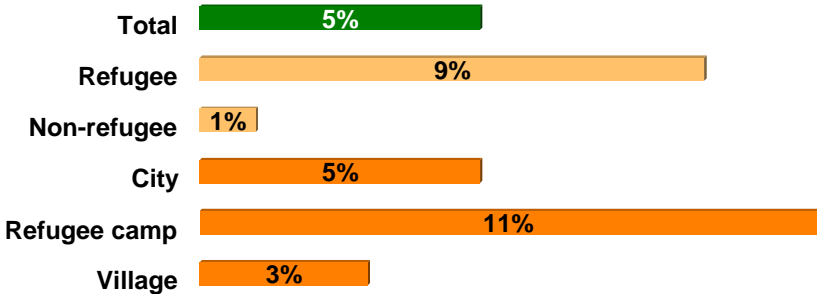
¹³Humanitarian Plan of Action 2003 – Occupied Palestinian Territory, United Nations, New York and Geneva, (November 2002), p. 26.

Given the relatively high number of adults in Palestinian society who after living through two years of severe conditions are in need of psychosocial support, there are perhaps not enough services available that deal with this need. Whether or not that is the case, is definitely worth addressing in the future.

In any case, interviewees at this time were provided the opportunity to specify whether or not they had received psychosocial care from UNRWA. Of all the services provided by UNRWA, least respondents (5%) said that they received psychosocial care from UNRWA. This could be the case for two reasons: the most obvious is that UNRWA psychosocial care as a service¹⁴ has only been introduced recently; the second reason may be that the respondents consider psychosocial care as part of UNRWA’s health service, which is the most cited service respondents claimed to have received from UNRWA.

As indicated in figure 3.18, below, and as could be expected, the main beneficiaries of UNRWA psychosocial support are the refugees (9%), particularly those residing in refugee camps (11%).

Figure 3.18 Provision to the household of UNRWA psychosocial care services (Q60h) according to refugee status (Q3) and according to area of residence (Q81)



3.2.2. Health coverage

Health coverage forms another important aspect of health and the provision of its services. As such, interviewees were asked whether or not they receive any assistance in covering their medical expenses. As indicated in figure 19, below, 35% of the respondents still cover their medical expenses from their own sources. When the respondents do have coverage for their medical expenses, the main providers are the government health insurance with 27% and UNRWA with 24%. Another 9% of respondents cover their health expenses through private health insurance, 4% are covered by labor union insurance¹⁵, and a poor 1% have their health coverage provided by charitable organizations.

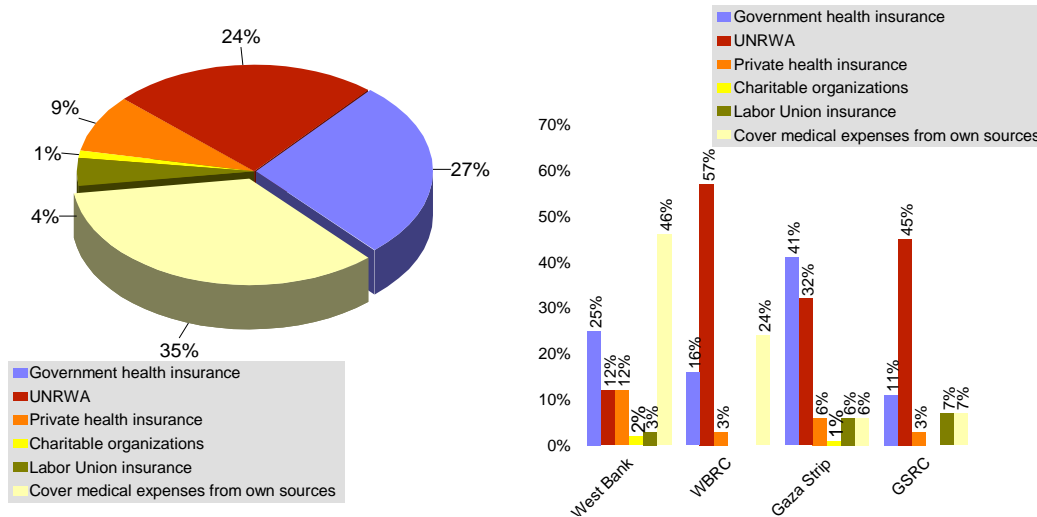
The results in figure 3.19, below, also illustrate that the sources of health coverage vary considerably according to the place of residence of the respondents. Overall, the government health insurance is the main provider of health coverage, but it is clear that this provider covers more Palestinians in the Gaza Strip than in the West Bank.

¹⁴ It is important to mention here that UNRWA as recent as May 2002 has started a psychological support project. By July 2002, this group of professional counsellors had already held 1,181 group counselling sessions for 17,452 refugees. (UNRWA 2002:7)

¹⁵ Although the question about the sources of health coverage has been asked in previous surveys, it is the first time that a significant number of respondents refer to labor union insurance as a source of health coverage.

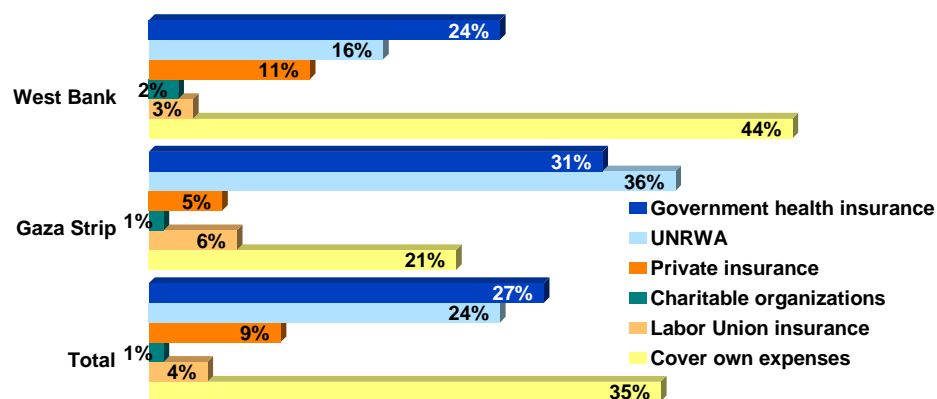
Also, whereas the government health insurance mainly provides for non-camp Palestinians, UNRWA is the main provider for health coverage in the refugee camps of the West Bank and the Gaza Strip. Lastly, in the West Bank, respondents, whether residing in camps or not, cover their health expenses far more often from their own resources compared to their counterparts in the Gaza Strip.

Figure 3.19 Sources of health coverage (Q63) in general and according to place of residence (PLACE)



The results in figure 3.20, below, indicate more clearly 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 (31% vs. 24%), by UNRWA (36% vs. 16%) and by labor union insurance (6% vs. 3%). In the West Bank, more than double the respondents than in the Gaza Strip cover their health expenses through private health insurance (11% vs. 5%), and the same scenario is repeated concerning the respondents who cover their medical expenses from their own pocket (44% vs. 21%).

Figure 3.20 Source of health coverage (Q63) according to West Bank and Gaza Strip (Q80)



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. This section includes two similar tables illustrating the source of health coverage according to income. However, the first table includes all

the respondents, i.e. those in the West Bank, the Gaza Strip and Jerusalem, while the second table excludes the respondents of Jerusalem. This was done in order to show the extent to which the responses of the Jerusalemites¹⁶ impact the statistical results about the source of health coverage according to income level.

The results in table 3.4, below, (which includes the respondents from Jerusalem), indicate that the respondents with a higher income are the main recipients of government health insurance.¹⁷ Indeed, whereas 84% of the households with an income level over NIS 5000 and 59% of the households with an income level between NIS 3000-5000 cover their health expenses through government health insurance, this is only the case for 28% of the households with an income level between NIS 500-1600 and for 22% of the households with an income of less than NIS 500. UNRWA for its part seems to target mainly the households with a lower income level. The same is the case for the recipients of labor union insurance. Although the labor union insurance does not cover that many of the respondents, when it does, it clearly focuses on the lower income groups. For example, 8% of the respondents with a family income of less than NIS 500 a month rely on labor union insurance to cover their health expenses. A further noteworthy finding concerns the 31% of the respondents who still cover their medical expenses from their own sources. As indicated in table 3.4, it is not the rich, but the poorer section of Palestinian society that generally covers its own medical expenses. Indeed, whereas a mere 12% of the respondents with a household income of over NIS 5000 and 18% of those with an income of NIS 3000-5000 cover their own medical expenses, this is the case for 33% of the respondents with a family income between NIS 500-1600 and for 30% of the respondents with a household income that does not exceed NIS 500 a month.

Table 3.4 Source of health coverage (Q63) according to household income level (Q78)

	Household income in NIS						Total
	Over 5000	3000-5000	2000-3000	1600-2000	500-1600	Less than 500	
Government health insurance	41	61	71	68	154	39	434
	84%	59%	37%	29%	28%	22%	33%
UNRWA	2	9	41	52	128	57	289
	4%	9%	21%	22%	24%	32%	22%
Private insurance		13	15	24	47	14	113
		13%	8%	10%	9%	8%	9%
Labor union insurance			1	1	32	14	48
			1%	1%	6%	8%	4%
Cover own medical expenses	6	19	66	88	178	54	411
	12%	18%	34%	37%	33%	30%	31%
Total	49	104	194	237	545	179	1308
	100%	100%	100%	100%	100%	100%	100%

Table 3.5, below, shows the source of health coverage according to the household income level of the respondents, excluding respondents residing in Jerusalem. One

¹⁶ Most Jerusalemites are covered by Israeli insurance schemes.

¹⁷ It is important to note that government health insurance is expensive relative to income, which probably explains why less respondents below the poverty line are covered by the government insurance scheme.

can clearly deduce from the results that most of the households with a higher income live in Jerusalem. It is also them who are the main beneficiaries of governmental health insurance as now the households with an income of over NIS 5000 receiving government health insurance dropped to 46% (compared to 84% in table 3.4) and households with an income between NIS 3000-5000 relying on government health insurance dropped to 31% (compared to 59% in table 4). Also clear from table 3.5, below, is that when respondents from Jerusalem are excluded, more respondents with a higher income do rely on their own means to cover their medical expenses, whereas the percentage of poorer respondents covering their own medical expenses remained about the same.

Table 3.5 Source of health coverage (Q63) according to household income level (Q78)

	Household income in NIS						Total
	Over 5000	3000-5000	2000-3000	1600-2000	500-1600	Less than 500	
Government health insurance	6	18	47	59	150	39	319
	46%	31%	29%	26%	28%	22%	27%
UNRWA	2	8	39	52	125	54	280
	15%	14%	24%	23%	23%	31%	24%
Private insurance		13	12	22	44	14	105
		22%	8%	10%	8%	8%	9%
Charitable organizations		2		4	6	1	13
		3%		2%	1%	1%	1%
Labor union insurance			1	1	32	14	48
			1%	1%	6%	8%	4%
Cover own medical expenses	5	18	62	87	177	52	401
	39%	31%	39%	39%	33%	30%	34%
Total	13	59	161	225	534	174	1166
	100%	100%	100%	100%	100%	100%	100%

Health coverage and poverty

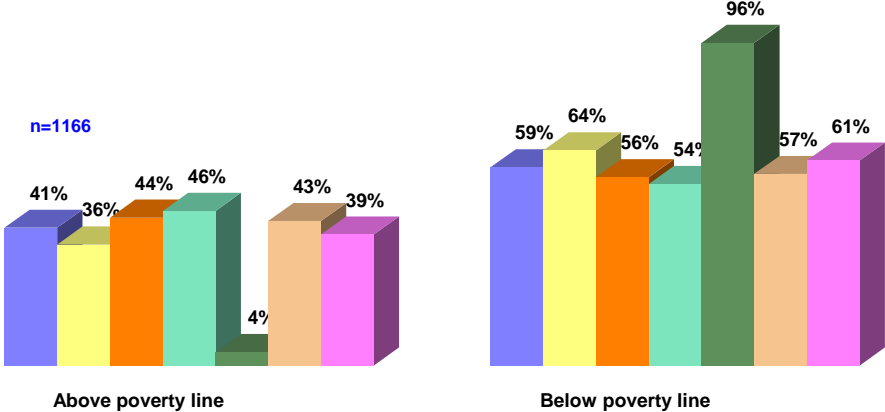
As was discussed earlier in section 3.1.2, the government (27%) and UNRWA (24%) are the main providers of health coverage. When examining the beneficiaries of health coverage according to the variable of poverty, one notices that both government insurance (59%) and UNRWA (64%) mainly provide health coverage to Palestinians with a household income that falls below the poverty line. Worth noting as well is that although labor union insurance only covers 4% of the total sample, it mainly caters for those respondents whose income falls below the poverty line (96%).

The most important point to remember, however, from the results illustrated in figure 3.21, below, is that nearly 14% more households falling below the poverty line (57%) cover their medical expenses from their own resources than households with an income above the poverty line (43%). These results point to a dramatic deterioration in comparison with the findings on the same question in November 2001.¹⁸ Indeed, in

¹⁸ It is important to note that the deterioration in the ability of households to afford health coverage due to the lack of income and the worsening economic conditions has been acknowledged in several reports on the current living conditions of the Palestinians in the Occupied Palestinian Territory. C. Bertini, for example, reports that UNRWA has an increase of 18.6% of refugees using its free health care facilities in the West Bank due to the lack of available alternatives or due to the fact that they can

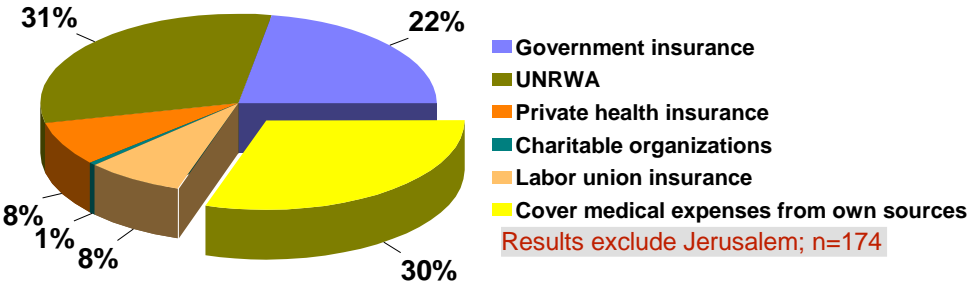
November 2001 'only' 34% of the households with an income falling below the poverty line covered their own medical expenses compared to 66% of those with a living standard above the poverty line.

Figure 3.21 Source of health coverage (Q63) according to poverty level (excluding Jerusalem)



When examining the source of health coverage for the hardship cases, it is clear that UNRWA is the main provider (31%), followed by the government insurance (22%). However, 30% of the hardship cases rely on their own resources to cover their medical expenses, which entails an increase of 5% in comparison to November 2001.

Figure 3.22 Source of health coverage (Q63) for hardship cases

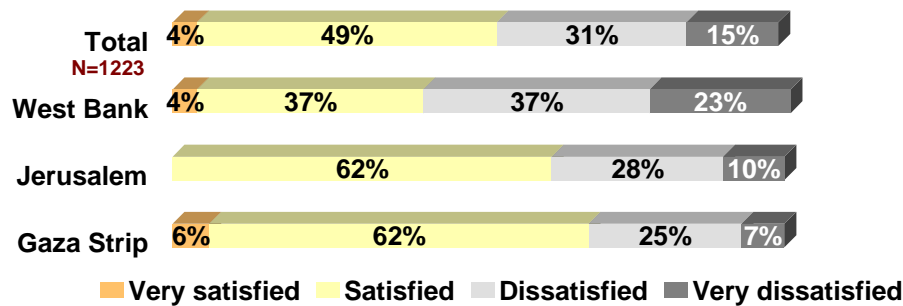


3.3. Education

As was the case in the section of health, it is good to first find out the general level of satisfaction with the education services provided by any party, including the Palestinian Authority and UNRWA. As illustrated in figure 3.23, below, 53% of the total sample is satisfied with the provided education services, while 46% are dissatisfied with those services. As was the case with the level of satisfaction with the health services provided by any party, the results in figure 3.23 demonstrate that the respondents in the West Bank (41%) are far less satisfied with the provided education services than their colleagues in Jerusalem (62%) and in the Gaza Strip (68%).

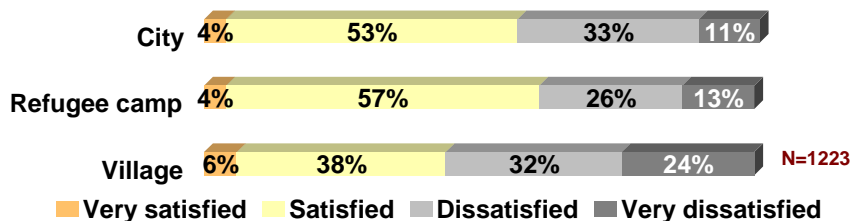
no longer afford private medical care. (Bertini 2002:10) Moreover, the results in a PCBS survey of July 2002 revealed that 76.5% of Palestinian households that are unable to access health services gave the lack of resources as a major cause. (<http://www.pcbs.org/nutirt/tablese.htm>)

Figure 3.23 General level of satisfaction with the education services provided by everyone, including the PA and UNRWA (Q61) according to area of residence (Q80)



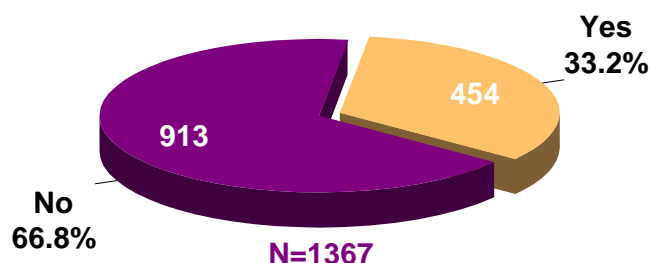
When examining the results on general satisfaction with the education services provided by any party according to the area of residence of the respondents, one can notice that villagers (44%) are much less satisfied than the respondents residing in camps (61%) and cities (57%). These findings are illustrated in figure 3.24, below.

Figure 3.24 General level of satisfaction with the education services provided by everyone, including the PA and UNRWA (Q61) according to area of residence (Q81)



As mentioned earlier in this chapter, when respondents (refugees and non-refugees) were asked whether or not they received specific services from UNRWA, it was clear that, most often, respondents were provided with health services from UNRWA (43%). UNRWA food assistance was received by 38% of the respondents, while UNRWA educational services is third in line with 33% of the respondents stating that they benefited from such UNRWA service.

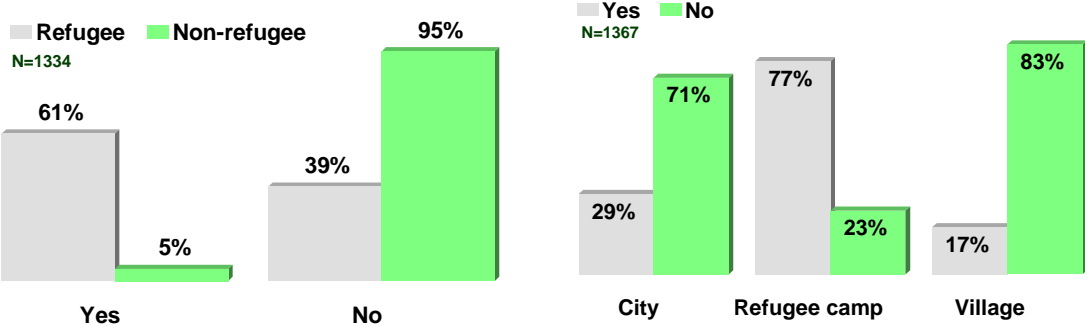
Figure 3.25 Provision to the household of UNRWA education services (Q60a)



Again, as with any service from UNRWA, the refugees are the main recipients. The results in figure 3.26, below, point out that 61% of the respondents who identified themselves as refugees received education services from UNRWA. Moreover, 77% of the respondents living in refugee camps stated that they had benefited from

UNRWA education services compared to 29% of those residing in cities and 17% of the villagers.

Figure 3.26 Provision to the household of UNRWA education services (Q60a) according to refugee status (Q3) and area of residence (Q81)



It is also worth noting that more households in the Gaza Strip (58%) are provided with UNRWA education services than households in the West Bank (21%) and Jerusalem (6%). As expected, the main beneficiaries of UNRWA education services reside in camps: 61% of the respondents residing in West Bank refugee camps said that they benefit from UNRWA education services, and 84% of respondents living in refugee camps in the Gaza Strip stated that they receive UNRWA education services.

An assessment of the provision of UNRWA education services according to the household income of the respondents reveals that the main recipients of such UNRWA services belong to the poorer sections of society. As the results in table 3.6, below, indicate, none of the respondents with a household income of over NIS 5000 were provided with UNRWA education services and only 15% of those with a household income between NIS 3000-5000 received such services. However, UNRWA provided 38% of the respondents with an income level below NIS 500 and 37% of the respondents with a family income between NIS 500-1600 with education services.

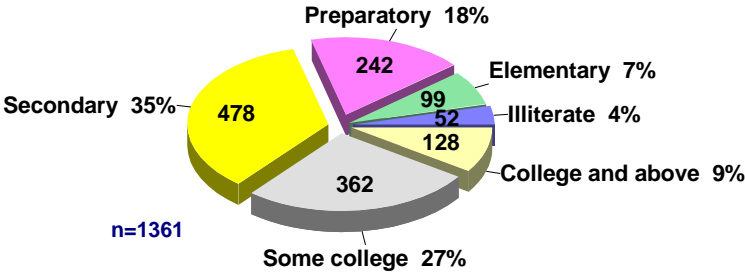
Table 3.6 Provision to the household of UNRWA education services (Q60a) according to the household income (Q78)

	Household income in NIS						Total
	Over 5000	3000-5000	2000-3000	1600-2000	500-1600	Less than 500	
Yes, received UNRWA education services	-	15%	33%	37%	37%	38%	33%
No, did not receive	100%	85%	67%	63%	63%	62%	67%
Total	100%	100%	100%	100%	100%	100%	100%

3.3.1. The overall situation

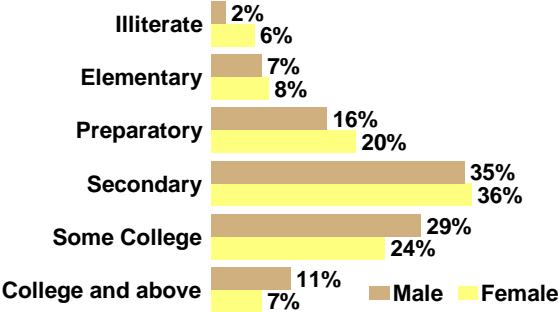
As indicated in figure 3.27, below, only 4% of the respondents said that they were illiterate, and only 7% stated that they only went to elementary school. About 35% of the respondents finished secondary school, while a relatively high percentage (27%) attained some level of college education.

Figure 3.27 Educational attainment (Q76)



When examining the educational attainment among Palestinians according to gender, one cannot notice such a big difference between men and women. However, it should be said that there are more women illiterate than men. The results in figure 3.28, below, also seem to suggest that less women than men continue their education after finishing secondary school.

Figure 3.28 Educational attainment (Q76) according to gender (Q82)



3.3.2. Educational attainment according to place of residence

In general, educational attainment differs slightly according to the place of residence of the respondents, but not immensely so. Moreover, it should be mentioned that the number of respondents in some of the places of residence under discussion and portrayed in table 3.7, below, are too small to be able to draw any statistically significant conclusions. In any case, illiteracy seems to be more prevailing in refugee camps than elsewhere in the Occupied Palestinian territory. Also, whereas there is a relatively large difference between West Bank refugee camps and elsewhere in the West Bank concerning the number of respondents who attained some level of college education (15% vs. 28%), this difference between refugee camps in the Gaza Strip and elsewhere in the Gaza Strip cannot be found (29% vs. 27%). Furthermore, more respondents in the Gaza Strip – whether residing in camps or not – than in the West Bank seemed to have continued their education into college and beyond.

Table 3.7 Educational attainment (Q76) according to place of residence (place)

	Place of residence				
	West Bank	WB - Refugee Camp	Jerusalem	Gaza Strip	GS - Refugee Camp
Illiterate	31 5%	5 8%	6 4%	3 1%	7 4%
Elementary	48 7%	6 10%	14 10%	19 6%	12 8%
Preparatory	111 17%	14 23%	32 22%	61 18%	24 15%
Secondary	239 37%	24 39%	46 32%	124 36%	45 28%
Some college	181 28%	9 15%	32 22%	94 27%	46 29%
College and above	42 6%	4 7%	13 9%	42 12%	27 17%
Total	652 100%	62 100%	143 100%	343 100%	161 100%

Similar results appear when examining the educational attainment of Palestinians according to the variable of the area of residence. The results in table 3.8, below, suggest that illiteracy in refugee camps is higher than in cities and villages. On the other hand, in comparison with respondents residing in cities and villages, a higher percentage of respondents residing in refugee camps obtained their college education and beyond.

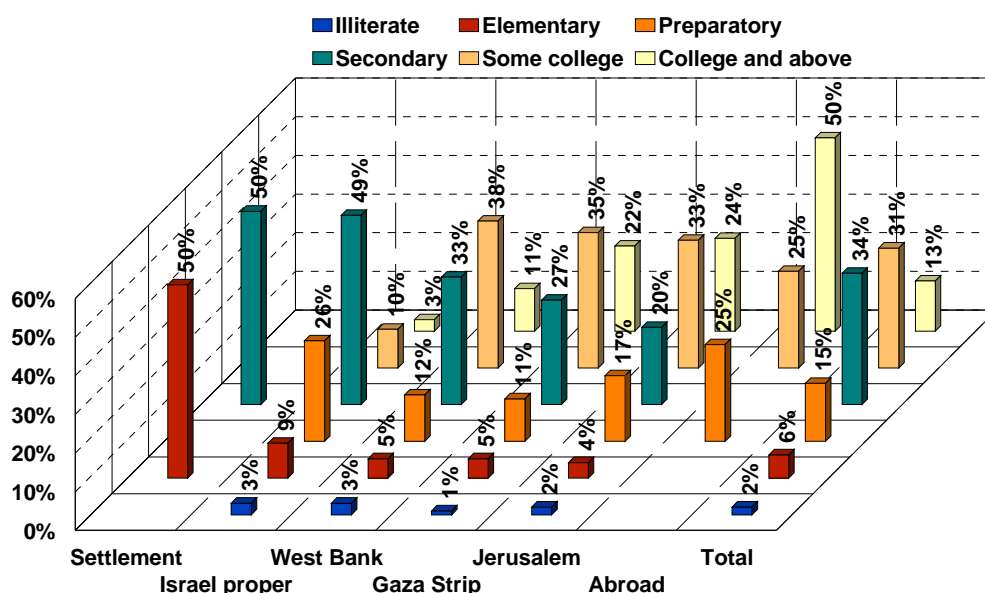
Table 3.8 Educational attainment (Q76) according to area of residence (Q81)

	Area of residence			
	City	Refugee camp	Village	Total
Illiterate	23 3%	13 6%	16 4%	52 4%
Elementary	39 6%	18 8%	42 10%	99 7%
Preparatory	130 18%	38 17%	74 18%	242 18%
Secondary	248 35%	70 31%	160 38%	478 35%
Some college	204 29%	55 24%	103 24%	362 27%
College and above	68 10%	31 14%	29 7%	128 9%
Total	712 100%	225 100%	424 100%	1361 100%

3.3.3. Education and place of work

There seems to be a correlation between the level of educational attainment and the place of work. As illustrated in figure 3.29, below, those respondents with a lower level of education rely on the Israeli labor market, while the respondents with a higher level of education seem to rely more on the Palestinian labor market in the West Bank and in the Gaza Strip.

