

# **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

<b>ARIJ</b>	Applied Research Institute in Jerusalem
<b>EGP</b>	Employment Generation Programmes
<b>GS</b>	The Gaza Strip
<b>GSRC</b>	Gaza Strip refugee camps
<b>HDIP</b>	Health Development Information Project
<b>IDF</b>	Israeli Defence Forces
<b>IUED</b>	(French acronym for) Graduate Institute of Development Studies, University of Geneva
<b>JMCC</b>	Jerusalem Media and Communications Centre
<b>MIFTAH</b>	Palestinian Initiative for Global Dialogue and Democracy
<b>MOPIC</b>	Ministry of Planning and International Cooperation, PNA
<b>NIS</b>	New Israeli Shekel
<b>OAPT</b>	Occupied and Autonomous Palestinian Territories
<b>OCHA</b>	UN Office for the Coordination for the Humanitarian Affairs
<b>OPT</b>	Occupied Palestinian Territories
<b>PCBS</b>	Palestinian Central Bureau of Statistics
<b>PECDAR</b>	Palestinian Economic Council for Development and Reconstruction
<b>PNA</b>	Palestinian National Authority
<b>PRCS</b>	Palestine Red Crescent Society
<b>SDC</b>	Swiss Agency for Development and Cooperation
<b>UNESCO</b>	United Nations Education, Science, and Culture Organization
<b>UNICEF</b>	United Nations Children and Education Fund
<b>UNRWA</b>	United Nations Relief and Works Agency for the Palestine Refugees in the Near East
<b>UNSCO</b>	United Nations Special Coordinator's Office in Palestine
<b>UNWFP</b>	United Nations World Food Program
<b>WB</b>	The West Bank
<b>WBRC</b>	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).<sup>1</sup> 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](http://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.

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<sup>1</sup> 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).

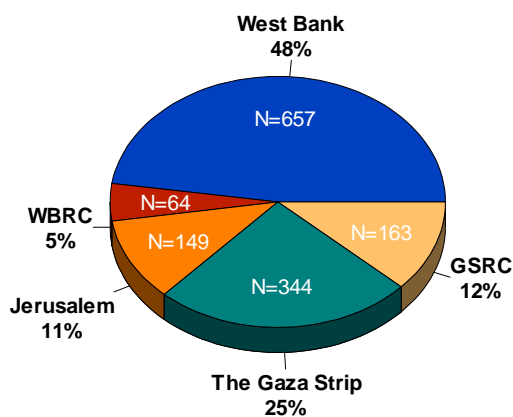
Results were systematically tested for statistical significance at a 95% confidence level.<sup>2</sup> If no differentiation is shown or mentioned, this means that there was none.

Finally, whenever possible, consideration was given to data generated from studies and surveys that were made available recently and that cover the same period of time on some issues addressed in this report. 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

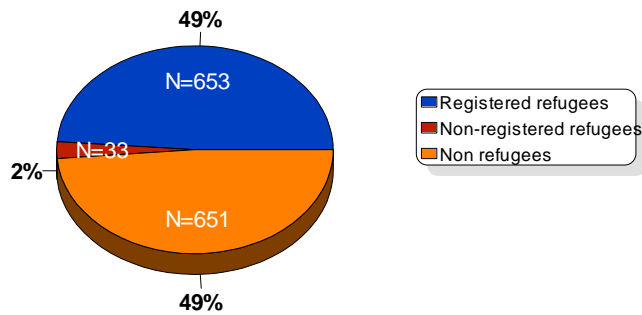


The intended goal of the analysis in this report by the four explanatory variables is to reflect the specificities of the Palestinian population. The Palestinians in the OAPT are divided in three different areas: the West Bank, Jerusalem, and the Gaza Strip. Place of residence, as shown in figure 0.1,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

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

Figure 0.2 Refugee status

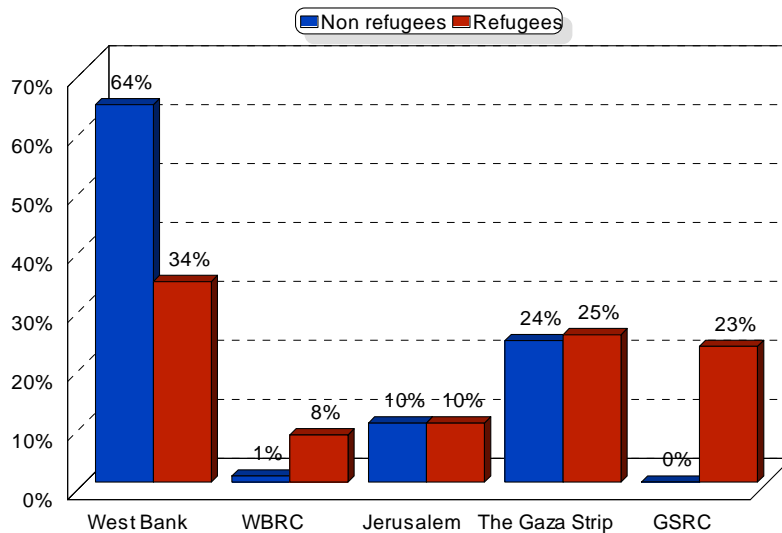


As shown in figure 0.2, of all respondents, 51% said that they are refugees or descendents of refugees; of those, 49% are registered while 2% are not.

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 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.

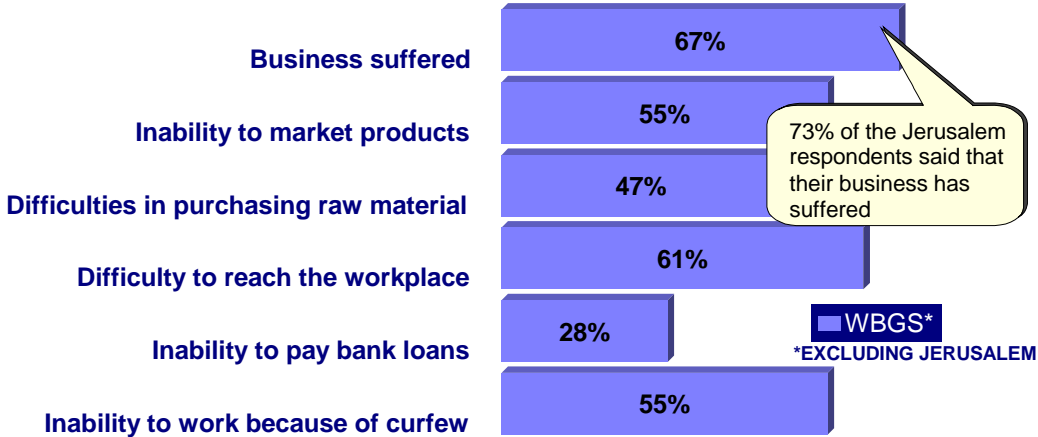
External and internal closures have also increased travel time and distance and in the same time the cost for commercial transportation. They are especially an urgent problem for perishable goods. UNSCO estimates that the total income losses in the first half of 2002 alone are more than \$1 billion, 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 %
<b>Over NIS 5000</b>	49	4%	4%	18	1%	1%
<b>Between NIS 3000 - 5000</b>	106	8%	12%	174	11%	13%
<b>Between NIS 2000 - 3000</b>	195	15%	27%	440	29%	41%
<b>Between NIS 1600 - 2000</b>	239	18%	45%	295	19%	60%
<b>Between NIS 500 - 1600</b>	550	42%	86%	428	28%	88%
<b>Less than NIS 500</b>	182	14%	100 %	182	12%	100%
<b>Total</b>	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	
<b>November 2002</b>							
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%
<b>Total (2002)</b>	<b>4%</b>	<b>8%</b>	<b>15%</b>	<b>18%</b>	<b>42%</b>	<b>14%</b>	<b>100%</b>
<b>November 2001</b>							
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%
<b>Total (2001)</b>	<b>1%</b>	<b>11%</b>	<b>29%</b>	<b>19%</b>	<b>28%</b>	<b>12%</b>	<b>100%</b>

### 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 1651<sup>3</sup> 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.<sup>4</sup>

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.

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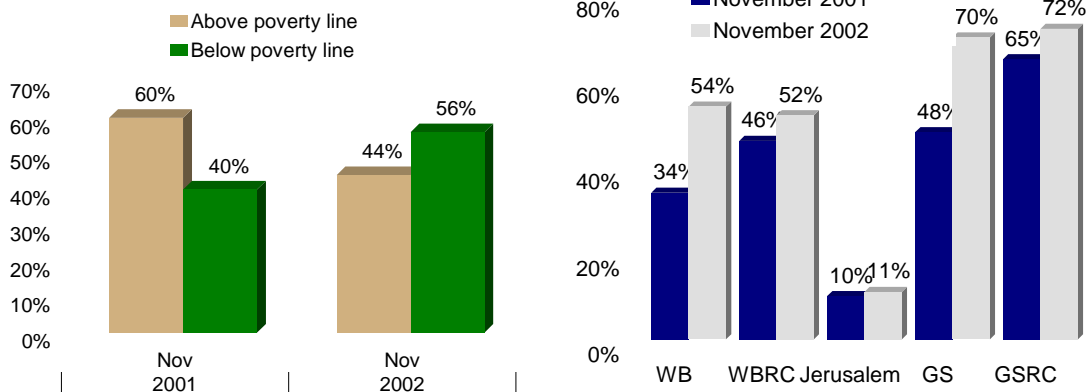
<sup>3</sup> In the questionnaire designed for this report, the number of NIS 1651 has been simplified to NIS 1600.

<sup>4</sup> 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.



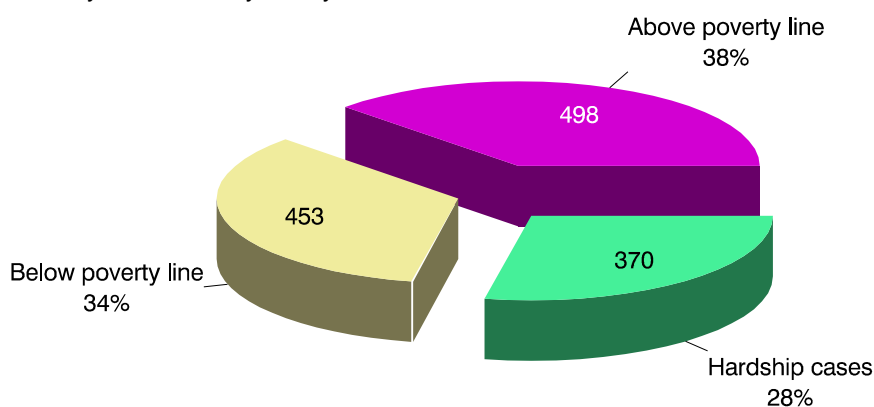
Figure 1.2 Comparison in the poverty situation according to POV1 (November 2001 – November 2002)

**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%.<sup>5</sup> 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.

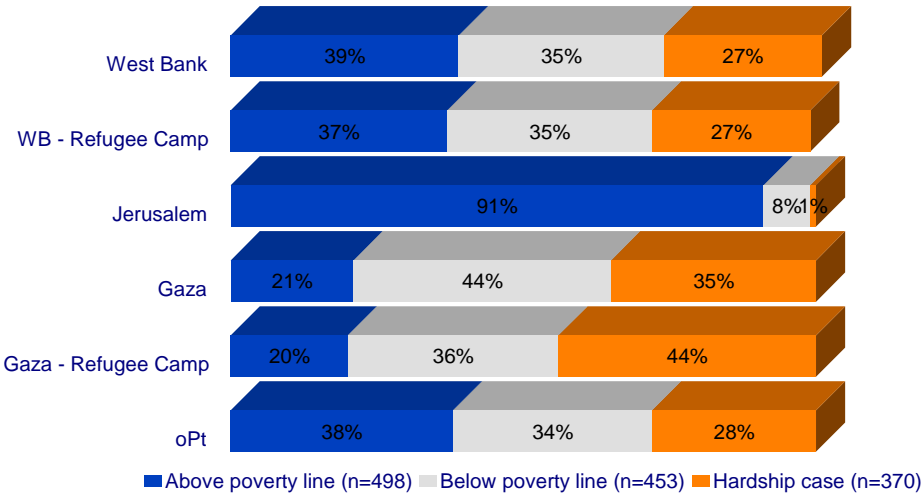
<sup>5</sup> The poverty rate is given by the sum of rates of the respondents that can be categorized as below the poverty line and those in the category of hardship cases. The rate of people below the poverty line gives information about those who are poor, but do not live in extreme poverty.

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%
<b>TOTAL</b>	<b>38%</b>	<b>34%</b>	<b>28%</b>	<b>100%</b>

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



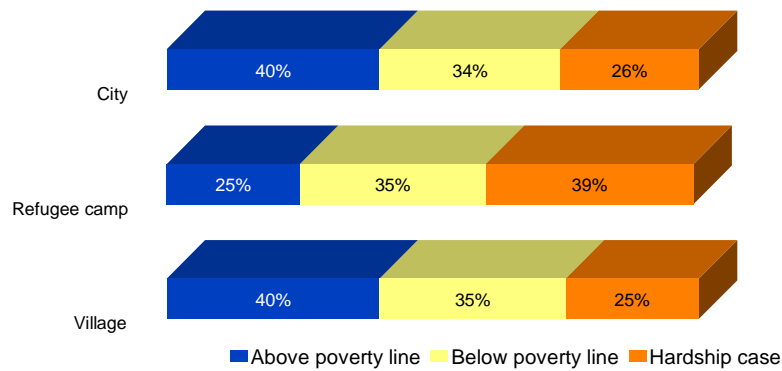
The analysis of the poverty rate according to districts shows the dramatic situation in the areas that have been the most affected by the curfews and the Israeli military occupation, particularly the Northwest of the West Bank (the Tulkarem-Jenin/Qalqilya area). The poverty rate is, for example, 84% 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%
<b>oPt</b>	<b>498 38%</b>	<b>453 34%</b>	<b>370 28%</b>	<b>1321 100%</b>

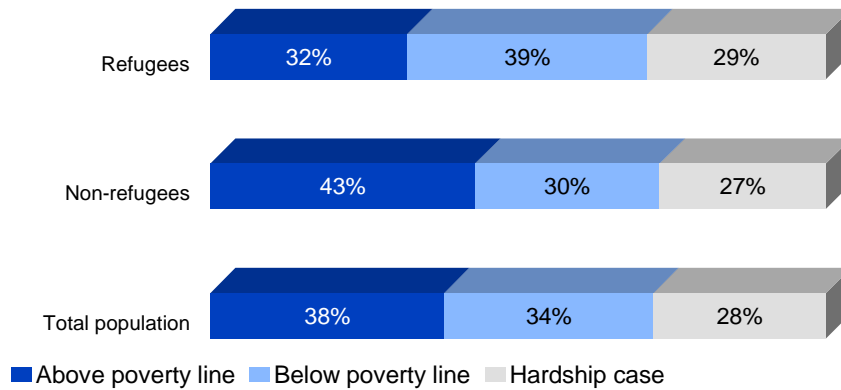
From a more general point of view, figure 1.5 shows that there are no differences between villages and cities regarding the risk of poverty and extreme poverty, but that this risk is much higher in refugee camps. Indeed, the poverty rate in refugee camps stands at 75% compared to 60% in cities and villages.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



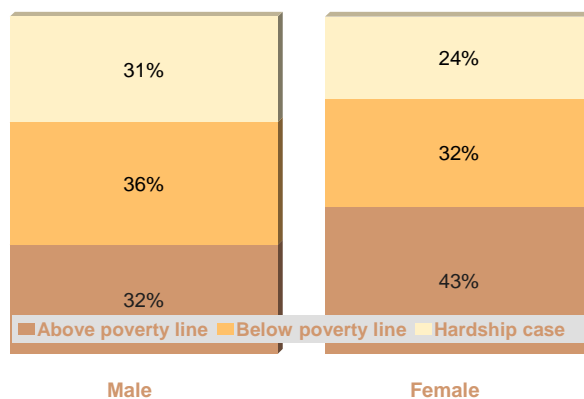
The next figure compares refugee and non-refugees according to poverty. As could be expected, refugees are more likely to be poor than non-refugees. The poverty rate of the former is 68% whereas it is 57% for the latter. However, the difference in hardship cases is less significant 29% compared to 27%.

Figure 1.6 Poverty rate (POV2) according to refugee status



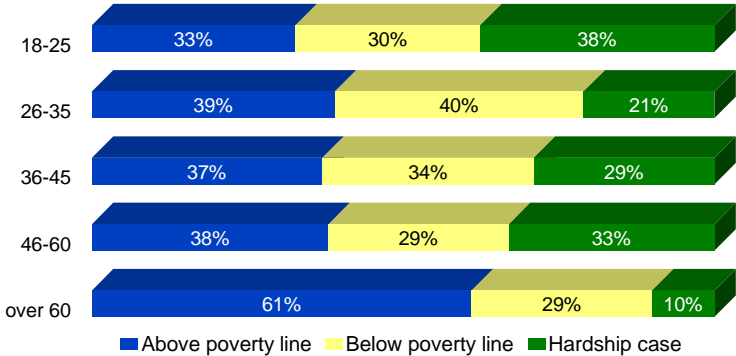
From a gender perspective, it is clear in figure 1.7, below, that there are some significant differences in poverty rate, whereby men are more likely than women to stress poverty conditions. Indeed, whereas the poverty rate and hardship rate, as stated by male respondents, is respectively 67% and 31%,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

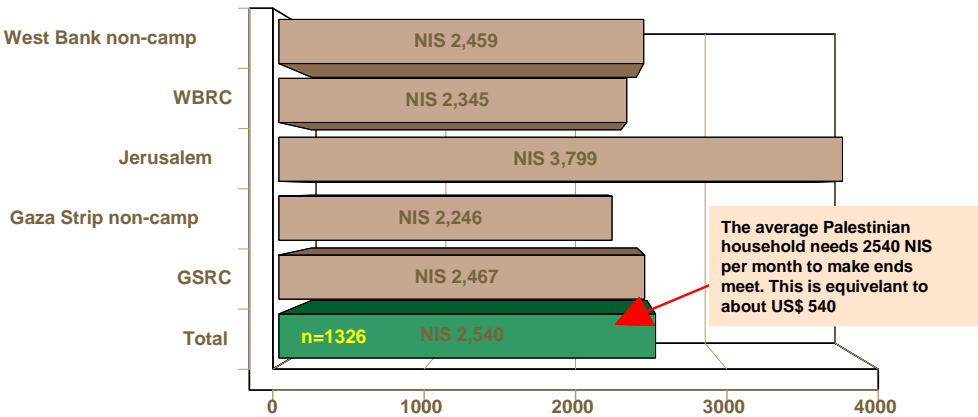


**1.2.3. Subjective financial satisfaction poverty line**

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)

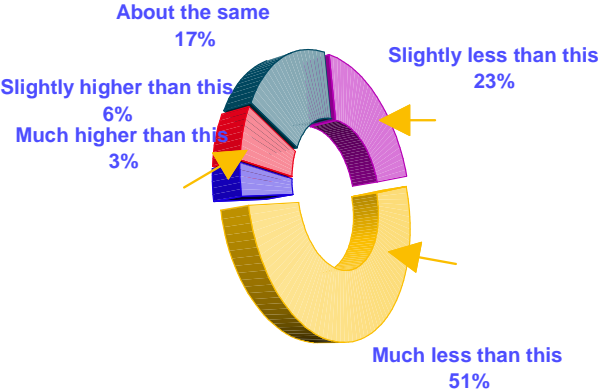
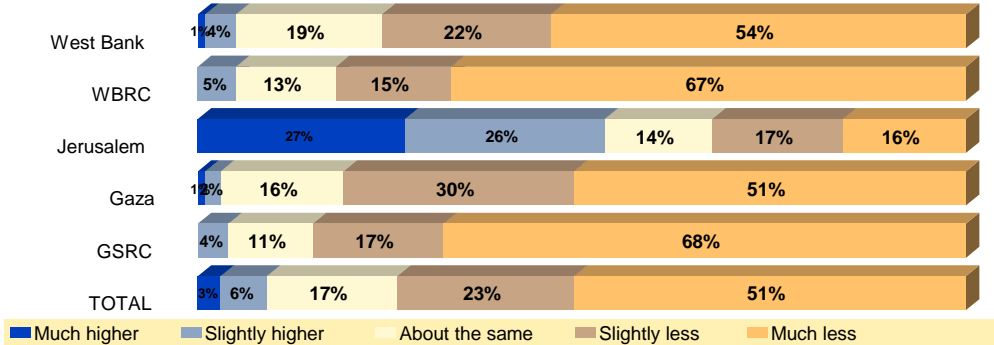


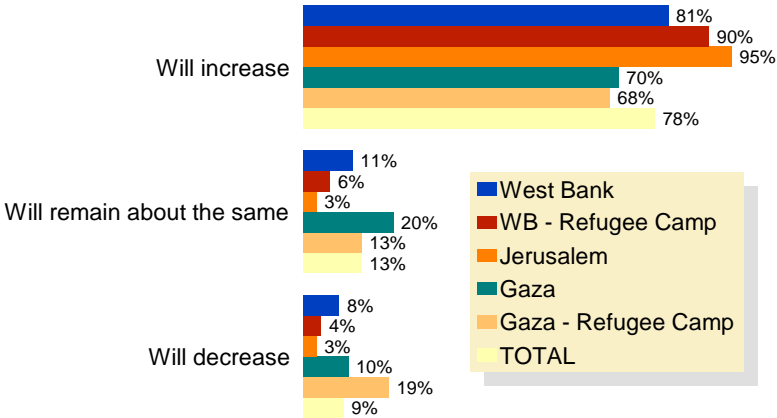
Figure 1.11, below, shows some interesting results about subjective poverty according to the place of residence of the interviewees. In general, it is obvious that in all places of residence the subjective perception of severe income deprivation is much higher than the hardship rate based on POV2. The 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.

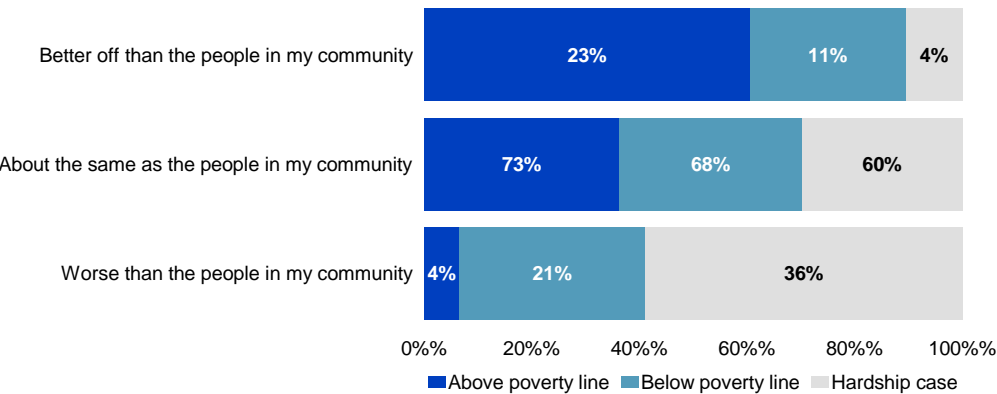
Figure 1.12 Expected evolution of poverty in the next 6 months according to place of residence



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%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

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)

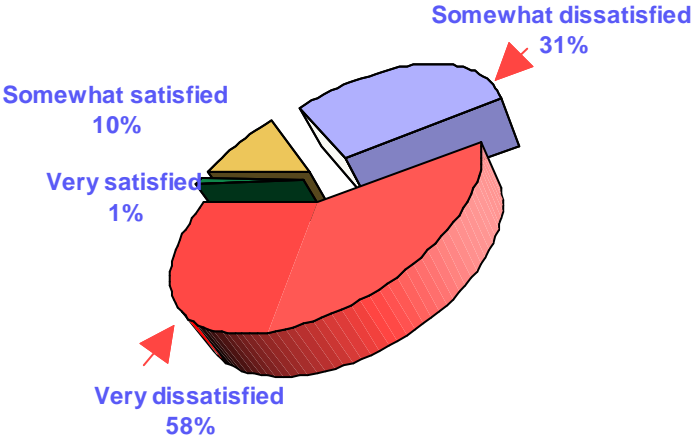
	Perception of household's financial situation			Total
	Better off than the people in my community	About the same as the people in my community	Worse than the people in my community	
Professional	22 39%	32 57%	2 4%	56 100%
Skilled worker	7 5%	100 68%	41 28%	148 100%
Unskilled worker	6 6%	57 52%	47 43%	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.