Figure 3.29 Education (Q76) by place of work of those who are employed and unemployed (Q9)



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 3.9, 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 employment used to work in the West Bank and the Gaza Strip.

Table 3.9 Distribution of those who lost their jobs (Q10) according to education (Q76) and original place of work (Q9)

	Main place of work (or last place)			
	Israel proper	West Bank	Gaza Strip	Total
Illiterate		3		3
		7%		2%
Elementary	12	4	6	23
	12%	9%	16%	12%
Preparatory	27	5	6	41
	26%	11%	16%	21%
Secondary	52	22	14	90
	50%	48%	38%	46%
Some college	10	11	8	32
	10%	24%	22%	16%
College and above	3	1	3	7
	3%	2%	8%	4%
Total	104	46	37	196
	100%	100%	100%	100%

3.3.4. Education and income

As was discussed in Part One of the report, the number of Palestinians with a household income above the poverty line has dropped dramatically over the past year. This trend can also be noticed when examining the educational attainment of Palestinians and their income. Whereas in November 2001, 87% of Palestinians who went to college and beyond had an income above the poverty line, this year it is only the case for 69%. Still, as indicated in table 3.10, below, there is a clear statistical significance between education and income. Indeed, whereas an impressive 73% of the illiterate respondents come from a household with an income level that falls below the poverty line, this is the case for 'only' 31% of the respondents who went to college and beyond. One can deduce from the results that more Palestinians with a minimal educational attainment have a household income below the poverty line than those who obtained a higher level of education.

Table 3.10 Educational attainment (Q76) according to poverty level

	Poverty level		Total
	Above poverty line	Below poverty line	
Illiterate	27%	73%	100%
Elementary	28%	72%	100%
Preparatory	34%	66%	100%
Secondary	40%	60%	100%
Some college	56%	44%	100%
College and above	69%	31%	100%
Total	45%	55%	100%

N=1306

There is also a very strong correlation between the level of education of Palestinians and their ability to maintain their jobs, or – in case of job loss – to change employment. The results in table 3.11, below, indicate clearly that far more respondents with at least some college education or with an even higher education level managed to retain their jobs in comparison with the less educated respondents. More specifically, in the past six months, only 21% of the respondents who received up to elementary education remained in the same job, while 68% of this group lost their jobs and only 12% managed to change their employment. In comparison, 83% of the respondents who went to college and beyond kept the same employment; only 8% lost their jobs, while 9% was able to find a different job.

Table 3.11 Level of education (Q76) and change in the employment situation (Q10)

	Change in employment situation in the past six months			
	No	Changed	Lost	Total
Illiterate	25%		75%	100%
Elementary	21%	12%	68%	100%
Preparatory	43%	13%	44%	100%
Secondary	33%	26%	41%	100%
Some college	71%	14%	16%	100%
College and above	83%	9%	8%	100%
Total	53%	17%	30%	100%

3.4. Conclusion

In conclusion, the findings in this part of the study indicated to the importance of health and education for Palestinians, whether it is as a community need or as a form of assistance.

Concerning the need for medical care, it became clear that since the Israeli army reoccupied the Palestinian controlled areas, (1) there was a greater need in the West Bank than in the Gaza Strip for “emergency” medical care, and (2) the provision of medical care has been restricted more often in the West Bank than in the Gaza Strip.

Concerning health coverage, governmental health insurance and UNRWA are clearly the main providers of such a service. An alarming note, however, is that too many Palestinians have to rely on their own resources to cover their medical expenses. Furthermore, although governmental health insurance and UNRWA health coverage cater more for households with an income level below the poverty line than for those with an income above the poverty line, in general, a far greater number of Palestinians below the poverty line have to cover their medical expenses from their own pocket in comparison with their compatriots with income levels above the poverty line.

Concerning education, it is important to remember that it is the lower educated Palestinians who mainly rely on the Israeli labor market for employment, and who were most affected in terms of job loss by the closures imposed by the Israeli army. Moreover, in comparison with Palestinians who obtained a higher level of education, more lower educated Palestinians lost their employment without being able to find a different job. Finally, Palestinians with a lower level of education are more likely to belong to households with an income level below the poverty line.

PART 4. WOMEN AND CHILDREN

This part of the report will deal specifically with issues related to two main segments of Palestinian society, namely women and children.

In a first section, a brief overview will be provided on issues on which male and female respondents noticeably differed in opinion. In a second section, an analysis will be provided on the employment situation of women and on the impact of employed women's financial contribution to the household. In the last section of this part, children are the focus and information will be provided on child labor, education, the impact of the Intifada on children and their main needs, and, finally the changes in parental behavior towards children.

4.1. Impact of the Intifada on women

4.1.1. In general

As explained in the methodology and as was the case in the last report, the team has decided not to examine specific issues according to gender as, on most occasions, opinions do not seem to differ often according to gender or the difference in opinions between male and female respondents is not relevant to the issue under examination. On some issues, however, gender is a variable worthwhile exploring and this will be done very briefly under this section. Before doing so, however, it is important to mention that because gender was an important variable with regard to the issue of employment, it will be tackled under section 4.1.2. on women and employment.

Mobility and gender

When interviewees were asked about the extent of the restrictions on their mobility in the past six months, the large majority of 71% responded that their mobility had been restricted a lot. As indicated in table 4.1, below, a lower percentage of female respondents (67%) than male respondents (74%) seemed to feel that their mobility had been restricted to a great extent. Also, more women than men responded that the mobility of themselves and their family had been restricted a little or even not at all.

Table 4.1 Extent of restrictions on mobility for you and your family in the past six months (Q25) according to gender (Q82)

	Gender		Total
	Male	Female	
A lot	74%	67%	71%
A little	21%	27%	24%
Not at all	5%	6%	6%
Total	100%	100%	100%

When interviewees were queried about more specific types of restrictions on mobility, such as the ability of household members to attend school, university or work, it is clear that, again, a lower percentage of female respondents seemed to think that it

was difficult for their household members to reach these places. As illustrated in table 4.2, below, whereas a mere 36% of the male respondents said that they did not think that it was difficult for their household members to attend school or university, 47% of the female respondents did not think it to be difficult.

Table 4.2 The ability of household members to attend school or university in the past 12 months (Q71) according to gender (Q82)

	Gender		
	Male	Female	Total
Almost impossible	8%	8%	8%
Very difficult	23%	20%	21%
Difficult	34%	26%	30%
Not difficult	36%	47%	41%
Total	100%	100%	100%

Similarly, albeit perhaps slightly less pronounced, fewer female respondents than their male counterparts said that it was difficult for their household members to go to work in the past twelve months. It should be said though that, generally, more respondents seemed to consider it more difficult for the household members to reach work than to reach school.

Table 4.3 The ability of household members to go to work in the past 12 months (Q72) according to gender (Q82)

	Gender		
	Male	Female	Total
Almost impossible	16%	11%	14%
Very difficult	29%	25%	27%
Difficult	27%	31%	29%
Not difficult	28%	33%	30%
Total	100%	100%	100%

Assistance and gender

Interviewees were requested to evaluate the assistance that was provided to them or to their family over the past six months.¹⁹ As specified in table 4.4, below, female respondents were significantly more inclined to evaluate the received assistance in the past six months more positively.

Table 4.4 General evaluation of the assistance provided to the household in the past six months (Q38) according to gender.

	Gender		
	Male	Female	Total
Satisfied	44%	54%	49%
Dissatisfied	66%	46%	51%
Total	100%	100%	100%

¹⁹ The level of satisfaction with provided assistance will be discussed in more detail in Part Eight of the study.

Similarly, concerning the level of satisfaction with food assistance²⁰ provided over the past six months, women gave a more positive evaluation than men as 70% of the female respondents were satisfied with the received food assistance compared to 56% of the male respondents.

Need for psychosocial support

The feeling among Palestinians that in the current difficult circumstances there is a need to provide psychosocial support for adults has been discussed in Part Three of the study as part of the issues concerning health. When examining the question of the need for psychosocial support for adult household members according to gender, it is clear that female respondents more frequently believe than their male counterparts that most adults in their households need such care. These results are reviewed in table 4.5, below.

Table 4.5 Need of psychosocial support for adult household members (Q35) according to gender (Q82)

	Gender		
	Male	Female	Total
Most adults need	34%	43%	38%
Some adults need	37%	30%	34%
None need	29%	28%	28%
Total	100%	100%	100%

Emigration

Another issue with a clear difference in opinion according to gender is related to emigration. As indicated in table 4.6, below, women are much less inclined than men to emigrate. Indeed, whereas 84% of the female respondents stated that they have no intention of emigrating, only 72% of the male respondents did not consider emigration.

Table 4.6 Considering emigration (Q66) according to gender (Q82)

	Gender		
	Male	Female	Total
No	72%	84%	78%
Yes	4%	2%	3%
Yes, but I cannot	5%	2%	4%
Maybe later	18%	12%	15%
Total	100%	100%	100%

As such, from the brief overview in differences of opinions according to gender, in comparison with men, women seem to be less concerned about the restrictions on the mobility of their household members, they evaluate assistance that was provided to their family more positively, they more frequently believe that most of the adult household members are in need of psychosocial care, and, finally, they are less inclined to consider emigration.

²⁰ The issue of the level of satisfaction with food assistance received over the past six months will be discussed in more detail in Part Seven of the study.

4.1.2. Women and employment

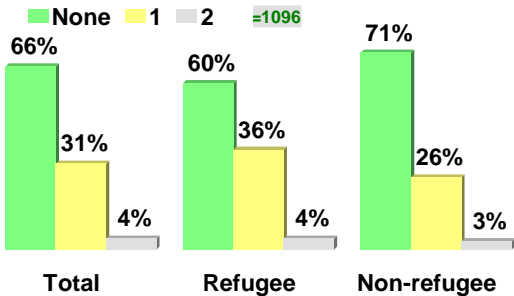
Number of women employed per household

In general, in the majority of Palestinian households no women are employed. Of the total sample of the survey, 66% of the respondents said that of the employed in the household none are women. In 31% of the surveyed households, one woman is employed, while in 4% of the households two women are employed. Compared to the results on this question in the previous report (November 2001), more households seem to have at least one woman employed as this number was only 23% last year.

The examination of the issue of women and employment reveals differences according to several variables, whereby one clear finding stands out, namely that less respondent refugees, whether living in camps or outside camps, and whether living in the Gaza Strip or in the West Bank, have no women employed in their household than the non-refugee respondents. As will be explained in this section, this is a finding that is totally different from the results on the same question in the report of last year (November 2001).

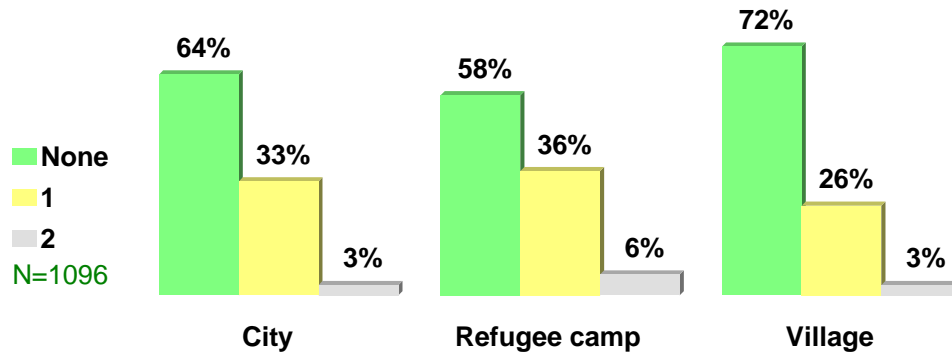
Figure 4.1, below, illustrates how in only 60% of the refugee households no women are employed compared to 71% of the non-refugee households that have no women in the labor market. Moreover, whereas in 36% of the refugee households there is one women employed, this is the case in only 26% of the non-refugee households.

Figure 4.1 Number of employed women per household (Q17) according to refugee status (Q3)



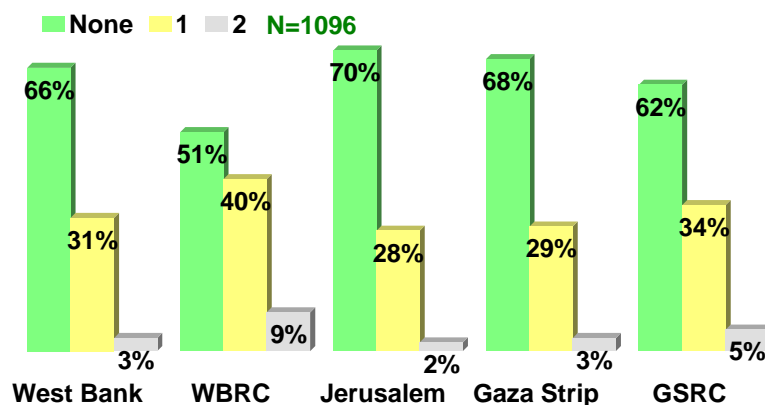
Similar results are discovered when analyzing the employment of women according to the area of residence. Figure 4.2, below, indicates how fewer households in refugee camps have no women employed (58%) compared to the households residing in cities (64%) and villages (72%). Moreover, compared to city residents and villagers, more camp residents have one or two women employed in their household. These findings form a completely different picture than one year ago, when most women were employed in village households and least women were employed in camp households.

Figure 4.2 Number of employed women per household (Q17) according to area of residence (Q3)



When examining the issue of employed female household members from the perspective of the place of residence of the respondents, one can notice that in Jerusalem least households have women employed. Furthermore, in West Bank camp households more women are employed than in non-camp West Bank households. Although generally speaking in the Gaza Strip fewer women are employed, a similar picture as in the West Bank appears whereby in Gaza camp households more women are working than in non-camp households in the Gaza Strip. This is again a new development. Last year, in comparison with any of the other places of residence in the Occupied Palestinian territory, least women were employed in Gaza camp households (November 2001). Now, even more women are employed in Gaza refugee camp households than in non-camp West Bank households.

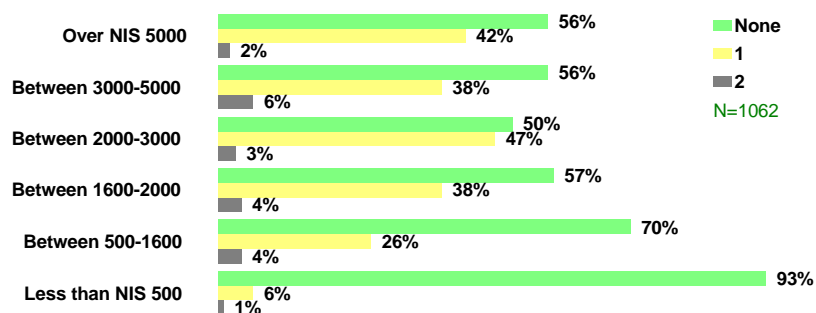
Figure 4.3 Number of employed women per household (Q17) according to place of residence (place)



[Impact of women employment on the household financial situation](#)

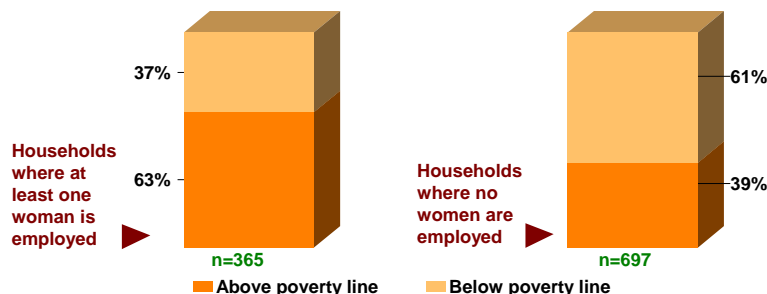
It is also worth exploring whether or not the household income level of respondents is affected when women are employed. Logically, in the households where women are also earning a living, the income should be higher. Indeed, as the results in figure 4.4, below, indicate, the respondents from a household with a lower income often have less women employed than the respondents with a higher income level. One can notice, for example, that only 56% of the respondents with a household income that is higher than NIS 5000 have no female household members employed, whereas that is the case for 93% of the respondents with a household income of less than NIS 500 a month.

Figure 4.4 Number of employed women per household (Q17) according to household income level (Q78)



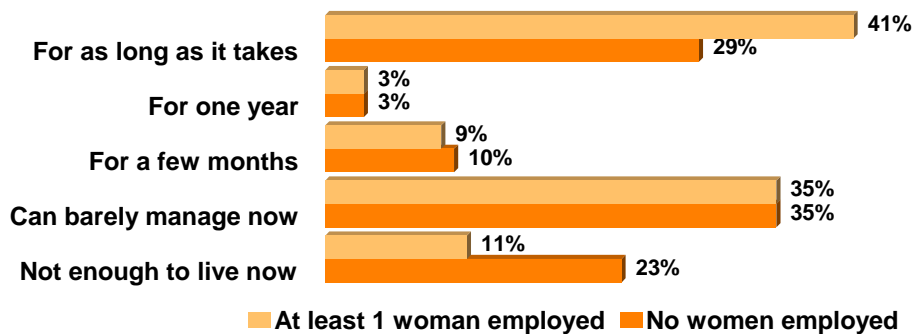
The extent of the contribution by employed women to the household income becomes even clearer when looking at the issue from the perspective of poverty. As will be remembered from Part One in this report, in general, a mere 44% (compared to 60% in November 2001) of Palestinian households have a family income above the poverty line. As illustrated in figure 4.5, below, 63% of the households where at least one woman is employed, have a family income that is above the poverty line. This percentage decreases to 39% in households where no women work. For the purpose of comparison, it is worth noting that in the November 2001 report, still 80% of the households where at least one woman was employed had an income level above the poverty line, while that was the case for only 52% of the households where no women were employed. As such, the decline in the results presented in figure 4.5 merely reflects the drastic increase in poverty faced by Palestinians nowadays.

Figure 4.5 Poverty level according to whether or not female household members are employed (Q17)



As the mere fact that female household members are employed so obviously seems to influence the family income level and the family's position in terms of the poverty line, it can be expected that households where the female members are contribute financially should also be in a better position to be able to financially cope in the future. The results presented in figure 4.6, below, show that this is indeed the case. Whereas 41% of the respondents from households 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 11% of the respondents from households where at least one woman works admitted that they are in a serious condition and do not have enough to live on, this was the case for more than double the percentage of respondents from households where no women are working (23%).

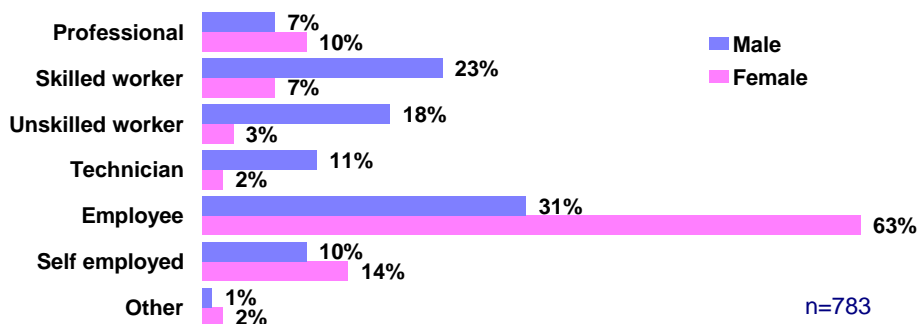
Figure 4.6 Ability of households to cope financially (Q51) according to whether or not female household members are employed (Q17)



Type of employment and place of work according to gender

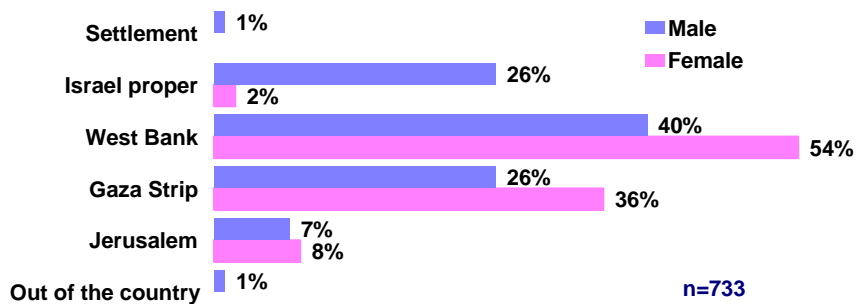
As is the case all over the world, women can be found more in certain types of employment than in others. In the Palestinian territories, among those who are employed, one can find women more often in the role of professionals, employees or even as self-employed. As illustrated in figure 4.7, below, men are more often employed as skilled or unskilled workers or technicians than their female colleagues.

Figure 4.7 Occupation (Q6) according to gender (Q82)



If women are working, they seem to have their place of work closer to where they reside. As portrayed in figure 4.8, below, males far more frequently than females are employed in Israel proper. Indeed, whereas 26% of the male respondents are employed in Israel, a mere 2% of female respondents specified that their place of work is in Israel. As it is known that most Palestinians who are employed or used to be employed in Israel proper are skilled or unskilled workers, and as men perform such jobs more often than women, it is not surprising that more males than females have their place of work in Israel.

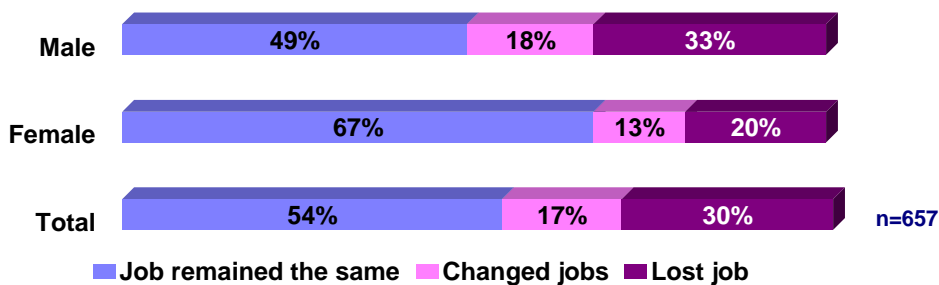
Figure 4.8 Main place of work (or last place) (Q9) according to gender (Q82)



Loss of employment according to gender

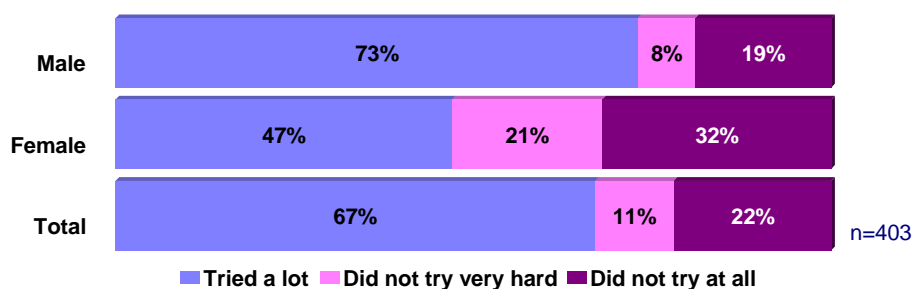
As was discussed in detail in Part One of the study, since the start of the Intifada the unemployment rate among Palestinians has skyrocketed. When the interviewees were asked whether or not their employment situation had changed in the last six months, a higher percentage of the female respondents seems to have been able to keep the same job. A higher percentage of the male respondents has lost their jobs, but at the same time 18% searched for different employment. The results on the employment situation according to gender are overviewed in figure 4.9, below.

Figure 4.9 Change in employment situation in the last six months (JOBBAFFR) according to gender (Q82)



Those respondents who are currently unemployed were asked whether they tried to find another job.²¹ When addressing this issue according to gender, it is clear that male respondents tried much harder than their female colleagues to find another job. As illustrated in figure 4.10, below, of the male respondents who are unemployed 73% tried a lot to find another job; of the female respondents who are unemployed only 47% tried hard to do so.

Figure 4.10 Attempts to find a job (Q12) according to gender (Q82)



²¹ This issue has been discussed in more detail in Part One of the study.

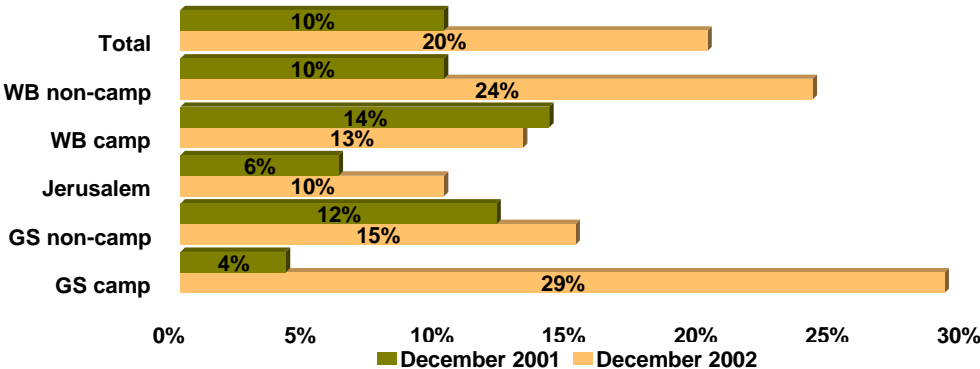
4.2. Impact of the Intifada on children

4.2.1. Children and employment

Given the increased hardship in the Palestinian territories, an increased number of Palestinian households relying on their children to provide for additional income would not be surprising and that is exactly what seems to have happened over the past year. In the report of last year (December 2001), 10% of the respondents said that they had at least one of their children under the age of 18 working for more than four hours a day. In the survey conducted for the current report, 20% of the respondents confirmed that they have children under 18 working.

There are clear differences concerning working children under the age of 18 according to the place of residence of the households. As illustrated in figure 4.11, below, least children seem to be working in Jerusalem households. In the West Bank, only 13% of the respondents from camp households said that at least one of their children under 18 years old were working for more than four hours a day compared to 24% of respondents residing outside camps in the West Bank. In the Gaza Strip the total opposite picture appeared from the West Bank as, in comparison with Gaza non-camp respondents (15%), far more respondents from camp Gaza households (29%) stated that they had at least one of their children working. For the sake of comparative analysis, the results in figure 4.11 include both the percentages of respondents who said at least one of their children under the age of 18 were employed last year and this year. The comparison clearly portrays how in the year 2002, the number of households with at least one of their children under the age of 18 working increased dramatically in the West Bank outside camps (an increase of 14%) and in camps in the Gaza Strip (an increase of 25%).

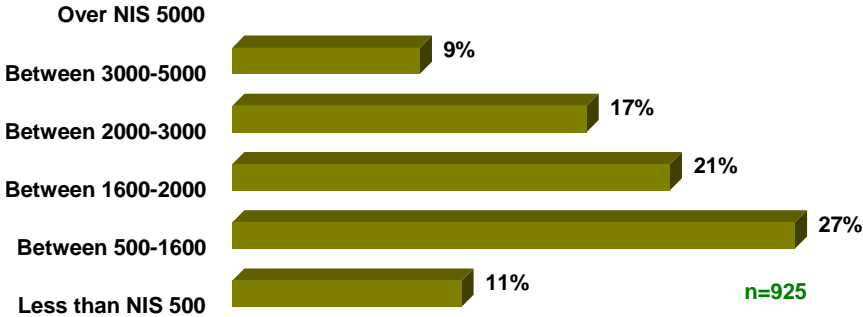
Figure 4.11 Number of children under the age of 18 employed for more than 4 hours a day (Q18) according to place of residence (PLACE)



There is also statistical significance between the percentage of respondents who reported that at least one of their children under the age of 18 is working and the household income. As reflected in figure 4.12, below, the lower the household income, the higher the number of responses is that at least one of the children under 18 years old is working. The exception, however, are the responses from the households with a monthly income of less than NIS 500, as children in this subgroup seem to be employed less often. Perhaps a possible explanation could be that less often in these households children under the age of 18 were able to find employment.

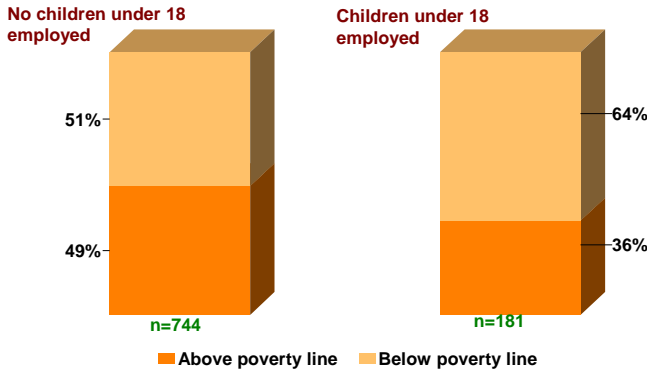
Also significant is that none of the respondents from households with a monthly income of over NIS 5000 have any children working.

Figure 4.12 Number of children under the age of 18 employed for more than 4 hours a day (Q18) according to household income level (Q78)



The results in figure 4.12, above, seem to suggest that the decision of having children under the age of 18 work is quite strongly affected by the household income. The results in figure 4.13, below, further underline this suggestion as 49% of the respondents who have no children under the age of 18 working have a living standard above the poverty line, while only 36% of those who have children working have a living standard above the poverty line. As such, the financial difficulties faced by the household are decisive factors in making households involve their children in the labor market. It is important to note that this strong correlation between a family’s financial situation and the decision to have children under the age of 18 work is a relatively new phenomenon, as the results of the survey conducted for last year’s report (November 2001) did not at all point to any such correlation. It is, therefore, safe to argue that the current results are a very strong indicator of the extent to which the economic situation in the occupied Palestinian territory has deteriorated.

Figure 4.13 Poverty level according to whether or not children under the age of 18 are working for more than four hours a day (Q18)



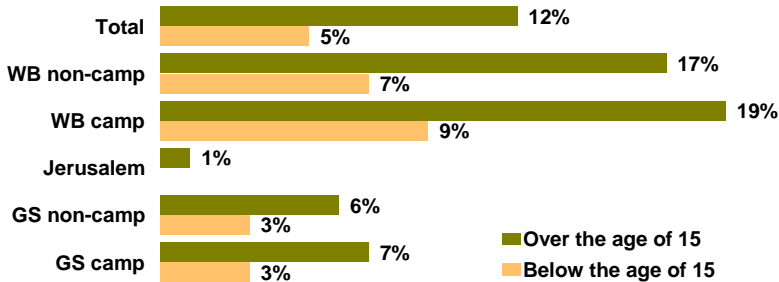
The interviewees were also asked how they were able to cope with the hardship.²² In answering this question, the respondents were given the opportunity to specify from a predetermined list which coping strategies they had used. In this list, there were two questions concerning the employment of children: the first one entailed sending more household members over the age of 15 into the labor market, the second one involved sending more household members younger than 15 years into the labor

²² Coping strategies of Palestinian households were discussed in detail in Part One of this report.

market. Although those two coping strategies were least opted for by the respondents, they will be briefly touched upon below.

In general, 12% of the respondents stated that they sent more household members over the age of 15 into the labor market, and 5% of the respondents stated that they had also sent children below the age of 15 into the labor market. Interestingly, the decision to have children above or below the age of 15 working shows the same correlation with the variable of place of residence as it did in figure 4.11, above. As illustrated in figure 4.14, below, in Jerusalem households least children over the age of 15 are employed and none of the children younger than 15 are working. Moreover, it is clear that sending children into the labor market is used most frequently as a coping strategy in the West Bank.

Figure 4.14 Children younger and older than the age of 15 (Q52f, Q52g) employed as a coping strategy according to place of residence (place)



4.2.2. Children and education

Education is, or should be, a very important aspect of children’s life. Although most questions related to educational attainment, the importance of education for both the household and the community, and the importance and effectiveness of education services and their providers were already discussed in Part Three of this report, education is touched upon again in this section, but then in the sense of the difficulties faced by household members to attend school or university.

A short overview of available and most recent literature provides ample information about the negative effects of the Intifada on the ability of close to one million Palestinian pupils to receive quality education in one of the nearly 2,000 schools in the Occupied Palestinian territory. UNICEF, for example, estimates that during the 2001/2002 school year more than 600,000 (61%) of the 986,000 children in the West Bank and the Gaza Strip were unable to attend school on a regular basis.²³ As recent as the first half of November 2002, about 68,000 Palestinian children (6.8%) were still unable to attend classes, and 1,832 teachers (7%) were still unable to reach their schools. According to UNICEF, this is a marked improvement on the month of October 2002, when 22.6% of school children and 36% of the teachers were unable to reach school as a result of closures and curfews.²⁴ According to the United Nation’s humanitarian plan of action for the occupied Palestinian territory (November 2002), in September 2002, more than 226,000 children and over 9,300 teachers were

²³ Bertini, C., Personal Humanitarian envoy of the Secretary-General of the United Nations, Mission Report, 11-19 August 2002, p. 11.

²⁴ OCHA OPT, “Humanitarian Update”, 21 November 2002, p. 6.

unable to reach their classrooms on a regular basis as a result of Israeli military curfews, closures and home confinement.²⁵

In general, 8% of the respondents stated that it was almost impossible for the household members to reach their place of education, 21% said that it was very difficult, and 30% considered it to be difficult. About 41% of the respondents said that it was not difficult at all for their household members to attend school or university.

Not unexpectedly, there is a considerable difference in the opinions of respondents concerning the ability to attend school or university depending on the area in which they reside. As the bulk of the Israeli closures, military actions and curfews in the past twelve months have been happening in the West Bank, it should hardly be surprising that much fewer West Bank respondents (16%) stated that it was not difficult for their household members to reach school or university than their counterparts in the Gaza Strip (72%) and Jerusalem (63%). Even respondents in the Gaza Strip seemed to face fewer difficulties to reach their place of education in comparison to respondents in Jerusalem. This could perhaps be explained by the fact that quite a few of the Westbankers who live close to Jerusalem send their children to schools or university in Jerusalem. Due to the closure policy of Israel that continues to be in place, the pupils and students face far more obstacles reaching their place of education than they used to do.

Table 4.7 Ability to attend school or university in the past 12 months (Q71) according to area of residence (Q80)

	Area of residence			Total
	West Bank	Jerusalem	Gaza Strip	
Almost impossible	12%	7%	1%	8%
Very difficult	32%	12%	9%	21%
Difficult	40%	19%	18%	30%
Not difficult	16%	63%	72%	41%
Total	100%	100%	100%	100%

4.2.3. Children and the Intifada

When examining Palestinian living conditions in the Intifada, it is important not to overlook what impacts children most and what are these children’s needs as they are growing up in often harsh conditions that might influence their perspectives in the future.

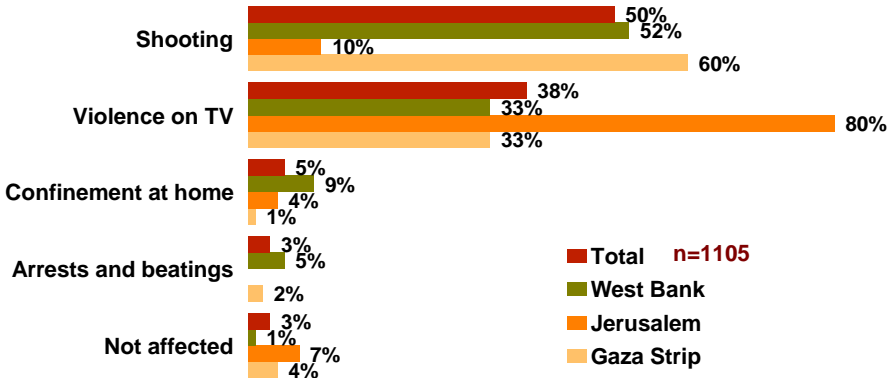
When respondents were asked what is the main influence on their children, half answered that it was the shooting, 38% said that it was the violence on TV, 5% cited confinement at home, and 3% specified that it was the arrest and beating of relatives and neighbors. Another 3% of the respondents stated that their children were not affected by anything.

The results in figure 4.15, below, clearly illustrate that the responses of the interviewees varied considerably according to the area in which the respondents are residing. Jerusalemites for example, do not seem too worried about the effect of

²⁵ United Nations Humanitarian Plan of Action – 2003, United Nations New York and Geneva, November 2002, p. 32.

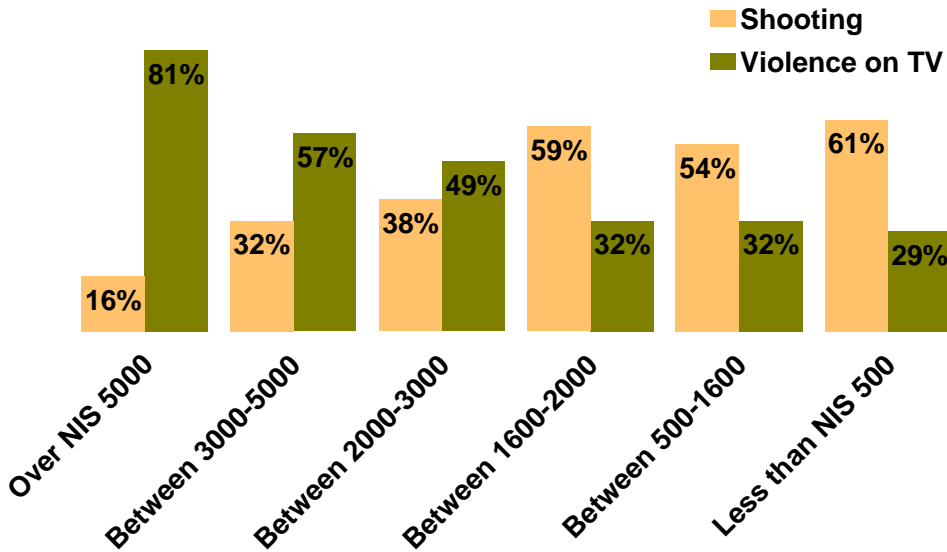
shooting on their children and are most concerned about violence on TV. This is not surprising given the fact that least shooting takes place in Jerusalem. Also, a noticeably larger number of respondents in the West Bank compared to those in the Gaza Strip are concerned about the effect of the confinement at home on their children. Again, these results seem logical as the residents of the West Bank have been put under curfew far more often than residents in the Gaza Strip.

Figure 4.15 Main effect on children in the household (Q30) according to area of residence (Q80)



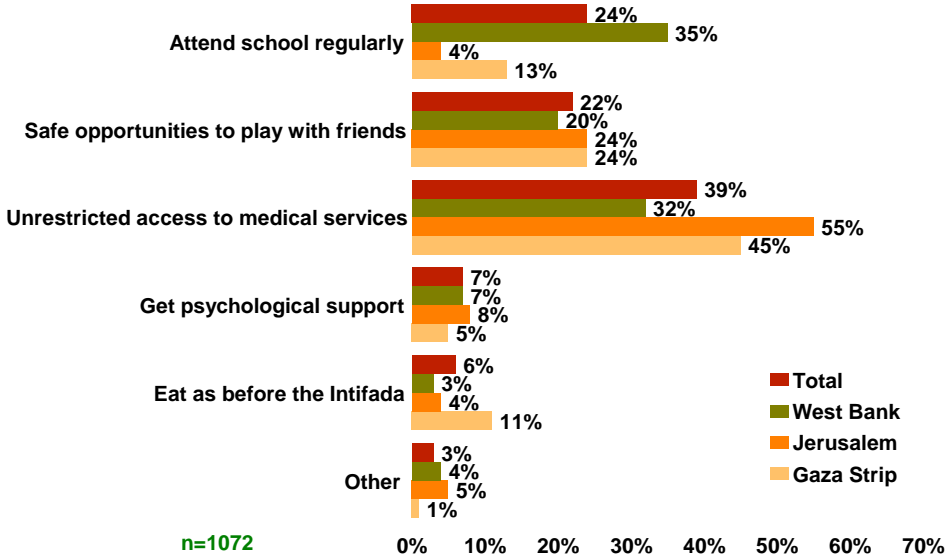
There is also a clear and interesting correlation between the main influence on children in the household and the family income. As the results in figure 4.16, below, suggest, parents in households with a higher income level are less troubled about the effect of shooting on their children and are more concerned about the effect of violence on TV on their children. The opposite is true for parents in households with a lower income level. A possible explanation for this somewhat peculiar correlation could be that parents in higher income households are perhaps better able to keep their children away from the shooting or perhaps they live in areas where the shooting and the conflict is less intense.

Figure 4.16 Main effect on children in the household (Q30) according to the household income level (Q78)



The respondents were also asked what in their opinion are the most important needs of their children. In general, it seems most parents thought that their children needed unrestricted access to medical care (24%). However, as indicated in figure 4.17, below, this need for the children seems to be far more pronounced in Jerusalem (55%) and in the Gaza Strip (45%) than in the West Bank (32%). In the West Bank (35%), on the other hand, respondent parents seemed to think more often than those in Jerusalem (4%) and in the Gaza Strip (13%) that their children needed most to attend school regularly. These findings and discrepancies in answers according to the area of residence of the respondents are not surprising. The population of the West Bank has been placed under curfew on a regular basis and, consequently the ability of children to attend school has been severely undermined.

Figure 4.17 Most important need of children (Q31) according to area of residence (Q80)



The results in table 4.8, below, indicate that unrestricted access to medical services is considered to be a more important need for respondents from households with higher income, while respondents from lower income households regard attending school regularly as a more important need for their children.

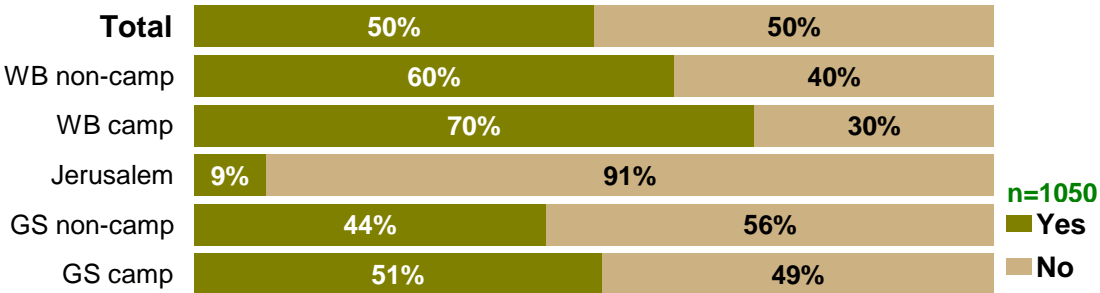
Table 4.8 Most important need of children (Q31) according to family income (Q78)

	Most important need of children						Total
	Family income						
	>5000	3000-5000	2000-3000	1600-2000	500-1600	<500	
Attend school regularly	2%	15%	12%	26%	27%	31%	24%
Safe opportunities to play with friends	14%	30%	32%	20%	20%	20%	22%
Unrestricted access to medical services	76%	45%	38%	39%	39%	29%	39%
Get psychosocial support		3%	10%	7%	6%	6%	7%
Eat as before the Intifada	5%	1%	2%	6%	6%	13%	6%
Other	2%	6%	6%	2%	2%	1%	3%
Total	100%	100%	100%	100%	100%	100%	100%

4.2.4. Children and parental behavior

Given the anything but normal living conditions many Palestinians are experiencing since the start of the Intifada, it is interesting to find out if these difficult circumstances have impacted parents’ behavior towards their children. In general, half of the respondent parents (50%) said that in the past six months they did change their behavior towards their children. Results also indicate that more refugees (54%) than non-refugees (47%) changed their parental behavior. Moreover, the decision of changing parental behavior is clearly dependent on the place of residence of the respondents. As illustrated in figure 4.18, below, least respondent parents in Jerusalem (9%) changed their behavior, and more parents in the West Bank stated that they changed their behavior towards their children than in the Gaza Strip. It is also clear that more camp respondents than non-camp respondents – whether it is in the West Bank or in the Gaza Strip – have changed their parental behavior towards their children.

Figure 4.18 Change in parental behavior in the past six months (Q32) according to place of residence



There is a statistical significance between change in parental behavior and the household income level of the respondents. As the results in table 4.9, below, indicate, parents from households with an income level above the poverty (40%) line have changed their behavior towards their children far less often than parents from households with an income level below the poverty line (58%).

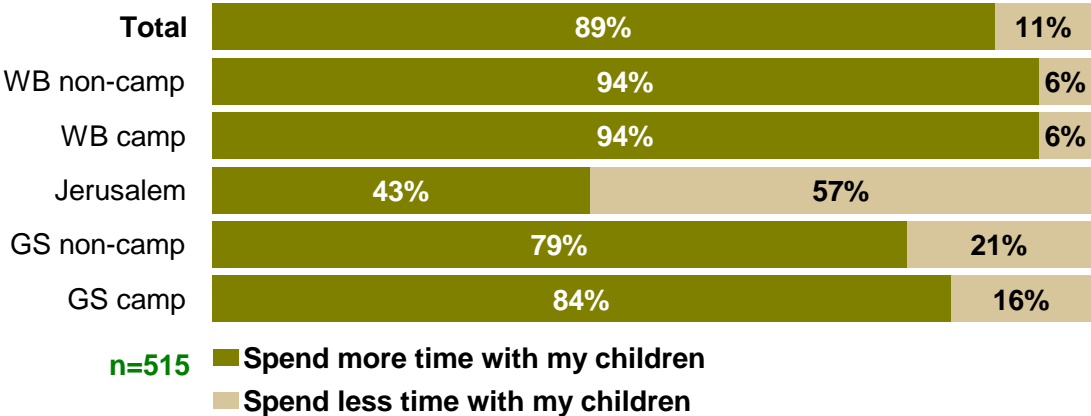
Table 4.9 Change in parental behavior in the past six months (Q32) according to poverty level

Change in parental behavior in the past six months			
Family Income			
	Above poverty line	Below poverty line	Total
Yes	40%	58%	50%
No	60%	42%	50%
Total	100%	100%	100%

Those respondent parents who had confirmed that they had changed their parental behavior in the past six months were then asked whether this entailed spending more time or less time with their children. In general, the large majority of parents (89%) stated that they had increased the time spent with their children in the past six months. An examination of the results in further detail seems suggest that more parents residing in the areas and places where the conditions were harshest have increased the time spent with their children than parents residing in areas relatively

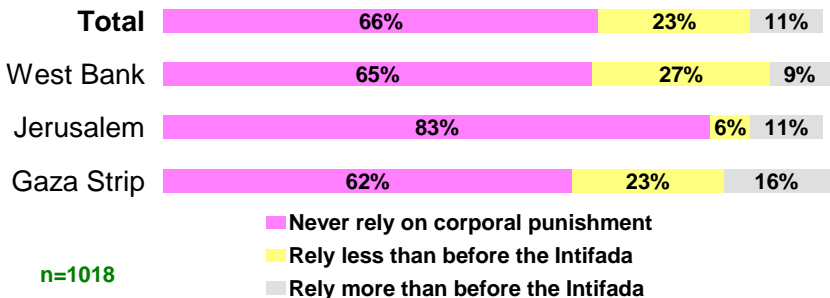
further removed from trouble. As portrayed in figure 4.19, below, least parents in Jerusalem (43%) have increased spending time with their children. In the West Bank –whether in camps or outside camps – most parents have increased time spent with their children (94%). In the Gaza Strip, more respondent parents who reside in camps increased the time spent with their children (84%) than their counterparts outside camps (79%).

Figure 4.19 Type of change in parental behavior in the past six months (Q33) according to place of residence



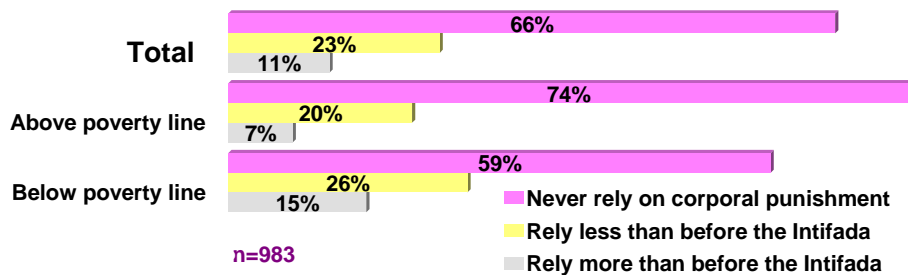
Parents were also asked about their reliance on corporal punishment when dealing with their children. In general, 66% of the respondent parents said that they never rely on corporal punishment; 22% rely less on corporal punishment than before the Intifada, and 13% rely more on corporal punishment than before the Intifada. The results in figure 4.20, below, further illustrate, that less parents in the Gaza Strip than elsewhere in the Palestinian territories confirmed that they never rely on corporal punishment and more of them admitted that they currently rely more on corporal punishment than before the Intifada.

Figure 4.20 Reliance on corporal punishment when dealing with children (Q34) according to area of residence (Q80)



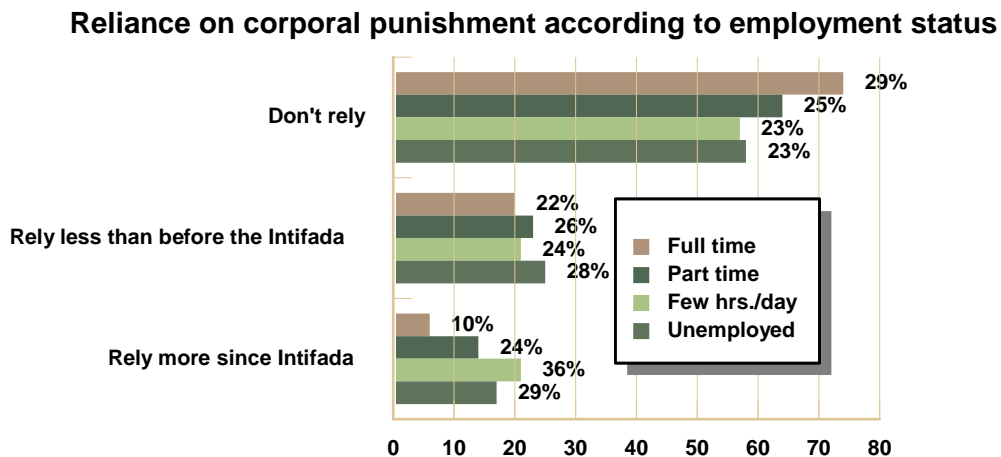
There is a statistically significant relationship between reliance on corporal punishment when dealing with the children and the poverty level of the household, whereby the respondent parents from households with a living standard above the poverty line clearly rely less on corporal punishment than parents from households with a living standard below the poverty line. These findings are portrayed in figure 4.21, below.

Figure 4.21 Reliance on corporal punishment when dealing with children (Q34) 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 far more respondents who are employed full-time responded that they never rely on corporal punishment when dealing with their children (74%) than their colleagues who are either employed part-time (64%), or work for a few hours per day (57%), or are unemployed (58%). As such, and in combination with the findings about reliance on corporal punishment according to the households' poverty level (Figure 4.21, above), it seems safe to conclude that respondent parents who are faced with harsher economic conditions seem to be inclined to rely more on corporal punishment when dealing with their children than parents who are economically better off.

Figure 4.22 Reliance on corporal punishment when dealing with children (Q34) according to employment situation



4.3. Conclusion

In conclusion, when examining specific issues related to women and children, a number of interesting and sometimes worrying findings could be identified. These findings are summarized in the bullets below.

- ▶ Often women seemed to be less harsh in their evaluation and point of view on issues such as mobility restrictions, assistance or emigration, than their male counterparts.
- ▶ In comparison with November 2001, more Palestinian households seem to have at least one woman employed. In refugee households (whether residing in camps or outside camps, and whether residing in the West Bank or in the Gaza Strip) women are more frequently employed than in non-refugee households.
- ▶ When women in the household are employed, it has a clear positive effect on the household's financial status. Indeed, in households where women are employed, there seems to be a higher living standard. Moreover, these 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 lose their employment were less inclined than men to find another job.
- ▶ In comparison with November 2001, the percentage of households that have at least one child under the age of 18 working for more than four hours a day doubled. It is clear that the decision to have children work is influenced by the financial situation of the household as far more households with an income below the poverty line have at least one child working than households with an income above the poverty line.
- ▶ Concerning the ability to attend school or university, far more children and youngsters in the West Bank faced difficulties than those in the Gaza Strip and Jerusalem. Also interesting is that far more respondents in the West Bank than in Jerusalem or the Gaza Strip stated that the most important need of their children is to attend school regularly.
- ▶ Shooting and confinement at home affected far more children in the West Bank than in the Gaza Strip and Jerusalem.
- ▶ Far more respondents in the West Bank (whether residing in camps or outside camps) than in the Gaza Strip (whether residing in camps or outside camps) have changed their parental behavior towards their children and have increased the time spent with their children.
- ▶ Parents in the Gaza Strip, more frequently than parents in the West Bank, tend to rely on corporal punishment when dealing with their children. Similarly, parents in households with a lower income level tend to rely more on corporal punishment than parents in households that are financially better off.

PART 5. 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 part, the questioning relates to the strategies of the local and international organizations in response to the present crisis. In parts 3 and 4, it was shown that food, health and education assistance were regularly delivered to the needy. Here, the focus will be set on assistance delivered in general.