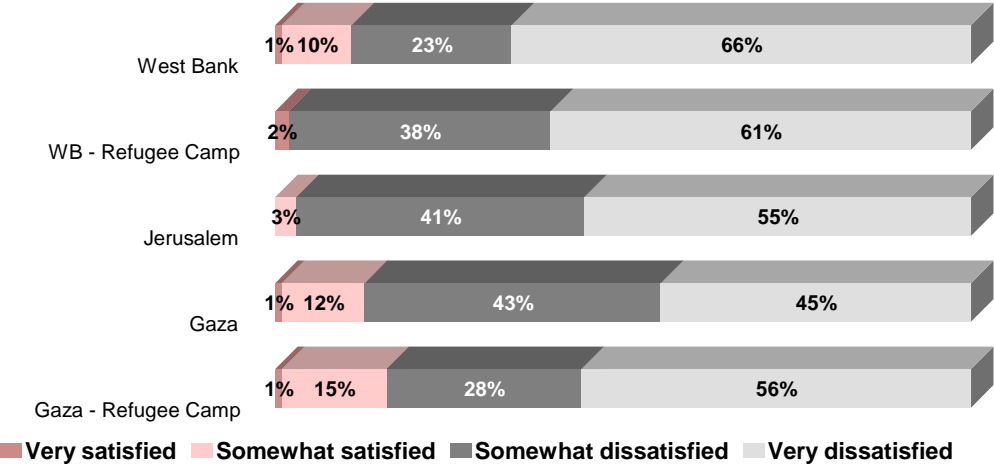
As will be remembered from sections 1.2.2 and 1.2.3, above, the poverty rate according to POV2 stands at 62% and the subjective financial dissatisfaction rate reaches 74%. When interviewees were asked to specify their level of satisfaction with the situation in general, it became clear that the subjective 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



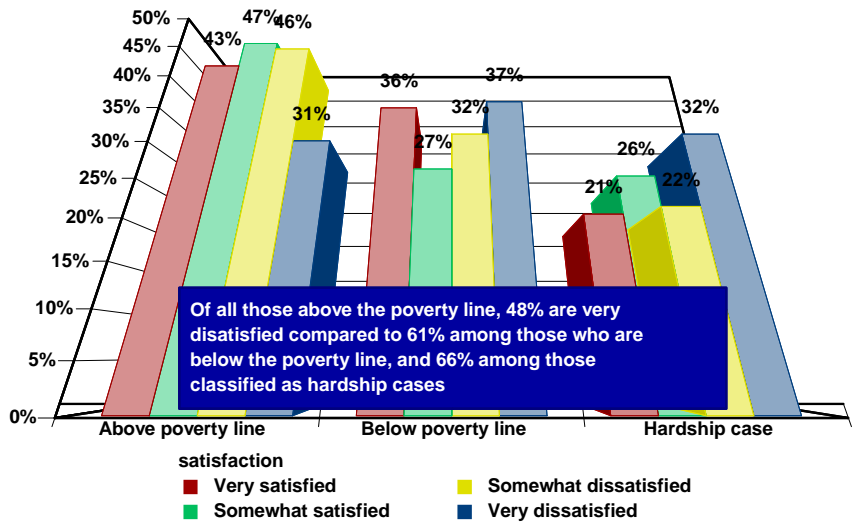
When taking a closer look at the high level of dissatisfaction among Palestinians with the general situation according to place of residence, the negative impact of severe closures and curfews on the perception of the general situation cannot be denied. In general, it is very evident that Palestinians 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)



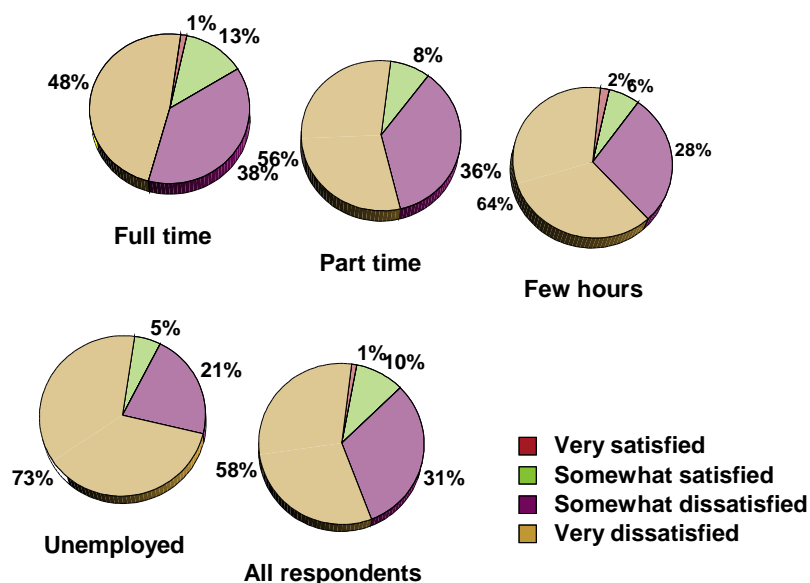
From an income perspective, the perception of households’ financial situation compared to other households in the community affects in a considerable manner the level of satisfaction with the situation in general. Indeed, 76% of the respondents who feel that their household’s financial situation is worse 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	
<b>Very satisfied</b>	2%	1%	0%	<b>1%</b>
<b>Somewhat satisfied</b>	10%	11%	7%	<b>10%</b>
<b>Somewhat dissatisfied</b>	34%	35%	17%	<b>32%</b>
<b>Very dissatisfied</b>	53%	53%	76%	<b>57%</b>
<b>Total</b>	100%	100%	100%	<b>100%</b>

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	
<b>Very satisfied</b>	5	2	6			13
	38%	15%	46%			100%
<b>Somewhat satisfied</b>	50	26	26	11	6	119
	42%	22%	22%	9%	5%	100%
<b>Somewhat dissatisfied</b>	201	84	47	29	11	372
	54%	23%	13%	8%	3%	100%
<b>Very dissatisfied</b>	468	105	74	21	33	701
	67%	15%	11%	3%	5%	100%
<b>Total</b>	724	217	153	61	50	1205
	60%	18%	13%	5%	4%	100%

### 1.3. The evolution of the labor market

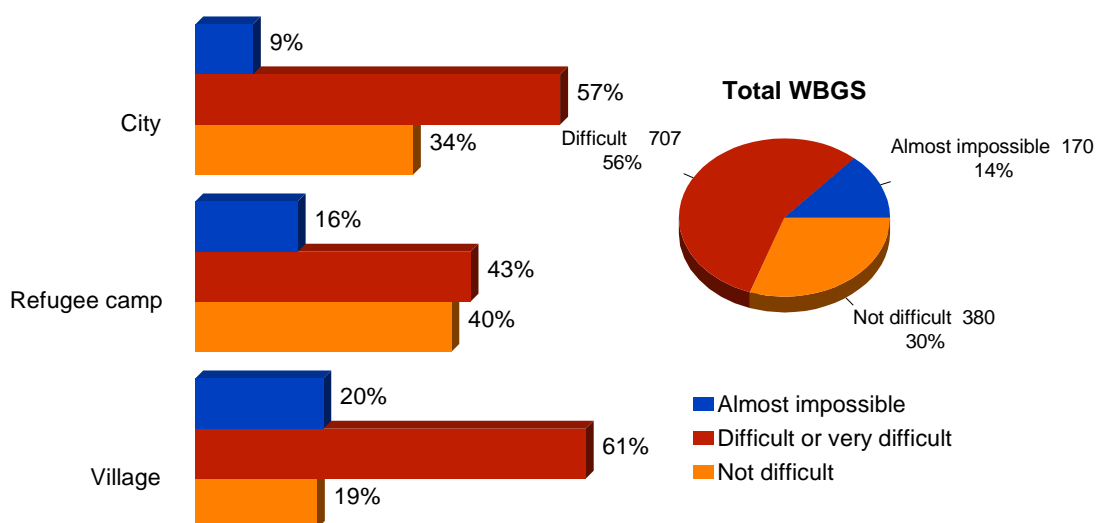
As was discussed earlier, the Israeli closure and curfew policies were intended to restrict the mobility of people and goods. The numerous checkpoints and the “back-to-back system” within the occupied Palestinian territory led to widespread disruption of all facets of life and have, in particular, dramatically 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

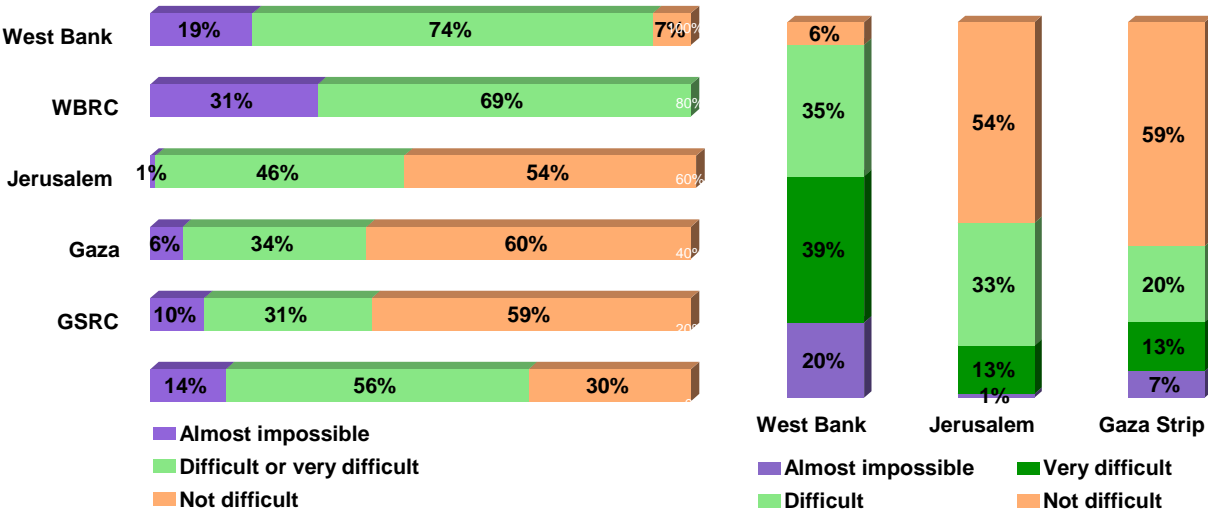


The effects of mobility restrictions were felt in some places more than others. As illustrated in figure 1.19, below, West Bank refugee camp residents were the most

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.

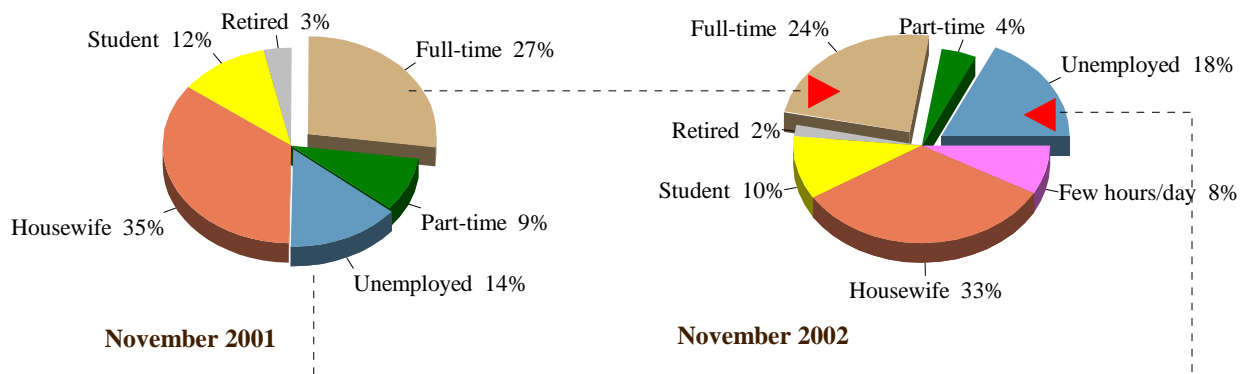
The described difficulties to reach the work place that are faced by the majority of Palestinians are specific to the labor market in the occupied Palestinian territory. As such, the specificity of the situation clearly calls for a comprehensive approach towards employment and unemployment issues that 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



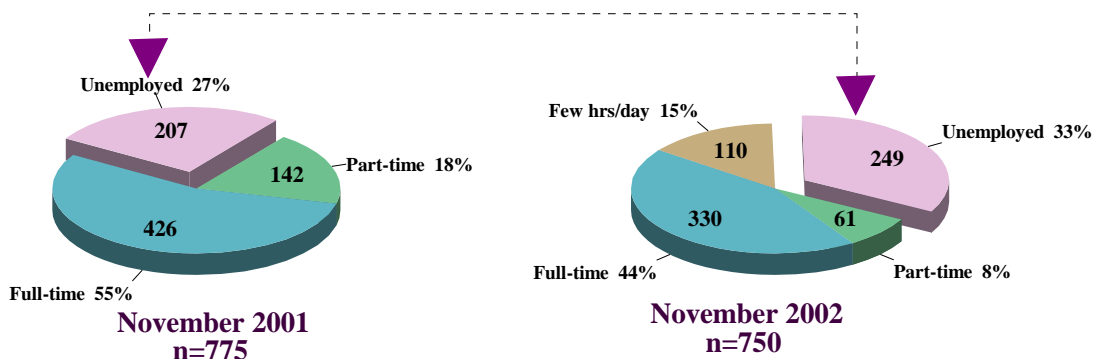
When examining the employment status of Palestinians, the results of the survey conducted for this report show a sharp decrease of the workers employed full-time compared to the results from the November 2001 survey. Indeed, whereas in November 2001, 27% of the respondents were employed full-time and 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 force<sup>6</sup>, 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

<sup>6</sup> 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



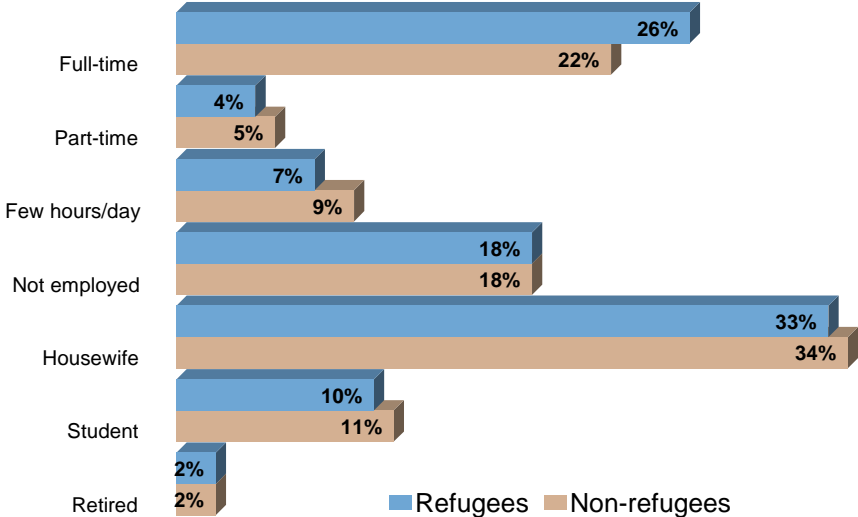
very likely to have a negative impact on the employment situation in the Gaza Strip over the coming months.

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
<b>West Bank</b>	148 39%	38 10%	60 16%	135 35%	381 100%
<b>WB - Refugee Camp</b>	16 43%	1 2.7%	5 14%	15 41%	37 100%
<b>Jerusalem</b>	43 73%	1 1.7%	3 5%	12 20%	59 100%
<b>Gaza</b>	81 42%	15 7.9%	33 17%	62 33%	191 100%
<b>Gaza – Refugee Camp</b>	42 51%	6 7.3%	9 11%	25 31%	82 100%
<b>Total</b>	<b>330</b> <b>44%</b>	<b>61</b> <b>8%</b>	<b>110</b> <b>15%</b>	<b>249</b> <b>33%</b>	<b>750</b> <b>100%</b>

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
<b>18-19</b>	2 40%	1 20%	1 20%	1 20%	5 100%
<b>20-24</b>	21 30%	9 13%	7 10%	33 47%	70 100%
<b>25-29</b>	70 49%	12 9%	17 12%	43 30%	142 100%
<b>30-34</b>	75 52%	13 9%	16 11%	39 27%	143 100%
<b>35-39</b>	72 46%	12 8%	30 19%	44 28%	158 100%
<b>40-44</b>	43 52%	5 6%	13 16%	21 26%	82 100%
<b>45-49</b>	21 33%	7 11%	9 14%	26 41%	63 100%
<b>50-54</b>	16 38%	1 2%	7 17%	18 43%	42 100%
<b>55-59</b>	6 29%		5 24%	10 48%	21 100%
<b>60+</b>	2 10%		5 24%	14 67%	21 100%
<b>TOTAL</b>	<b>328</b> <b>44%</b>	<b>60</b> <b>8%</b>	<b>110</b> <b>15%</b>	<b>249</b> <b>33%</b>	<b>747</b> <b>100%</b>

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.

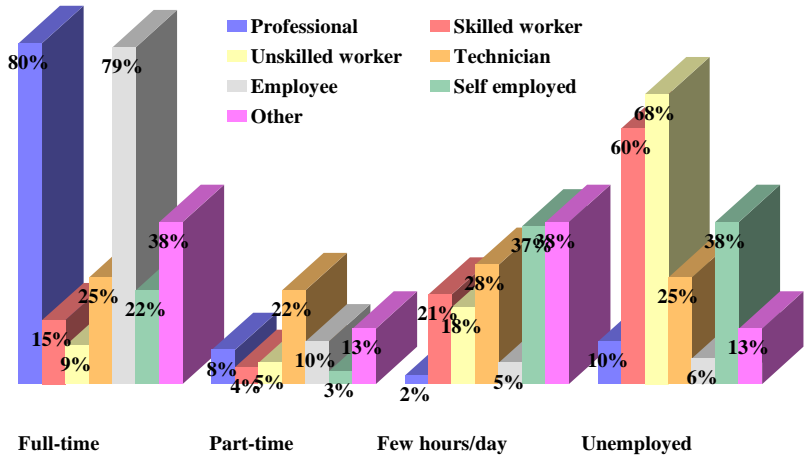
Table 1.12 Employment status according to the level of education

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

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.

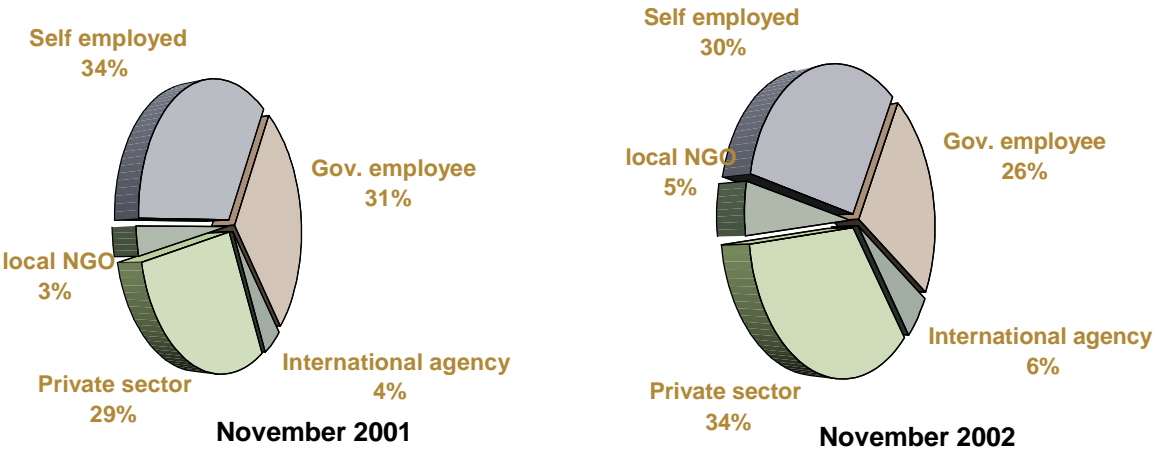
Figure 1.23 Employment status of the labor force according to the category of workers



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.

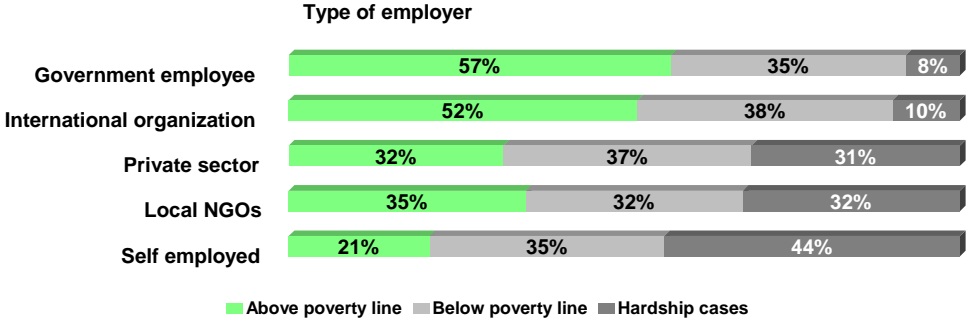
Figure 1.24 Type of employer (November 2001 – November 2002)



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.

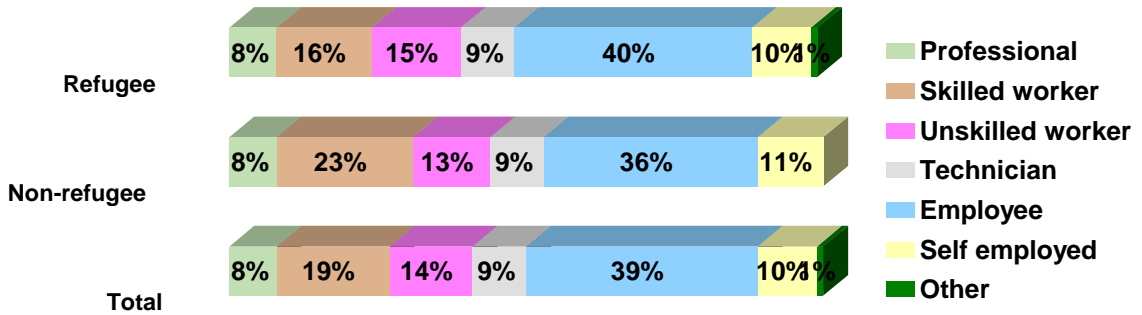
Figure 1.25 Poverty according to the type of employer



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

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%).

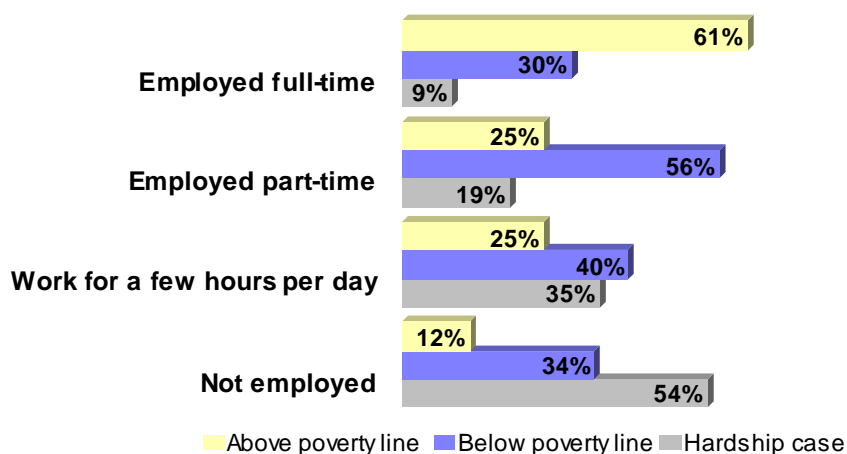
### 1.3.3. Employment and poverty risks

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



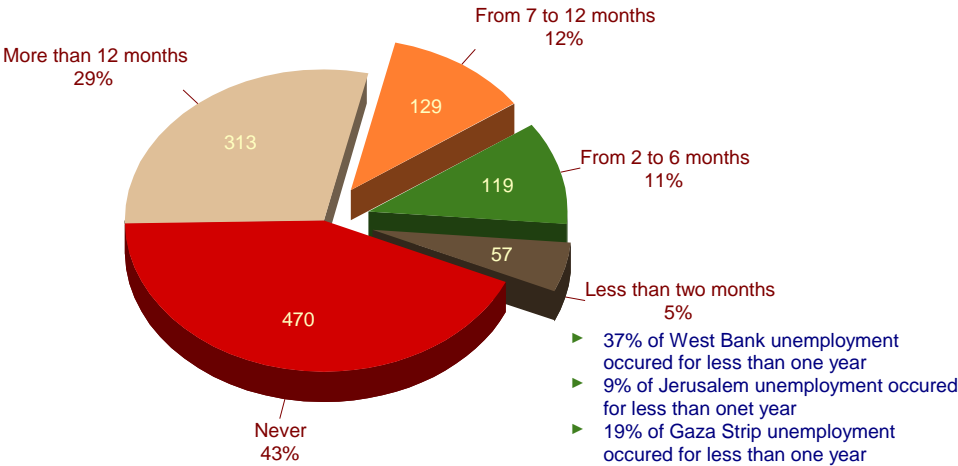
Taking into account the dominance of the breadwinner model in Palestinian household reproduction and the related important number of dependants on one worker, breadwinner unemployment greatly increases the risk of poverty. The results in table 1.14, below, correlate the level and duration of unemployment 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%
<b>TOTAL</b>	<b>37%</b>	<b>34%</b>	<b>29%</b>	<b>100%</b>

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

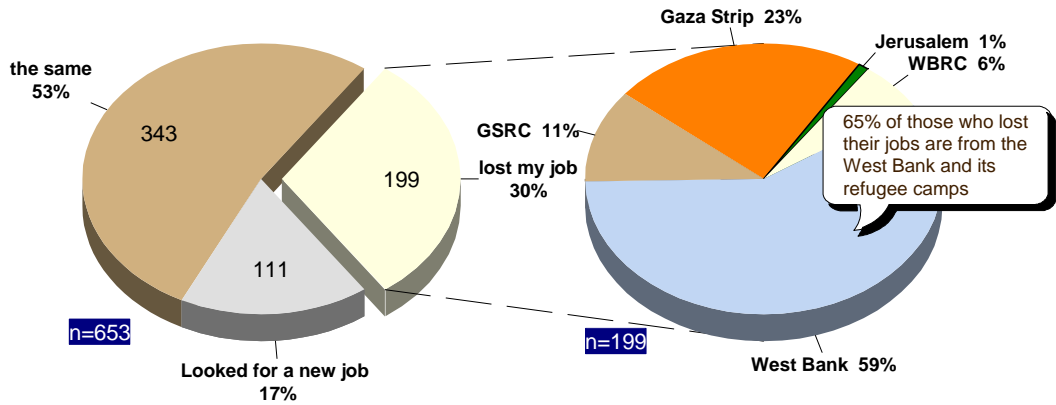
	Never	Less than two months	From 2 to 6 months	From 7 to 12 months	More than 12 months	Total
<b>Frequency</b>						
West Bank	237	47	82	98	153	617
Jerusalem	106	3	7	1	10	127
Gaza Strip	127	7	30	30	150	344
<b>Total</b>	<b>470</b>	<b>57</b>	<b>119</b>	<b>129</b>	<b>313</b>	<b>1088</b>
<b>Row %</b>						
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%
<b>Total</b>	<b>43%</b>	<b>5%</b>	<b>11%</b>	<b>12%</b>	<b>29%</b>	<b>100%</b>
<b>Column%</b>						
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%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

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

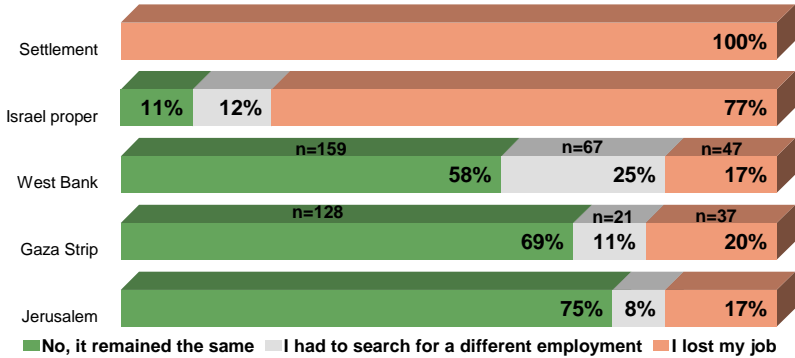




Overall, the drop in the employment of Palestinians working in Israel has been the main driving force towards mass unemployment since the outbreak of the second Intifada. The results in figure 1.29, below, indicate that respondents who had their work place in Israel report more than half of the total 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.