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

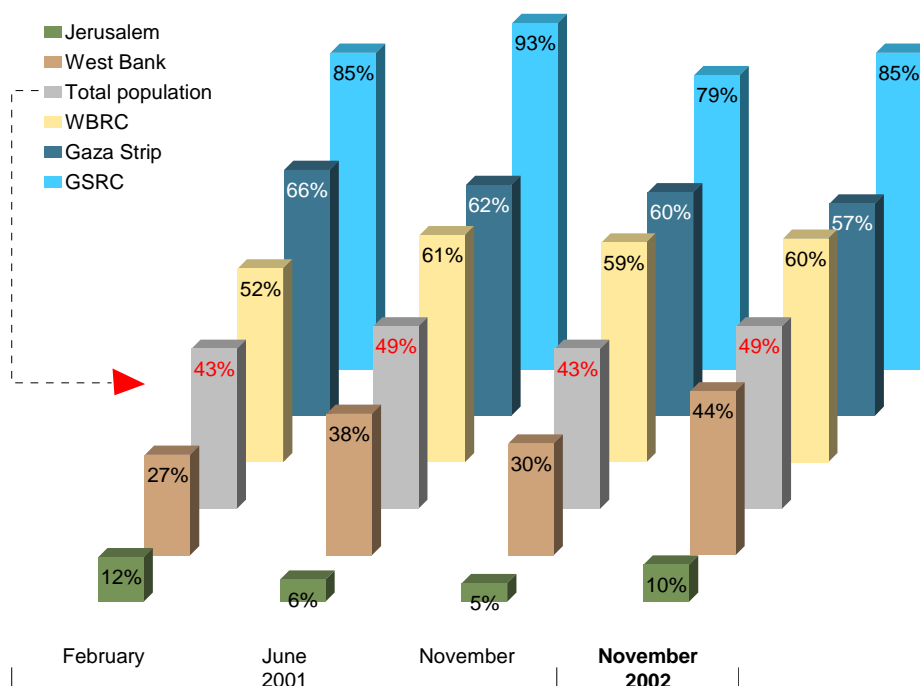
5.1. Distribution of Assistance

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

In November 2002, help was delivered to almost one half (49%) of the surveyed Palestinians. Figure 5.1, below, illustrates the evolution of this percentage throughout the years 2001 and 2002 for the general population and according to place of residence. The following information can be extracted from the results:

- ▶ Assistance was delivered to four Palestinians out of ten in February 2001; it rose to half of the population in June, and decreased to the February level in November 2001 to regain the level of June 2001 in November 2002. In one year, the general level of assistance increased by 6%.
- ▶ Gaza Strip refugee camps were the main recipients of assistance throughout the whole period under study.
- ▶ The proportion of Palestinians who received assistance is quite similar in the Gaza Strip outside camps (57%) and in the West Bank refugee camps (60%). Nevertheless, there is still a great difference between Gaza Strip refugee camps (85%) and West Bank refugee camps (60%).
- ▶ In November 2001, the percentage of assisted Palestinians was double in the West Bank refugee camps (59%) and in the Gaza Strip outside camps (60%) compared to the West Bank outside camps (30%). During the year 2002, consequently to a sharp increase (14%) of assistance in the West Bank outside camps and a slight decrease in Gaza outside camps (4%), the situation is more balanced.
- ▶ In November 2002, assistance reaches 10% of the Palestinians living in Jerusalem. This proportion doubled since November 2001.

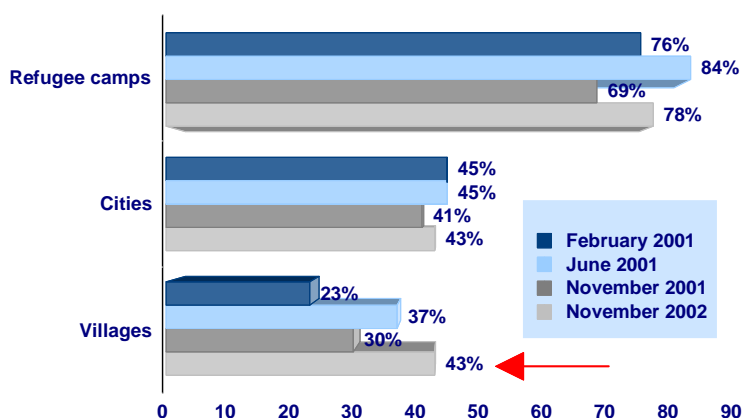
Figure 5.1 Assistance received (c36) according to place of residence, Feb.2001-Nov. 2002



During the year 2002, the assistance delivered increased slightly in general and by place of residence. The only exception can be observed for Gaza outside camps where the proportion of assisted people receded by 4%.

The increased assistance in the West Bank outside camps is further explained by figure 5.2, below. Unlike November 2001, the results indicate that assistance now reaches villages at the same level as cities; 43% of the people received assistance in both areas. Still, 78% of camp residents received help, which is almost double. In November 2001, the roadblocks were new and assistance to villages was very difficult. Apparently, some donors could throughout the year gain better access to villages.

Figure 5.2 Assistance received (c36) according to area of residence, Feb.2001-Nov.2002



Of course, assistance is primarily focused on poor Palestinians. In table 5.3, where poverty is controlled by household size (POV2), one can notice that the assistance level is higher for those whose income falls below the poverty line (59%) and, especially, for the hardship cases (69%). Meanwhile, only 25% of those with a household income above the poverty line received help.

Table 5.3 shows similar results when last year’s measurement of poverty, which did not take household size into account (POV1)²⁶, is used. Analysis according to POV1 reveals that in November 2002, 31% of the respondents above the poverty line received assistance, compared to 60% of the respondents with an income below the poverty line and 78% of the hardship cases. Compared to November 2001, these figures show that assistance was better targeted during 2002. While the proportion of those above the poverty line who are assisted remained constant, there was an increase of 6% for those below the poverty line and an 8% increase for the hardship cases.

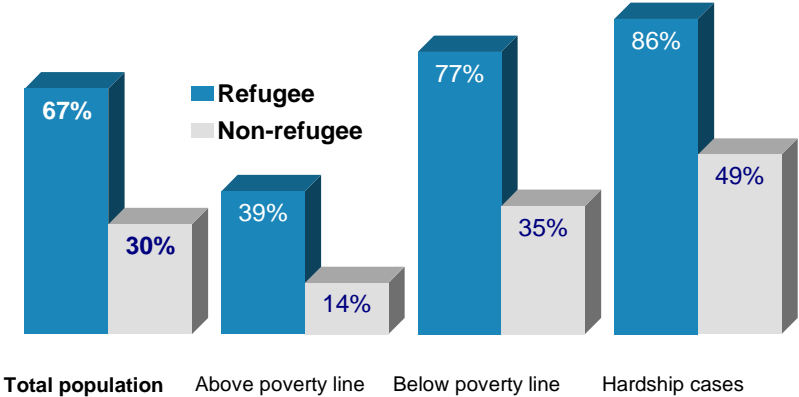
It was shown above that considering area of residence, assistance is now better targeted at the needy, specifically the villages, than in November 2001. With respect to poverty, the same kind of result appears: since November 2001, assistance reaches the poor better.

Table 5.1 Assistance received (C36) according to level of poverty

		% of respondents who received assistance			Total	
		Above poverty line	Below poverty line	Hardship case		
C36 Assistance received by you or your family in the past 6 months	November 2002	POVERTY 1 (not controlled by household size)	31%	60%	78%	49%
		POVERTY 2 (controlled by household size)	25%	59%	69%	49%
	November 2001	POVERTY 1 (not controlled by household size)	31%	54%	70%	42%
		POVERTY 2 (controlled by household size)	na	na	na	na

When analyzing, in figure 5.3, the assistance delivered according to refugee status, one notices that only 30% of the non-refugee respondents received help, compared to 67% of the refugee respondents. This difference clearly hints to a problem of assistance distribution to non-refugees and not to the fact that non-refugees are better off. The remainder of the figure, below, indicates that only 49% of the non-refugee hardship cases received assistance, while this is the case for 86% of the refugee hardship cases. Also, considering respondents below the poverty line, 35% of non-refugees and 77% of refugees received assistance.

Figure 5.3 Assistance received (c36) according to refugee status (c3) and level of poverty (poverty2)



²⁶ See objectives and methodology

In table 5.2, 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. The following information can be extracted from the results:

- ▶ **In the refugee camps of the Gaza Strip, 99% of the hardship cases are assisted.** They are all refugees.
- ▶ Concerning the hardship cases that reside outside camps in the West Bank and the Gaza Strip, the results indicate that almost **80%** of the **refugee** hardship cases received assistance compared to approximately **50%** of the **non-refugee** hardship cases.²⁷

Table 5.2 Assistance received (c36) according to place of residence by poverty and refugee status (c3)²⁸

Refugee	Poverty 2	Place of residence	received assistance	N
Yes	Hardship case	West Bank	78%	58
		WB - Refugee Camp	79%	14
		Gaza	79%	53
		Gaza - Refugee Camp	99%	68
	Below poverty line	West Bank	70%	96
		WB - Refugee Camp	78%	18
		Gaza	84%	80
		Gaza - Refugee Camp	81%	53
	Above poverty line	West Bank	46%	69
		WB - Refugee Camp	48%	21
		Gaza	56%	36
		Gaza - Refugee Camp	55%	29
No	Hardship case	West Bank	51%	107
		WB - Refugee Camp		3
		Gaza	47%	58
	Below poverty line	West Bank	38%	119
		WB - Refugee Camp		4
		Gaza	34%	62
	Above poverty line	West Bank	16%	171
		WB - Refugee Camp		1
		Gaza	24%	33
		Gaza - Refugee Camp		1

- ▶ **The refugees with a household income below the poverty line** are slightly less assisted in the West Bank than in the Gaza Strip. It must be noted though that there is a bigger difference within the West Bank between camp refugees (78%) and non-camp refugees (70%) than between camp refugees (81%) and non-camp refugees (84%) within the Gaza Strip.

²⁷ When this result is controlled by area of residence, it appears that this is **not** an effect of poor access to villages: the non-refugee hardship cases who live in cities receive even slightly less help (49% in the West Bank, 47% in the Gaza Strip) than those in villages (53% in the West Bank, not enough cases Gaza Strip).

²⁸ Jerusalem respondents were too few to be included in this analysis. Also, among refugees, we have only 14 hardship cases and 18 below poverty line cases in the WBRC. For non-refugees, WBRC residents are really too few to draw any conclusion. The reader should not over interpret the figures of this group.

- ▶ Among **non-refugees with a household income below the poverty line**, respondents residing in the Gaza Strip are slightly more (4%) assisted than those residing in the West Bank. The striking result in this category is that less than 40% of non-refugees below the poverty line received assistance.
- ▶ Among the respondents with a living standard above the poverty line, refugees received more assistance (between 46% and 56%) than non-refugees, of whom only 16% in the West Bank and 24% in the Gaza Strip received assistance.
- ▶ Concerning the differences between the assistance provided to the poorest and the richest, it is interesting to observe the changes that occurred since November 2001. In Gaza Strip refugee camps, there used to be almost no difference in the provision of assistance according to level of poverty²⁹. This time, 18% more hardship cases were assisted than camp residents below the poverty line, while 26% more of those below the poverty line were assisted than those above the poverty line. Similar patterns with less differentiation can be observed elsewhere.

In conclusion, it is correct to state that there seems to be a clear **trend towards a better focusing** on assistance delivery **to the needy** by the donors:

- ▶ There was an increase in assistance distribution: 6% more Palestinians received assistance.
- ▶ Villages seem to be better reached.
- ▶ Poor Palestinians and especially hardship cases received more assistance.

But there are still some serious challenges: **Assistance to non-refugees could be better targeted** as some of these people are in very bad situations and should receive some help.

5.2. Types of Assistance: Food, Financial and Coupons

Having analyzed the distribution of assistance in general, this section will concentrate on the type of the delivered assistance. In order to do so, analysis will be centered on question 37 where interviewees were asked about the type, the value, and the source of the received assistance as well as their level of satisfaction³⁰ 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 next sections.

In the questionnaire, each respondent was asked to mention the two most important types of help he/she or his/her family received since July 2002.³¹ Slightly more than one fourth of the 851 responses referred to the same type of help twice. Some respondents, for example, mentioned food twice, one for each source they benefited from. This means that two different proportions can be analyzed: The percentage of the respondents who mentioned food once or twice, or the percentage of all responses that concern food. For this part of the report, the first proportion seems more interesting to find out what percentage of Palestinians received food assistance.

²⁹ In November 2001, 77% of those above the poverty line, 78% of those below the poverty line and 79% of the hardship cases received assistance in Gaza Strip refugee camps (Bocco, Brunner, Daneels and Rabah 2001:105).

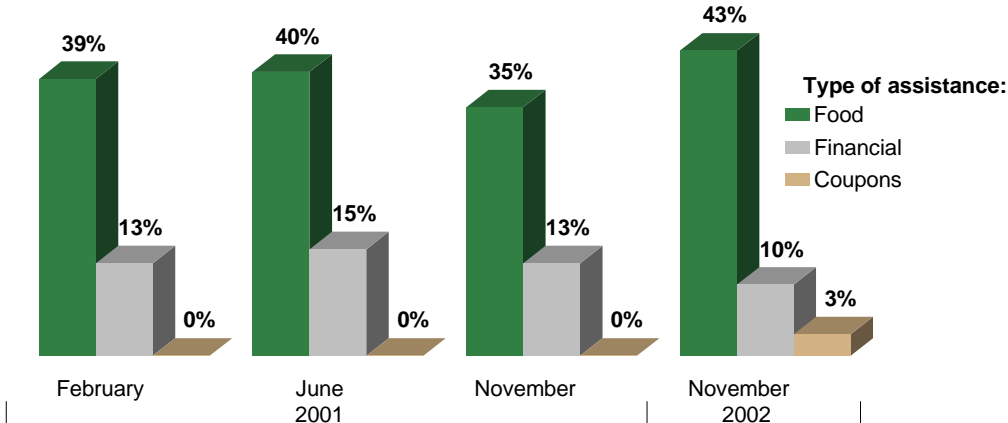
³⁰ Satisfaction with the provided assistance will be analyzed in Part Seven of the report.

³¹ The questionnaire can be found in annexes I & II of the report.

The results in Figure 5.6, below, indicate that in November 2002, out of 1377 respondents, 43% mentioned food³² and 10% financial aid. A new type of assistance appeared this year: coupons. Although the percentage of respondents mentioning it is only about 3%, it is interesting to describe its distribution and impact on the population.³³ Accordingly, only responses concerning food, financial assistance and coupons will be analyzed in this section.

Considering the evolution since November 2001, food assistance increased by 8% to reach its highest level since the beginning of the second Intifada. Financial aid decreased by 3%.

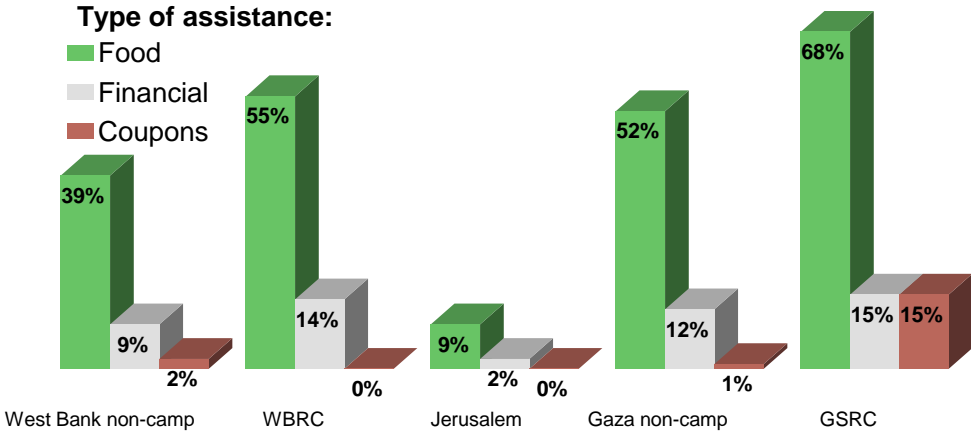
Figure 5.4 Type of assistance received (c37), Feb.2001-Nov.2002



When analyzing food distribution by place of residence (figure 5.5), it appears that food assistance is particularly high in Gaza Strip Refugee Camps: almost seven respondents out of ten receive it. In West Bank camps and in Gaza outside camps, slightly more than half of the residents receive food, while this is the case for 40% in the West Bank outside camps and for less than 10% in Jerusalem.

Considering the evolution of these figures since November 2001, it appears that food assistance increased in the West Bank, especially outside camps (+16% and +10% in camps) and in Jerusalem (+7%). In the Gaza Strip, fewer camp residents received food in comparison to last year (-8%) and slightly more non-camp residents (+4%) received food assistance.

Figure 5.5 Type of assistance (c37) according to place of residence



³² In fact, 30% mentioned food one time and 13% mentioned it two times.

³³ The remaining responses concerning employment and other types of assistance (medication, private health insurance/coverage, in kind assistance, blankets, training programs, clothing and school materials) account for less than 10% of the total responses.

Financial assistance was given to one sixth of the camp residents and to about 10% of the non-camp residents. In Jerusalem, only 2% of the Palestinians were provided with such assistance. Since November 2001, the rate of financial assistance decreased by about 8% everywhere, except in the West Bank outside camps where it remained constant.

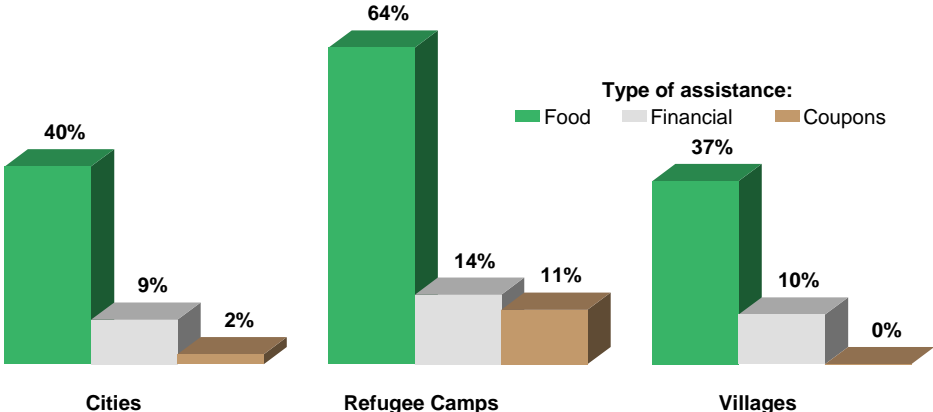
It is also interesting to note that coupon assistance was provided nearly exclusively to Gaza Strip refugee camps (15%) and, only at a negligible rate to non-camp residents in the Gaza Strip and the West Bank.

As illustrated in figure 5.6, below, while food assistance is delivered to two thirds of the refugee camp residents, it reaches only four people out of ten in villages and cities. It must be noted though that, in comparison with November 2001, food assistance increased significantly more in villages (+16%) and cities (+7%) than in camps (+2%), which hints to a trend in the right direction.

Approximately one sixth of refugee camps residents receive financial aid, while this is the case for only 10% of rural and urban residents. Since November 2001, this type of assistance decreased in camps (-6%) more than in cities (-3%) and villages (0%).

As mentioned before, coupon assistance targeted mainly refugee camps and reached 11% of its residents.

Figure 5.6 Type of assistance (c37) according to area of residence



The analysis of the distribution of food according to the refugee status of the respondents indicates that food aid is definitely targeted to the refugees: 60% of them benefited from food assistance compared to only 24% of the non-refugees. Concerning financial assistance the same trend is present: While 14% of refugees receive it, 5% of non-refugees do.

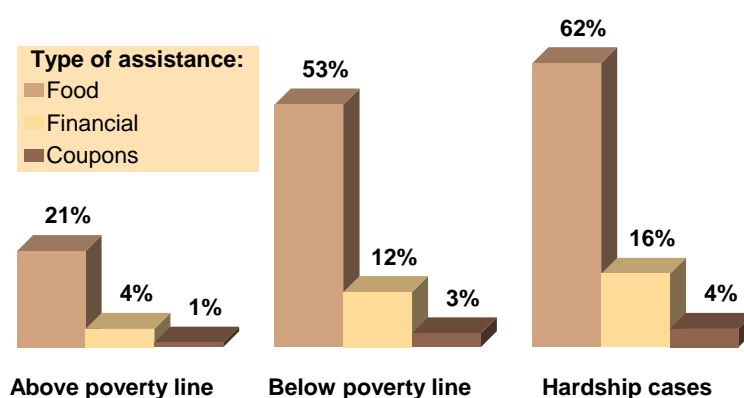
Since November 2001, there has been a sharper increase of food assistance to non-refugees (+9%) than to refugees (+6%). Financial assistance decreased for both groups by approximately 3%.

Finally, an analysis according to the level of poverty of Palestinian households points to sharp differences:

- ▶ As illustrated in figure 5.7, the respondents with a household income below the poverty line (53%) received twice as much food assistance as those with a household income above the poverty line (21%); 62% of the hardship cases received food assistance.

- ▶ Respondents whose household income falls below the poverty line received three times more financial assistance than those above the poverty line. Also, hardship cases received 4% more financial assistance than those below the poverty line.
- ▶ The same trend can be observed for coupons.
- ▶ Since November 2001, food assistance increased for those below the poverty line and decreased slightly for those above the poverty line.
- ▶ Since November 2001, financial assistance decreased everywhere, especially for hardship cases (-11%).

Figure 5.7 Type of assistance (C37) according to level of poverty



5.3. Value of 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 last year.

- ▶ The average value of the food aid delivered rose from NIS 140 to NIS 198. This confirms the finding in the previous section about the **increase of food assistance since November 2001**.
- ▶ The average value of financial aid given is NIS 479. Last year it still reached NIS 585. This also confirms the **decrease of financial assistance in the past year**.
- ▶ As far as coupon assistance is concerned, its average value is NIS 115.

Figure 5.8 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 5.8 Distribution of the value of the food distributed

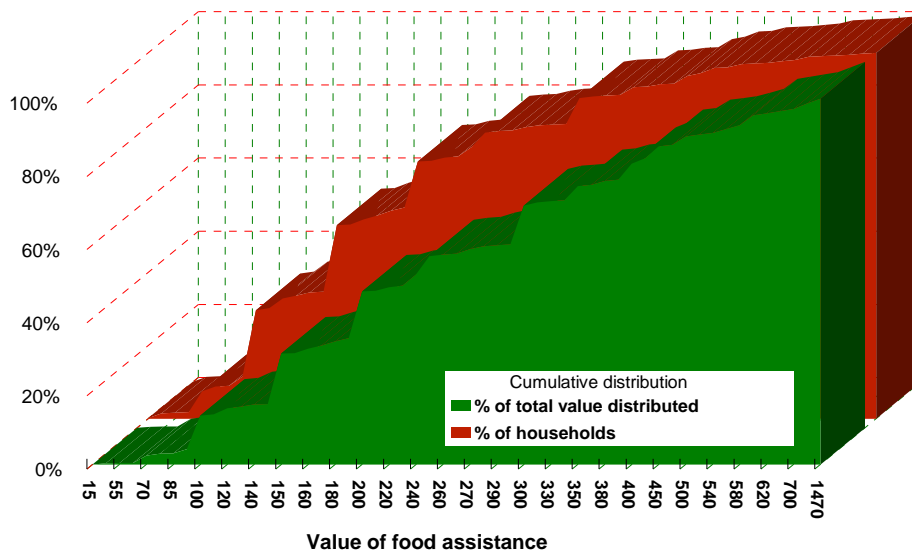


Figure 5.9, below, shows the distribution of food beneficiaries and food value according to poverty:

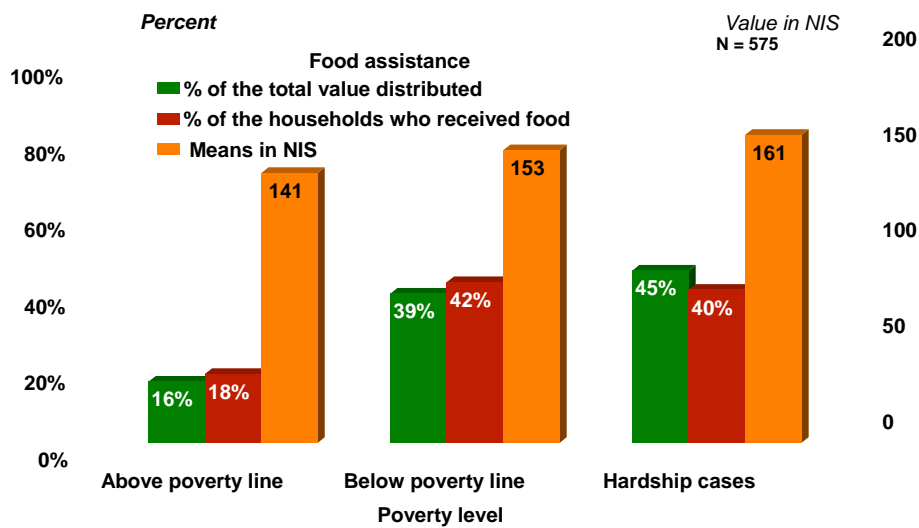
- ▶ Four out of ten respondents who received food assistance are hardship cases. They receive 45% of the total value of the food distributed.
- ▶ 42% of the respondents below the poverty line received food assistance. The value of what they received is 39% of the total.
- ▶ Finally, those above the poverty line, although their proportion is almost 40% of the total population, represent less than one fifth of the food beneficiaries. The value of what they received is one sixth of the total.

Since last year, the evolution is striking:

- ▶ In comparison with November 2001, Hardship cases are twice as important among beneficiaries and concerning the value of the distributed food assistance. In November 2001, they accounted for only 21% of households and 19% of the value!
- ▶ The targeting towards those below the poverty line was more or less the same last year.
- ▶ Food assistance to Palestinians with a household income above the poverty line has decreased sharply over the past year. Indeed, in November 2001, this group still represented 40% of the food beneficiaries and they received 44% of the value of the distributed food.

Once more, the results point to a clear trend towards a **better focus on those who need help.**

Figure 5.9 Food assistance and its value (c37) according to poverty level



5.4. Source of Assistance

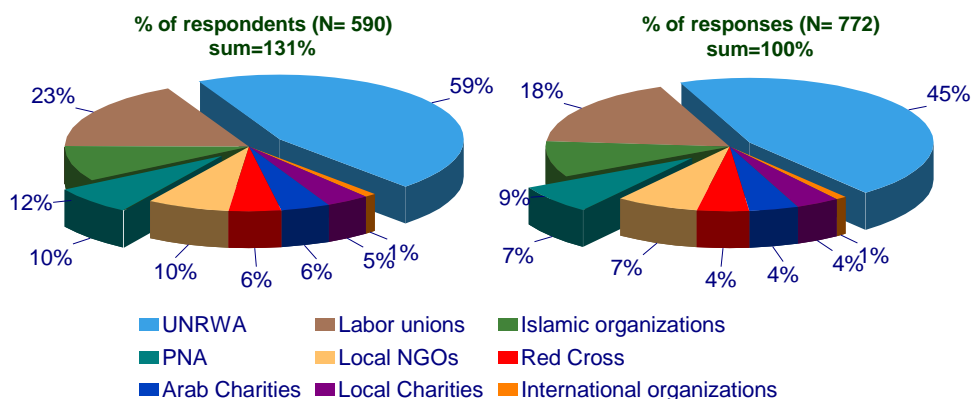
The analysis of the source of the assistance will follow the same pattern as its nature and value: food assistance, financial aid and coupons will be analyzed separately.

As illustrated in figure 5.10, when asked about the source of food assistance, 590 interviewees had a response and there were 772 different responses.

Of the respondents, almost 60% mentioned UNRWA at least once as a source of food assistance and nearly 25% mentioned labor unions. Islamic organizations, including the Zakat committees, score slightly better (12%) than the PA, and local NGOs (10%).

Slightly less than half of all responses relate to UNRWA (45%), nearly one fifth to labor unions (18%) and around one tenth to Islamic Organizations (9%), the PA (7%) and local NGOs (7%).

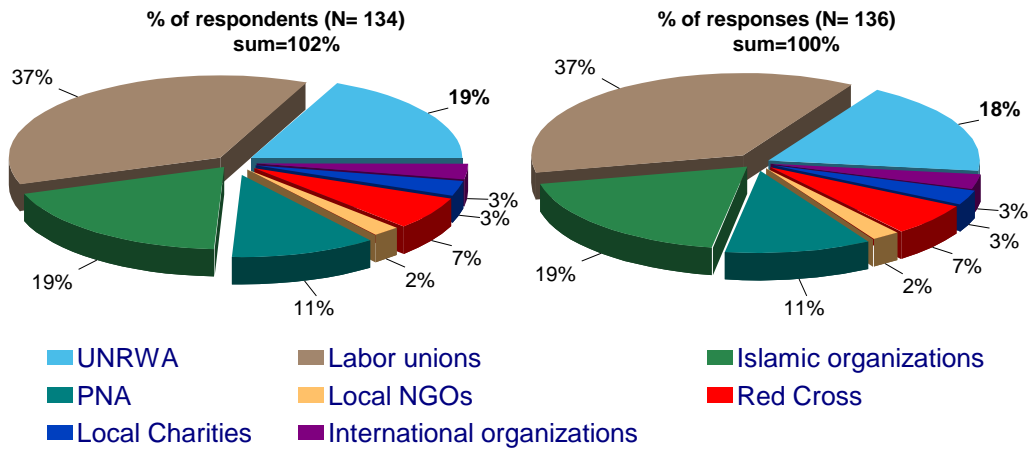
Figure 5.10 Source of food assistance (c37)



With regard to the source of financial assistance, the results in figure 5.11, below, demonstrate that labor unions have the leading position (37% of the responses), followed by Islamic organizations (19%) and UNWRA (18%). The Palestinian

Authority accounts for 11% of the responses and among the other donors, only the Red Cross attains 7%.

Figure 5.11 Source of financial assistance (c37)



Finally, according to the data collected for this report, solely UNRWA, the Red Cross, and the labor unions distribute coupons. These findings are portrayed in figure 5.12, below.

Figure 5.12 Source of coupons (c37)

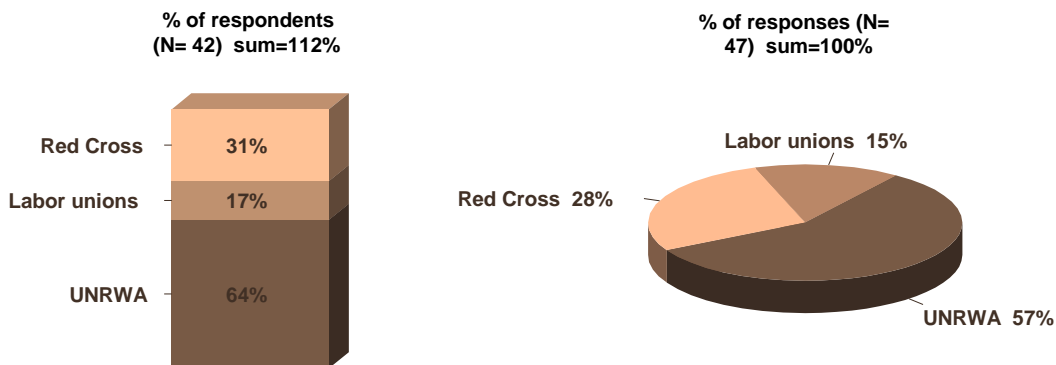
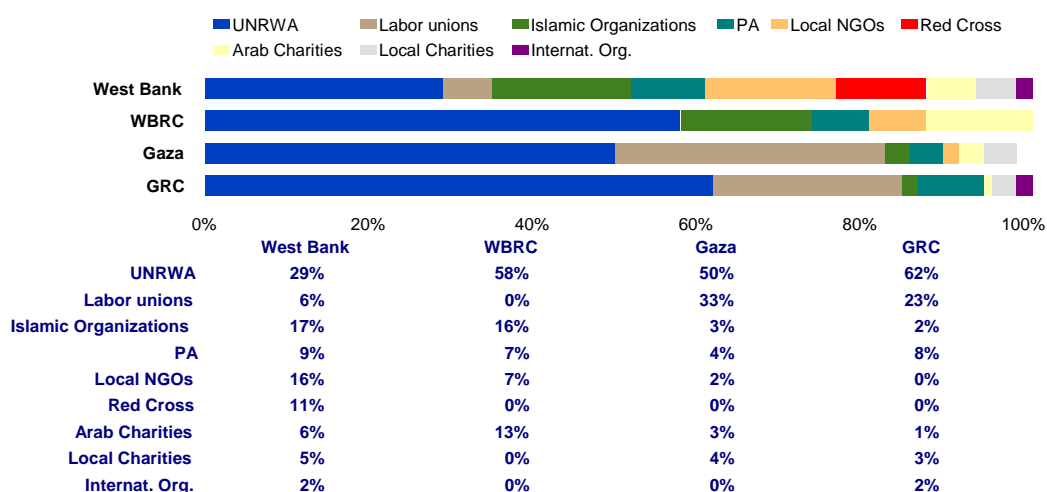


Figure 5.13, below, provides an overview of the geographical distribution of the provided assistance. UNRWA is the main food donor everywhere. Its intervention is particularly important in Gaza Strip refugee camps (62%) and in West Bank refugee camps (58%). Labor unions reveal to concentrate their activity in the Gaza Strip, both outside camps (33%) and in camps (23%). Islamic organizations seem to focus their food assistance on the West Bank, inside (16%) and outside (17%) camps. The interventions of local NGOs (16%) and the Red Cross (11%) seem to be targeting West Bank non-camp residents.

Figure 5.13 Source of food assistance according to place of residence

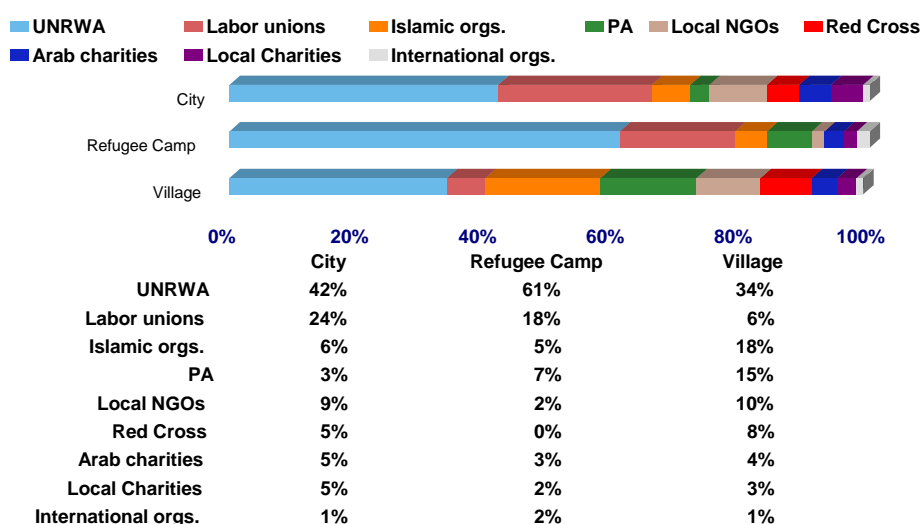


As was the case with food assistance, labor unions predominantly provide financial aid to Gaza Strip non-camp residents (72%) and Gaza Strip camp residents (50%). Again, Islamic organizations, followed by UNWRA, are the principal financial donors to West Bank non-camp residents.

UNWRA is the major donor of coupons and its intervention is significant in the Gaza Strip refugee camps.

As the results in figure 5.14, below, demonstrate, when the source of food assistance is analyzed according to the area of residence, UNWRA keeps its leading position in refugee camps (61%), cities (42%) and villages (34%). Labor unions follow in cities (24%) and refugee camps (18%), while the second most present donors in villages are Islamic organizations (19%) and the Palestinian Authority (15%).

Figure 5.14 Source of food assistance according to area of residence



Concerning financial assistance, labor unions seem to be the overall biggest source. In particular, they represent 48% of responses in cities.

5.5. Employment assistance

In June 2001, 7% of the interviewees confirmed that one of their family members benefited from an Employment Generation Program (EGP); in November 2001, this proportion increased to 11%. As illustrated in figure 5.15, In November 2002, 15% of the respondents reported that they or their household members received employment assistance.

Figure 5.15 Percentage who received employment assistance (c21), June 2001 - November 2002

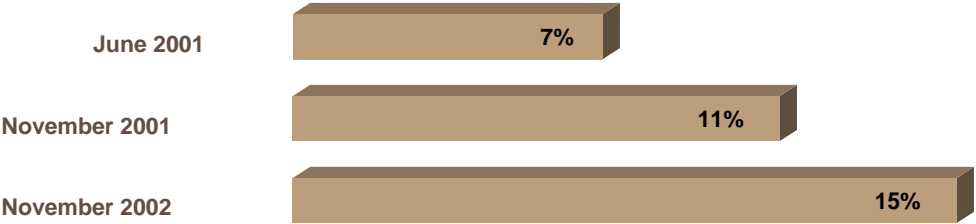
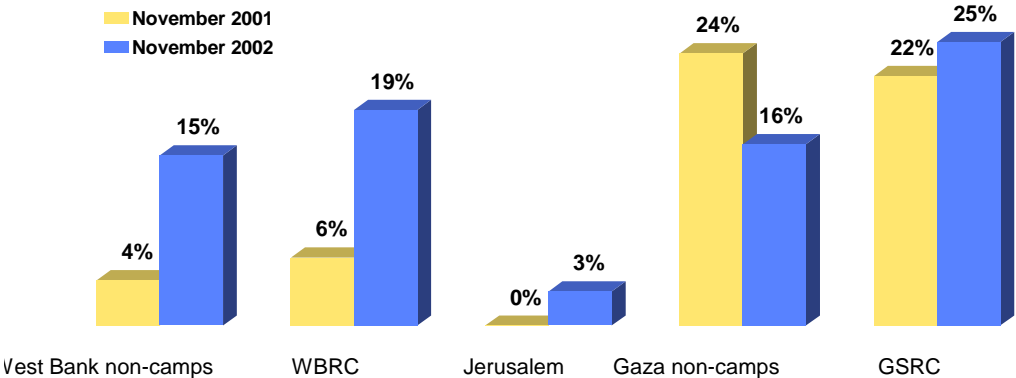


Figure 5.16, below, shows that the increase of employment assistance was not linear according to place of residence:

- ▶ In Gaza Strip refugee camps, one quarter of the residents received employment assistance for themselves or their household.
- ▶ While in June 2001, 24% of the Gaza Strip non-camp respondents received employment assistance, the rate declined to 16% in the November 2002 survey.
- ▶ In the West Bank, 19% of the camp residents and 15% of the non-camp residents received employment assistance. Both figures increased sharply since June 2001, when the rates were respectively 6% and 4%.
- ▶ Almost no employment assistance (3%) is distributed in Jerusalem.

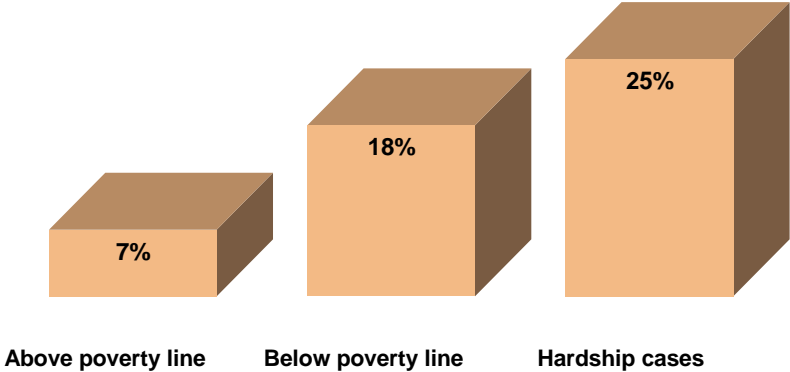
Figure 5.16 Percentage who received employment assistance (c21) according to place of residence, June 2001 - November 2002



An analysis according to refugee status shows that 22% of the refugee respondents and only 8% of the non-refugee respondents have benefited from employment generation assistance. As such, it seems fair to state that, once again, non-refugees are not sufficiently targeted by assistance.

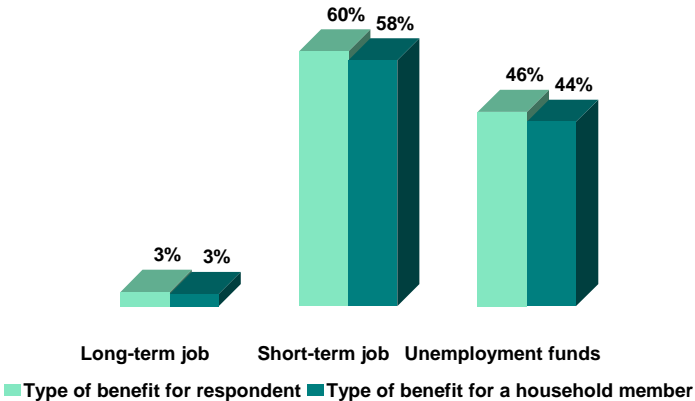
When taking a closer look at the respondents who acknowledged that they or their household members received assistance to find employment according to the poverty rate, it is clear that the poorer in this group benefited more from such assistance than the wealthier. Indeed, as portrayed in figure 5.17, below, whereas only 7% of the households with an income above the poverty line reported that they received assistance in finding employment, this was the case for 18% of the households with an income below the poverty line and 25% of the hardship cases.

Figure 5.17 Percentage who received employment assistance (c21) according to poverty



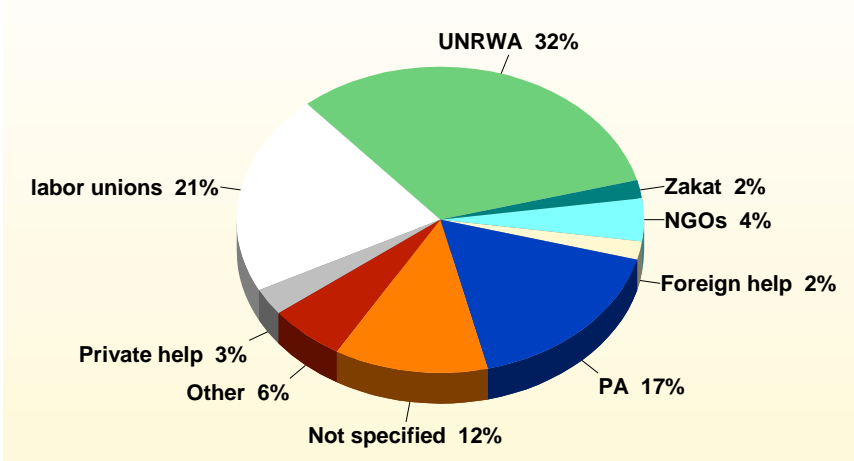
When analyzing the type of benefits received by the respondents or their household members, it is clear that employment assistance consists almost exclusively of short-term jobs and unemployment funds. Indeed, the results in figure 5.18, below, indicate that among the 208 interviewees who received employment assistance, about 60% acknowledged that they or their household members had obtained a short-term job and about 45% reported that they or their household members had benefited from unemployment funds.

Figure 5.18 Type of employment assistance



As for the main sources of employment assistance, the results in figure 5.19, below, demonstrate that UNRWA is the primary donor of such assistance (32%), followed by labor unions (21%) and the Palestinian Authority (17%).

Figure 5.19 Source of employment assistance (c21)



PART 6. UNRWA

When discussing the role of the United Nations Relief and Works Agency for Palestine refugees (UNRWA), it is important first to indicate that the international organization's primary mandate is towards the Palestine refugees. Since Palestine refugees that are currently residing in the West Bank and the Gaza Strip constitute a large portion of the Palestinians there, a chapter devoted to examine the role of UNRWA becomes essential in addressing the objectives stated in the introduction of this report.

For this purpose, this chapter will examine the following:

- ▶ The proportion of the sample of the Palestine refugees to the overall sample, and their distribution. This is vital in assessing UNRWA's assistance efforts.
- ▶ The proportion of Palestinians receiving assistance from UNRWA during the six months prior to the survey. This will be explored on the bases of place and area of residence, refugee status, and the poverty situation of the respondents.
- ▶ The types of assistance provided by UNRWA according to refugee status, residence, and income.
- ▶ The satisfaction with UNRWA assistance, also on the bases of the aforementioned variables.
- ▶ The importance of UNRWA assistance and the expectations that the respondents would like to see from UNRWA.

6.1. The distribution of refugees in the sample

Out of the 1342 interviewees answering the question on refugee status, 52% (n=691) are refugees or descendents of refugee families. As indicated in table 6.1, below, 52% live in the West Bank, including its refugee camps, and in Jerusalem. The remaining 48% live in the Gaza Strip and its camps.

Table 6.1 Distribution of refugees

	Place of residence					Total
	West Bank	WBRC	Jerusalem	Gaza Strip	GSRC	
Refugees	233 34% 36%	54 8% 87%	72 10% 52%	174 25% 52%	158 23% 99%	691* 100% 52%
Never displaced	415 64% 64%	8 1% 13%	67 10% 48%	159 24% 48%	2 1% 1%	651 100% 49%
Total	648 48% 100%	62 5% 100%	139 10.4% 100%	333 24.8% 100%	160 12% 100%	1342 100% 100%

Red are row percentages; **blue** are column percentages; **black** are observed frequencies

*Of those who said that they are refugees, 18 respondents said that they do not have an UNRWA registered refugee card.

Also important to indicate from the above table is that the camp dwellers constitute 31% (n=212) of all refugees identified in the overall sample and 16% of the entire sample.

6.2. UNRWA assistance

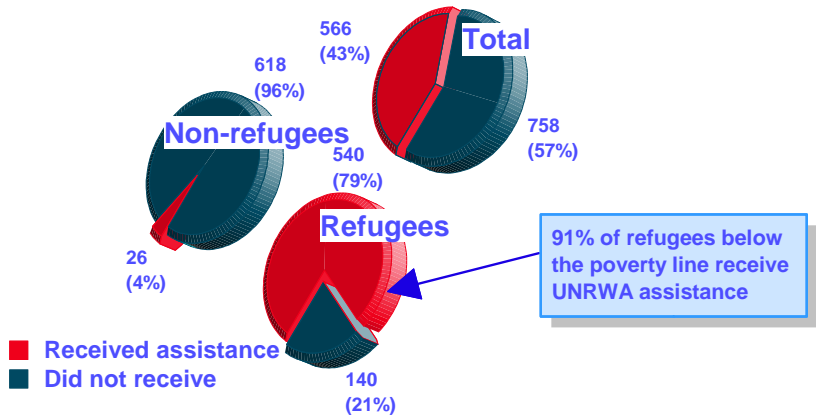
UNRWA is the single most prominent organization that provides assistance to the Palestinians, not only in the occupied Palestinian territory, but also in Jordan, Lebanon, and Syria. In addition to the provision of education and health services to the Palestine refugees especially those residing in camps, the services of UNRWA extend, inter alia, to food assistance, psychosocial support, and job assistance.

According to the respondents, the proportion of Palestinians receiving some kind of assistance from UNRWA during the period following the Israeli incursions into the West Bank did not change significantly. While in November 2001 approximately 42% of the respondents said that their households received assistance from UNRWA, the figure increased by a mere 1% to become 43%.³⁴ It is also worth noting at this juncture that another equally important reason behind the inability of UNRWA to increase its assistance to meet the spiralling impoverishment was the fact that only 56.6% of the amount of money pledged to UNRWA was indeed received by August 2002 (UNRWA 2002:1).

6.2.1. Assistance according to refugee status

While the differences in UNRWA distribution are evident when it comes to place of residence, the most explanatory variable for assistance is refugee status since, naturally, the assistance of UNRWA primarily targets refugees. As indicated in figure 6.1, below, the proportion of non-refugee Palestinians receiving assistance from UNRWA does not exceed 4%, whereas 79% of registered refugees receive UNRWA assistance.

Figure 6.1 Proportion of Palestinians receiving UNRWA assistance according to refugee status



³⁴ The provision of UNRWA assistance was hampered by many constraints including the inability of UNRWA staff to move freely or to conduct their responsibilities efficiently. For more information on the restrictions confronting UNRWA (UNRWA 2002).

However, there still seems to be a difference with respect to the area of residence of refugees. When looking at the refugee and non-refugee respondents in both the West Bank and the Gaza Strip, one can notice the difference in distribution. As indicated in table 6.2 below, 76% of West bank refugees receive assistance from UNRWA compared to 95% in the Gaza Strip. The percentage of the non-refugee population receiving assistance in the Gaza Strip is more than twice that in the West Bank (8% compared to 3% respectively).

Table 6.2 UNRWA assistance according to area

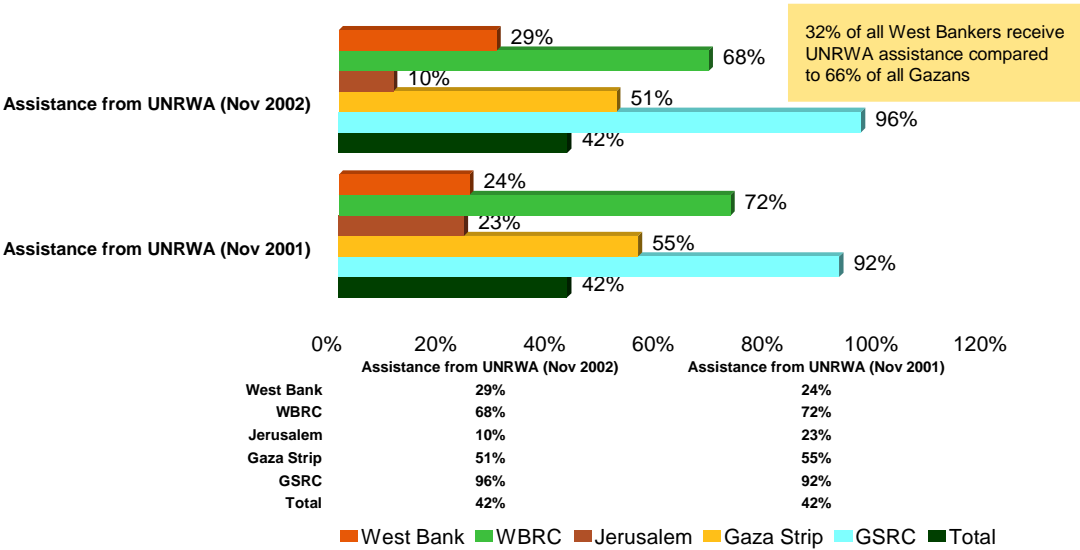
Area	Refugee status	UNRWA assistance		Total
		Yes	No	
West Bank	Refugee	212 76%	68 24%	280 100%
	Non-refugee	14 3%	403 97%	417 100%
	Total West Bank	226 32%	471 68%	697 100%
Jerusalem	Refugee	15 21%	56 79%	71 100%
	Non-refugee		67 100%	67 100%
	Total Jerusalem	15 11%	123 89%	138 100%
Gaza Strip	Refugee	313 95%	16 5%	329 100%
	Non-refugee	12 8%	148 92%	160 100%
	Total Gaza Strip	325 66%	164 34%	489 100%

6.2.2. Assistance according to place and area of residence

Despite the fact that there was no significant increase in the assistance provided by UNRWA during last year, the data reveal that there was a change in relief assistance for the West Bank (excluding refugee camps). Whereas in November 2001 24% of the West Bank respondents said that they received assistance from UNRWA, the number increased to 29% in November 2002.

This, however, was not the case for the West Bank refugee camps. Whereas 72% of camp dwellers in the West Bank said they received assistance in November 2001, the rate is slightly lower in November 2002, where only 68% reported to have received UNRWA assistance. Also reported to have had less UNRWA support during this year were Gaza Strip outside camps. As illustrated in figure 6.2, below, assistance for the non-camp Gaza Strip declined from 55% in November 2001 to 51% by November 2002. The most noticeable decline was in the Jerusalem district. According to the Jerusalem respondents, UNRWA assistance went down from 23% in November 2001 to 10% in November 2002. However and despite of this slight change in UNRWA’s distribution from last year, it is clear that the Gaza Strip certainly continues to enjoy more benefits from UNRWA than does the West Bank.

Figure 6.2 Distribution of UNRWA assistance according to place of residence, Nov 2001 - Nov 2002



The apparent concentration by UNRWA to provide assistance to the Gaza Strip is also evident when examining UNRWA services according to whether the Palestinian respondents live in the West Bank or the Gaza Strip. While the primary focus of UNRWA is undoubtedly on the refugee camps, there is a clear difference between West Bank camps and Gaza Strip camps. As illustrated below in figure 6.3, 96% of Gaza Strip refugee camp respondents stated that they have received some assistance from UNRWA during the past six months, compared to 68% in the West Bank refugee camps. It is also noticeable that 25% of West Bank city dwellers said that they receive some kind of assistance from UNRWA, compared to 50% in Gaza Strip cities. The difference is also evident between villages in the West Bank and in the Gaza Strip where UNRWA assistance is 33% for West Bank villages and 68% for Gaza Strip villages.