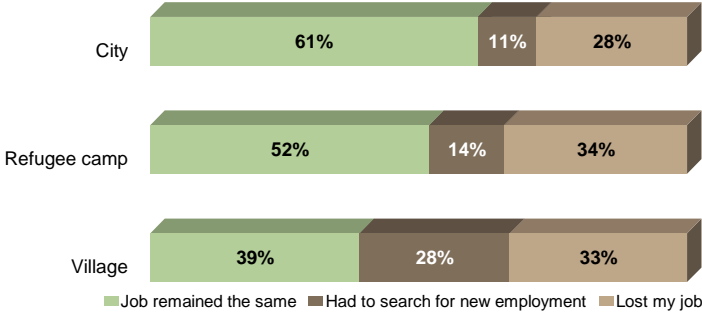
There is also a rapid deterioration of the labor market in the West Bank during the past six months that is characterized by a high level of job insecurity. Indeed, as demonstrated in figure 1.30 below, the employment situation remained the same in only 58% of the cases in the West Bank compared to 69% 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



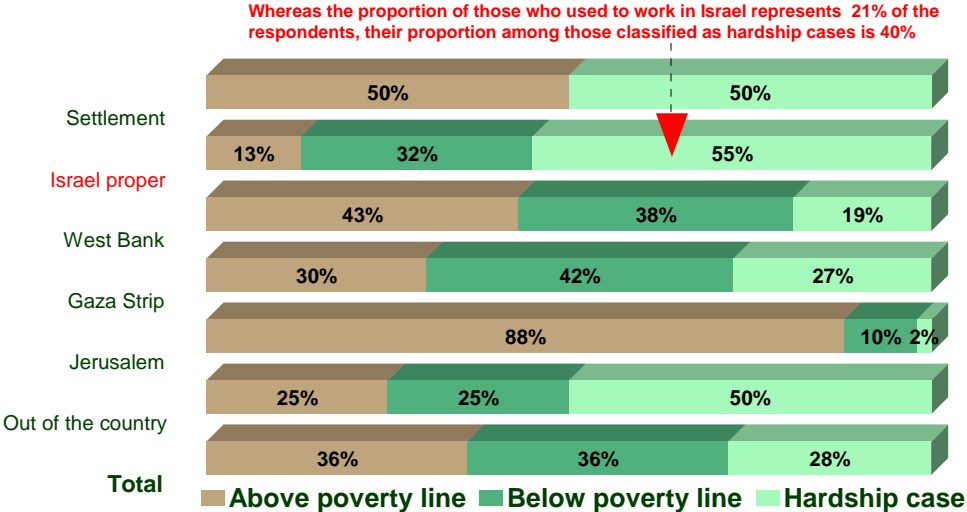
Finally, when examining the change in the employment situation according to residence, the results point to a far more stable employment situation in the cities than in camps and villages. As portrayed in figure 1.31 below, 61% of the respondents in cities maintained the same job, compared to 52% of 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%.

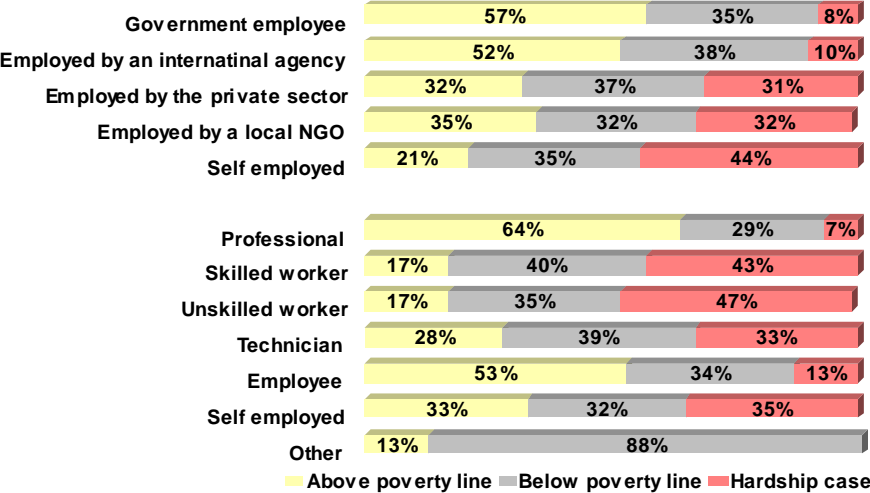
Figure 1.32 Poverty according to original place of work



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

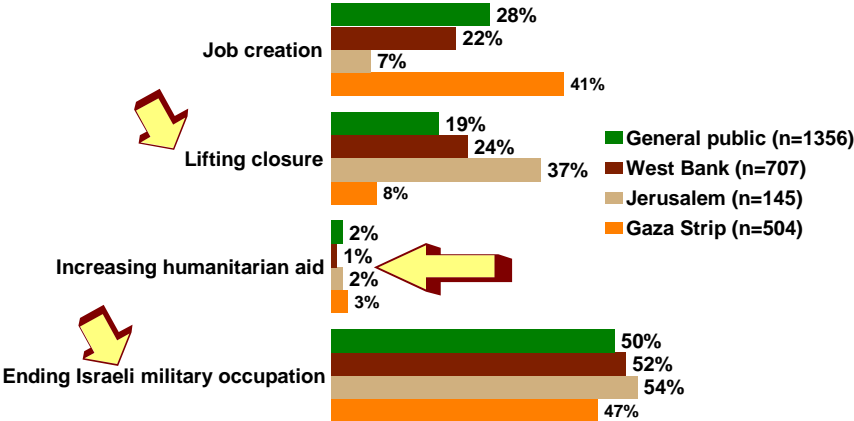
who belong to it from the worse economic and human impact of the collapse of the economy.

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.

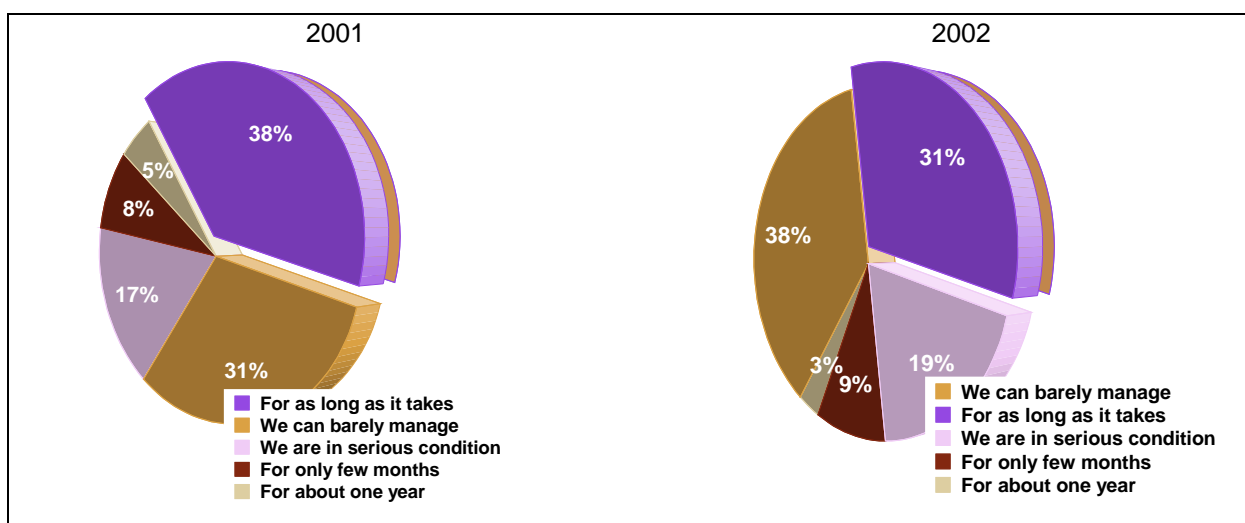
Figure 1.34 The most effective manner to reduce poverty according to place of residence



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

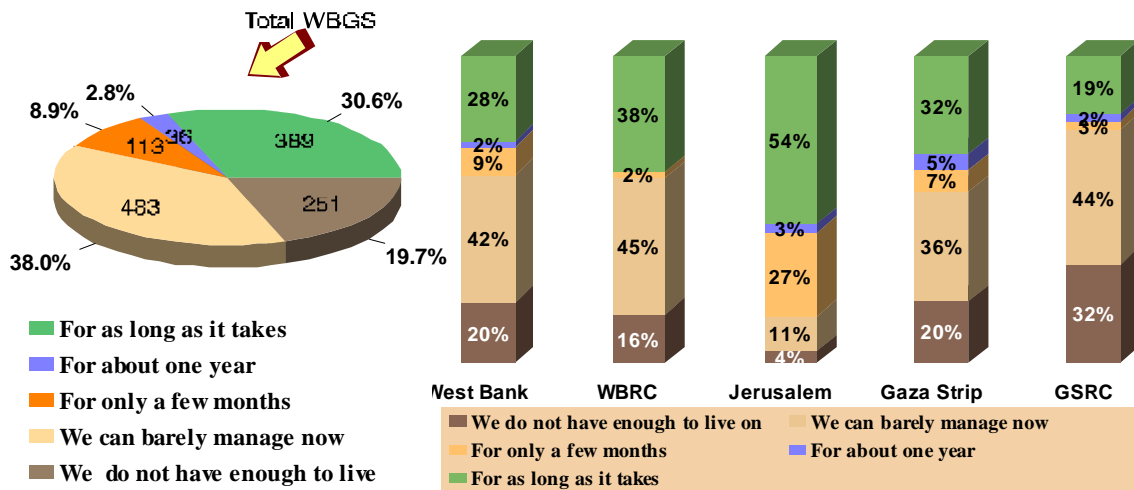
In a context of growing material deprivation, mass unemployment, restricted access to work, and lack of comprehensive welfare policies, coping strategies are crucial for the reproduction of the household. However, the extent and the duration of the economic and social crisis tend to exhaust progressively 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.

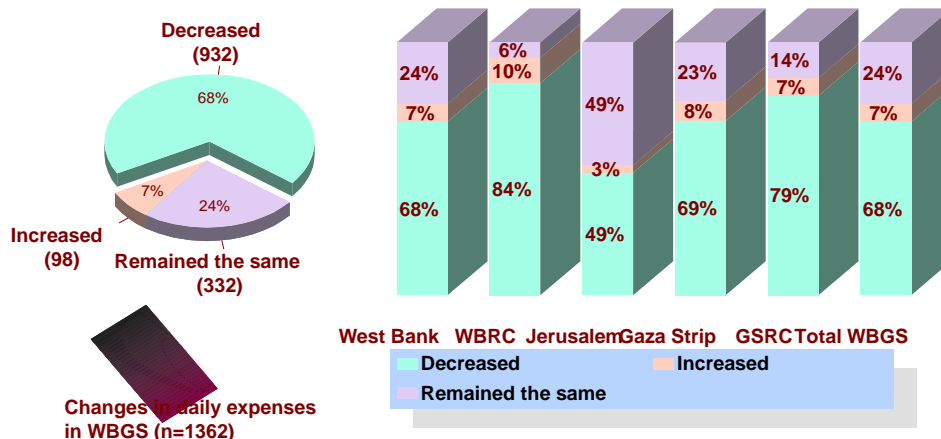
Figure 1.36 Ability to cope financially during the coming period



### 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

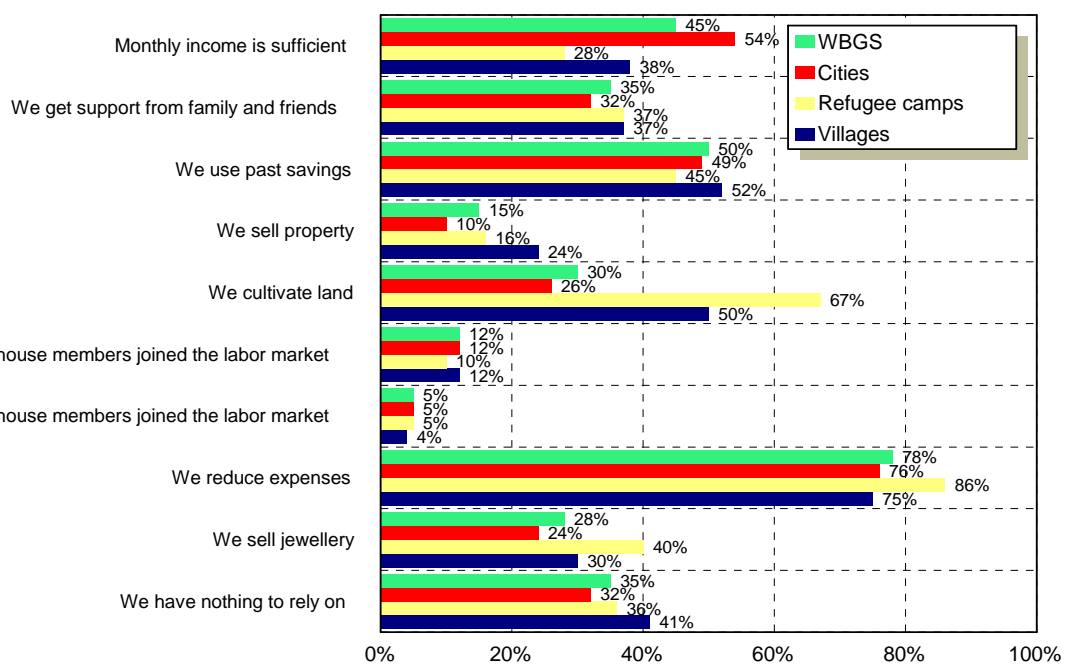


### 1.4.2. Strategies for managing the hardship

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.

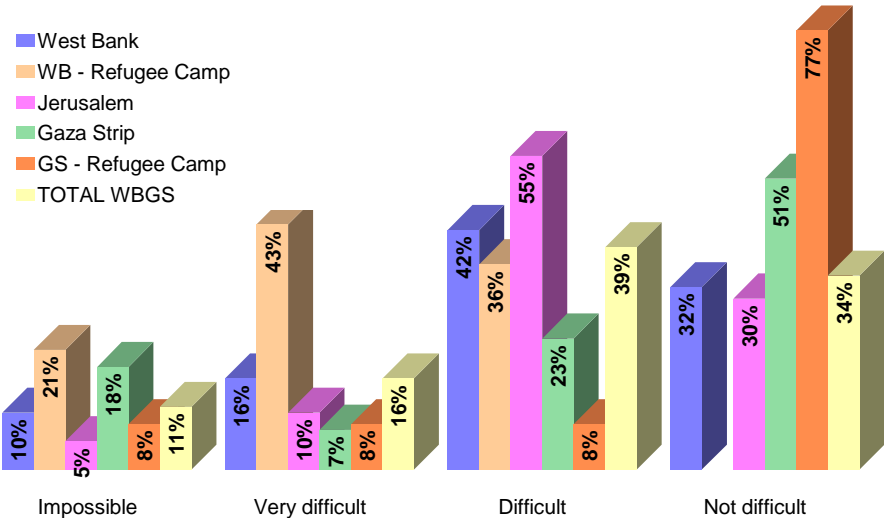
Figure 1.38 Methods to cope with the current difficulties according to area of residence (Q81)



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**

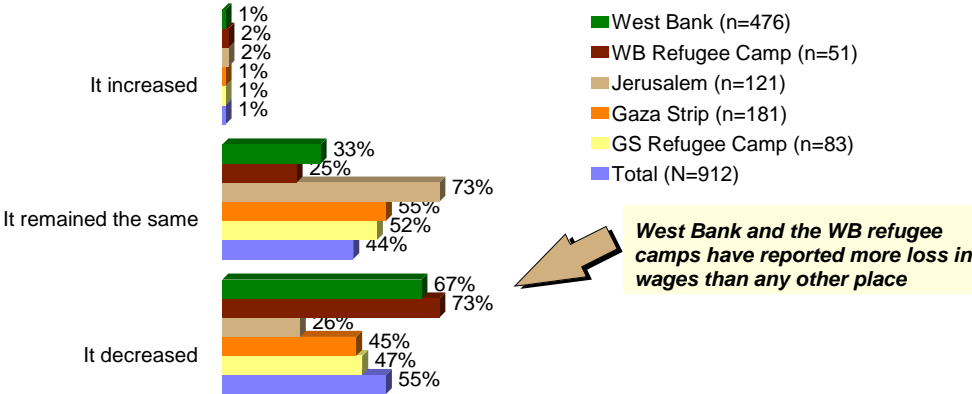
The context of mass unemployment and mass poverty makes that Palestinians are prepared to work, even if the work conditions are not ideal or what they would normally expect. As such, the results of the survey revealed that 48% of the respondents were ready to work at any wage. The level of desperation 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%



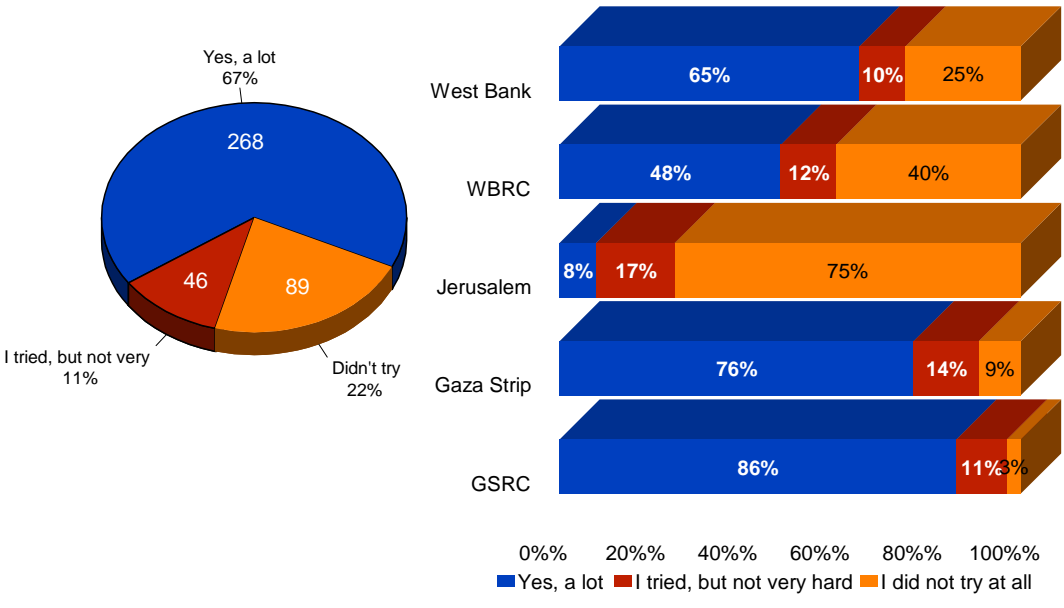
of the non-camp respondents and 73% of the camp respondents reported a decrease in their wages. It is also important to point out that 79% of hardship case respondents and 69% of those below the poverty line reported a wage decrease during the period under consideration.

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).

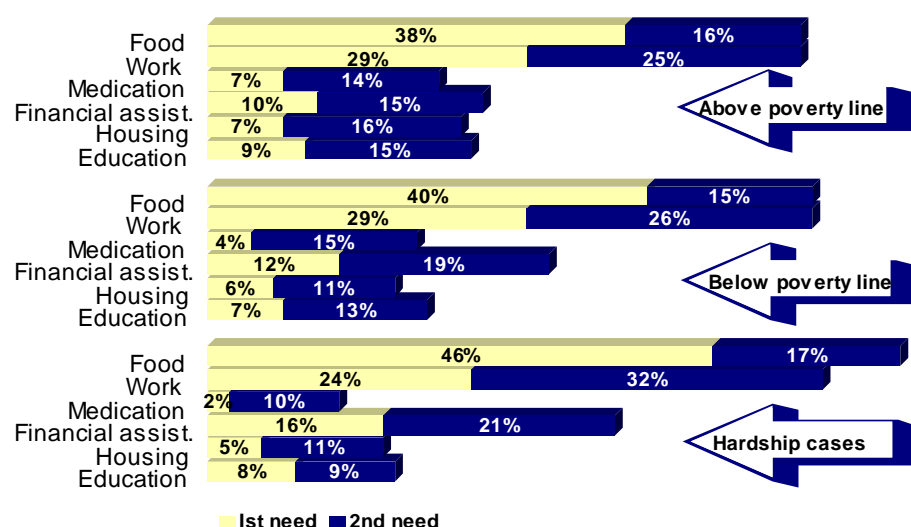
The inability of the households to provide food items to their household members, has led to serious nutritional problems primarily among children. According to the PCBS study, 46% of children between 6 months and five years suffer from chronic malnutrition, and about 50% of the same age category is 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.<sup>7</sup>

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%).

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<sup>7</sup> 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
<b>Increased</b>	11%	5%	12%	7%	3%	12%	14%	6%	12%
<b>Decreased</b>	46%	62%	39%	64%	80%	53%	31%	49%	28%
<b>Remained the same</b>	44%	33%	49%	30%	17%	35%	55%	45%	60%

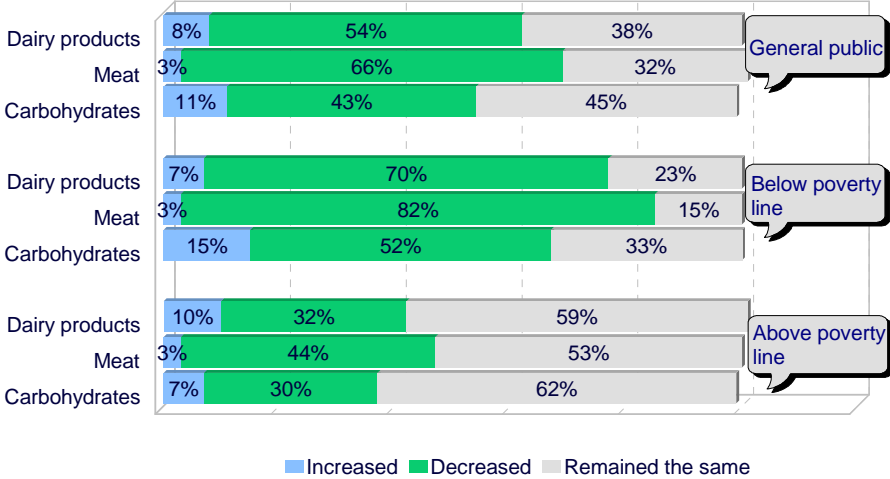
Table 2.2 Change in household food consumption in 2002

	General public			Below poverty line			Above poverty line		
	Dairy products	Meat	Carbohydrates	Dairy products	Meat	Carbohydrates	Dairy products	Meat	Carbohydrates
<b>Increased</b>	8%	3%	11%	7%	3%	15%	10%	3%	7%
<b>Decreased</b>	54%	66%	43%	70%	82%	52%	32%	44%	30%
<b>Remained the same</b>	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



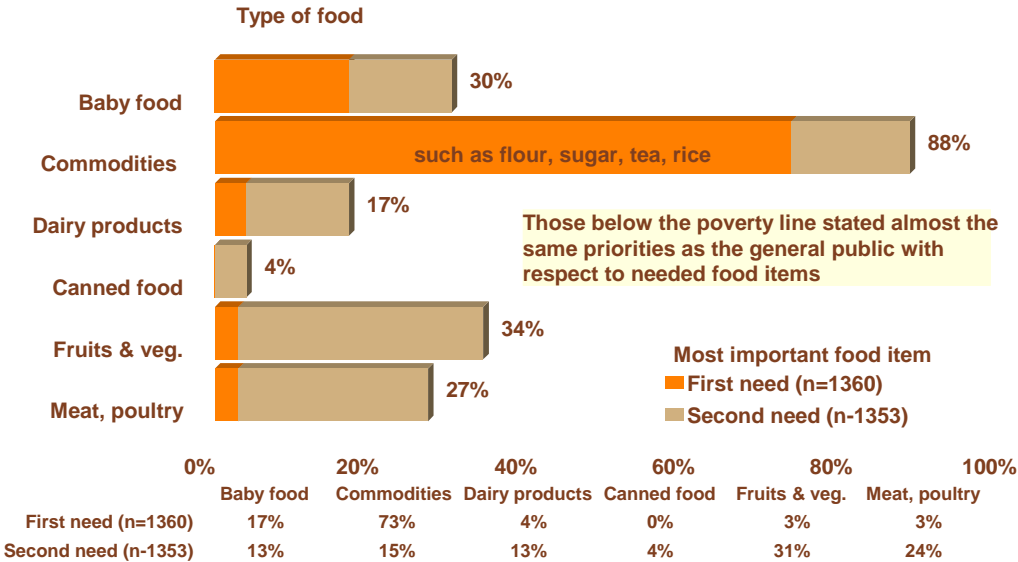
It is also worth noting that while the consumption has sharply decreased everywhere it was particularly alarming in the Gaza refugee camps where 70% of the respondents answered they reduced the consumption of dairy products and 77% the consumption of meat; the rates were respectively 60% and 68% in the 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.

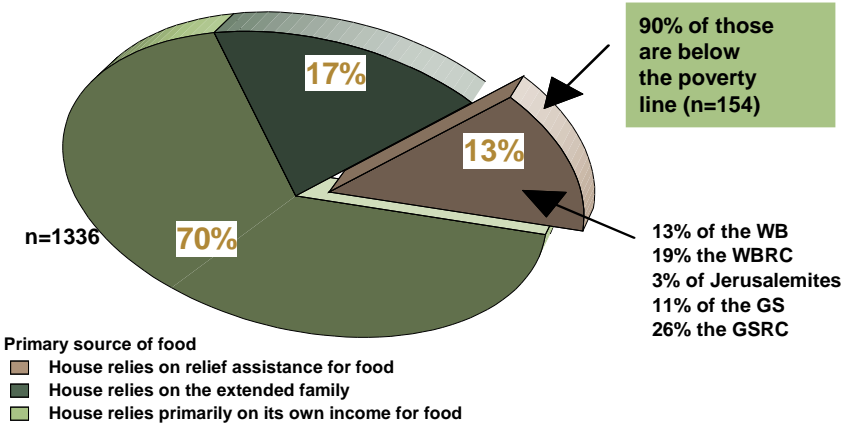
Table 2.3 First most needed food item in the household (Q45) according to place of residence

	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%
<b>Total</b>	<b>650</b>	<b>63</b>	<b>145</b>	<b>344</b>	<b>158</b>	<b>1360</b>
	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

## 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)

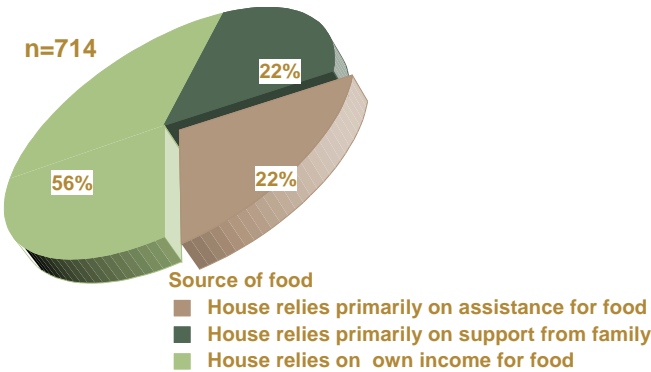


Also important to note is that in comparison with last year, the reliance on food assistance has increased significantly from 7% in November 2001 to 13% in November 2002. In fact, while in November 2001 about 82% of the respondents said that they rely on their own sources for food and 11% said that they 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	
<b>House relies primarily on relief assistance for food</b>	3%	13%	28%	13%
<b>House relies primarily on support from its extended family</b>	10%	19%	22%	17%
<b>House relies primarily on its own income for food</b>	87%	68%	51%	70%
<b>TOTAL</b>	100%	100%	100%	100%

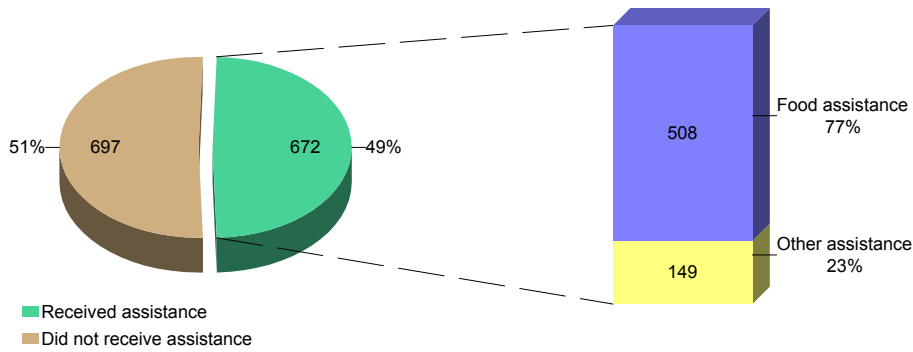
### 2.3. Food distribution

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

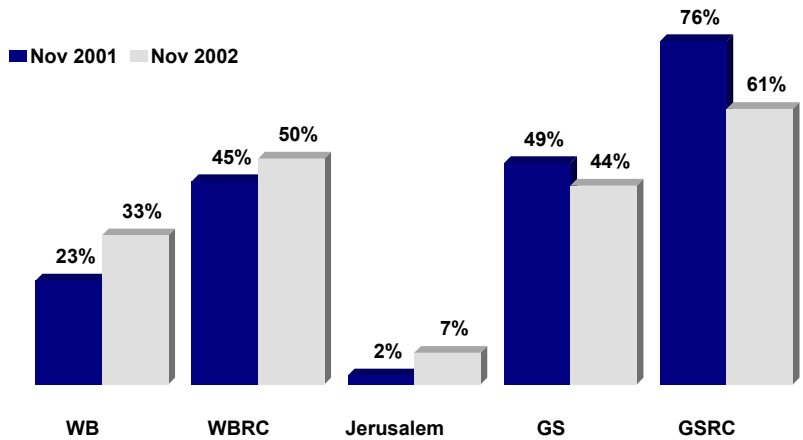


Thus, over 37%<sup>8</sup> of the Palestinian population received food assistance in 2002. This percentage is only 2% higher than that of 2001.

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.

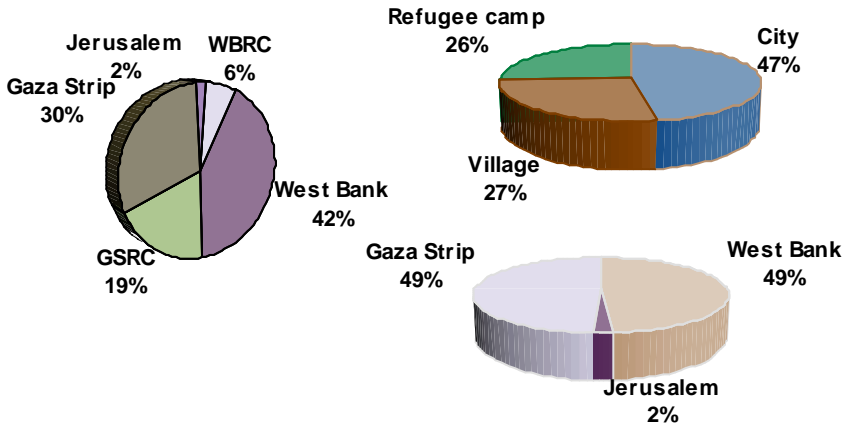
Figure 2.7 Proportion of Palestinians receiving food assistance according to place of residence: Comparison between November 2001 and November 2002



<sup>8</sup> 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.

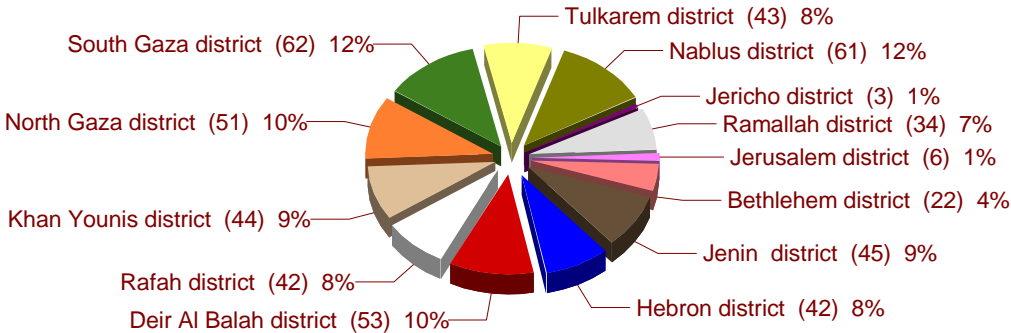
Despite the increase in food assistance to the West Bank and its refugee camps, the Gaza Strip continues to receive almost 50% of the distributed food assistance, even though the West Bank is much more populated than the Gaza Strip. When considering the population size also, refugee camps continue to 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



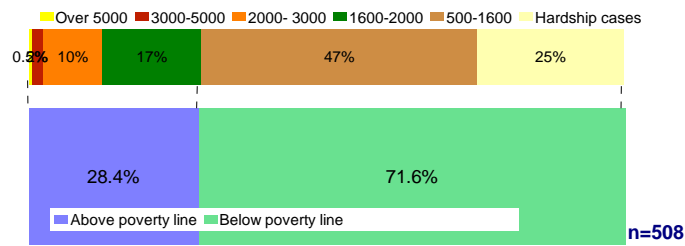
When examining the food distribution in the districts of the occupied Palestinian territory, it is obvious that the distribution covers all areas rather reasonably. As illustrated in figure 2.9, below, North and South Gaza districts receive 22% of disbursed food assistance to the Palestinians in the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

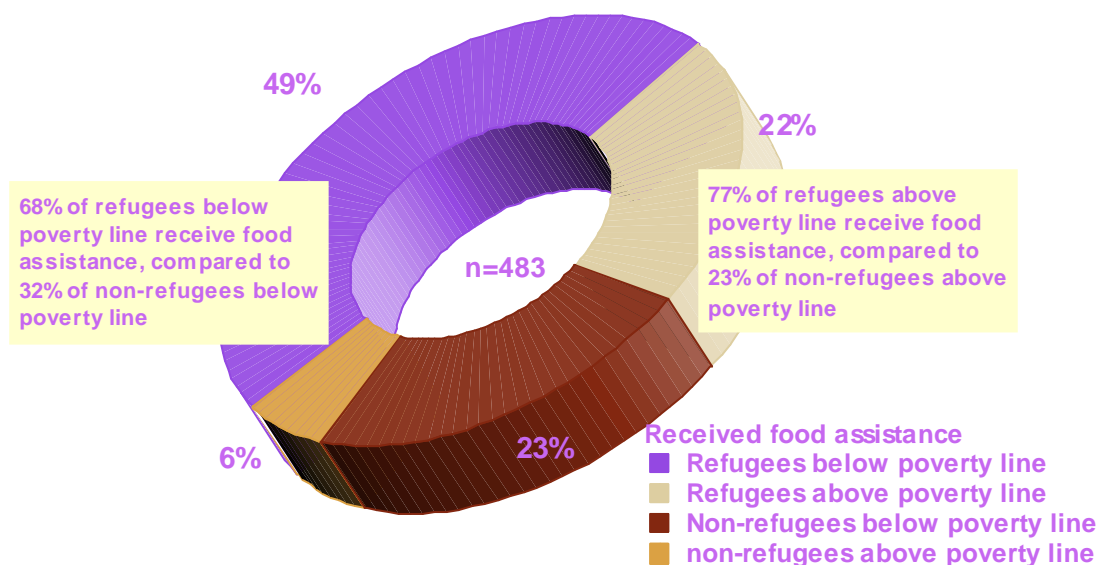


When poverty is calculated according to household size, the proportion of households above the poverty line that received food assistance declined to 20%. This is logical given the fact that the proportion of those below the poverty line increased when the household size was taken into consideration

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.

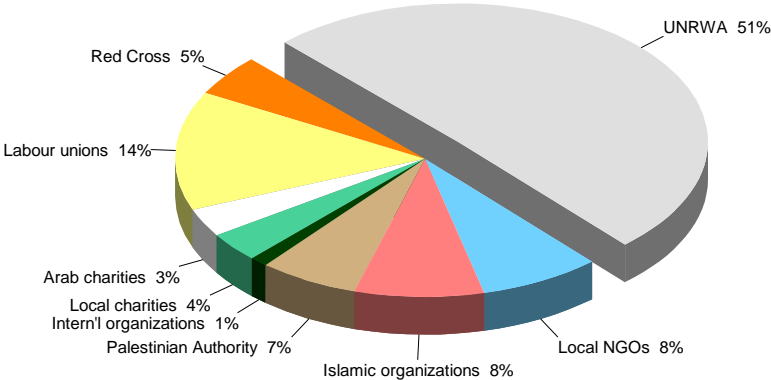
Figure 2.11 Proportion of food distribution according to poverty level and refugee status



**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	
<b>Islamic organizations</b>	88%		12%	100%
<b>Local NGOs</b>	93%	3%	5%	100%
<b>UNRWA</b>	36%	3%	61%	100%
<b>Red Cross</b>	100%			100%
<b>Labor unions</b>			88%	100%
<b>Arab charities</b>	71%		29%	100%

<b>Local charities</b>	56%		44%	100%
<b>International orgs.</b>	67%		33%	100%
<b>Palestinian Authority</b>	61%	6%	33%	100%
<b>Total</b>	<b>48%</b>	<b>2%</b>	<b>49%</b>	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.<sup>9</sup> 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

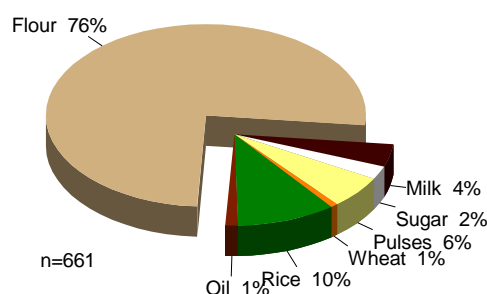


Table 2.6 illustrates in further detail the types of food that has been distributed by the various food assistance providers and the proportion of the above mentioned food items to their overall assistance.

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

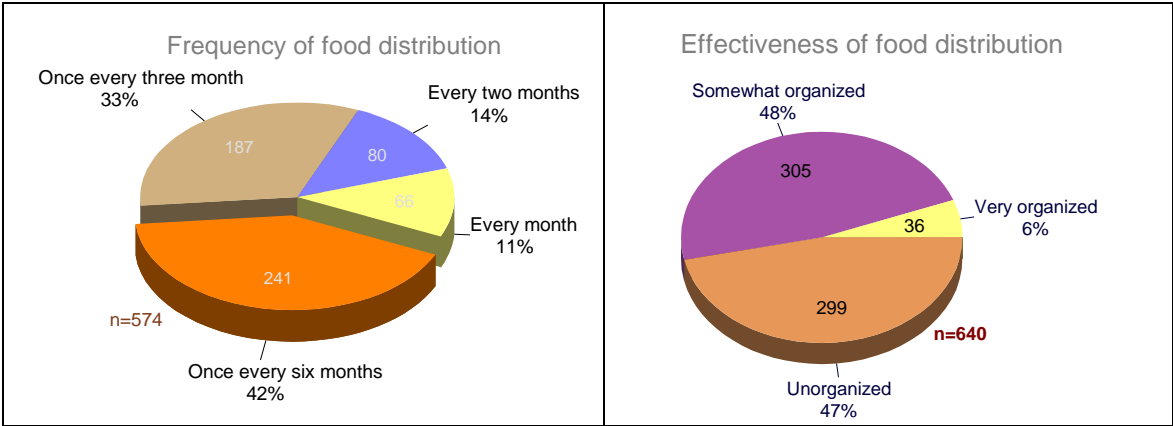
	Most received food item							Total
	Flour	Wheat	Rice	Pulses	Oil	Sugar	Milk	
Islamic organizations	59%		13%	13%	2%		14%	<b>100%</b>
Local NGOs	50%	5%	25%	5%	5%	8%	3%	<b>100%</b>
UNRWA	85%		6%	3%	1%	1%	4%	<b>100%</b>
Red Cross	53%	3%	23%	7%		3%	10%	<b>100%</b>
Labor unions	71%		10%	13%	1%	3%	1%	<b>100%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

<sup>9</sup> 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



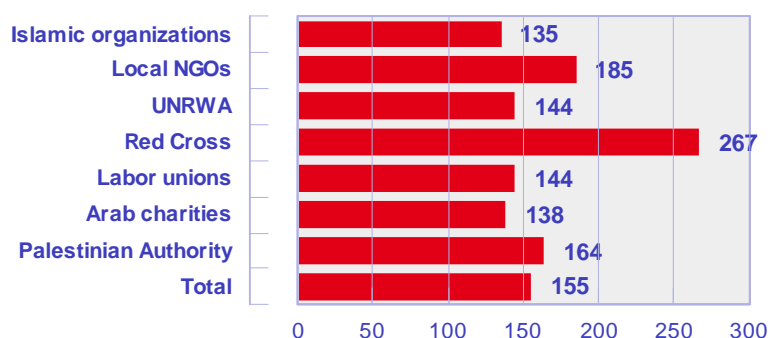
Similarly, a relatively large proportion of food assistance recipients believe that food distribution is not carried out in an organized manner. As can be seen in figure 2.14, above, 47% of the respondents felt that food distribution was unorganized, while the remainder considered it to be either very 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
<b>Total</b>	<b>176</b>	<b>228</b>	<b>134</b>	<b>236</b>

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
<b>Total</b>	<b>141</b>	<b>88</b>	<b>153</b>	<b>180</b>

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,<sup>10</sup> 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
<b>Job creation</b>	376	28%
<b>Lifting closure</b>	261	19%
<b>Increasing humanitarian aid</b>	30	2%
<b>Ending Israeli military occupation</b>	682	50%
<b>Investing in education and health</b>	3	0%
<b>None of these</b>	4	0%
<b>Total</b>	1356	100%

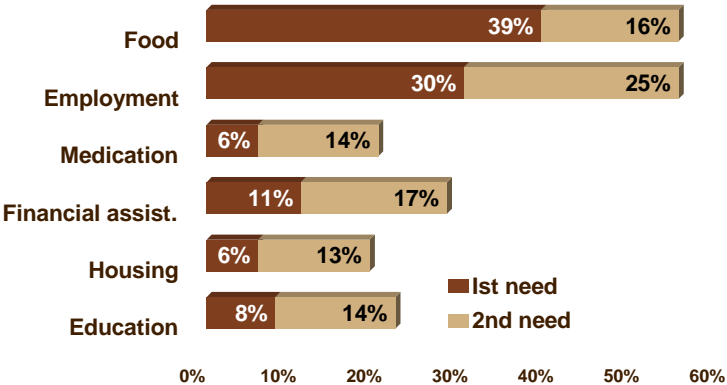
In general, it is possible to deduce from the results and it will be indicated below, that by and large Palestinians seem to find themselves in such dire circumstances that when it comes to identifying the most important needs of their households or specifying what in their opinion are the most urgent 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

<sup>10</sup> 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.

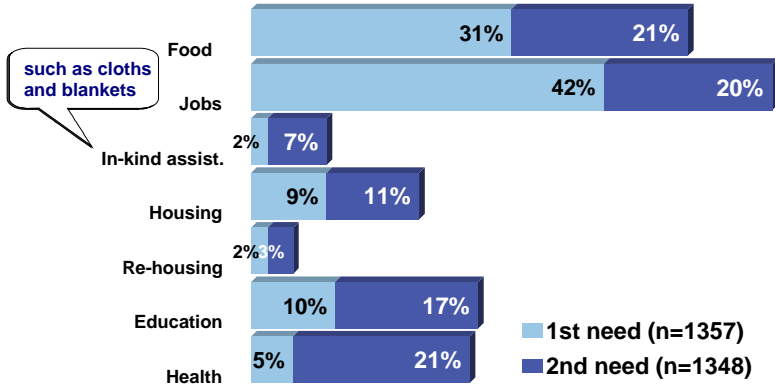
As illustrated in figure 3.1, below, when interviewees identify the two most important needs of their household, the need for food and employment stand out by far over the need for medication, financial assistance, housing or education.

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.<sup>11</sup>

Figure 3.2 Two most urgent types of assistance (Q64)



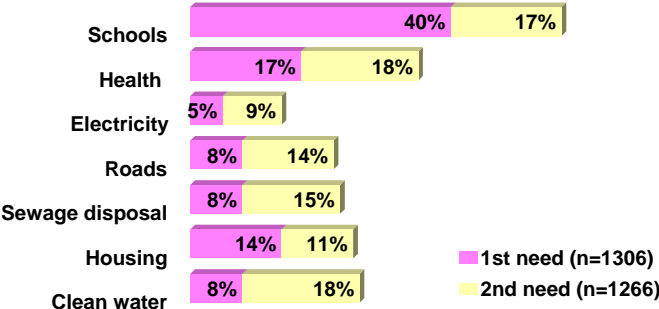
When the questions directed to the interviewees concerned the needs of their community or the importance and evaluation of existing assistance and services rather than the needs of the household or the urgency of types of assistance that can directly and immediately affect the living conditions of the 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,

<sup>11</sup> This question will be discussed in more detail in Part Seven of the study

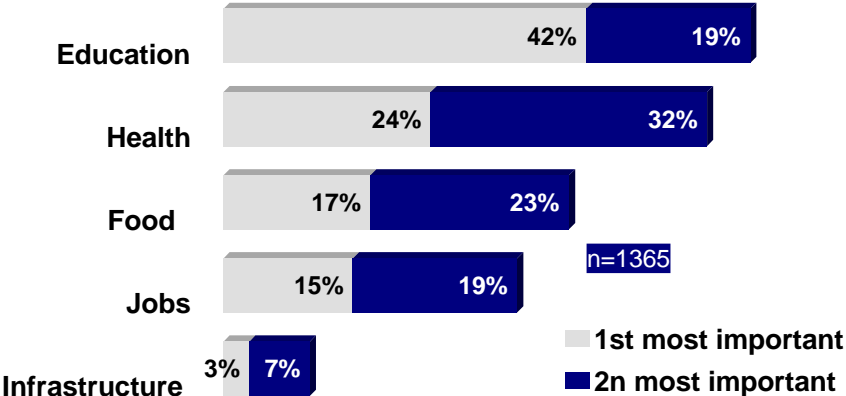
while another 17% specified schools as the second important need of their community. Regarding the need for health facilities in the community, 17% of the respondents thought they are the most important need of their community, and another 18% identified them as the second most important need of their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



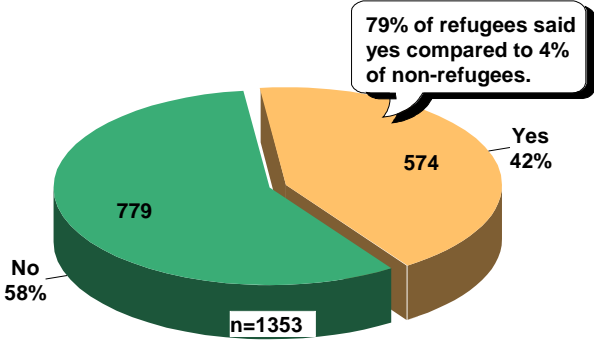
The interviewees were also asked which of the existing services they deemed most effective, and as the results in table 3.2 below, indicate, again services related to education and health top the list and are considered to be more effective than services provided by UNRWA or others that are concerned 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%
<b>Total</b>	<b>1361</b>	<b>100%</b>	<b>1356</b>	<b>100%</b>

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.<sup>12</sup> 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.

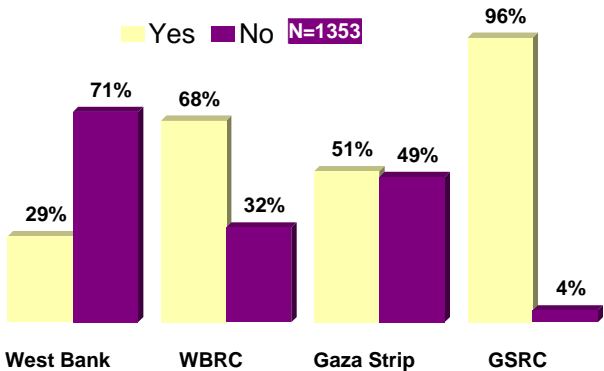
Figure 3.5 Regularity of UNRWA assistance, such as education and health to the household (Q56) according to refugee status (Q3).



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%).

<sup>12</sup> 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)

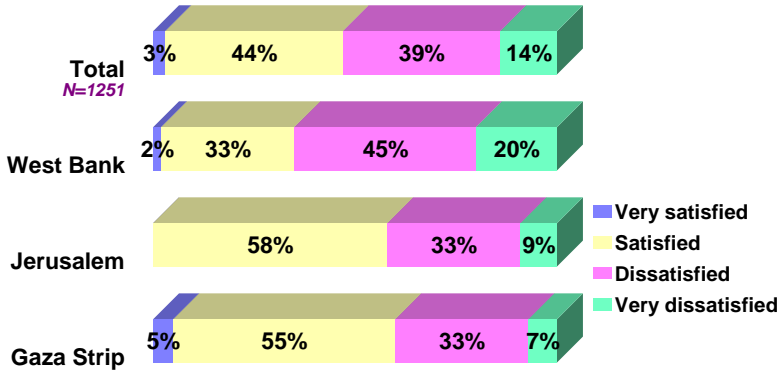


Now that the place and role of health and education have been described and situated in the complex web of the needs of the public, on the one hand, and the types of assistance provided in an attempt to accommodate those needs, on the other hand, Part Three will in its next section address specific questions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

### 3.2. Health

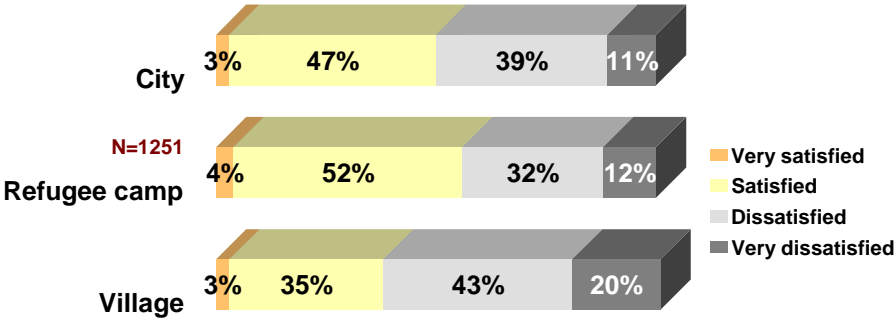
This section will be divided into two main parts: (1) issues pertaining to medical care, and (2) issues pertaining to health coverage. Before entering into these, however, it is good to address the general level of satisfaction with the health services provided by any party, including the Palestinian 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)

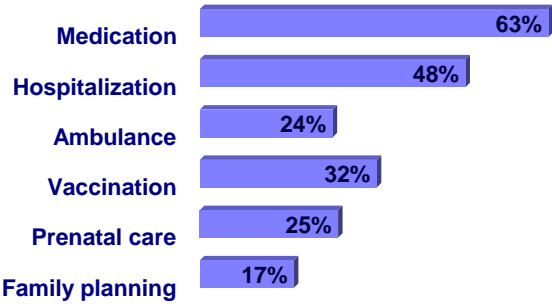
	Household income in NIS						Total
	Over 5000	3000-5000	2000-3000	1600-2000	500-1600	Less than 500	
<b>Yes, received UNRWA health services</b>	8%	17%	37%	44%	50%	55%	44%
<b>No, did not receive</b>	92%	83%	63%	56%	50%	45%	57%
<b>Total</b>	100%	100%	100%	100%	100%	100%	100%

**3.2.1. Medical care**

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

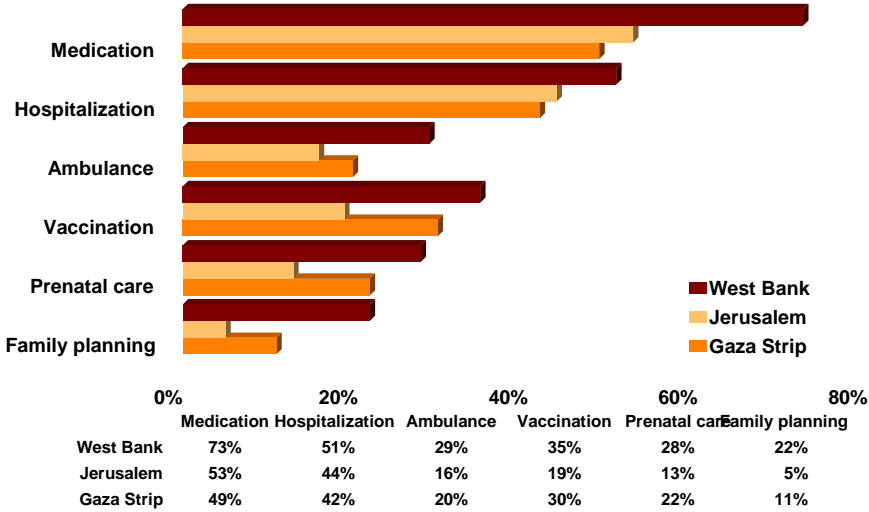
In an attempt to assess the need for medical care among Palestinians, the interviewees were asked to specify from a predetermined list what type of medical care they or any of their household members had been in need of since the Israeli army reoccupied the Palestinian controlled areas. In general and 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.

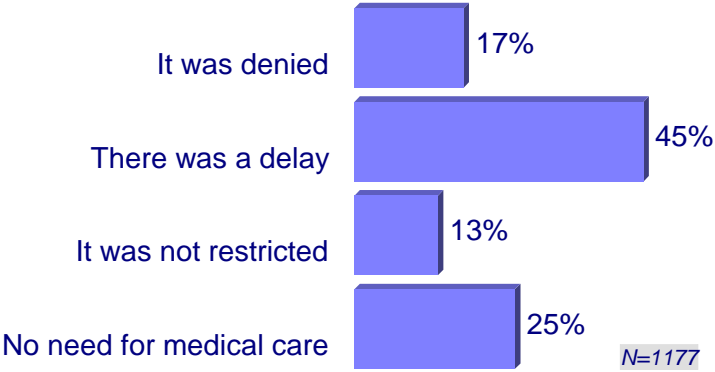
Figure 3.12 Type of medical care received (Q26) according to area of residence (Q80)



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.