Figure 6.3 UNRWA assistance according to residence

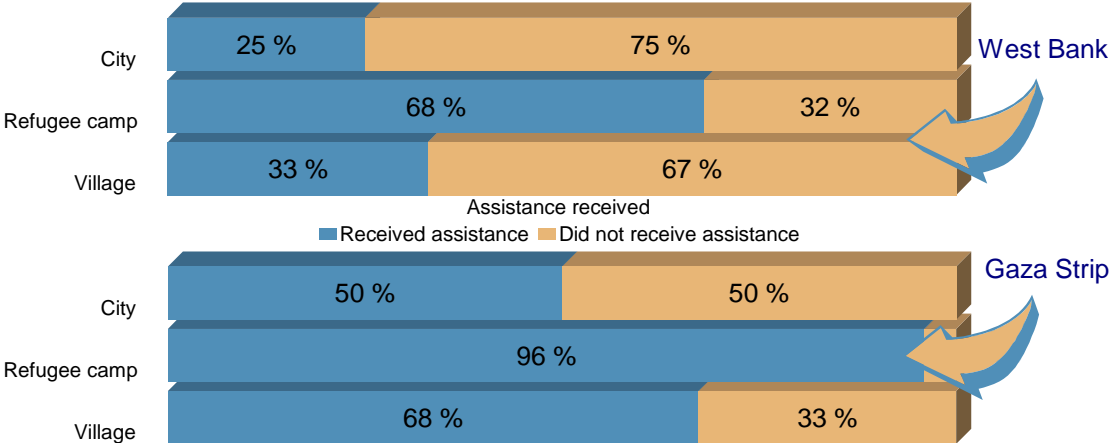
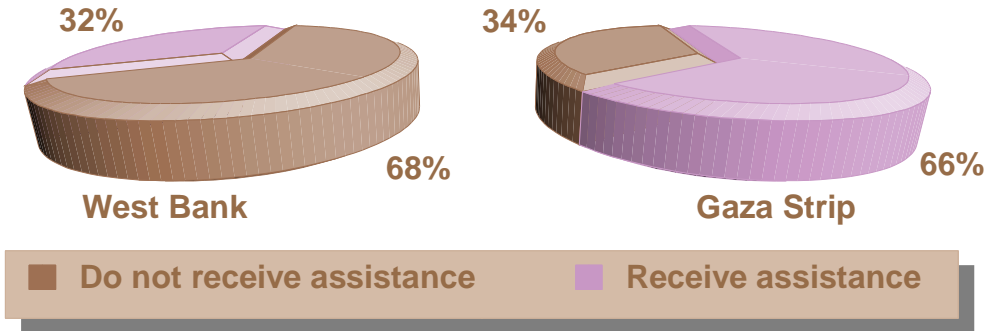


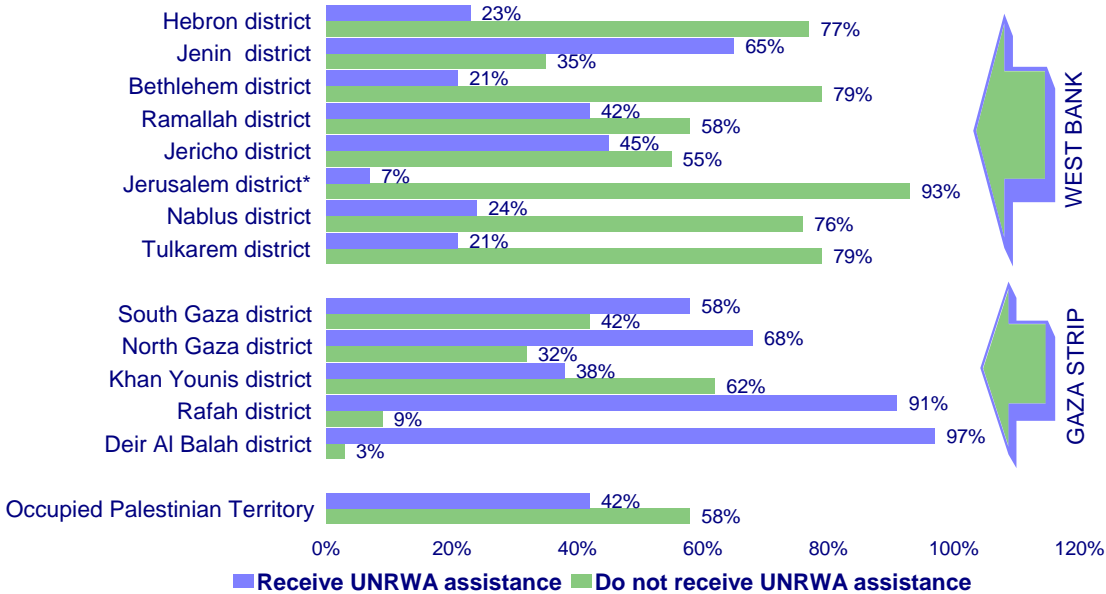
Figure 6.4, below, shows the overall UNRWA distribution in both the West Bank and the Gaza Strip. Even though 43% of the entire sample of the West Bank and the Gaza Strip said that they received assistance from UNRWA during 2002, over two thirds of those are Palestinians residing in the Gaza Strip, compared to one third in the West Bank.

Figure 6.4 UNRWA assistance according to area of residence



While the differences are rather significant between the West Bank and the Gaza Strip, the assistance between the Palestinian districts are equally noteworthy. As can be observed in figure 6.5, below, the Tulkarem area, for example, has received much less assistance from UNRWA than did the Jenin area. Similarly, the Khan Younis district received much less assistance than the Deir al Balah district.

Figure 6.5 UNRWA assistance according to district



* The actual assistance to Jerusalemites is 10%. In this graph it is 7% is because one of the areas that is part of the Ramallah area (Al-Ram) is inhabited by a significant number of Jerusalemites

Even though, it is not always the case that assistance in districts with a high number of refugees (e.g. Jericho) is higher than in districts with a lower number of refugees,

there is, nonetheless, a clear correlation between the provision of UNRWA assistance and the concentration of refugees in a district, as can be discerned from table 6.3, below.

Table 6.3 Refugee status according to district

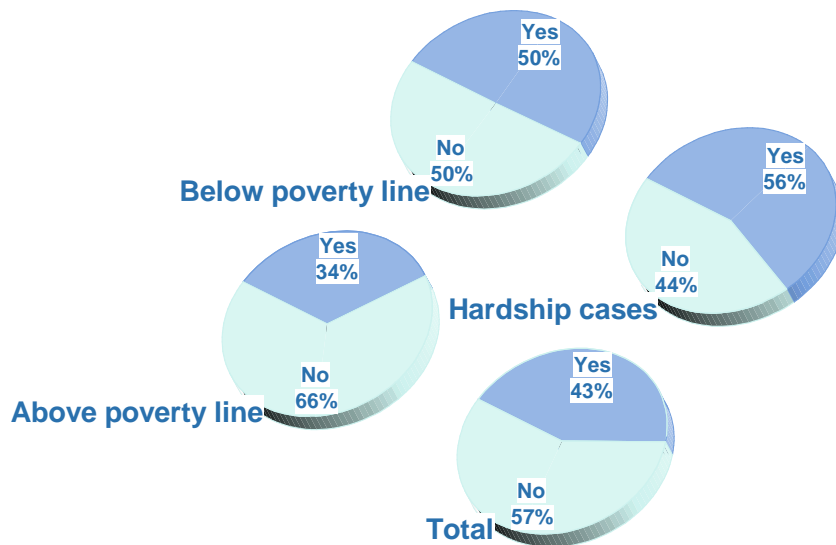
	Refugee status	
	Refugee	Non-refugee
Hebron district	24%	76%
Jenin district	65%	35%
Bethlehem district	41%	59%
Ramallah district	62%	38%
Jericho district	78%	22%
Jerusalem district	50%	50%
Nablus district	31%	69%
Tulkarem district	22%	78%
South Gaza district	62%	38%
North Gaza district	75%	25%
Khan Younis district	32%	68%
Rafah district	90%	10%
Deir Al Balah district	99%	1%
Total	51%	49%

6.2.3. Assistance according to poverty

The apparent difference in UNRWA service coverage between the West bank and the Gaza Strip can be explained by the income levels of both areas and the population residing in these areas, irrespective of their refugee status. As was described earlier in Chapter three, the income level of the West Bank population is relatively better than that of the Gaza Strip. Thus, when examining UNRWA's assistance according to income, a statistical significance was observed which indicates that there is a correlation between income level and whether a household receives assistance from UNRWA.

When assistance was correlated with the poverty status of the respondents, it was clear that 50% of all Palestinians below the poverty line receive assistance from UNRWA, compared to 34% who are above the poverty line. As illustrated in figure 6.6, below, hardship cases, for example receive more assistance from UNRWA than any other sector of society. While 56% of those identified as hardship cases receive assistance from UNRWA, only 34% of those above the poverty line receive assistance.

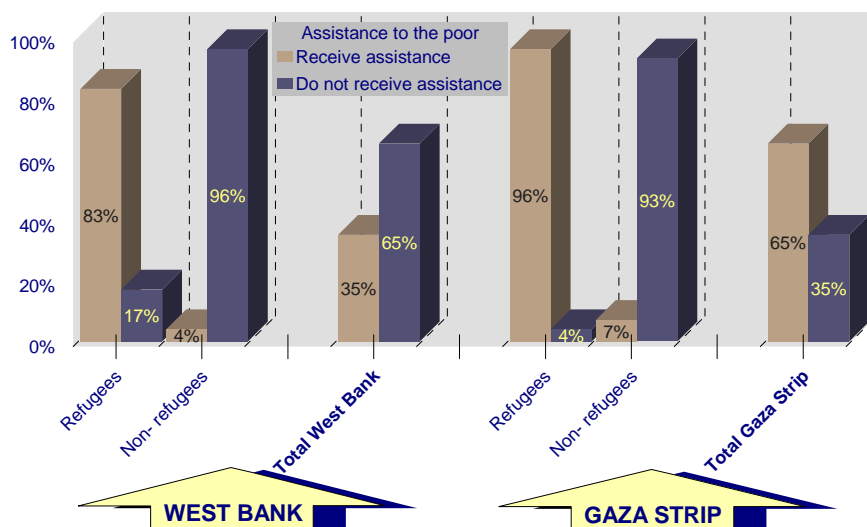
Figure 6.6 Distribution of UNRWA assistance according to poverty level and refugees



When comparing between the poor among the refugees in the West Bank and the Gaza Strip, as indicated below in figure 6.7, the following can be concluded:

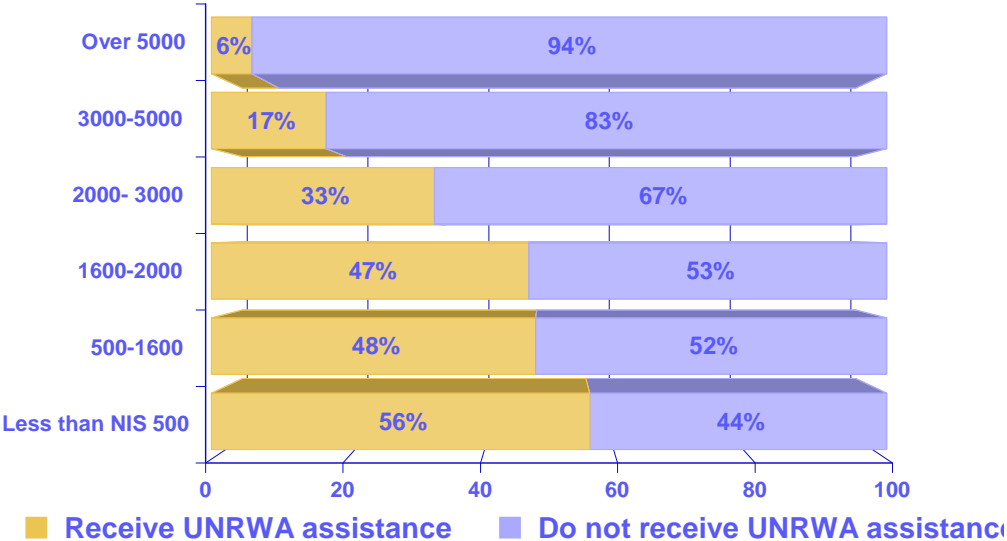
- ▶ Whereas UNRWA covers 35% of those below the poverty line in the West Bank, its services cover 65% of the poor in the Gaza Strip.
- ▶ UNRWA covers the vast majority of refugees who are below the poverty line. While only 17% of impoverished refugees in the West Bank do not receive UNRWA assistance, 97% are covered in the Gaza Strip.
- ▶ Even in the Gaza Strip, UNRWA services rarely provide for the needs of the non-refugee poor. Of all the impoverished non-refugees in the Gaza Strip, only 7% said that they receive UNRWA assistance. In the West Bank, the figure is even lower with only 3% of the impoverished non-refugees acknowledging that they benefited from UNRWA services.

Figure 6.7 UNRWA assistance to those below the poverty line according to area



What is also significant is that UNRWA services cover a significant proportion of refugees and non-refugees who, although regarded as being above the poverty line, are in fact on the verge of poverty. The data reveals that 47% of those whose income falls between the 1600 and 2000 shekels bracket receive assistance from UNRWA. As illustrated in figure 6.8 below, it is safe to argue that the higher the poverty level, the more the likelihood it is to receive assistance from UNRWA.

Figure 6.8 UNRWA assistance according to income levels



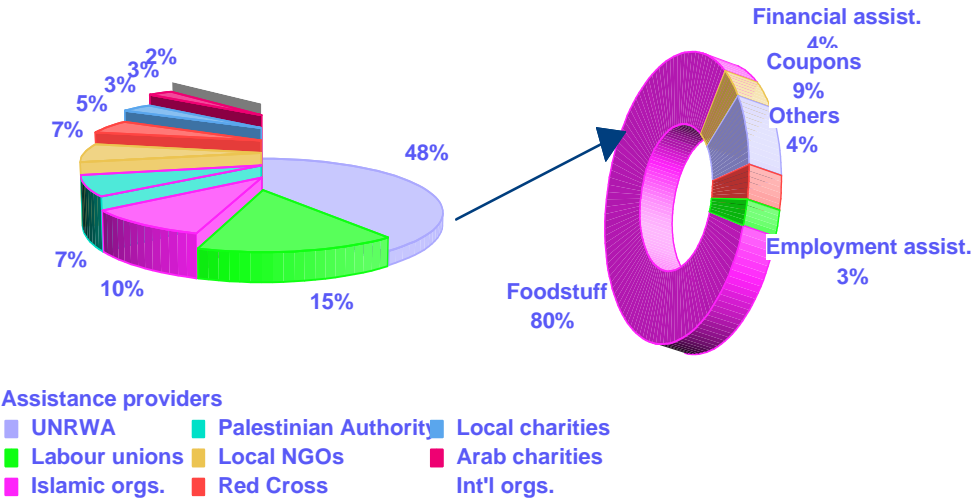
6.3. Types of assistance delivered

As the organization mandated to provide relief assistance for Palestine refugees, UNRWA seems to be the most cited by the respondents when asked as to the source of assistance they receive. This is not surprising because about half the Palestinians in the West Bank and the Gaza Strip are refugees or descendents of refugee families and the majority of them, as was discussed earlier, receive some type of assistance from the UN body.

As illustrated in figure 6.9, below, 48% of the respondents identified UNRWA as the provider of the first most important source of assistance to their households, followed by various labor unions with approximately 15%. The third are various Islamic organizations, including organizations that are associated with the Palestinian Authority such as the Ministry of Islamic Waqf, which received 10% of the respondents' answers.³⁵

³⁵ Significant assistance is provided by various international bodies that direct their assistance via local NGOs or charitable organizations.

Figure 6.9 Proportion of UNRWA assistance and the main types identified by the respondents



Further examination of the above figure indicates to the high proportion of food assistance provided by UNRWA. Around 80% of the assistance recipients identified food as the first most important assistance they received (compared to 76% in November 2001), followed by 9% who said coupons.³⁶ Another 4% specified that they received financial assistance and an additional 3% reported that they received employment assistance.

6.3.1. Food assistance

As discussed earlier in Part Two of this report, 51% of all food assistance distributed to the Palestinian population came from UNRWA. This proportion covers 19%³⁷ of all Palestinians in the Palestinian territory, compared to 21% in November 2001.

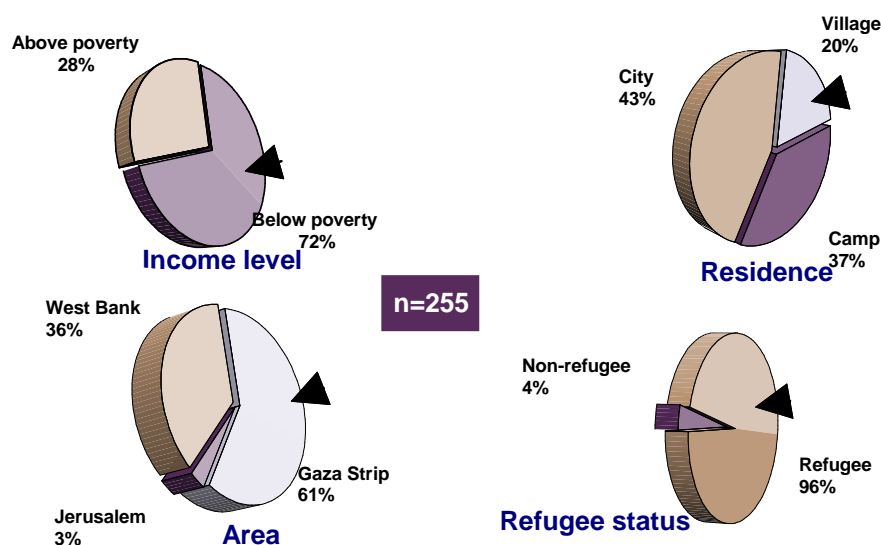
As is the case with UNRWA's assistance in general, food, since the Israeli incursions in April 2002, has been distributed more to refugees (96%) than to non-refugees (4%), more to the Gaza Strip (61%) than to the West Bank (36%), more to camps³⁸ (37%) than to villages (20%). More importantly, however, UNRWA food assistance seems to target the households that are below the poverty line. As established below in figure 6.10, 72% of UNRWA food recipients during 2002 are from within the group of respondents with a household income falling below the poverty line, compared to 28% who are above the poverty line.

³⁶ According to Mr. Sami Musha'sha', the public relations officer at UNRWA headquarter in Jerusalem, the coupons which respondents refer to are most likely vouchers given to refugees by UNRWA in order to receive the portions of food allocated to them by the organization.

³⁷ This figure does not take into account the food assistance that was received by an additional 40 households that mentioned food assistance as the second most important type of assistance. The analysis in this chapter focuses primarily on the first type of assistance stated by the respondents.

³⁸ While cities receive more than camps, it is important to note that relative to the population size, more camp residents receive food assistance than city dwellers.

Figure 6.10 UNRWA food distribution according to place of residence, income, and refugee status



6.3.2. Financial and employment assistance

Out of the 77 cases that stated that they have received financial assistance during 2002, only 14 respondents said that this assistance came from UNRWA, compared to 34 in November 2001. As it was the case in the previous reports, most of these cases were reported in the West Bank and the West Bank refugee camps. Of these 17 cases, 8 respondents from the West Bank and one respondent from a West Bank refugee camp said that they received financial assistance from UNRWA. Respondents from the Gaza Strip reported the remaining five cases.

The number of respondents who said that they benefited from UNRWA's employment generation programme is equally insignificant. Of the 17 cases that said that they received employment assistance, 9 were attributed to UNRWA. These 9 cases were all from the Gaza Strip.

Due to the small number of cases, no further analysis can be made about UNRWA's financial assistance or its employment generation programmes.

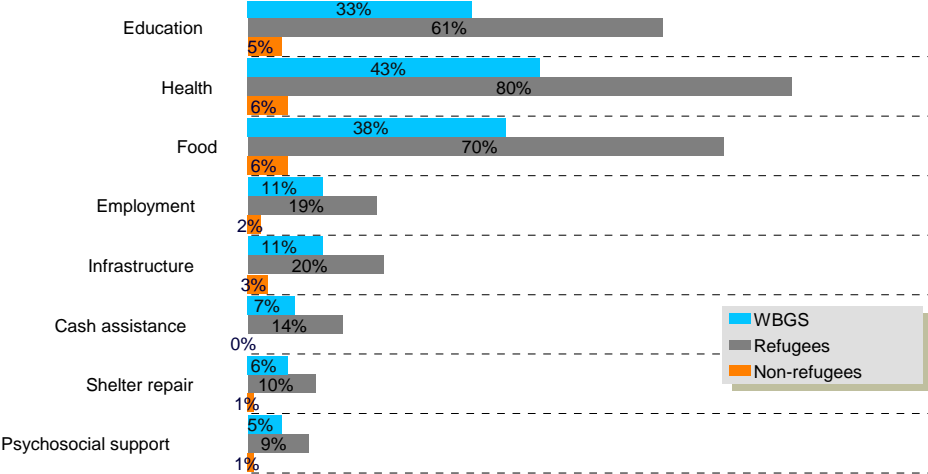
6.3.3. Education and Health³⁹

In the case of UNRWA, often respondents report food or financial assistance as the main assistance that was delivered to their households. Accordingly, specific questions were asked to determine the extent to which the Palestinian population benefits from UNRWA services, irrespective of the period in which such services were provided. As such, when the respondents were asked specifically about UNRWA's health and education services, another picture emerges as to the role of its services in the occupied Palestinian territory.

³⁹ Specific questions related to education and health and the provision of such assistance by UNRWA have also been discussed in Part Three of the study.

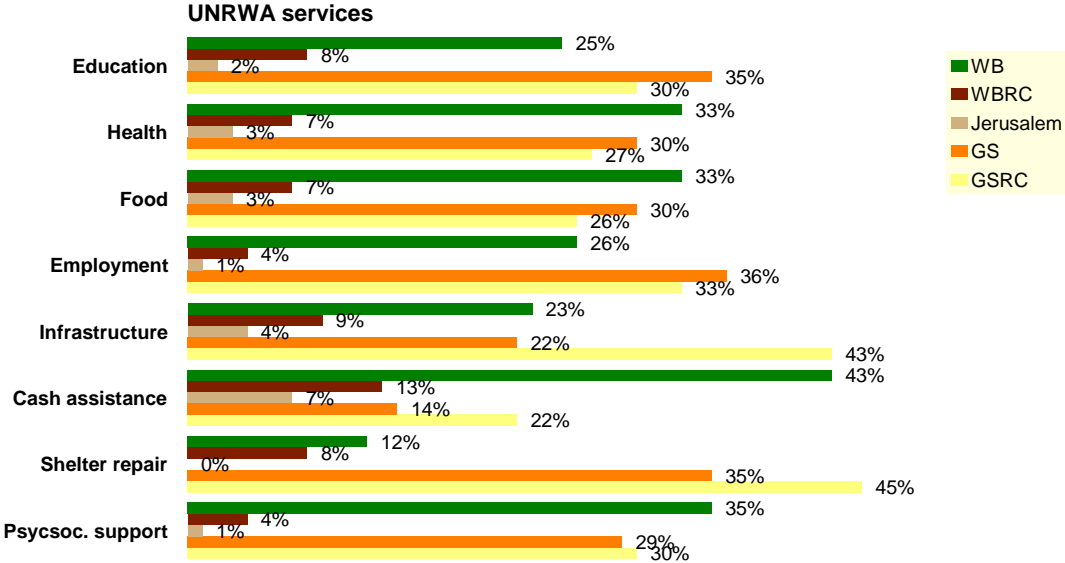
As indicated in figure 6.11, below, over 33% of the entire sample said that they benefited from UNRWA’s educational services, compared to 61% of the refugee population⁴⁰ and 43% said that they benefited from UNRWA’s health services, compared to 80% of the refugees. Similarly, 38% of all respondents said that their households had benefited from UNRWA food assistance compared to 70% of the refugees. Also significant is the proportion of Palestinians who said that they have benefited from such UNRWA services as employment benefits, financial assistance, shelter repair, and psychosocial support.

Figure 6.11 Types of URNWA services provided to households in the past according to refugeee



While UNRWA’s delivery of these services, particularly education and health, cover a significant proportion of Palestine refugees, only a small minority of non-refugees seem to benefit from them. Also, as is the case with food assistance, it is more likely for Gaza Strip refugees to be covered by UNRWA than for refugees in the West Bank, as illustrated in figure 6.12 below.

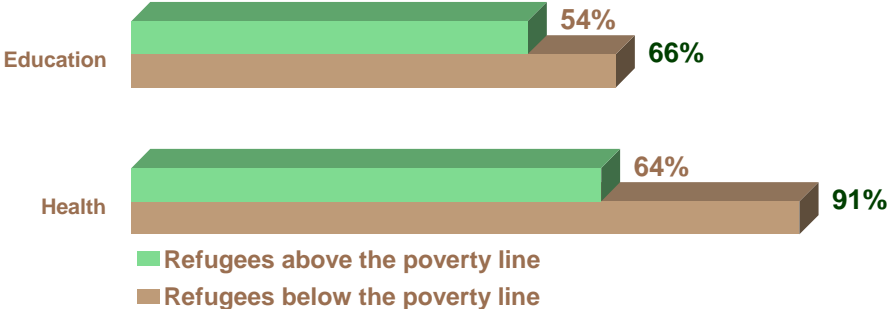
Figure 6.12 Distribution of UNRWA's assistance according to place of residence



⁴⁰ With regard to these types of assistance that the respondents refer to in this particular question, the time frame cannot be determined in this survey.

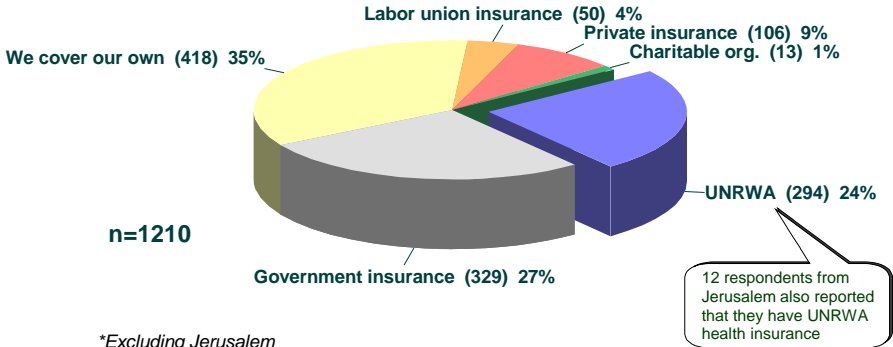
When evaluating the coverage of UNRWA’s education and health services according to the poverty level of the refugee population, it is evident that while the majority of refugees benefit from these services irrespective of their income level, more refugees falling below the poverty line benefit from them than do their peers whose income levels are above the poverty line. As shown in figure 6.13, below, over 90% of impoverished refugees benefit from the health services provided by UNRWA, compare to 64% of those who are economically more fortunate.

Figure 6.13 Distribution of UNRWA education and health services according to refugee income level



While UNRWA runs its own schools, clinics, and medical centres, its health insurance⁴¹ is a significant part of the services it provides to the Palestine refugees. Of all the respondents (excluding Jerusalem), 24% said that they benefit from the health insurance provided to them by UNRWA. As illustrated in figure 6.14 below, only the Palestinian Authority provides more insurance coverage to the Palestinians than UNRWA.

Figure 6.14 Health insurance providers in the West Bank* and the Gaza Strip



Not unexpectedly, 98% of the respondents who said that they have health insurance from UNRWA are refugees. According to the respondents, 35% are from refugee camps (11% from West Bank refugee camps and 24% from Gaza Strip refugee camps), 55% are from cities, and only 10% come from villages. In addition, 60% are from the Gaza Strip, 36% are from the West Bank, and 4% are from Jerusalem.

⁴¹ The question on health insurance providers has been discussed in more detail in Part Three of the study.

6.3.4. Other services

UNRWA activities are extended to cover other groups of Palestinians and services including those catering for the youth, women, disabled, and the geriatrics. While it is not in the scope of this study to detail all the activities provided by UNRWA, it is pertinent to state that UNRWA's partnership with local NGOs in the refugee camps has been consistent and accommodating. Respondents rarely cite these services, as they are primarily community-based activities.