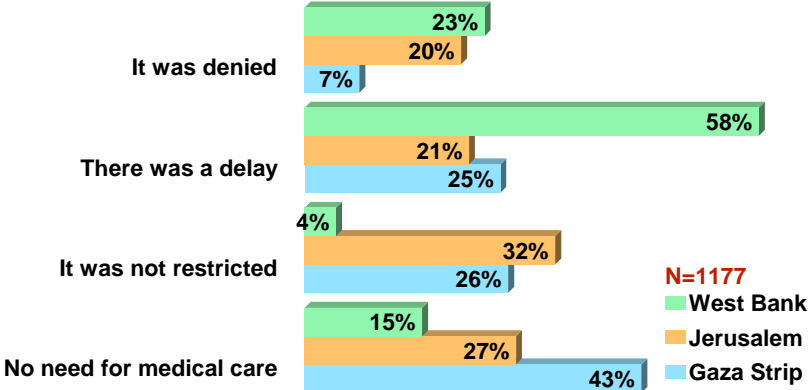
Figure 3.13 Restrictions on delivery of medical care (Q27)



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

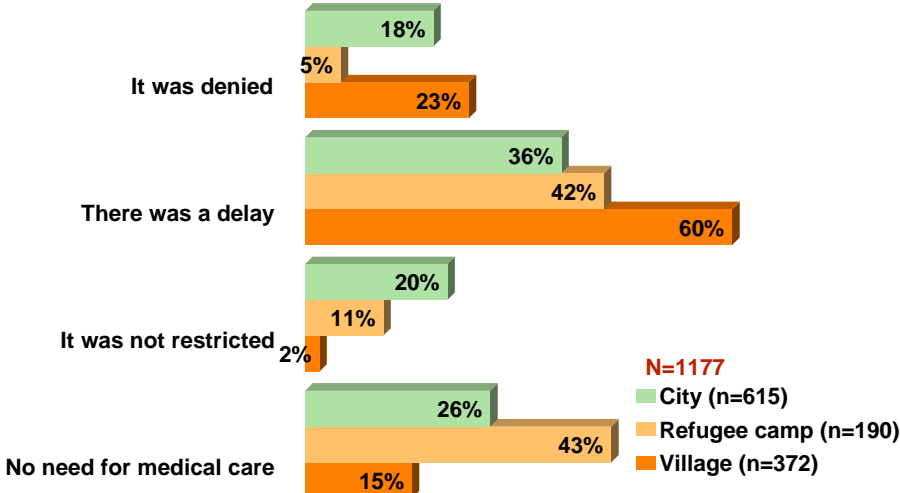
to transport medical supplies from central warehouses to more remote locations because Palestinian MoH workers have been denied access to these areas” (Bertini 2002:10).

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).

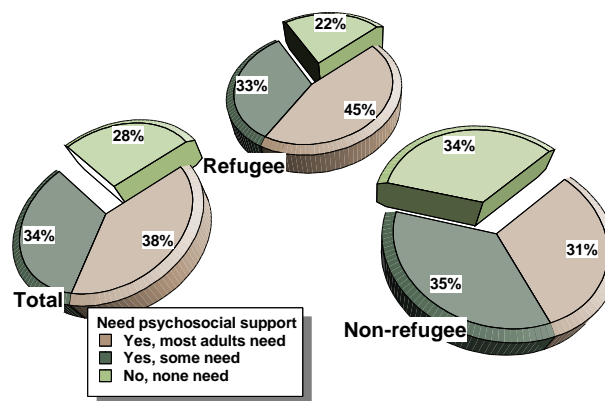
Figure 3.15 Restrictions on delivery of medical care (Q27) according to area of residence (Q81)



## Need for psychosocial support for adults

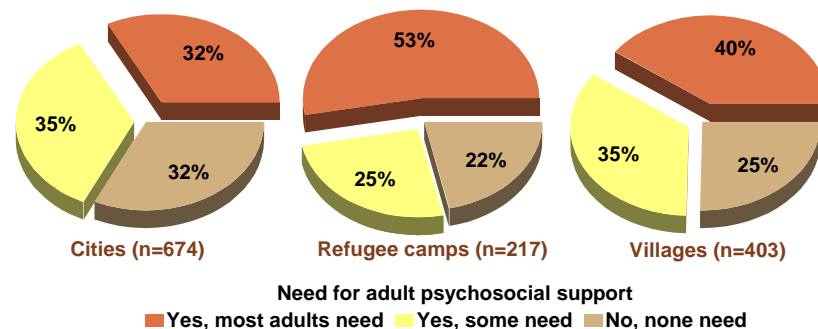
Perhaps a less often considered aspect of medical care is related to the provision of psychosocial support to adults. Nevertheless, under the current circumstances with strenuous closures, increased unemployment and poverty, and frequent curfews, it should not come as a surprise that many adults have 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.<sup>13</sup> 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)



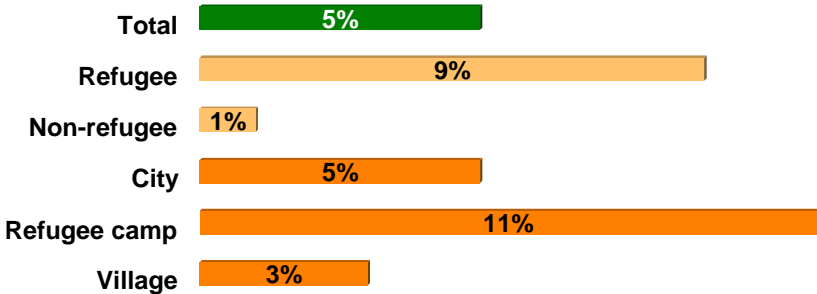
<sup>13</sup>Humanitarian Plan of Action 2003 – Occupied Palestinian Territory, United Nations, New York and Geneva, (November 2002), p. 26.

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 service<sup>14</sup> 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 insurance<sup>15</sup>, and a poor 1% have their health coverage provided by charitable organizations.

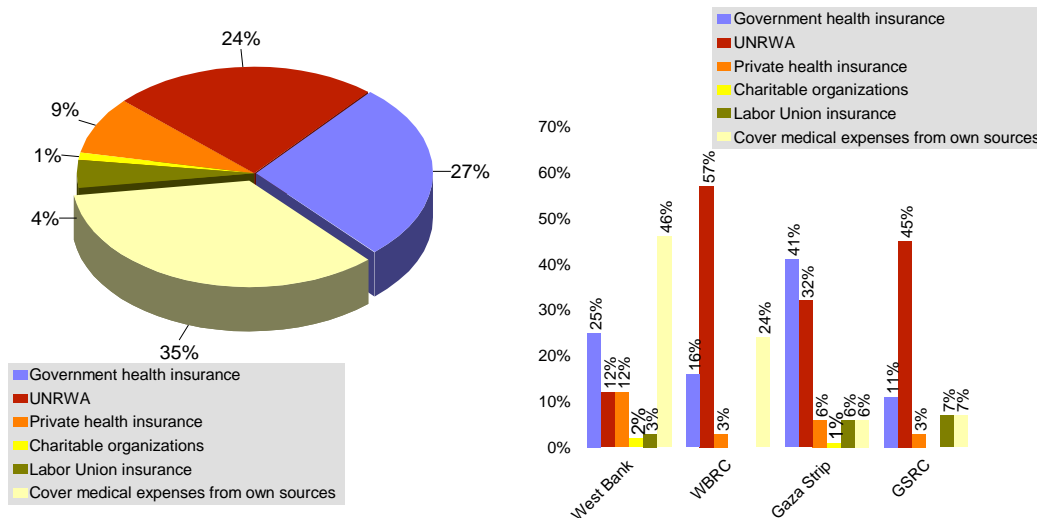
The results in figure 3.19, below, also illustrate that the sources of health coverage vary considerably according to the place of residence of the respondents. Overall, the government health insurance is the main provider of health coverage, but it is clear that this provider covers more Palestinians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

<sup>14</sup> 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)

<sup>15</sup> 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.

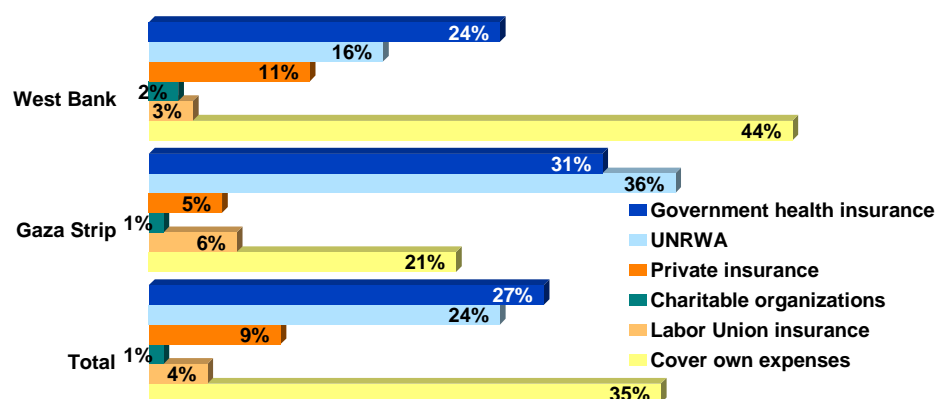
Also, whereas the government health insurance mainly provides for non-camp Palestinians, UNRWA is the main provider for health coverage in the refugee camps of the West Bank and the Gaza Strip. Lastly, in the West Bank, respondents, whether residing in camps or not, cover their health expenses far more 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 Jerusalemites<sup>16</sup> 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.<sup>17</sup> 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	
<b>Government health insurance</b>	41	61	71	68	154	39	434
	84%	59%	37%	29%	28%	22%	33%
<b>UNRWA</b>	2	9	41	52	128	57	289
	4%	9%	21%	22%	24%	32%	22%
<b>Private insurance</b>		13	15	24	47	14	113
		13%	8%	10%	9%	8%	9%
<b>Labor union insurance</b>			1	1	32	14	48
			1%	1%	6%	8%	4%
<b>Cover own medical expenses</b>	6	19	66	88	178	54	411
	12%	18%	34%	37%	33%	30%	31%
<b>Total</b>	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

<sup>16</sup> Most Jerusalemites are covered by Israeli insurance schemes.

<sup>17</sup> 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	
<b>Government health insurance</b>	6	18	47	59	150	39	319
	46%	31%	29%	26%	28%	22%	27%
<b>UNRWA</b>	2	8	39	52	125	54	280
	15%	14%	24%	23%	23%	31%	24%
<b>Private insurance</b>		13	12	22	44	14	105
		22%	8%	10%	8%	8%	9%
<b>Charitable organizations</b>		2		4	6	1	13
		3%		2%	1%	1%	1%
<b>Labor union insurance</b>			1	1	32	14	48
			1%	1%	6%	8%	4%
<b>Cover own medical expenses</b>	5	18	62	87	177	52	401
	39%	31%	39%	39%	33%	30%	34%
<b>Total</b>	13	59	161	225	534	174	1166
	100%	100%	100%	100%	100%	100%	100%

Health coverage and poverty

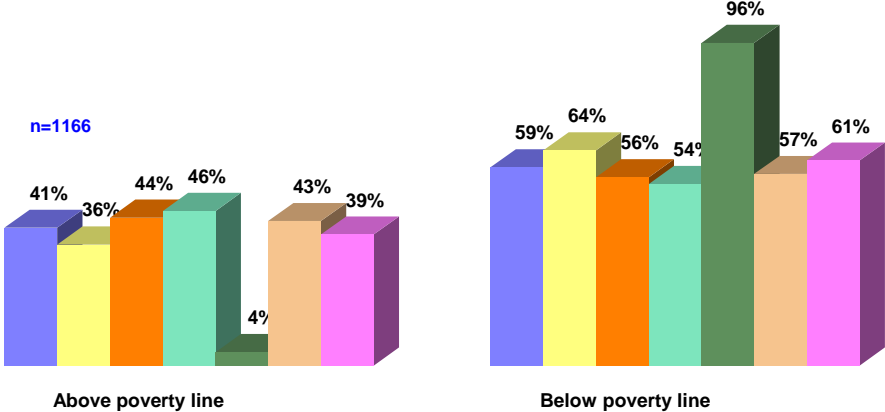
As was discussed earlier in section 3.1.2, the government (27%) and UNRWA (24%) are the main providers of health coverage. When examining the beneficiaries of health coverage according to the variable of poverty, one notices that both government insurance (59%) and UNRWA (64%) mainly provide health coverage 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.<sup>18</sup> Indeed, in

<sup>18</sup> 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

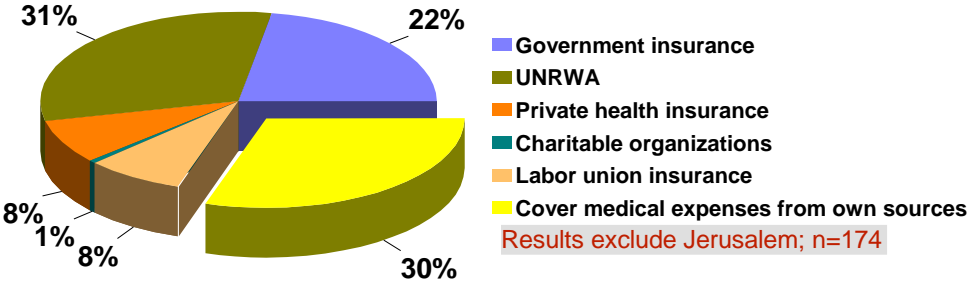
November 2001 'only' 34% of the households with an income falling below the poverty line covered their own medical expenses compared to 66% of those with a living standard above the poverty line.

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

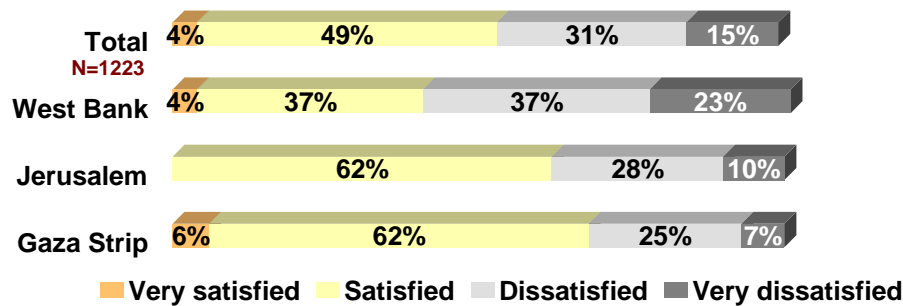


### 3.3. Education

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%).

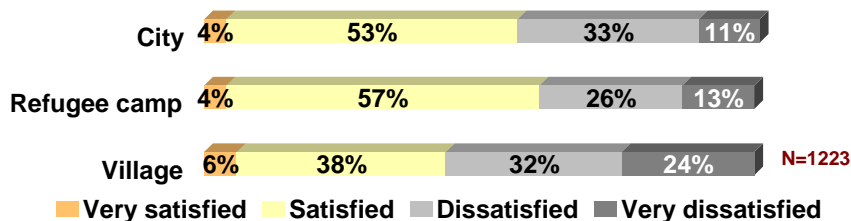
no longer afford private medical care. (Bertini 2002:10) Moreover, the results in a PCBS survey of July 2002 revealed that 76.5% of Palestinian households that are unable to access health services gave the lack of resources as a major cause. (<http://www.pcbs.org/nutirt/tablese.htm>)

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)



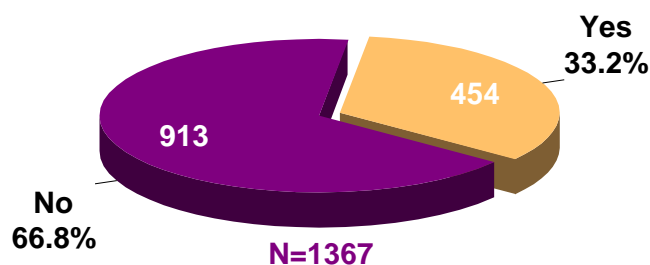
When examining the results on general satisfaction with the education services provided by any party according to the area of residence of the respondents, one can notice that villagers (44%) are much less satisfied than the respondents residing in camps (61%) and cities (57%). These findings are illustrated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

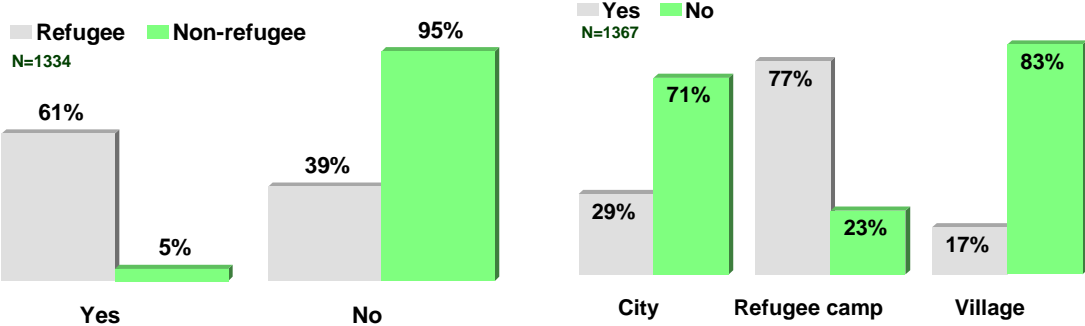
Figure 3.25 Provision to the household of UNRWA education services (Q60a)



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.

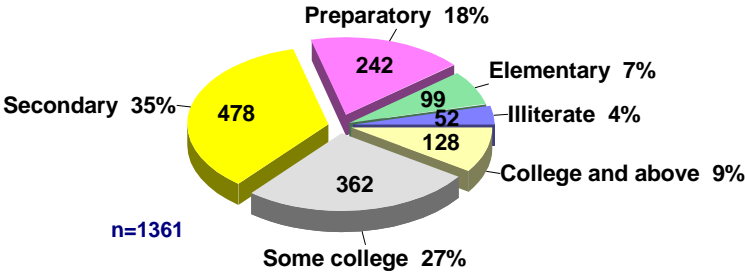
Table 3.6 Provision to the household of UNRWA education services (Q60a) according to the household income (Q78)

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

**3.3.1. The overall situation**

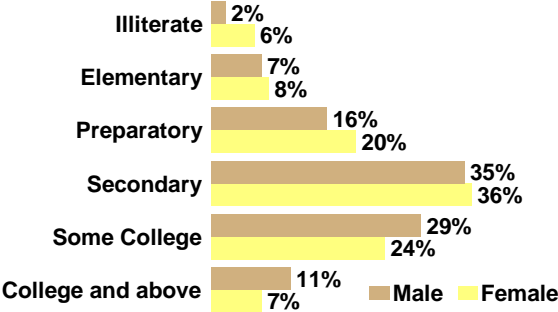
As indicated in figure 3.27, below, only 4% of the respondents said that they were illiterate, and only 7% stated that they only went to elementary school. About 35% of the respondents finished secondary school, while a relatively high percentage (27%) attained some level of college education.

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
<b>Illiterate</b>	31 5%	5 8%	6 4%	3 1%	7 4%
<b>Elementary</b>	48 7%	6 10%	14 10%	19 6%	12 8%
<b>Preparatory</b>	111 17%	14 23%	32 22%	61 18%	24 15%
<b>Secondary</b>	239 37%	24 39%	46 32%	124 36%	45 28%
<b>Some college</b>	181 28%	9 15%	32 22%	94 27%	46 29%
<b>College and above</b>	42 6%	4 7%	13 9%	42 12%	27 17%
<b>Total</b>	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)

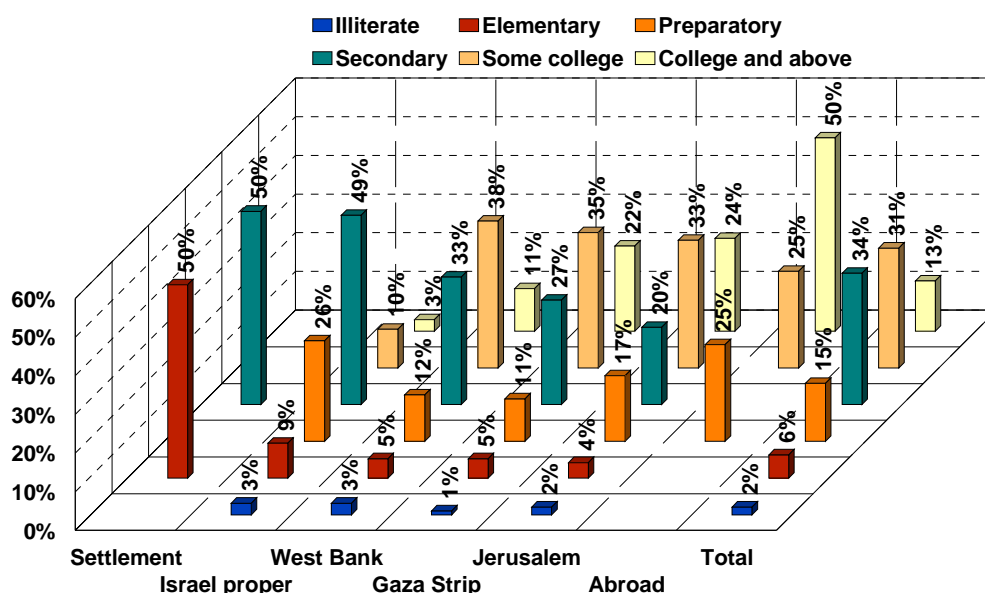
	Area of residence			
	City	Refugee camp	Village	Total
<b>Illiterate</b>	23 3%	13 6%	16 4%	52 4%
<b>Elementary</b>	39 6%	18 8%	42 10%	99 7%
<b>Preparatory</b>	130 18%	38 17%	74 18%	242 18%
<b>Secondary</b>	248 35%	70 31%	160 38%	478 35%
<b>Some college</b>	204 29%	55 24%	103 24%	362 27%
<b>College and above</b>	68 10%	31 14%	29 7%	128 9%
<b>Total</b>	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
<b>Illiterate</b>		3		3
		7%		2%
<b>Elementary</b>	12	4	6	23
	12%	9%	16%	12%
<b>Preparatory</b>	27	5	6	41
	26%	11%	16%	21%
<b>Secondary</b>	52	22	14	90
	50%	48%	38%	46%
<b>Some college</b>	10	11	8	32
	10%	24%	22%	16%
<b>College and above</b>	3	1	3	7
	3%	2%	8%	4%
<b>Total</b>	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	
<b>Illiterate</b>	27%	73%	100%
<b>Elementary</b>	28%	72%	100%
<b>Preparatory</b>	34%	66%	100%
<b>Secondary</b>	40%	60%	100%
<b>Some college</b>	56%	44%	100%
<b>College and above</b>	69%	31%	100%
<b>Total</b>	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
<b>Illiterate</b>	25%		75%	100%
<b>Elementary</b>	21%	12%	68%	100%
<b>Preparatory</b>	43%	13%	44%	100%
<b>Secondary</b>	33%	26%	41%	100%
<b>Some college</b>	71%	14%	16%	100%
<b>College and above</b>	83%	9%	8%	100%
<b>Total</b>	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	
<b>A lot</b>	74%	67%	71%
<b>A little</b>	21%	27%	24%
<b>Not at all</b>	5%	6%	6%
<b>Total</b>	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
<b>Almost impossible</b>	8%	8%	8%
<b>Very difficult</b>	23%	20%	21%
<b>Difficult</b>	34%	26%	30%
<b>Not difficult</b>	36%	47%	41%
<b>Total</b>	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
<b>Almost impossible</b>	16%	11%	14%
<b>Very difficult</b>	29%	25%	27%
<b>Difficult</b>	27%	31%	29%
<b>Not difficult</b>	28%	33%	30%
<b>Total</b>	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.<sup>19</sup> 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
<b>Satisfied</b>	44%	54%	49%
<b>Dissatisfied</b>	66%	46%	51%
<b>Total</b>	100%	100%	100%

<sup>19</sup> 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 assistance<sup>20</sup> 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
<b>Most adults need</b>	34%	43%	38%
<b>Some adults need</b>	37%	30%	34%
<b>None need</b>	29%	28%	28%
<b>Total</b>	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
<b>No</b>	72%	84%	78%
<b>Yes</b>	4%	2%	3%
<b>Yes, but I cannot</b>	5%	2%	4%
<b>Maybe later</b>	18%	12%	15%
<b>Total</b>	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.

<sup>20</sup> 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**

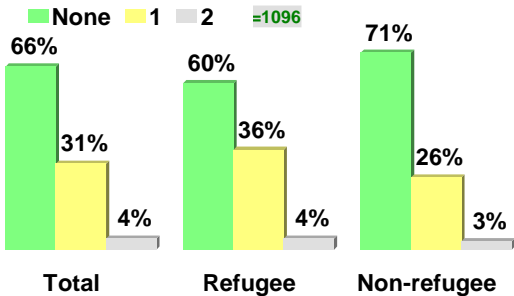
Number of women employed per household

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.

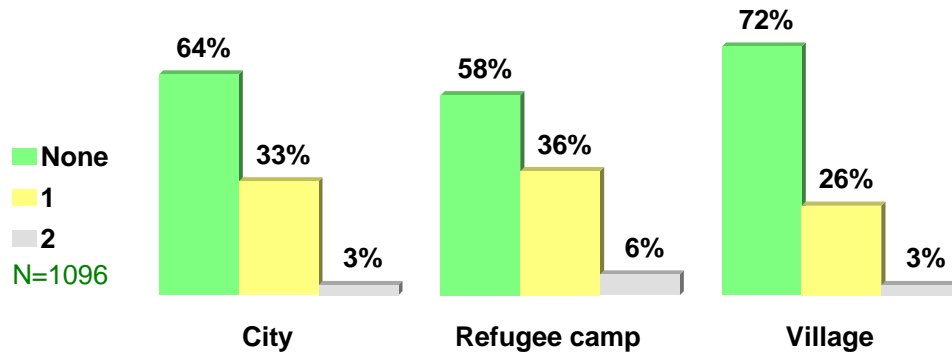
Figure 4.1 Number of employed women per household (Q17) according to refugee status (Q3)



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.

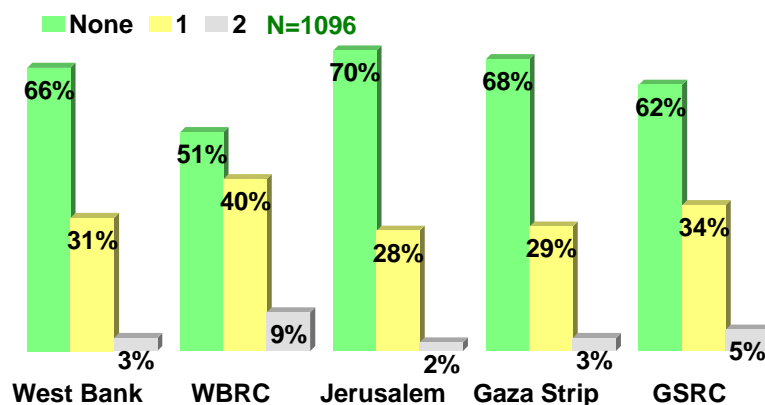


Figure 4.2 Number of employed women per household (Q17) according to area of residence (Q3)



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.

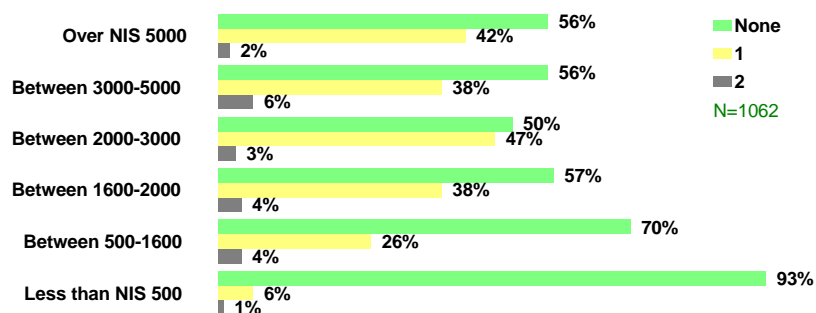
Figure 4.3 Number of employed women per household (Q17) according to place of residence (place)



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

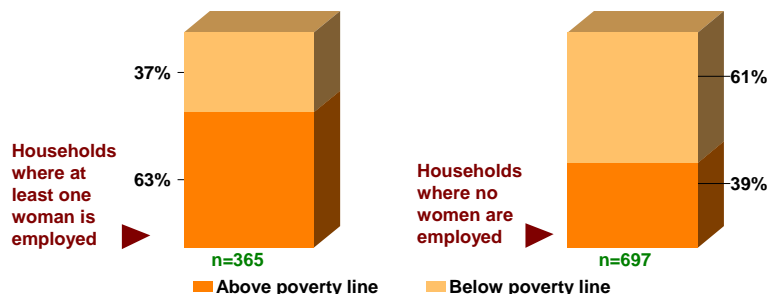
It is also worth exploring whether or not the household income level of respondents is affected when women are employed. Logically, in the households where women are also earning a living, the income should be higher. Indeed, as the results in figure 4.4, below, indicate, the respondents from a household 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)



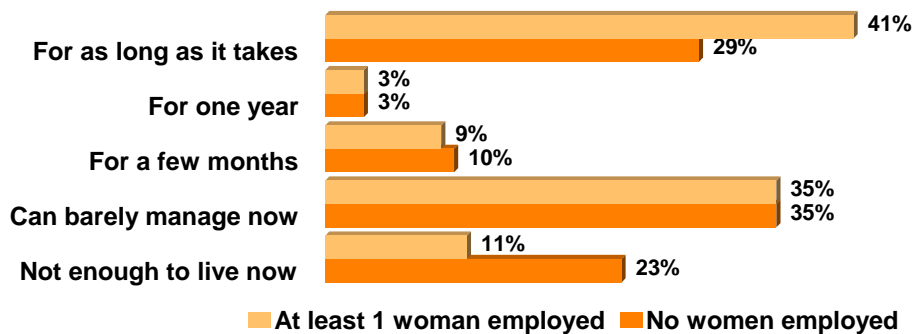
The extent of the contribution by employed women to the household income becomes even clearer when looking at the issue from the perspective of poverty. As will be remembered from Part One in this report, in general, a mere 44% (compared to 60% in November 2001) of Palestinian households have a family 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%).

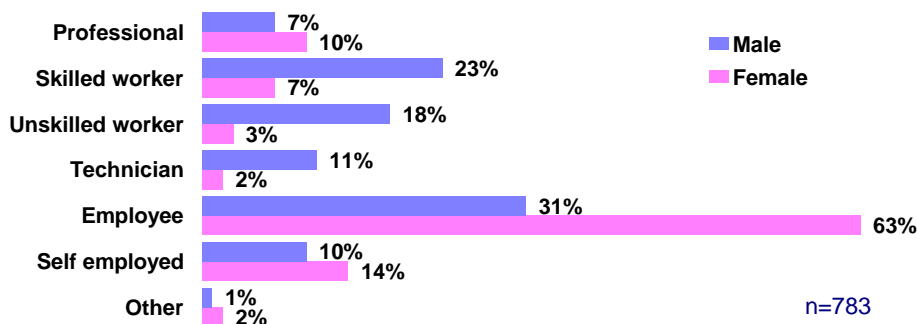
Figure 4.6 Ability of households to cope financially (Q51) according to whether or not female household members are employed (Q17)



### Type of employment and place of work according to gender

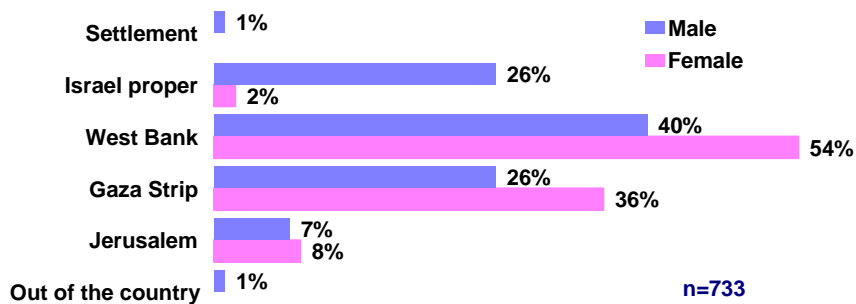
As is the case all over the world, women can be found more in certain types of employment than in others. In the Palestinian territories, among those who are employed, one can find women more often in the role of professionals, employees or even as self-employed. As illustrated in figure 4.7, below,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

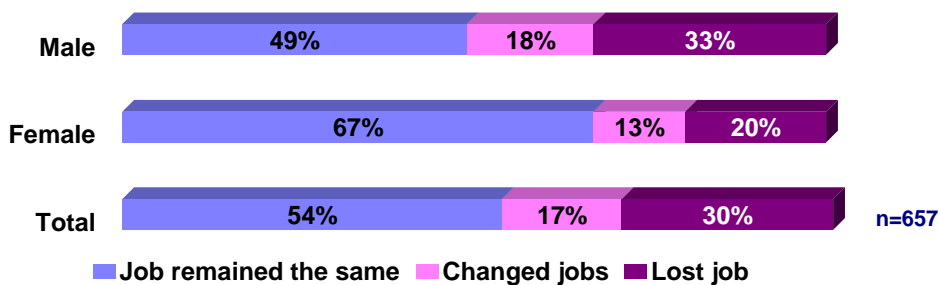
Figure 4.8 Main place of work (or last place) (Q9) according to gender (Q82)



### Loss of employment according to gender

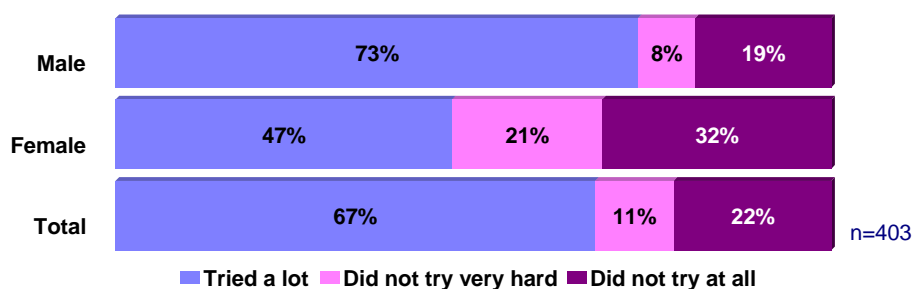
As was discussed in detail in Part One of the study, since the start of the Intifada the unemployment rate among Palestinians has skyrocketed. When the interviewees were asked whether or not their employment situation had changed in the last six months, a higher percentage of the female respondents seems 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.<sup>21</sup> 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)



<sup>21</sup> This issue has been discussed in more detail in Part One of the study.

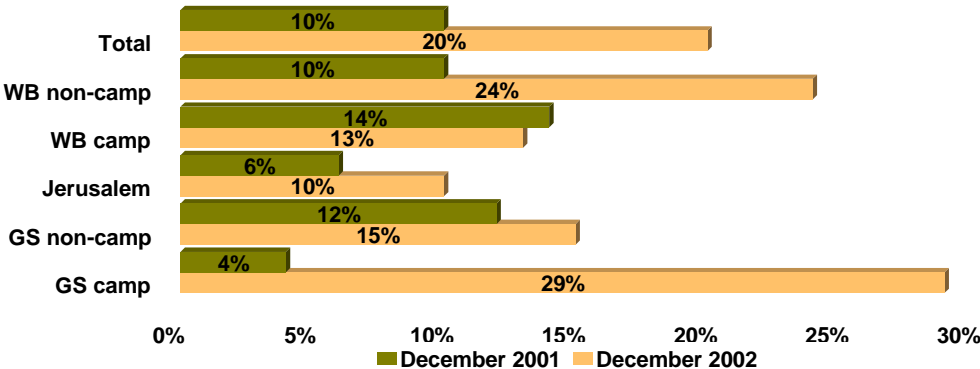
## 4.2. Impact of the Intifada on children

### 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%).

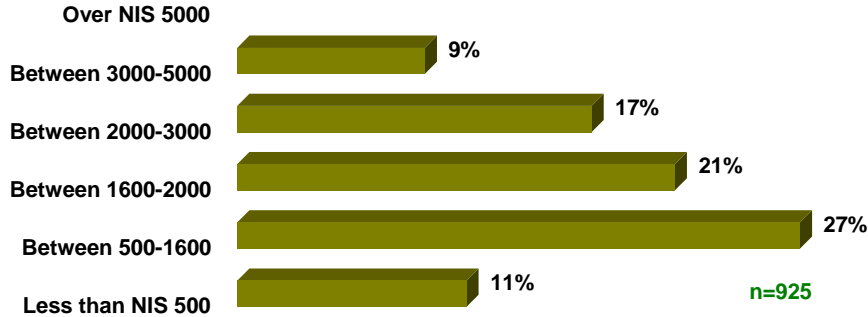
Figure 4.11 Number of children under the age of 18 employed for more than 4 hours a day (Q18) according to place of residence (PLACE)



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.

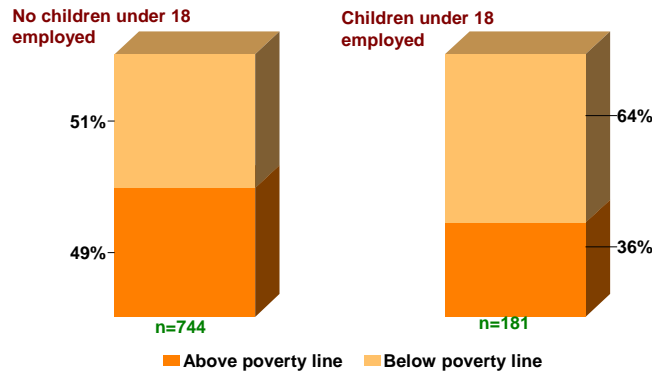
Also significant is that none of the respondents from households with a monthly income of over NIS 5000 have any children working.

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)



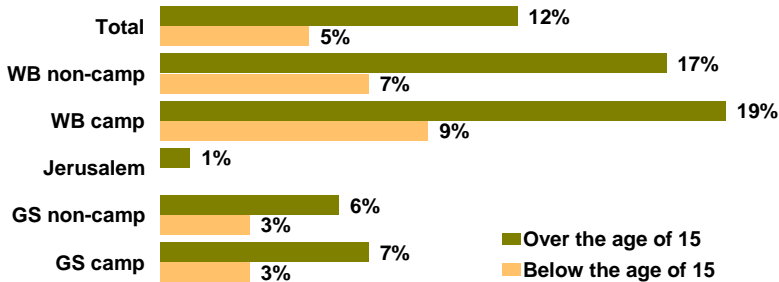
The interviewees were also asked how they were able to cope with the hardship.<sup>22</sup> In answering this question, the respondents were given the opportunity to specify from a predetermined list which coping strategies they had used. In this list, there were two questions concerning the employment 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

<sup>22</sup> 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.<sup>23</sup> 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.<sup>24</sup> 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

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

<sup>24</sup> 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.<sup>25</sup>

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	
<b>Almost impossible</b>	12%	7%	1%	8%
<b>Very difficult</b>	32%	12%	9%	21%
<b>Difficult</b>	40%	19%	18%	30%
<b>Not difficult</b>	16%	63%	72%	41%
<b>Total</b>	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.

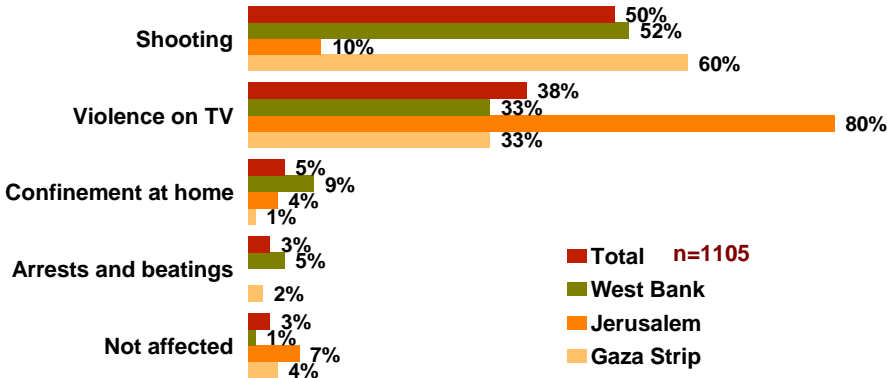
When respondents were asked what is the main influence on their children, half answered that it was the shooting, 38% said that it was the violence on TV, 5% cited confinement at home, and 3% specified that it was the arrest and beating of relatives and neighbors. Another 3% of the respondents stated 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

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

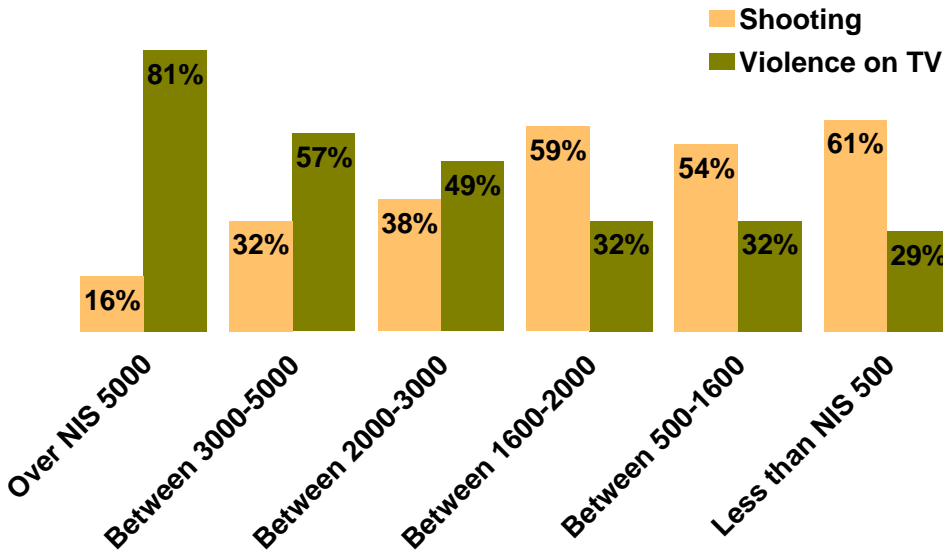
shooting on their children and are most concerned about violence on TV. This is not surprising given the fact that least shooting takes place in Jerusalem. Also, a noticeably larger number of respondents in the West Bank compared to those in the Gaza Strip are concerned about the effect of the confinement 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)



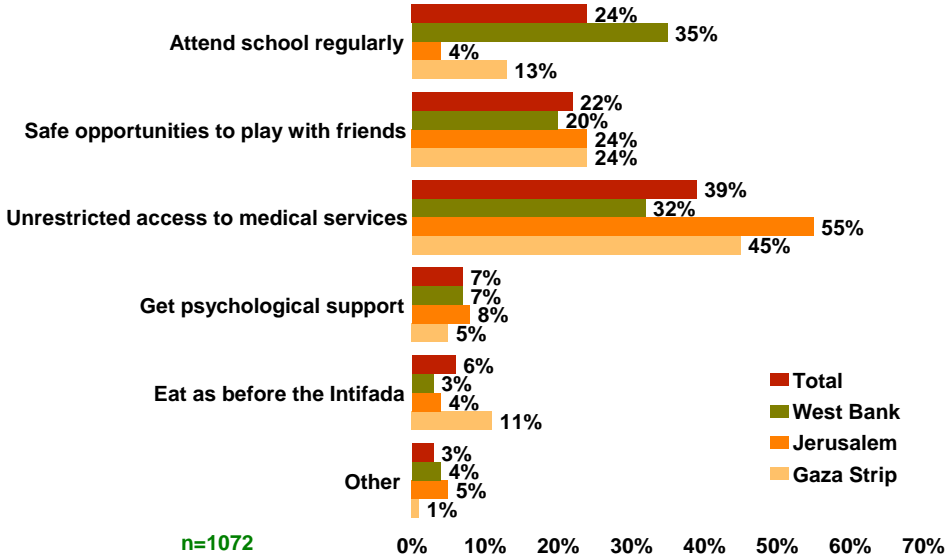
There is also a clear and interesting correlation between the main influence on children in the household and the family income. As the results in figure 4.16, below, suggest, parents in households with a higher income level are less troubled about the effect of shooting on their children and are more 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.

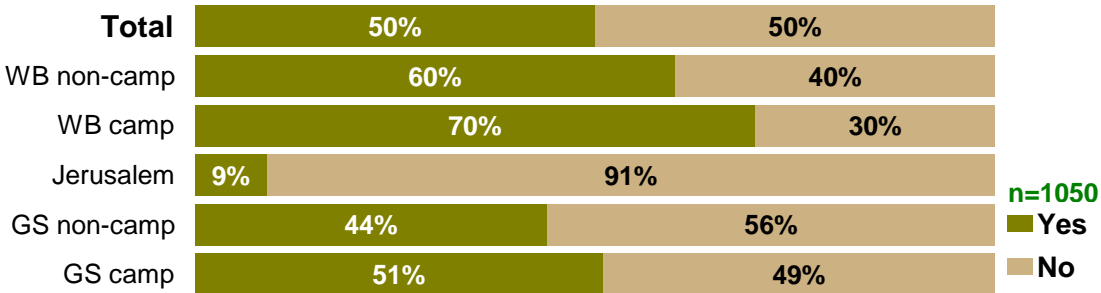
Table 4.8 Most important need of children (Q31) according to family income (Q78)

	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%).

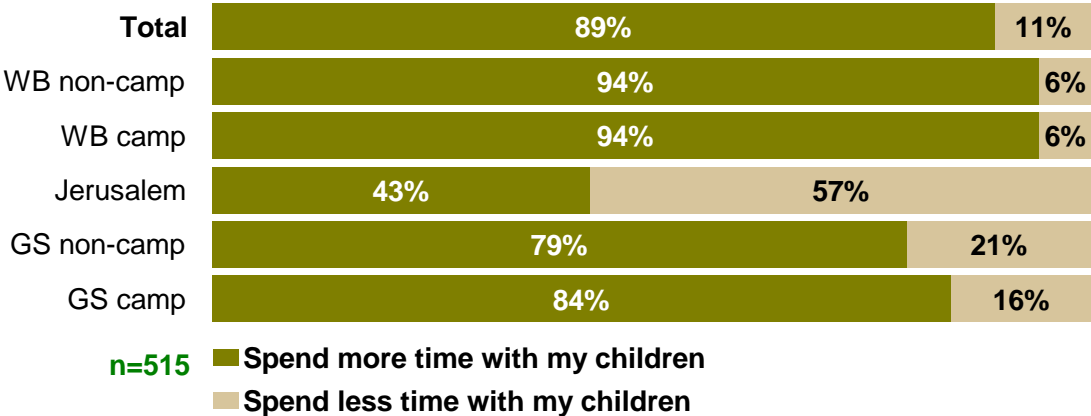
Table 4.9 Change in parental behavior in the past six months (Q32) according to poverty level

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

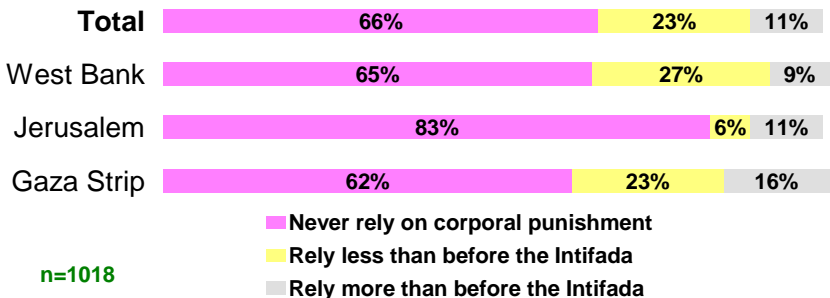
further removed from trouble. As portrayed in figure 4.19, below, least parents in Jerusalem (43%) have increased spending time with their children. In the West Bank –whether in camps or outside camps – most parents have increased time spent with their children (94%). In the Gaza Strip, more respondent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



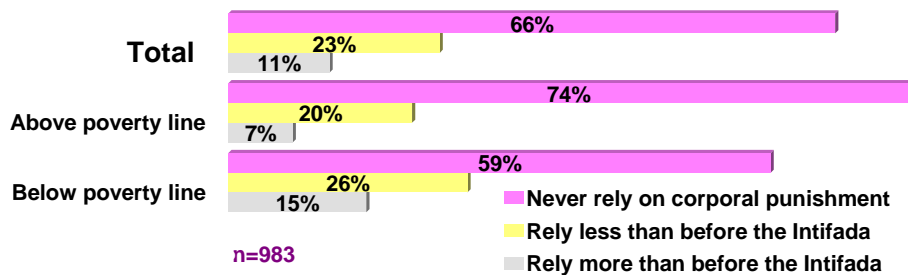
Parents were also asked about their reliance on corporal punishment when dealing with their children. In general, 66% of the respondent parents said that they never rely on corporal punishment; 22% rely less on corporal punishment than before the Intifada, and 13% rely more on corporal punishment than 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)



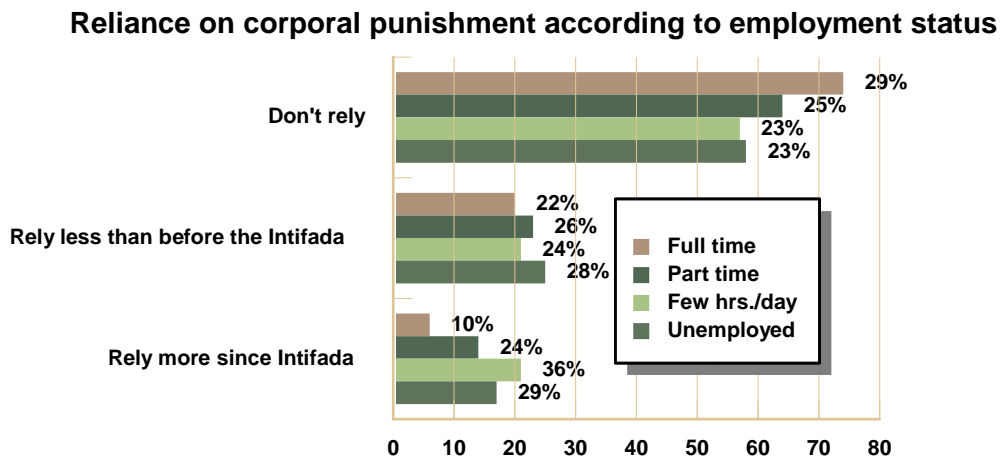
There is a statistically significant relationship between reliance on corporal punishment when dealing with the children and the poverty level of the household, whereby the respondent parents from households with a living standard above the poverty line clearly rely less on corporal punishment than parents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

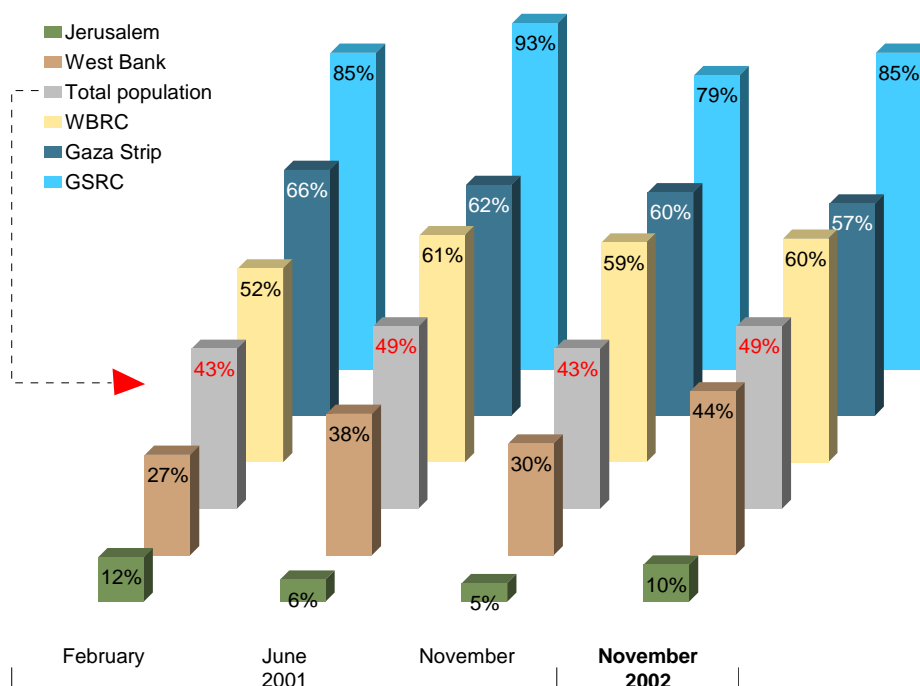
### 5.1. Distribution of Assistance

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.

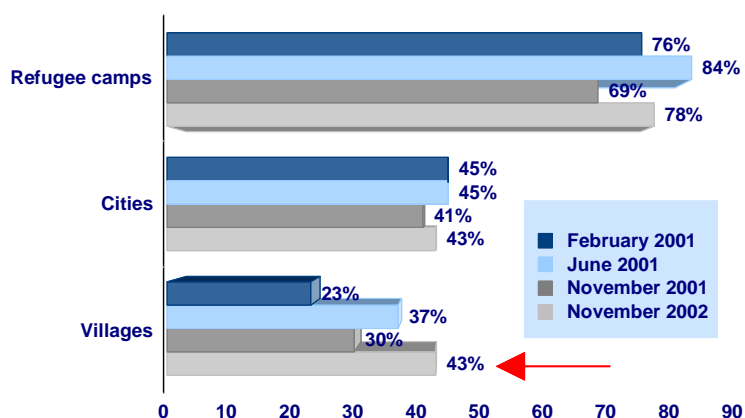
Figure 5.1 Assistance received (c36) according to place of residence, Feb.2001-Nov. 2002



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)<sup>26</sup>, 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.

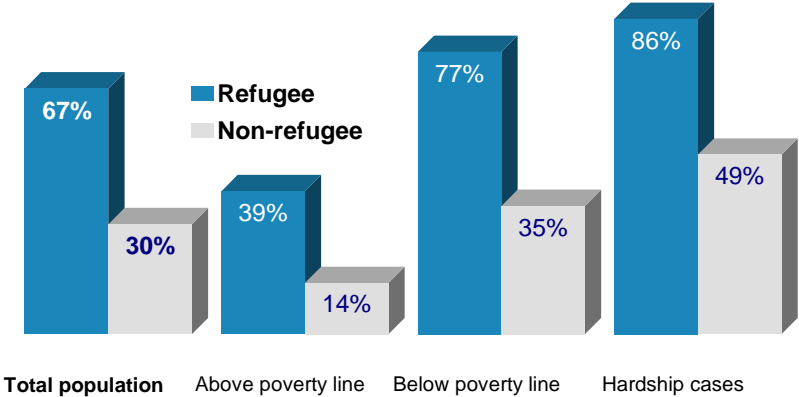
It was shown above that considering area of residence, assistance is now better targeted at the needy, specifically the villages, than in November 2001. With respect to poverty, the same kind of result appears: since November 2001, assistance reaches the poor better.

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)



<sup>26</sup> 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.<sup>27</sup>

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

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

<sup>27</sup> 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).