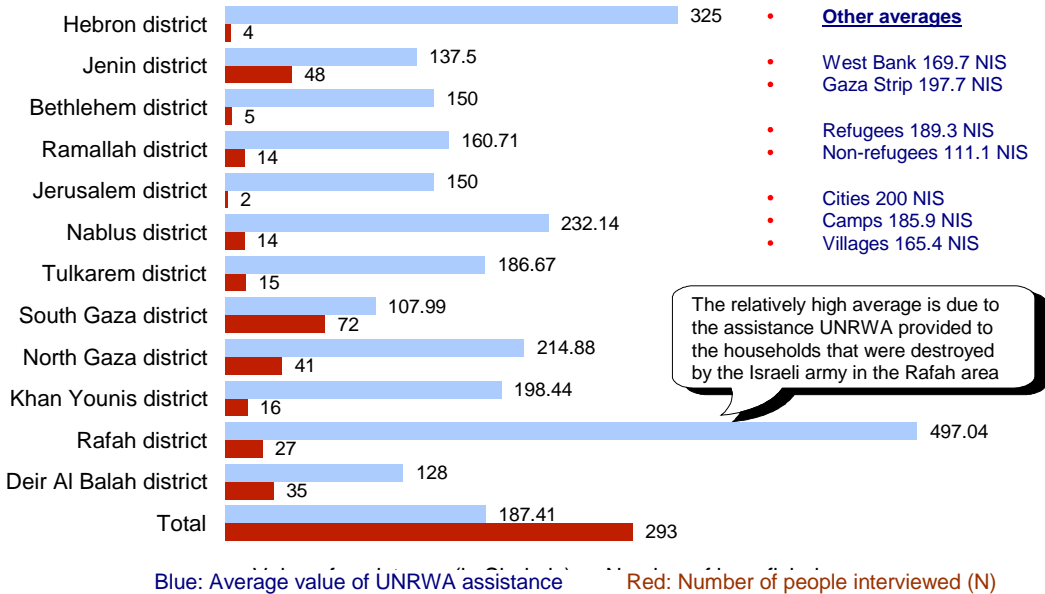
In addition, UNRWA has recently proceeded with psychosocial support activities, which were discussed in further detail in Part Three of this study.

6.4. Value of Assistance

It is estimated by the respondents who said that they have received assistance from UNRWA during 2002 that the value of that assistance is on average 187 Israeli shekels per household, compared to an average value of assistance from all sources of 240 shekels.

The value, nonetheless, varies according to the areas where respondents reside. As illustrated in figure 6.15, Rafah district reported the highest value of assistance, as was the Gaza Strip (198 NIS) when compared to the West Bank (170 NIS). Unexpectedly, however, the average value of assistance reported by refugee camps (186 NIS) was lower than that reported by cities (200 NIS).

Figure 6.15 Average value of UNRWA assistance according to place and area of residence



In general, however, the value of assistance seems to be higher for those below the poverty line than those above the poverty line. While the average value of assistance for the 74 households that are above the poverty line is 172 NIS, the average for those below the poverty line (n=209) is 197 NIS. What seems to be rather inconsistent, however, is that households that are classified as hardship cases have

an average value of assistance of 143 NIS, 44 shekels less than that of the overall reported average.

As for the assistance on the bases of employment status, it is clear that the unemployed receive a much higher value of UNRWA assistance (299 NIS), than the employed (139 NIS), or partially employed (128 NIS), as shown in table 6.4.

Table 6.4 Value of UNRWA assistance according to the labor force situation

Employment situation	Mean	N
Employed full-time	139	49
Employed part-time	128	18
Work for a few hours per day	138	31
Not employed	299	52
Total	193	150

6.5. Satisfaction with UNRWA’s services

Whereas the majority of the Palestinians are satisfied or very satisfied with UNRWA services, the level of satisfaction has slightly receded from the level of last year. While in November 2001 68% were either satisfied or very satisfied with UNRWA, the percentage went down to 64% in November 2002. As for the main beneficiaries of UNRWA, namely the refugees, the proportion of satisfaction and dissatisfaction is similar to that of the general public as indicated in figure 6.16 below.

Figure 6.16 Level of satisfaction with UNRWA services: (Comparison between the general public and the refugees)

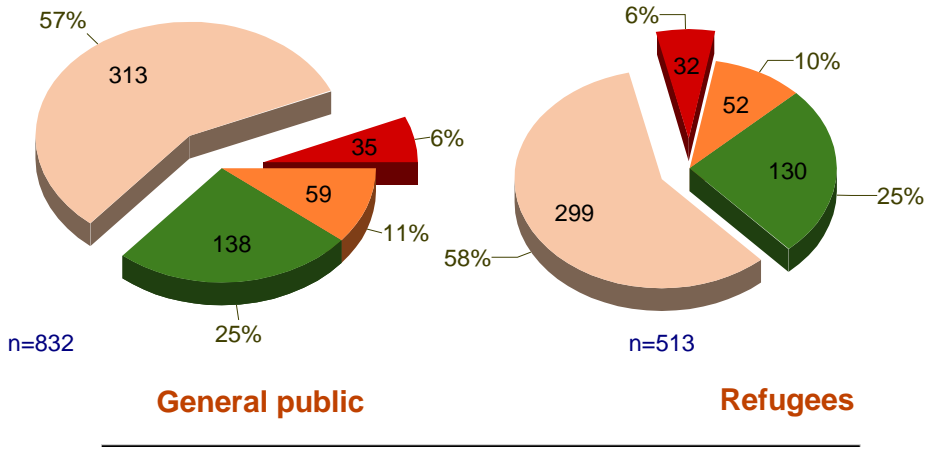
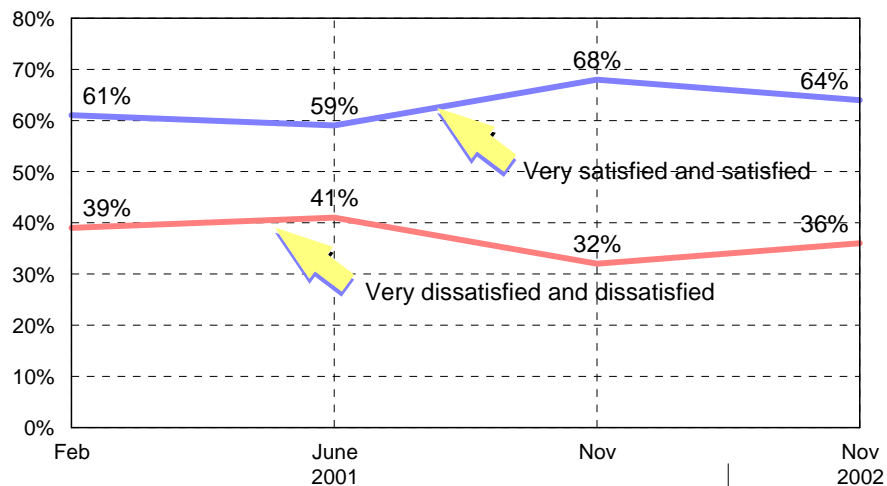


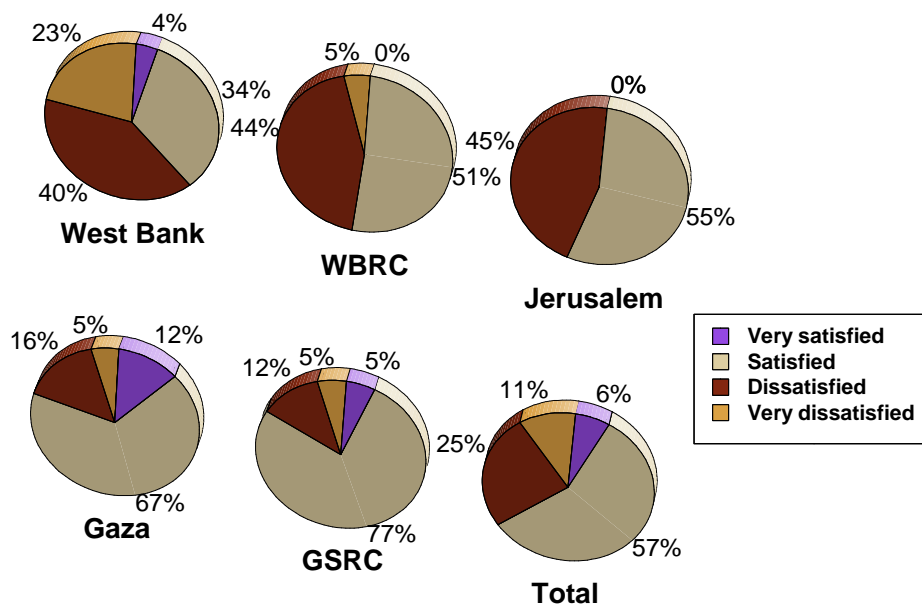
Figure 6.17, below, illustrates the level of satisfaction with UNRWA since February 2001. The figure also shows that the slight decrease in the overall satisfaction with UNRWA remains within the margin of error, and as such, any analysis in this regard may not be fully accurate. In case there is a real disappointment with UNRWA during last year, a possible explanation (if statistically valid) could be related to the increase in demand for services and the inability of UNRWA to meet the expectations due to the increasingly difficult work environment of the past year.

Figure 6.17 Level of satisfaction with UNRWA in general: February 2001 till November 2002



When examining the level of satisfaction among the various sectors and groups within the sample, an interesting, but perhaps predictable picture emerges as to who are the most likely groups that will react favorably to UNRWA. Clearly, as can be established from figure 6.18 below, both the Gaza Strip and the Gaza Strip refugee camps have a much more favorable reaction towards UNRWA than their counterparts in the West Bank and the West Bank refugee camps. As such, whereas 63% of West Bank residents are dissatisfied with UNRWA, the percentage in the Gaza Strip is 21%. Similarly, while among West Bank refugee camp respondents the level of dissatisfaction was 49%, the dissatisfaction level among the respondents from the Gaza Strip refugee camps is only 17%.

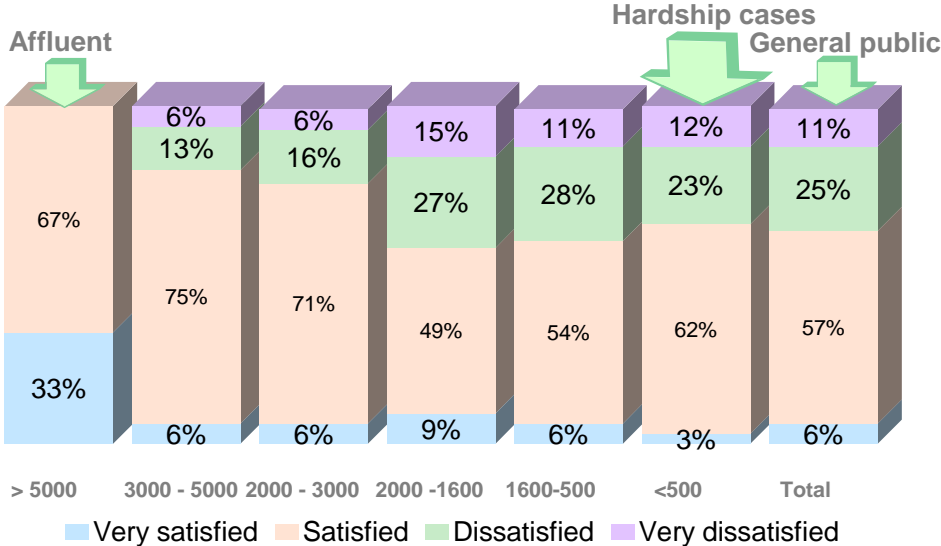
Figure 6.18 Satisfaction with UNRWA according to place



When examining the level of satisfaction with UNRWA services according to income level, one might expect a similar trend to emerge. According to the income level, there is clear satisfaction with UNRWA among the respondents from higher income

households. As can be noticed from figure 6.19, below, 100% of respondents who are in the higher income scale said that they are very satisfied or satisfied with UNRWA. As for the respondents who are less affluent, there is a higher level of dissatisfaction, particularly among those that are close to the poverty line or those that are immediately below the poverty line.

Figure 6.19 Level of satisfaction with UNRWA according to income

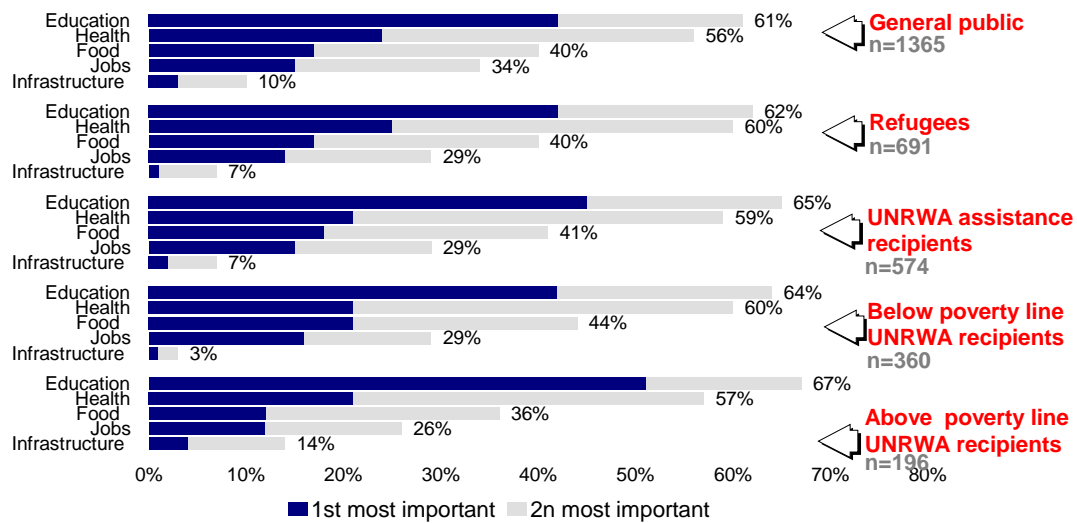


6.6. Importance and effectiveness of UNRWA services

The preceding perceptions and their analysis direct to one conclusion: UNRWA services are significant, cover a large proportion of the Palestinian society, and they are perceived positively by most of that society. The question as to whether UNRWA assistance is reflecting the needs of the Palestinians, in general, and the refugees in particular, will be the focus of the following discussion.

In the attempt to examine the extent to which UNRWA is targeting the essential needs and requirements of the people they are assisting, respondents were asked to rank the most important services they believe UNRWA provides. Education and health come as the two most important UNRWA services to all sectors of society, irrespective of whether or not they receive such assistance or whether or not they are refugees or non-refugees, or whether their household income level is below or above the poverty line. These findings are overviewed in figure 6.20, below.

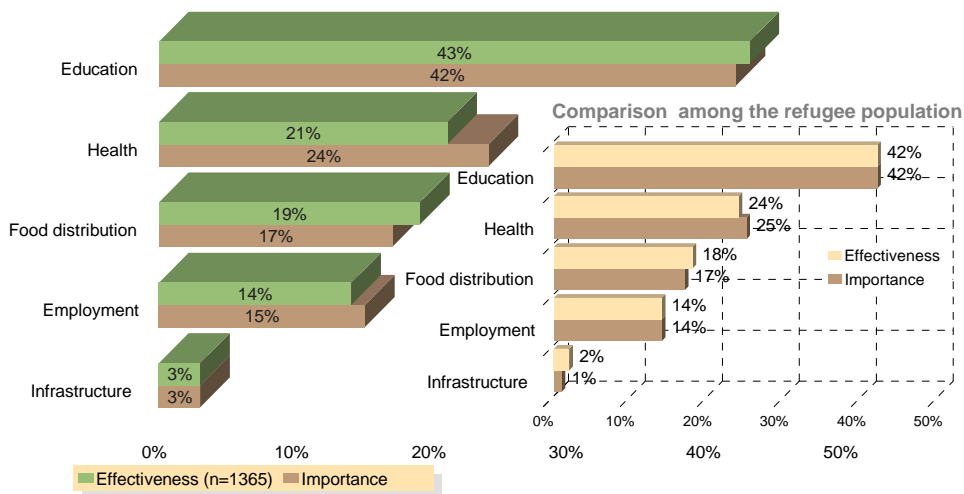
Figure 6.20 The two most important services from UNRWA and others according to UNRWA assistance recipients



A significant difference that can be noticed from the above illustration is that those below the poverty line tend to emphasise food and jobs more than those above the poverty line, especially when the first choice of those categories is examined, while those above the poverty line put more emphasis on education.

When respondents were asked to rank the effectiveness of the same services provided by UNRWA and others, the results come out rather similar as those pertaining to importance. After comparing the first important service perceived by UNRWA and other bodies to the first perceived effective service, education seems to be evaluated as being slightly more effective than other services, while health came out to be less effective than it should be with respect to its importance. Figure 6.21, below, illustrates the comparison and shows that even among the refugee population who are the most likely group to benefit from UNRWA services and the services provided by others such as the Palestinian Authority, the evaluation of UNRWA services is not markedly different from that of the remainder of the population.

Figure 6.21 Comparison between the importance and effectiveness of services provided by UNRWA and others



PART 7. THE IMPACT OF AID AND PALESTINIANS' PERCEPTIONS

In the previous parts of the report, the assistance that was delivered to the Palestinians was analyzed according to the various relevant variables. In this last part, the perceived impact of this assistance as well as the Palestinians' priorities concerning the type of assistance that should be delivered in priority will be considered.

In the first two sections, the focus will be on the reported need for individual assistance as well as the needs of the community. Priorities for assistance from Palestinians' point of view will be investigated in the third section. After the analysis of who needs help, section four will take a closer look at the satisfaction with the provided assistance. The last section will present the impact of the provided assistance according to Palestinians.

7.1. Individual needs for assistance

Although, as was discussed in the preceding parts, a substantial amount of assistance has been provided to Palestinians, there are still **51% of Palestinians who did not receive any assistance**.

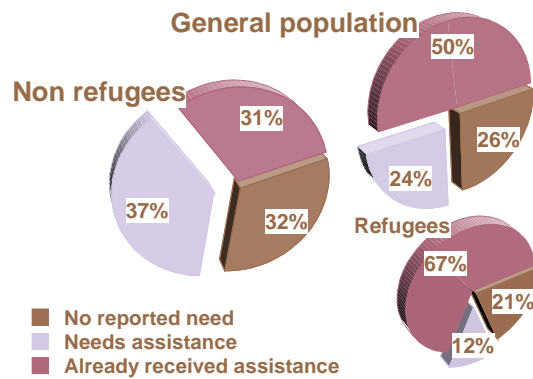
In the questionnaire, those who did not receive assistance were asked if they were in need of it. Among this group, **61% reported that they are in need of help**. This proportion was lower in November 2001 (59%) and higher in February 2001 (68%) and June 2001 (67%).

In the December 2001 report, the analysis was focused on the proportion of those who said they needed assistance among those who did not receive any. For the present analysis, the **proportion of those who need assistance in the total population** will be analyzed. In addition, in most of the graphic illustrations the percentage of people who are assisted will be included,⁴² as it was thought that this procedure would allow for better comparison with the results of Part Five, and give a broader and better picture of the general situation with respect to assistance in the occupied Palestinian territory.

The results in figure 7.1, below, indicate that roughly one half of the Palestinian population received assistance; one quarter is not in need of it, while the remaining quarter is in need of it. As was already clear in Part Five of the report, assistance to refugees is plentiful: 67% receive help, while only 12% are in need for it. The situation with **non-refugees** is much more difficult: only one third of them receive assistance, while **39% are in need of it**. These results are extremely important to keep in mind for the donor community when they draft their future assistance plans to the Palestinian community.

⁴² In question 42 respondents were asked to state whether or not they were in need of assistance. They could answer « Yes », « No », « Not sure » and « I already received assistance ». Those who were not sure that they needed assistance were considered as if they had no need for assistance. Also, some respondents who already received assistance according to their answer in question 36 « Did you receive assistance?» were placed in the group.

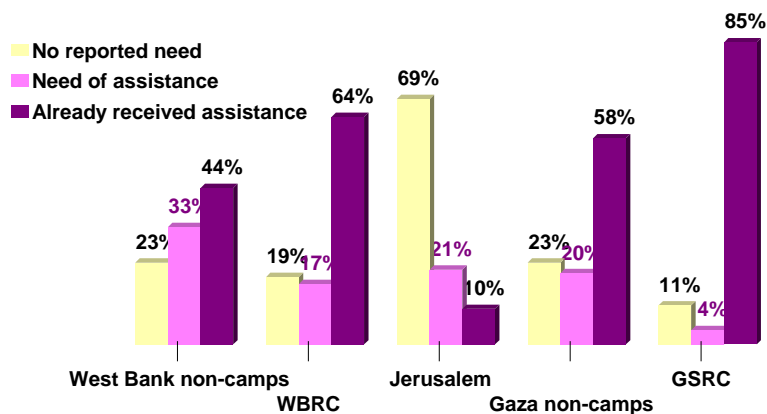
Figure 7.1 Assistance delivered to and needed by (c42) the general population and according to refugee status



The results in figure 7.2 show that according to *place of residence* the reported needs are:

- ▶ ... lowest in Gaza refugee camps where assistance is delivered to 85% of the population.
- ▶ ... highest in the West Bank outside camps where one third of the respondents are in need of help.
- ▶ In West Bank refugee camps, in the Gaza Strip outside camps and in Jerusalem, approximately one fifth of the population is in need of assistance. Jerusalem is different from the two other places because almost seven people out of ten say they do not need assistance.

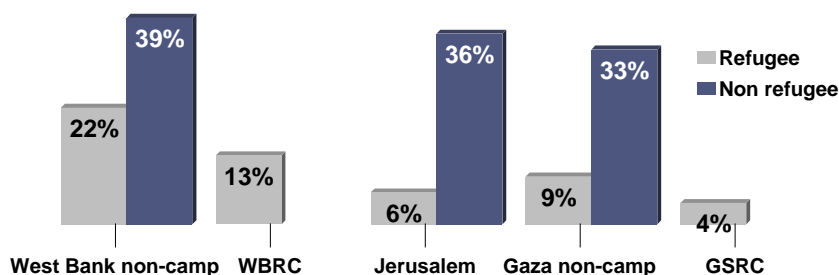
Figure 7.2 Assistance delivered and needed (c42) according to place of residence



These results show that much assistance is needed in the West Bank outside camps. The results in figure 7.3, below, indicate that non-refugees are in greater of assistance need than refugees: 39% of the former need assistance compared to 22% of the latter.

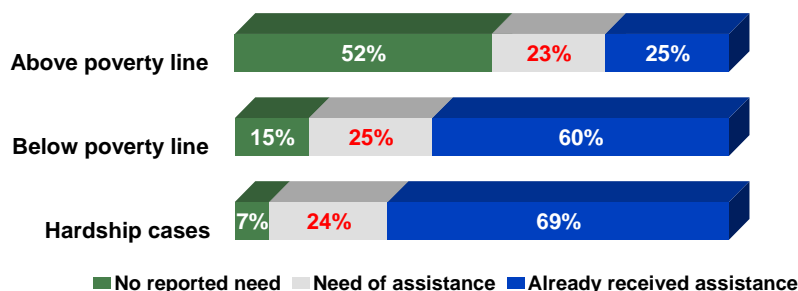
In Jerusalem and in Gaza outside camps, the effect is even stronger: In Jerusalem, only 6% of refugees are in need of assistance, while this is the case for 36% of the non-refugees; among Gaza non-camp residents, 9% of refugees need assistance compared to 33% of non-refugees.

Figure 7.3 Assistance delivered and needed (c42) according to place of residence and refugee status



Interestingly, the need for assistance does not vary according to poverty level. As illustrated in figure 7.4, below, although the proportions of respondents who do not need help and of those who are assisted vary considerably according to the level of poverty, the percentage of those who need help remains fixed at about 24%.

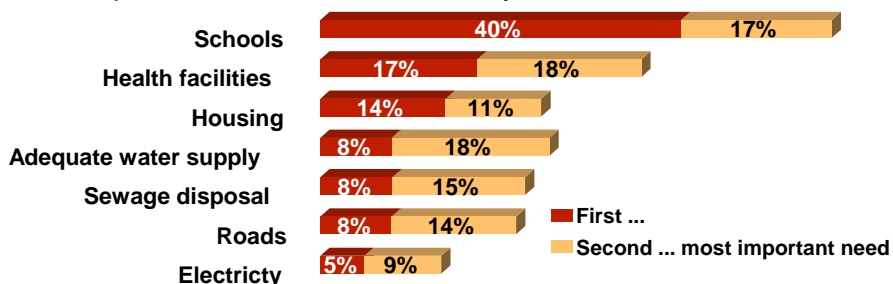
Figure 7.4 Assistance delivered and needed (c42) according poverty



7.2. Community needs from Palestinians’ point of view

In the previous section, the proportion of Palestinians who reported need for assistance was analyzed. Each respondent answered for his own household. The present section will be focused on what respondents said about the needs of their community. The answers to question 45 will be considered for that purpose in figure 7.5. For example, 40% of the respondents value schools as the most important need for their community, while they were 17% to put it as the second most important need.

Figure 7.5 Most important needs for community



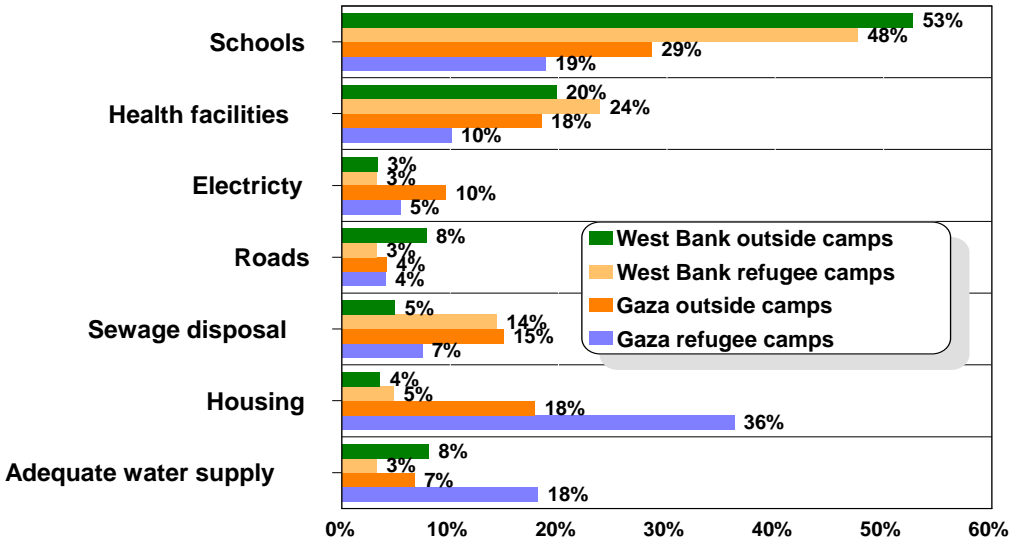
While schools are clearly perceived as the most important need for the community, health facilities are cited in second position. Housing and, to a lesser extent, water

supply, sewage disposals and roads are considered important needs, while less than one fifth of the respondents cited electricity in first or second position.

In figure 7.6, below, the most important need for the community is further broken down according to place of residence:

- ▶ The need for *schools* is higher in the West Bank than in the Gaza Strip.
- ▶ While *housing* was cited by less than 5% of West Bank residents, 18% in Gaza non-camp residents and 36% of Gaza camp residents mentioned such need for their community.
- ▶ *Health facilities* are needed most in West Bank refugee camps (24%) and to a lesser extent in the West Bank (20%) and in the Gaza Strip outside camps (18%). In Gaza refugee camps, there seems to be a much smaller need for health facilities (10%).
- ▶ In refugee camps, adequate *water supply* is highly in demand in the Gaza Strip (18%), while it is six times less important in West Bank (3%). Outside refugee camps, around 8% of the people view this as the most important need.
- ▶ *Electricity* is an important need for the community in the Gaza Strip outside camps (10%), but not so much elsewhere.
- ▶ *Roads* are important for West Bank non-camp residents (8%), while they seem less important for residents of other places.
- ▶ In the West Bank, *sewage disposal* is three times more needed in camps (14%) than outside camps (5%). In the Gaza Strip, the relationship is opposite: Two times more non-camp residents (15%) than camp residents (7%) value sewage disposal as an important need for their community.

Figure 7.6 Most important need for community by place of residence



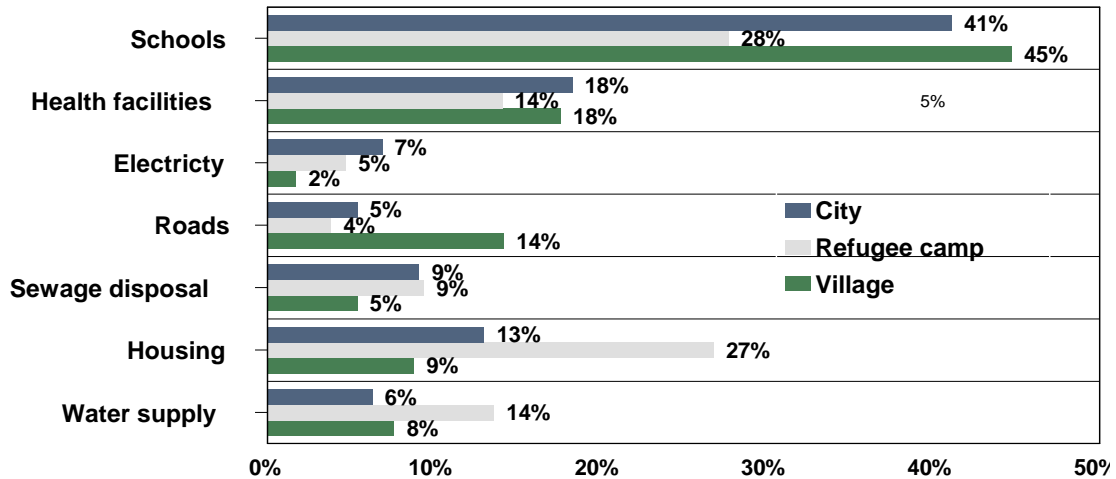
In figure 7.7, below, the evaluated needs of the community are presented for each *area of residence*:

- ▶ Villages (45%) and cities (41%) are more in need of schools than refugee camps (28%). From the previous figure, it was already clear that the need

for schools in the community is valued especially low in Gaza Strip refugee camps.

- ▶ The need for *housing* is particularly high in refugee camps (27%), albeit, as was discussed before, more in the Gaza Strip than in the West Bank.
- ▶ *Roads* are a very important need in villages: Nearly three times more respondents in villages value them as the first priority for their community.
- ▶ *Adequate water supply* seems a bigger problem in camps than elsewhere.

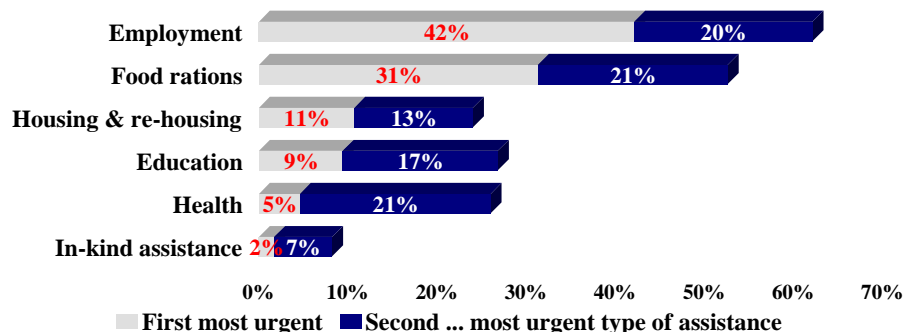
Figure 7.7 Most important need for community by area of residence



7.3. Assistance priorities from Palestinians' point of view

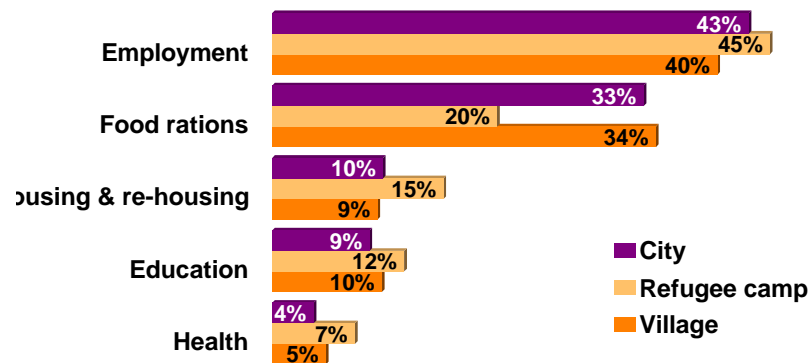
In question 64, the respondents were asked about the types of assistance that they thought were **most urgent**. Among the proposed list, figure 7.8, below, highlights the importance of *employment* and *food*: More than 50% of the respondents think that these are the most urgent assistance types that should be delivered. *Housing and re-housing*, *education* and, to a lesser extent *health* are also a priority for Palestinians. *In-kind assistance* such as clothes and blankets seem less urgent.

Figure 7.8 Most urgent assistance types



In figure 7.9 which breaks the results on the most urgent assistance type across *place of residence*, in-kind assistance is not shown because of its lesser urgency.

Figure 7.9 Most urgent assistance type by place of residence



Employment is more urgent in the Gaza Strip, while *food* is more needed in the West Bank, especially outside refugee camps.⁴³ Housing assistance is in higher demand in refugee camps, especially in the Gaza Strip, where one fifth of the respondents think that this is the assistance that should be delivered first.

Figure 7.10 Most urgent assistance type by area of residence

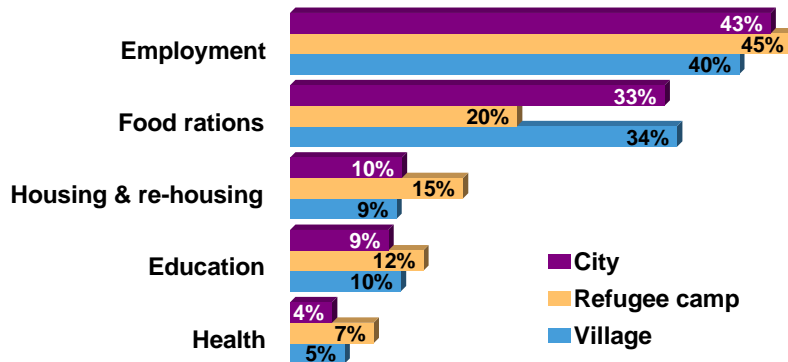


Figure 7.10, above, confirms many of the previous findings about the specificity of refugee camps with regard to assistance: Their food needs are well covered and they need housing and re-housing more.

7.4. Satisfaction with the provided assistance

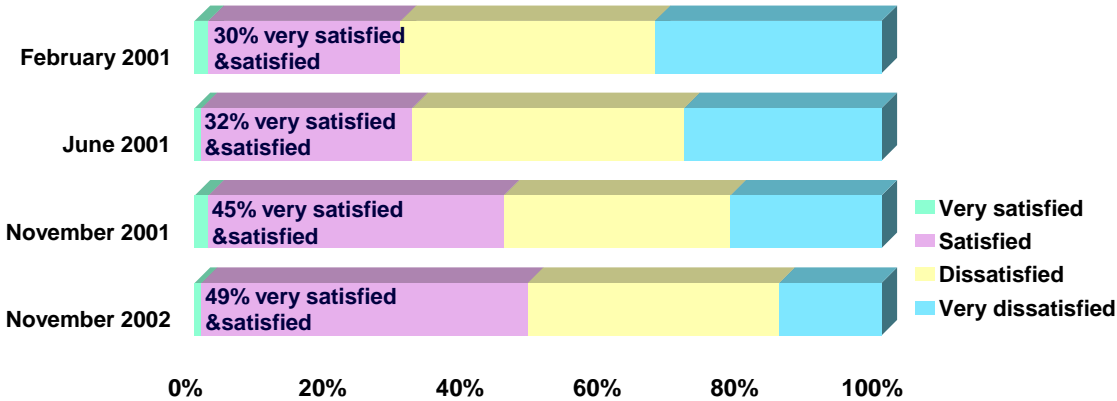
In the previous sections of this chapter, the individual and collective needs of the Palestinians have been thoroughly analyzed. These results should help donors in deciding the nature and location of their assistance in the future. Another important information lies in the evaluation by Palestinians of the assistance that was delivered in the past. In the present section, a closer look will be taken at the satisfaction of the Palestinians who did receive help: First, their general satisfaction in question 36 and second, their satisfaction with specific assistance they mentioned in question 37.

As shown in figure 7.11, below, since the beginning of this project, general satisfaction with the assistance provided has raised with each conducted poll. In February 2001, less than one third of the respondents said they were very satisfied or

⁴³ We already saw in Part Five of the report that food is better distributed in the Gaza Strip than in the West Bank. To be more precise, we could say that non-refugees who do not live in camps in the West Bank are those who need most food.

satisfied with the assistance they received. In November 2002, this is the case for almost one half of the interviewed Palestinians. Thus, the largest increase in satisfaction was during the year 2001, where it raised by 15%; since November 2001, there was only a 4% increase. The percentage of those who are “very dissatisfied” recedes more regularly.

Figure 7.11 General satisfaction with the assistance provided, February 2001 - November 2002



The interpretation of the trend towards a higher level of satisfaction with the provided assistance is hard to interpret in a detailed way. Moreover, one should remember here that only those who received assistance answered the question, so that dissatisfaction is not a result of the absence of assistance delivery, but rather of badly targeted assistance. At this stage, only one result is clear: The overall quality of assistance has improved.

To better understand the mechanics that lie behind the results, figures 7.12 and 7.13, below, break the general satisfaction with assistance according to poverty and refugee status. The results, combined with previous findings, indicate clearly that the respondents who are dissatisfied with the received assistance are those who are most in need of it: The poorest and the non-refugees (as discussed before, non-refugees did not receive the same amount of help as refugees). Indeed, whereas 61% of the respondents with a household income above the poverty line are either satisfied or very satisfied with the provided assistance, this is the case for only 43% of the hardship cases. Furthermore, 87% of the refugee respondents are either satisfied or very satisfied with the provided assistance compared to 78% of the non-refugee respondents.

Figure 7.12 Satisfaction in general according to poverty

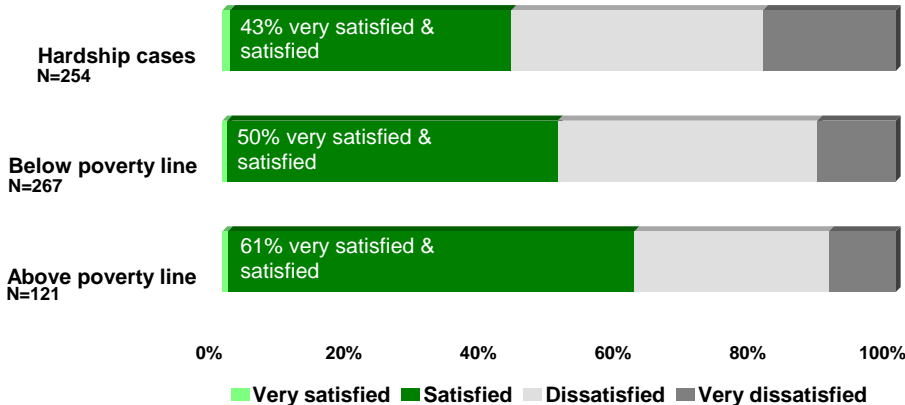
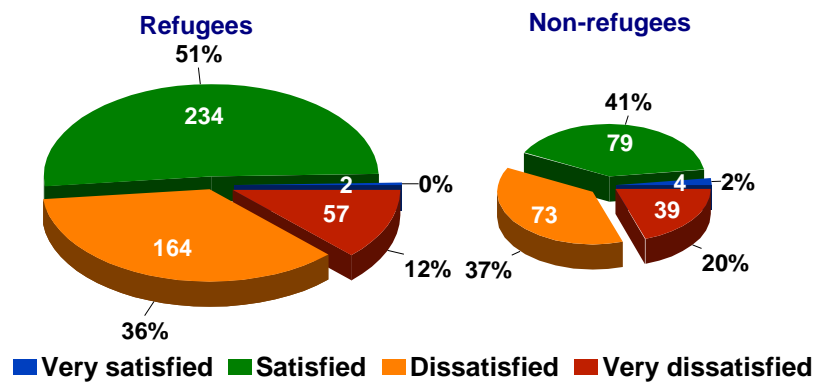
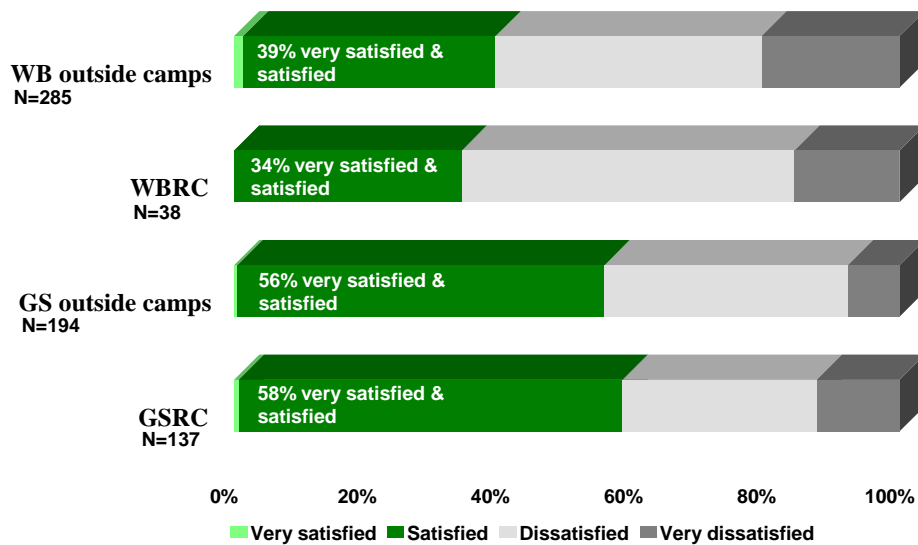


Figure 7.13 Satisfaction in general by refugee status



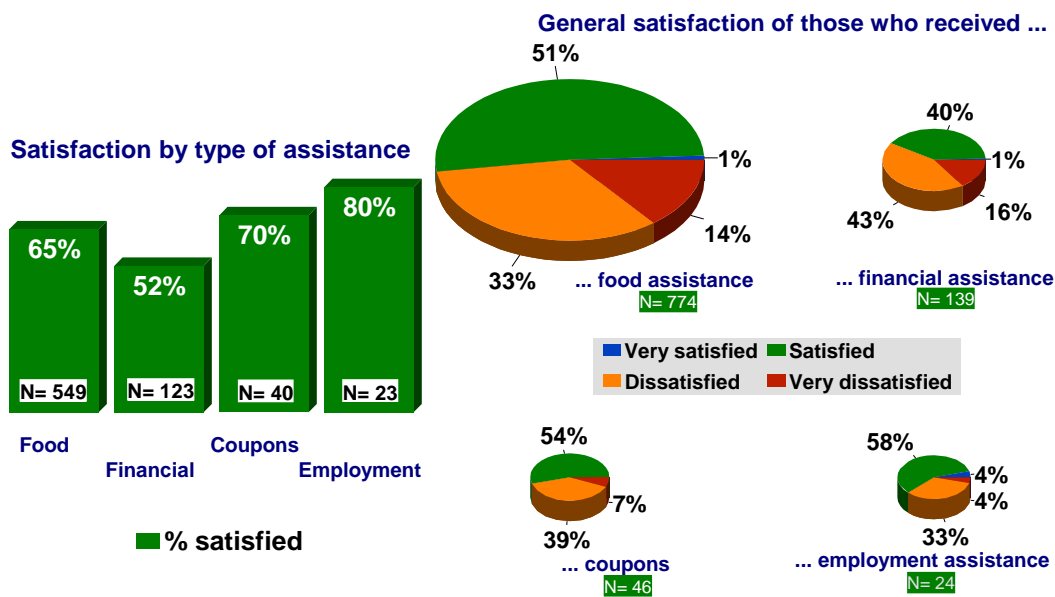
In November 2001, approximately 47% of the respondents residing in the Gaza Strip were either very satisfied or satisfied with the provided assistance, while this was the case in the West Bank for 42% of the non-camp respondents and 30% of the camp respondents. The November 2002 results illustrated in figure 7.14, below, indicate to the same kind of overall differences between places of residence. However, the evolution of the proportions is very different: The proportion of satisfied people rose more in the Gaza Strip (+ 12% in camps, + 8% outside camps) than in the West Bank (4% increase in camps and a decrease of 4% outside camps).

Figure 7.14 Satisfaction in general according to place of residence



Question 37, where respondents had to describe the two most important assistance types they received was analyzed in Part Five of the report. Only one thing remained: the satisfaction with this specific assistance. The left part of figure 7.15, below, presents these results. Among those who received various types of help, 80% were satisfied with the assistance provided in finding employment, 70% were satisfied with the received coupons, 65% were satisfied with the received food assistance, while 52% of those who were provided with financial assistance were satisfied with it.

Figure 7.15 General and particular satisfaction according to type of assistance



The right side of figure 7.15, above, provides an overview of the level of general satisfaction of those who received, among other things, food, money, coupons or employment assistance. From the results it is clear that there is a strong correlation between specific and general satisfaction.

As will be remembered from section 7.3, the respondents value the urgency of employment assistance very highly. Figure 7.16, below, shows that those who received assistance in this regard are also the ones who are most satisfied both specifically and generally. This hints to the fact that satisfaction depends on how much the assistance meets the needs of those who receive it: If, for example, a person needs a job, but receives money instead, he will not be fully satisfied, even if this helps.

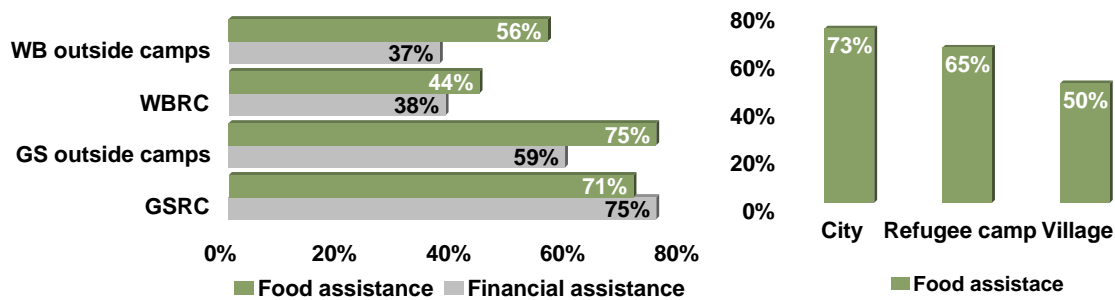
Although less than 50 respondents received coupons, they seem to be very satisfied with this kind of assistance. Food assistance received a lower satisfaction rate, but it is still higher than the satisfaction with financial help.

The results in figure 7.16, below, present the significant geographical differences in satisfaction with food and financial assistance.⁴⁴ As previously, there is a large difference in the evaluation of these types of assistance between the West Bank and the Gaza Strip. Two results are worth highlighting:

- ▶ Financial assistance is very satisfying in Gaza refugee camps (75%).
- ▶ In comparison with cities (73%) and refugee camps (65%), there is a low rate of satisfaction with food assistance in villages (50%).

⁴⁴ The differences across areas of residence for financial assistance were not significant. Also, there was no significant geographical difference for the satisfaction regarding coupons and employment. Most likely, there were too few cases to get significant results.

Figure 7.16 Food and financial assistance according to place and area of residence



7.5. Impact of assistance from Palestinians' point of view

Having studied satisfaction with the provided assistance in the previous section, this section will describe the impact of assistance by analyzing the Palestinian point of view regarding the importance and the effectiveness of the services that are provided by the donors. Not only those who received assistance, but the whole population will be analyzed here.

Of education, health, food, employment and infrastructure, the majority of the respondents thought that *education* is the most important service that is delivered by the donors (figure 7.17); it is also the most effective one (figure 7.17). More than four out of ten respondents thought that education is the most important and effective service delivered. Another fifth of the respondents thought it was the second most important and effective.

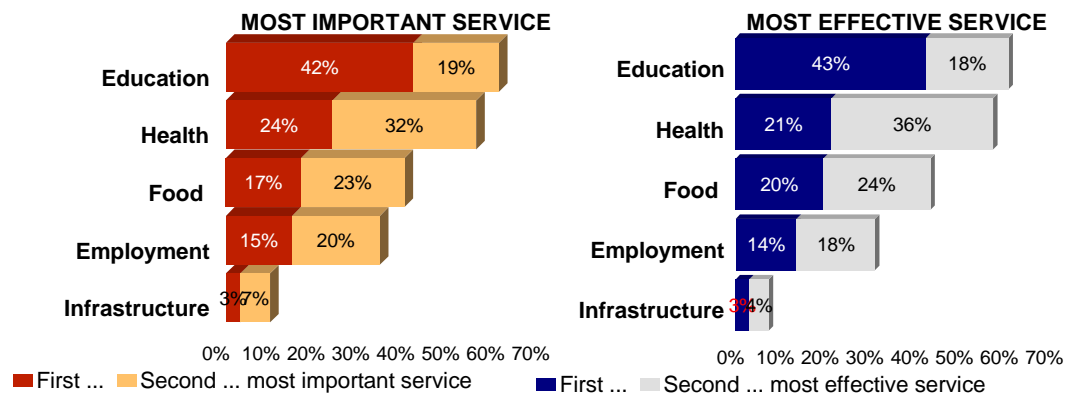
Health services are valued as one of the two first most important and effective by more than half of the respondents. One quarter of the respondents place health assistance in the first place for both importance and effectiveness.

Food and, to a lesser extent, *employment* are thought as important and effective as well, but not in the same proportion.

Infrastructure is viewed as an important and effective service by only a small minority of the respondents.

At first the results overviewed in figure 7.17, below, might seem surprising. In the previous section it was shown that employment especially, but also food are thought of as real urgent needs by the Palestinians; in this section, however, they are less important and effective than education and health among the delivered services. This can be explained by the emergency of the present crisis. At this stage of the crisis, Palestinians most need assistance providing them with food and employment. At the same time, Palestinians acknowledge that - in the medium or long run - education and health assistance are more important and they also realize that the donors delivered these services more efficiently.

Figure 7.17 Most important and effective services provided by UNRWA and others



The results in figure 7.18, below, illustrate shows the importance and effectiveness of the provided services according to *place of residence*:

- ▶ *Education* is viewed as the most important and effective of the services delivered in all regions. In the Gaza Strip, the importance of education is higher than in the West Bank and the difference is even higher regarding the effectiveness of education services. Gazans, especially non-camp residents, seem to attach great value to the importance and effectiveness of educational assistance.
- ▶ *Health* services, although important in the West Bank, are not considered to be very efficient, especially in refugee camps, where one third of the respondents think this kind of assistance is the most important, but only one fifth believe it to be effective.
- ▶ *Food* delivery is nearly as important as the provision of health services, but it is perceived as more effective, especially in the West Bank.
- ▶ *Employment* services are viewed as more effective in the West Bank than in the Gaza Strip. Even more, in the Gaza Strip its perceived importance is almost double of its perceived effectiveness.

Figure 7.18 Most important and effective service according to place of residence

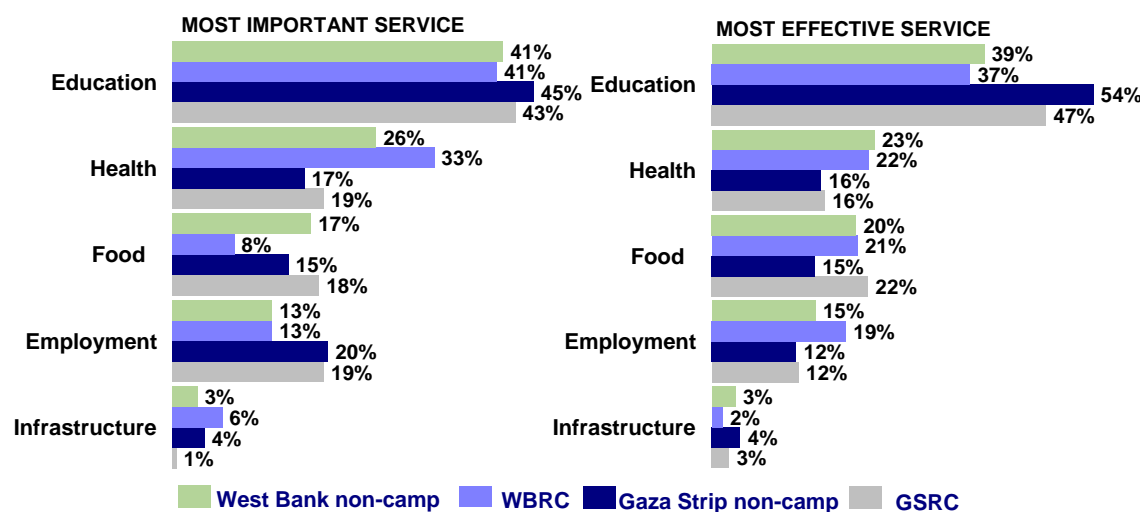
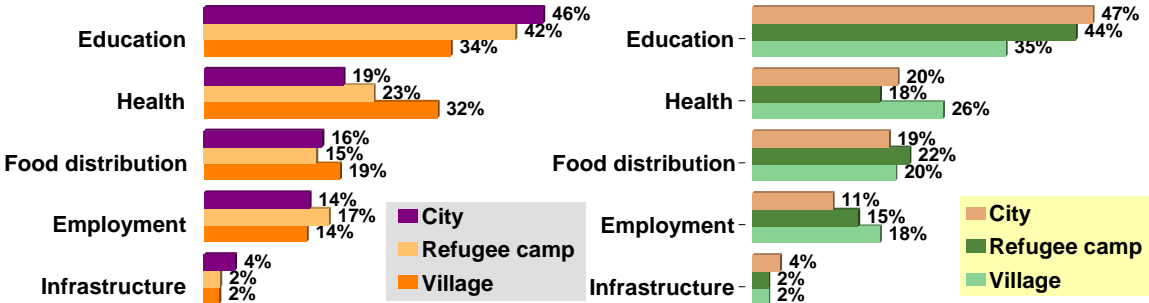


Figure 7.19, below, presents a break-down of the importance and effectiveness of services according to *area of residence*. Although many of the results confirm the findings above, a few deserve special attention:

- ▶ In villages, the proportion of respondents who believe that health assistance is the most important (32%) is almost equal to the proportion of those who consider education services to be the most important (34%). However, in terms of effectiveness, respondent villagers evaluate health services (26%) far less positive than education services (35%). This could clearly hint the donors towards a better delivery of health services to villages.
- ▶ Camp residents value the effectiveness of food assistance (22%) more than its importance (15%).

Figure 7.19 Most important and effective service according to area of residence



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