<sup>28</sup> 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 poverty<sup>29</sup>. 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 satisfaction<sup>30</sup> 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.<sup>31</sup> 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.

<sup>29</sup> 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).

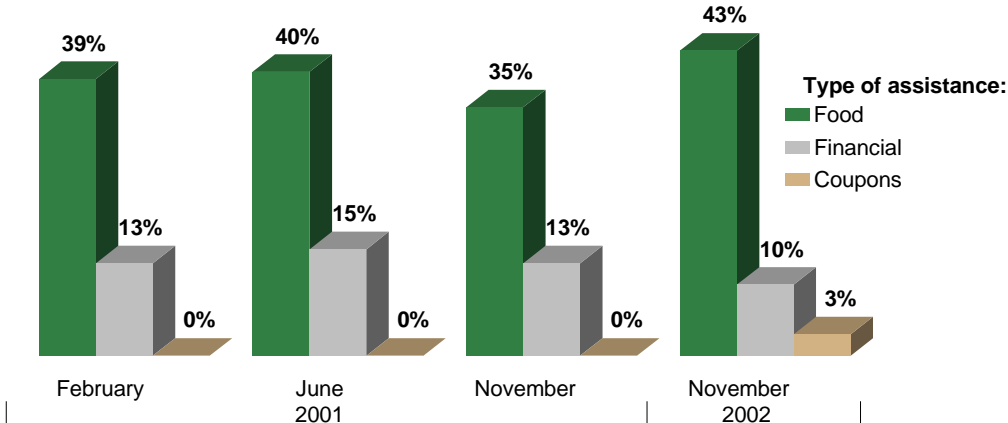
<sup>30</sup> Satisfaction with the provided assistance will be analyzed in Part Seven of the report.

<sup>31</sup> 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 food<sup>32</sup> 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.<sup>33</sup> 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%.

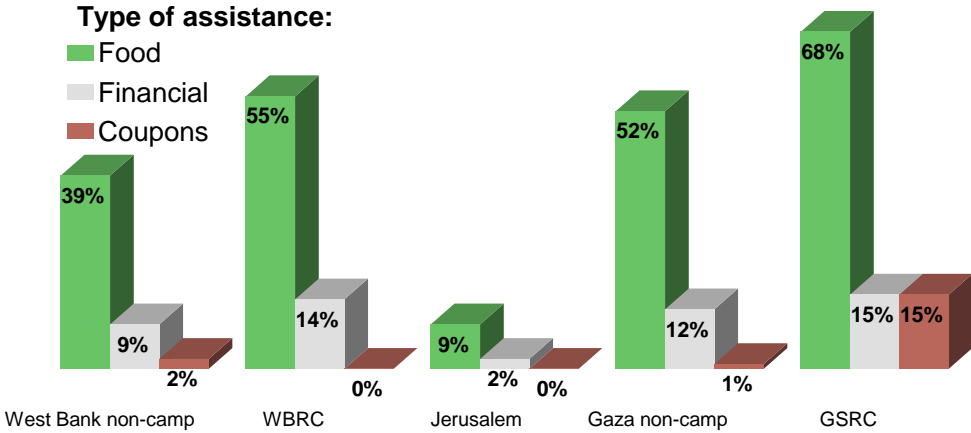
Figure 5.4 Type of assistance received (c37), Feb.2001-Nov.2002



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



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

<sup>33</sup> 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.

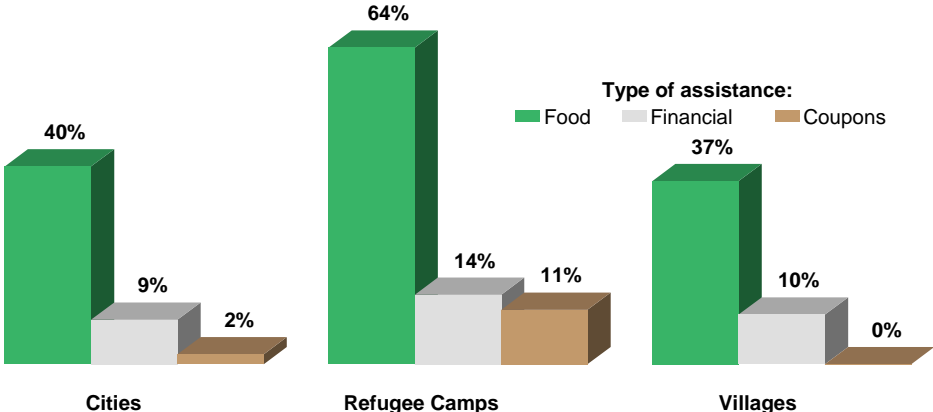
It is also interesting to note that coupon assistance was provided nearly exclusively to Gaza Strip refugee camps (15%) and, only at a negligible rate to non-camp residents in the Gaza Strip and the West Bank.

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%.

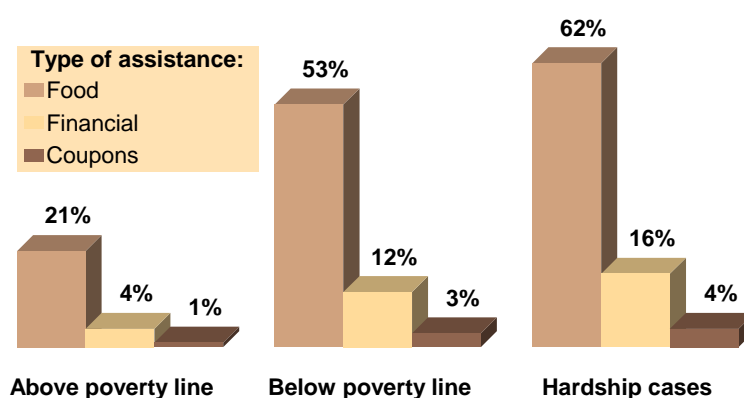
Finally, an analysis according to the level of poverty of Palestinian households points to sharp differences:

- ▶ 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

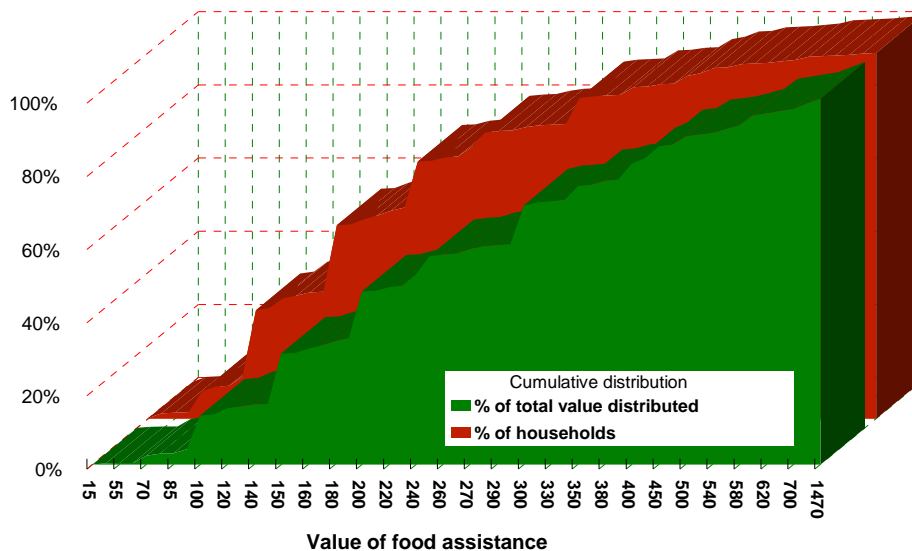


Figure 5.9, below, shows the distribution of food beneficiaries and food value according to poverty:

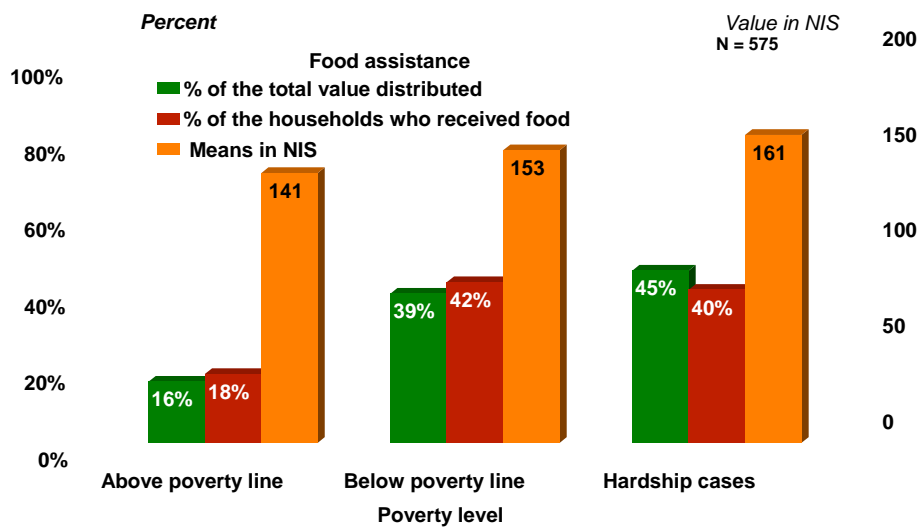
- ▶ Four out of ten respondents who received food assistance are hardship cases. They receive 45% of the total value of the food distributed.
- ▶ 42% of the respondents below the poverty line received food assistance. The value of what they received is 39% of the total.
- ▶ Finally, those above the poverty 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

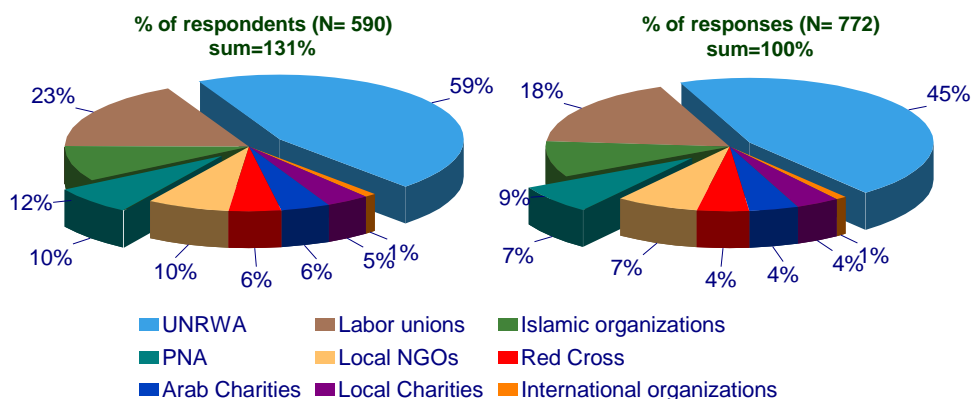
The analysis of the source of the assistance will follow the same pattern as its nature and value: food assistance, financial aid and coupons will be analyzed separately.

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%).

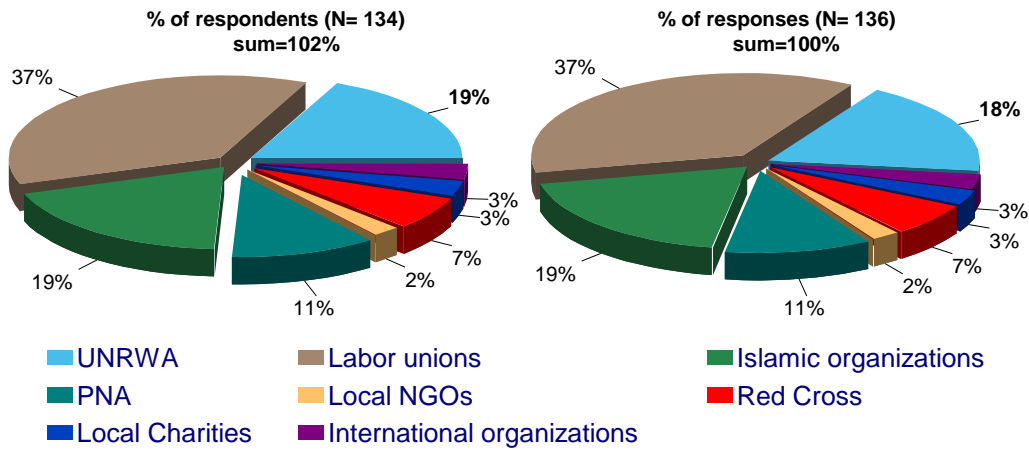
Figure 5.10 Source of food assistance (c37)



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)

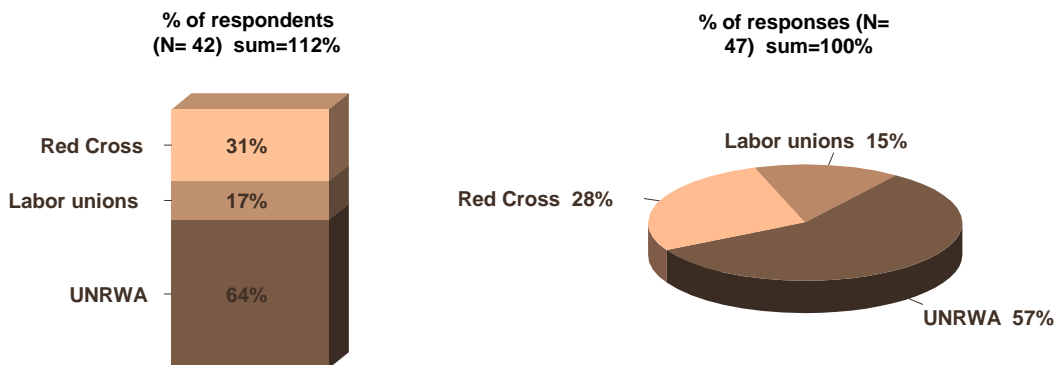
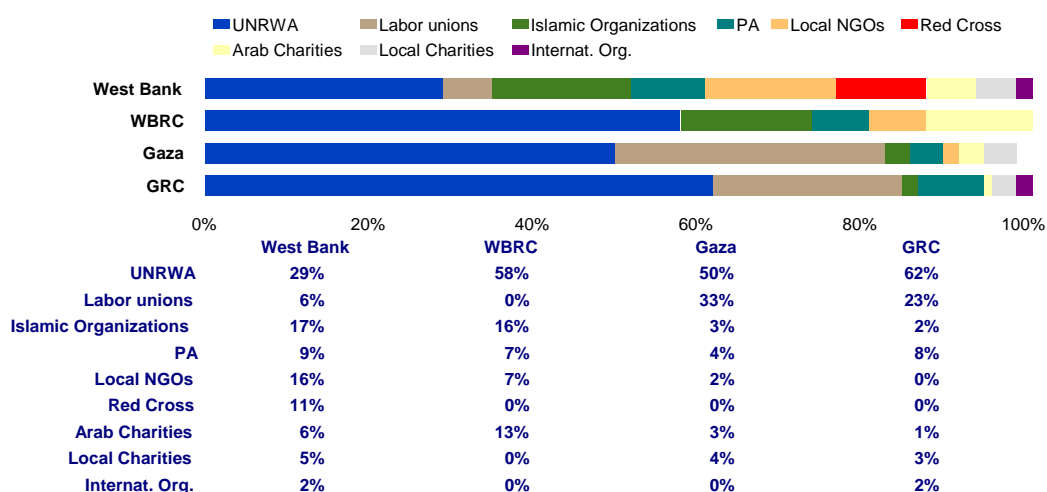


Figure 5.13, below, provides an overview of the geographical distribution of the provided assistance. UNRWA is the main food donor everywhere. Its intervention is particularly important in Gaza Strip refugee camps (62%) and in West Bank refugee camps (58%). Labor unions reveal to concentrate their activity 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

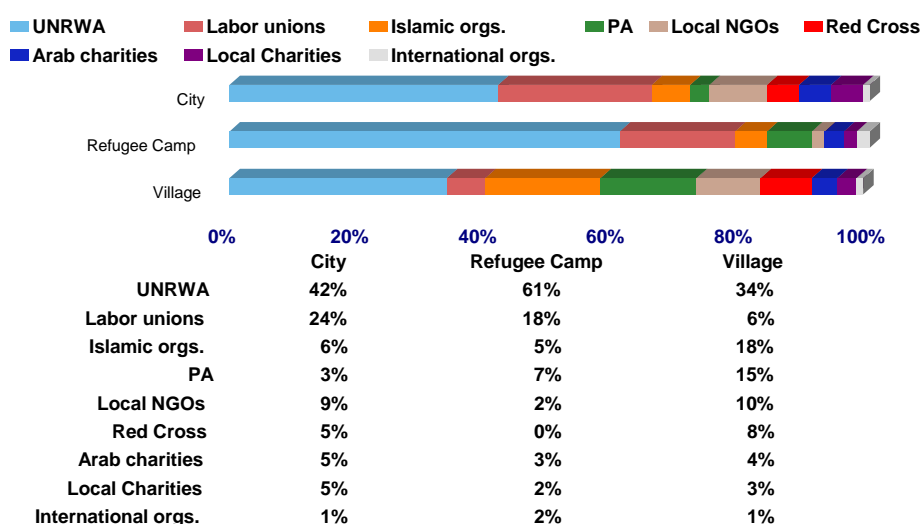


As was the case with food assistance, labor unions predominantly provide financial aid to Gaza Strip non-camp residents (72%) and Gaza Strip camp residents (50%). Again, Islamic organizations, followed by UNWRA, are the principal financial donors to West Bank non-camp residents.

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

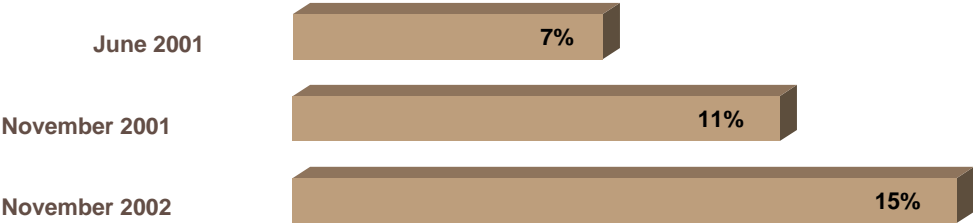
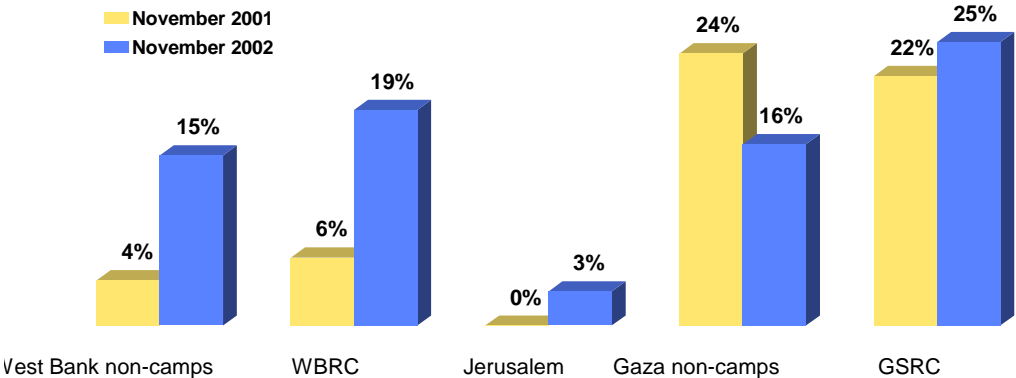


Figure 5.16, below, shows that the increase of employment assistance was not linear according to place of residence:

- ▶ 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.

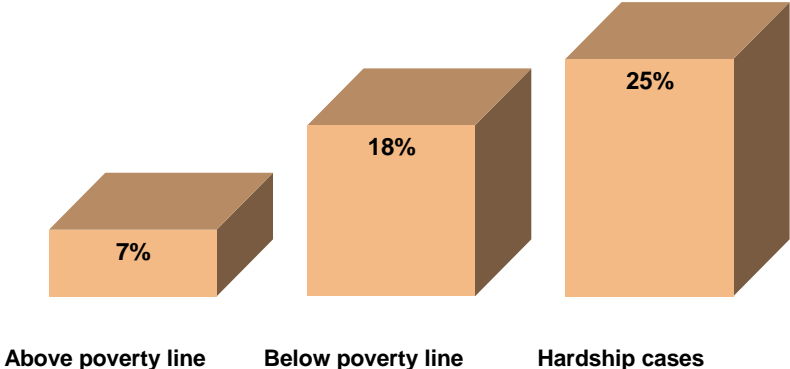
Figure 5.16 Percentage who received employment assistance (c21) according to place of residence, June 2001 - November 2002



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.

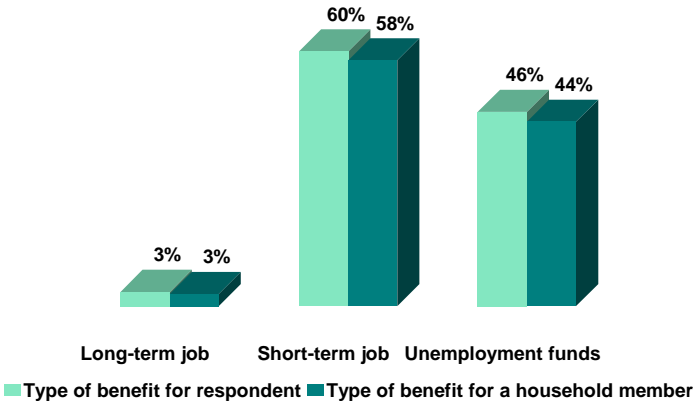
When taking a closer look at the respondents who acknowledged that they or their household members received assistance to find employment according to the poverty rate, it is clear that the poorer in this group benefited more from such assistance than the wealthier. Indeed, as portrayed in figure 5.17, 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.

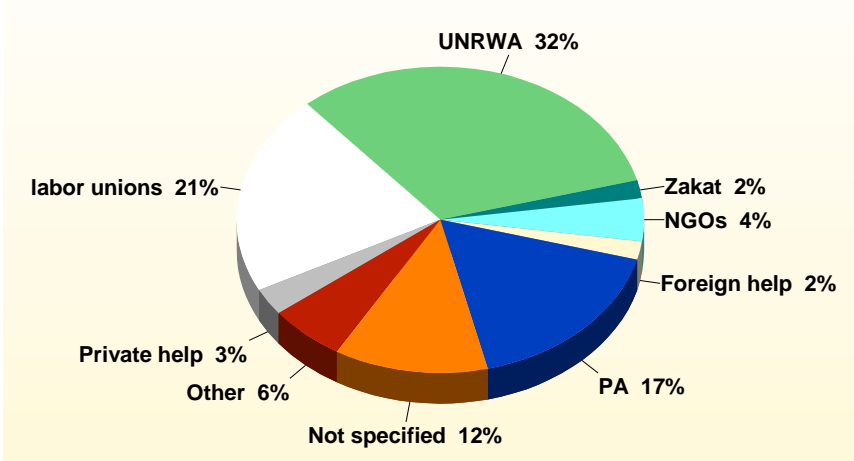
Figure 5.18 Type of employment assistance



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	
<b>Refugees</b>	233 34% 36%	54 8% 87%	72 10% 52%	174 25% 52%	158 23% 99%	<b>691*</b> <b>100%</b> <b>52%</b>
<b>Never displaced</b>	415 64% 64%	8 1% 13%	67 10% 48%	159 24% 48%	2 1% 1%	<b>651</b> <b>100%</b> <b>49%</b>
<b>Total</b>	648 48% 100%	62 5% 100%	139 10.4% 100%	333 24.8% 100%	160 12% 100%	<b>1342</b> <b>100%</b> <b>100%</b>

**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

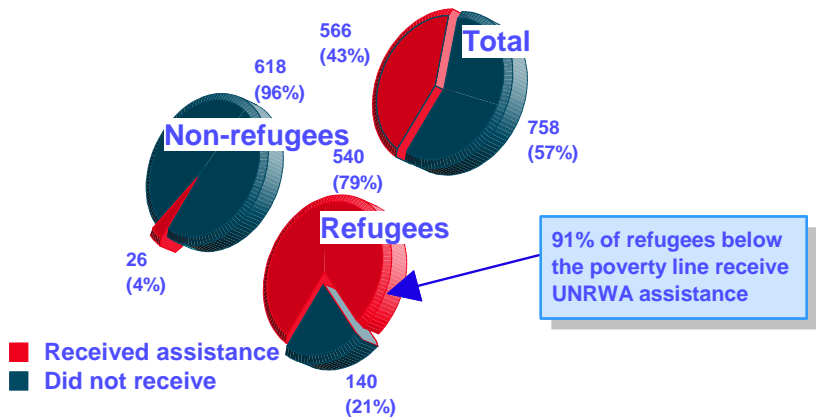
UNRWA is the single most prominent organization that provides assistance to the Palestinians, not only in the occupied Palestinian territory, but also in Jordan, Lebanon, and Syria. In addition to the provision of education and health services to the Palestine refugees especially those residing in camps, 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%.<sup>34</sup> 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



<sup>34</sup> 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

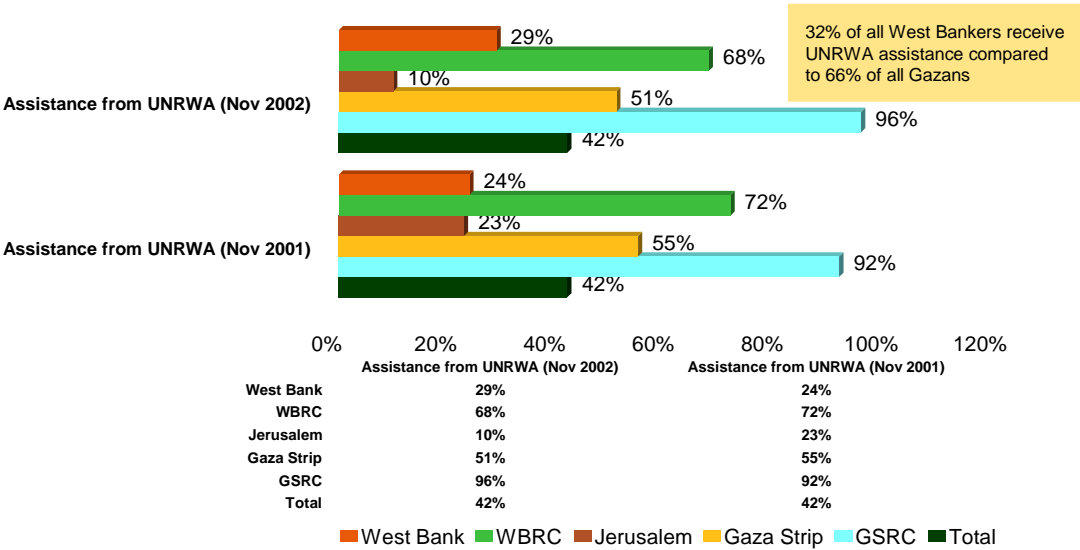
Area	Refugee status	UNRWA assistance		Total
		Yes	No	
<b>West Bank</b>	Refugee	212 76%	68 24%	280 100%
	Non-refugee	14 3%	403 97%	417 100%
	Total West Bank	226 32%	471 68%	697 100%
<b>Jerusalem</b>	Refugee	15 21%	56 79%	71 100%
	Non-refugee		67 100%	67 100%
	Total Jerusalem	15 11%	123 89%	138 100%
<b>Gaza Strip</b>	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

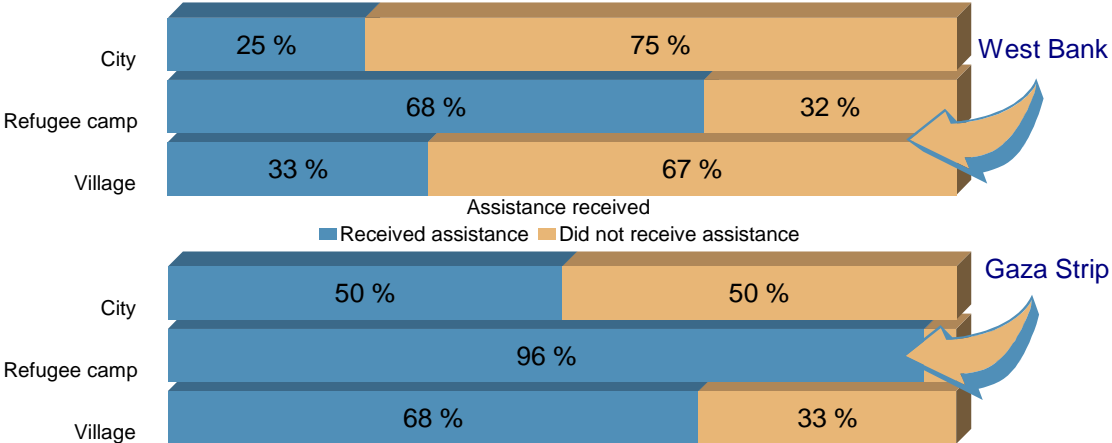
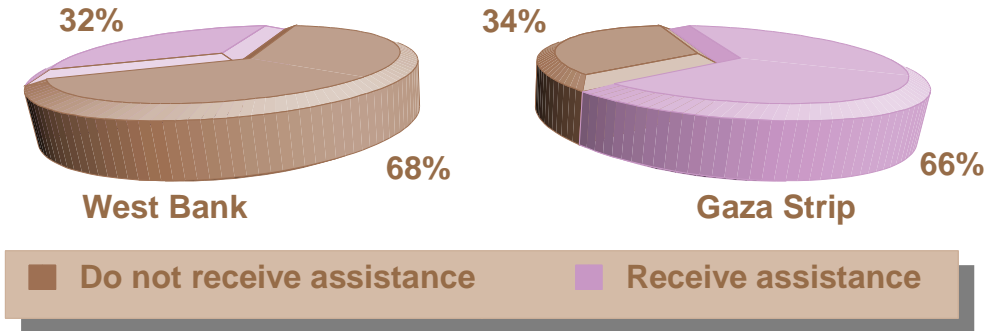


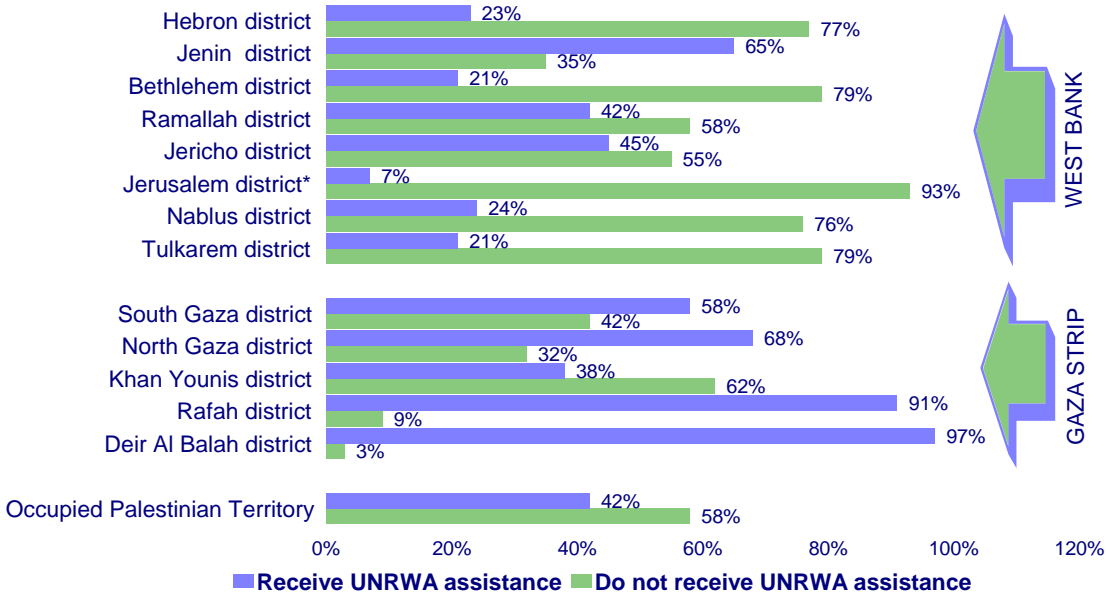
Figure 6.4, below, shows the overall UNRWA distribution in both the West Bank and the Gaza Strip. Even though 43% of the entire sample of the West Bank and the Gaza Strip said that they received assistance from UNRWA during 2002, over two thirds of those are Palestinians residing in the Gaza Strip, compared 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% 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%
<b>Total</b>	<b>51%</b>	<b>49%</b>

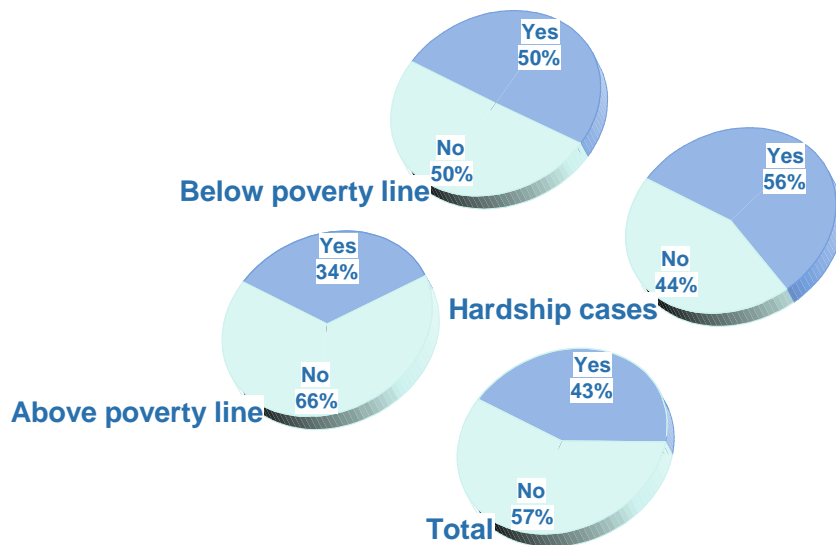
### 6.2.3. Assistance according to poverty

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.



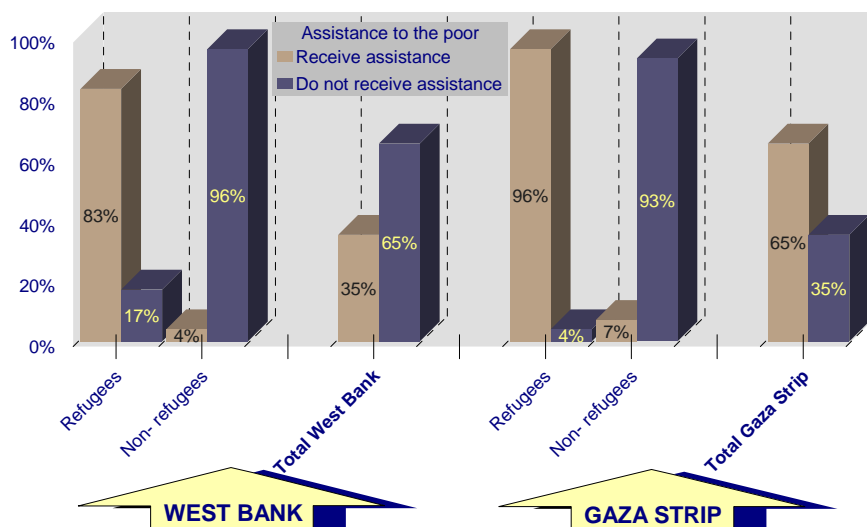
Figure 6.6 Distribution of UNRWA assistance according to poverty level and refugees



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:

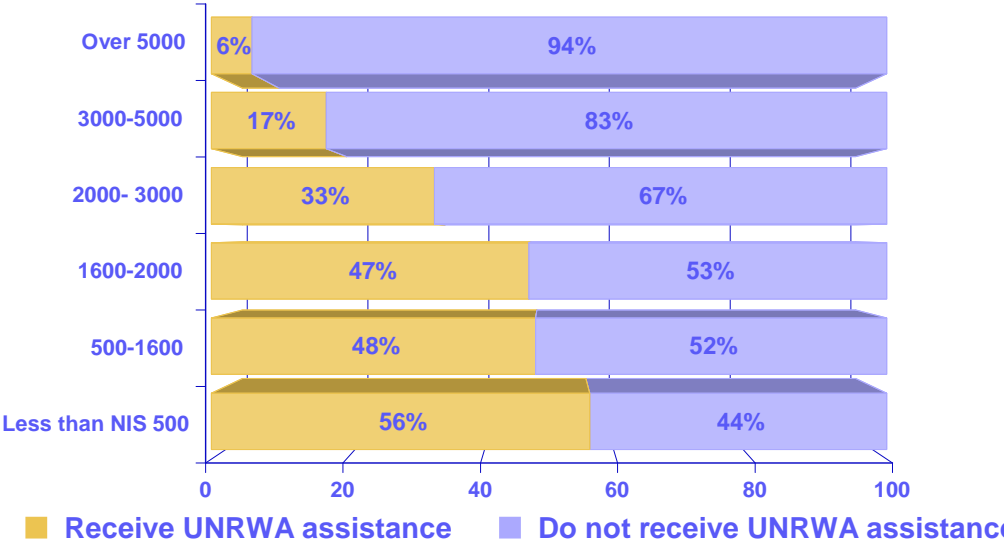
- ▶ Whereas UNRWA covers 35% of those below the poverty line in the West Bank, its services cover 65% of the poor in the Gaza Strip.
- ▶ UNRWA covers the vast majority of refugees who are below the poverty line. While only 17% of impoverished refugees in the West Bank do not receive UNRWA assistance, 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



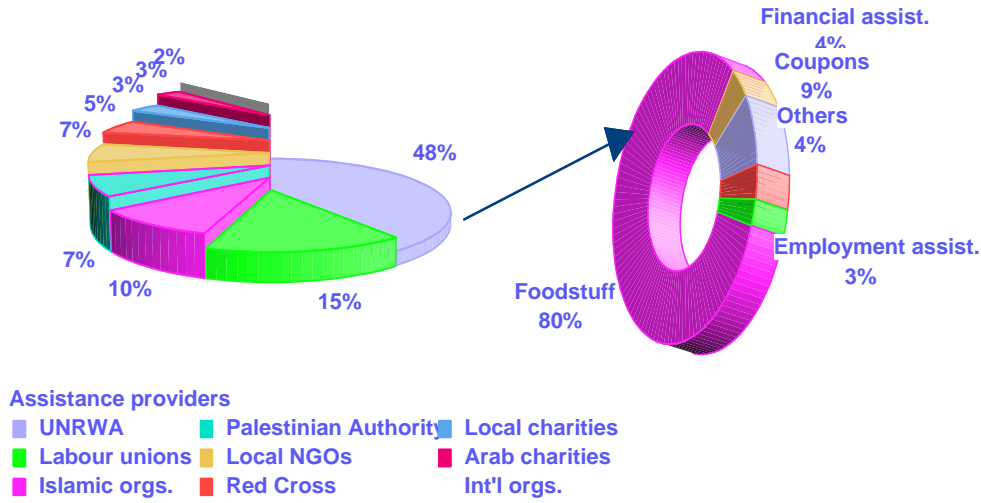
### 6.3. Types of assistance delivered

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.<sup>35</sup>

<sup>35</sup> 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.<sup>36</sup> 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%<sup>37</sup> of all Palestinians in the Palestinian territory, compared to 21% in November 2001.

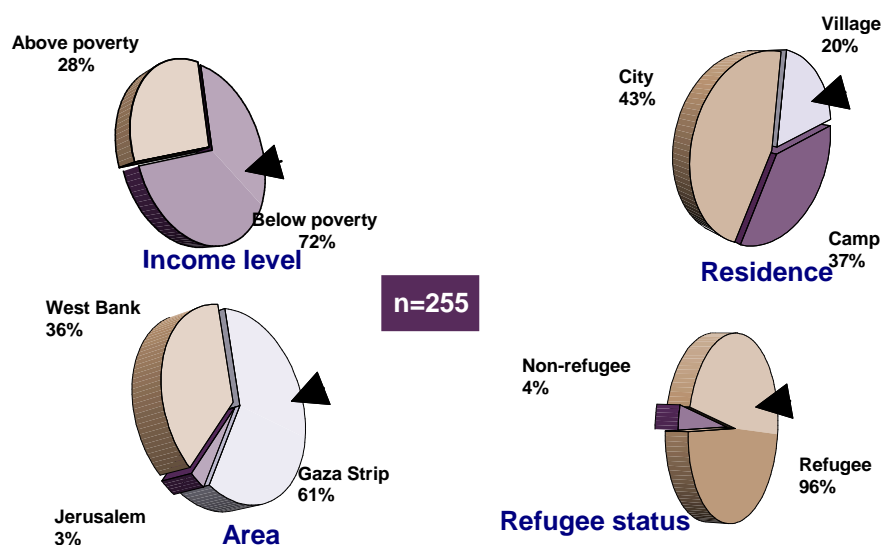
As is the case with UNRWA's assistance in general, food, since the Israeli incursions in April 2002, has been distributed more to refugees (96%) than to non-refugees (4%), more to the Gaza Strip (61%) than to the West Bank (36%), more to camps<sup>38</sup> (37%) than to villages (20%). More importantly, 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.

<sup>36</sup> 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.

<sup>37</sup> 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.

<sup>38</sup> 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.

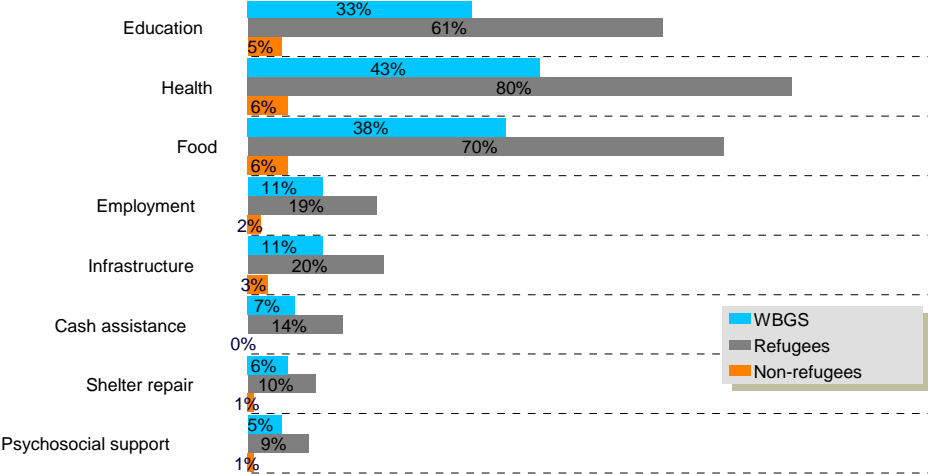
### 6.3.3. Education and Health<sup>39</sup>

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.

<sup>39</sup> 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.

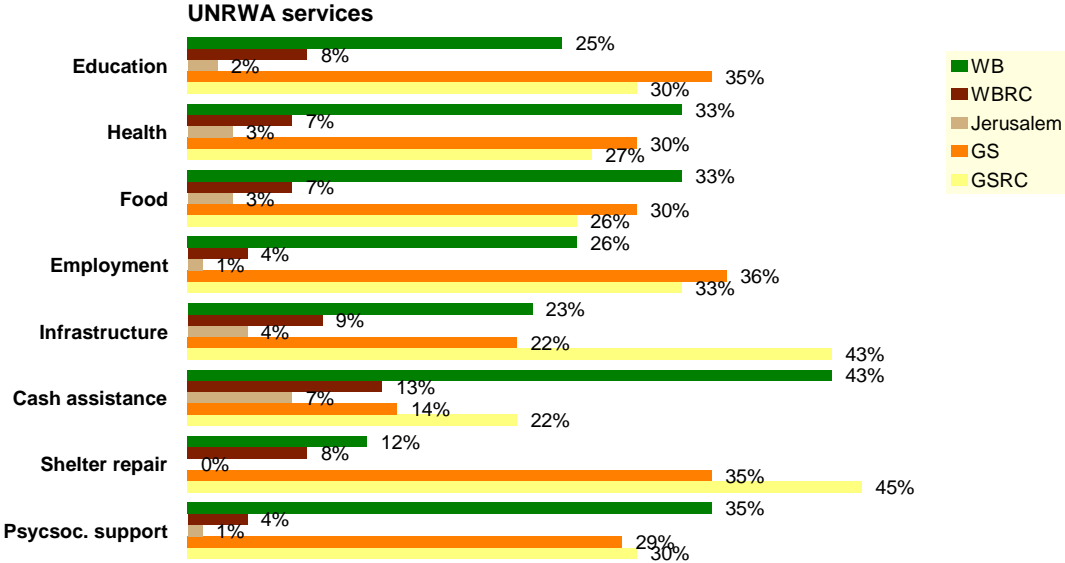
As indicated in figure 6.11, below, over 33% of the entire sample said that they benefited from UNRWA’s educational services, compared to 61% of the refugee population<sup>40</sup> and 43% said that they benefited from UNRWA’s health services, compared to 80% of the refugees. Similarly, 38% of all respondents 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.

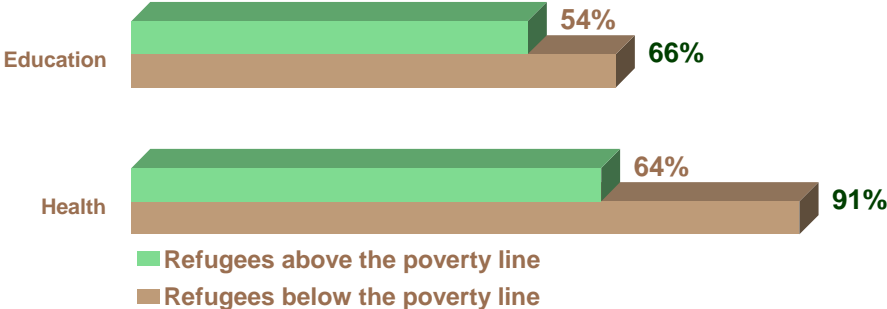
Figure 6.12 Distribution of UNRWA's assistance according to place of residence



<sup>40</sup> 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.

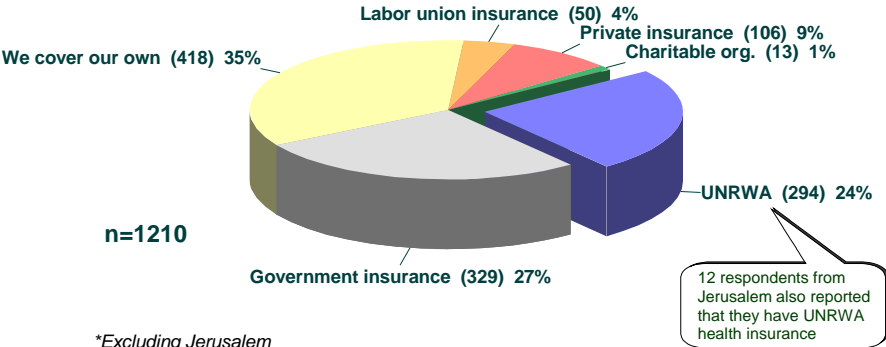
When evaluating the coverage of UNRWA’s education and health services according to the poverty level of the refugee population, it is evident that while the majority of refugees benefit from these services irrespective of their income level, more refugees falling below the poverty line benefit from them 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 insurance<sup>41</sup> 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.

<sup>41</sup> 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.

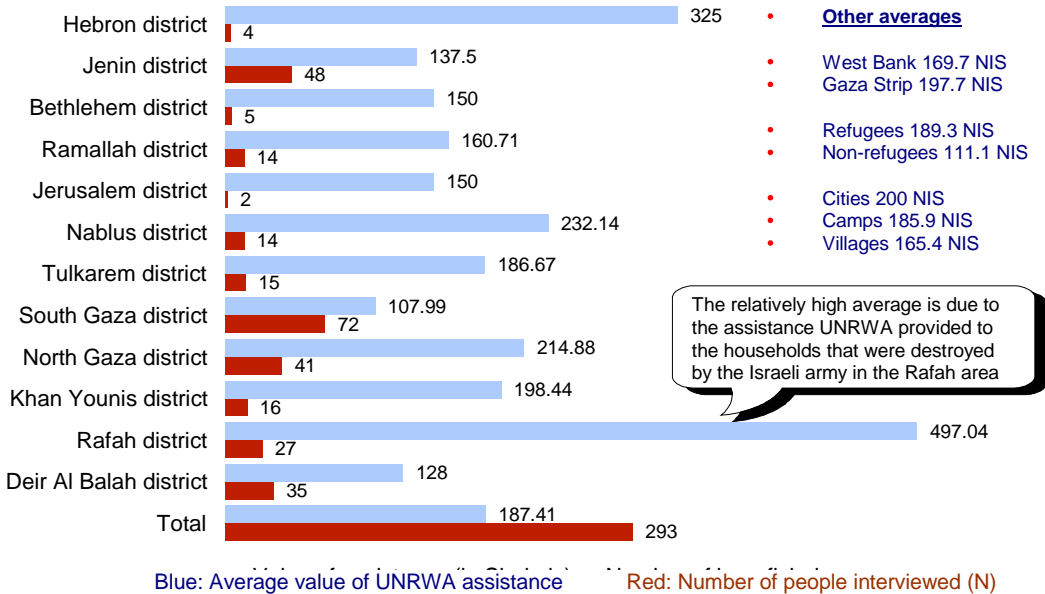
In addition, UNRWA has recently proceeded with psychosocial support activities, which were discussed in further detail in Part Three of this study.

### 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
<b>Total</b>	<b>193</b>	<b>150</b>

### 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)

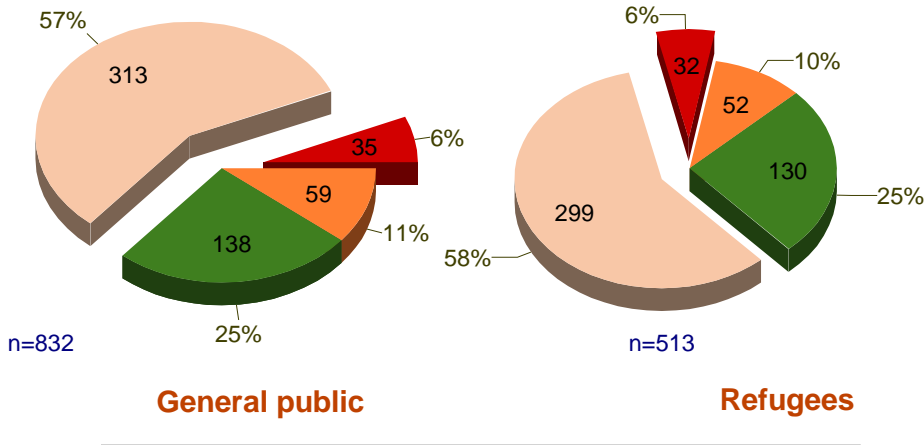
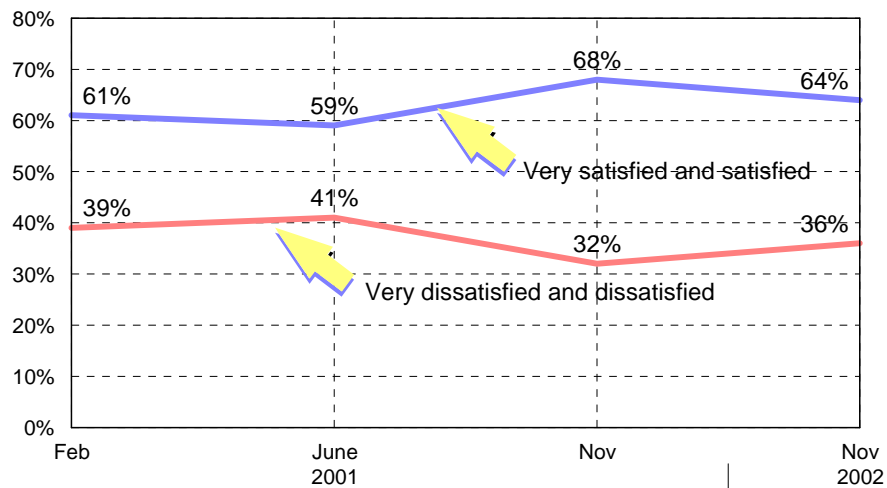


Figure 6.17, below, illustrates the level of satisfaction with UNRWA since February 2001. The figure also shows that the slight decrease in the overall satisfaction with UNRWA remains within the margin of error, and as such, any analysis in this regard may not be fully accurate. In case there is a real 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.

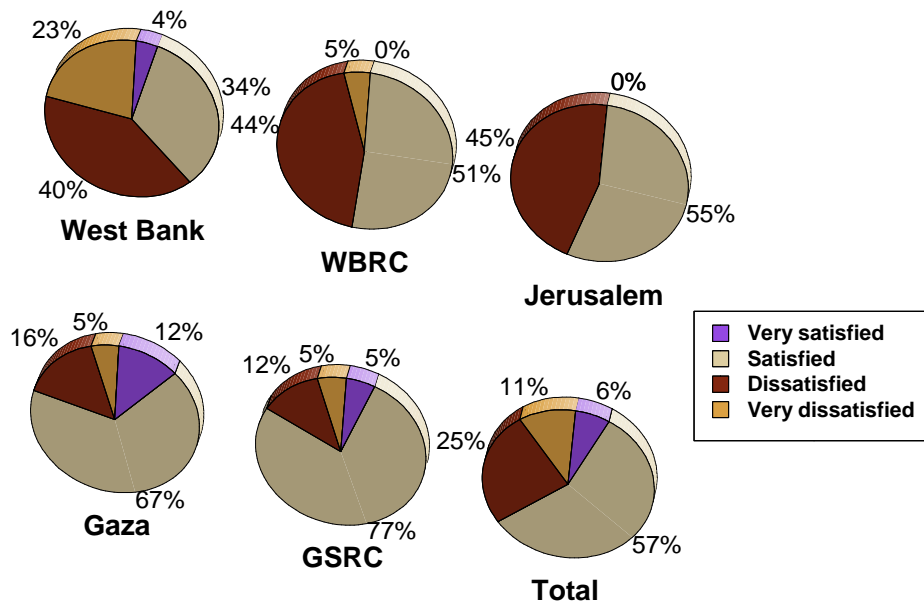


Figure 6.17 Level of satisfaction with UNRWA in general: February 2001 till November 2002



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%.

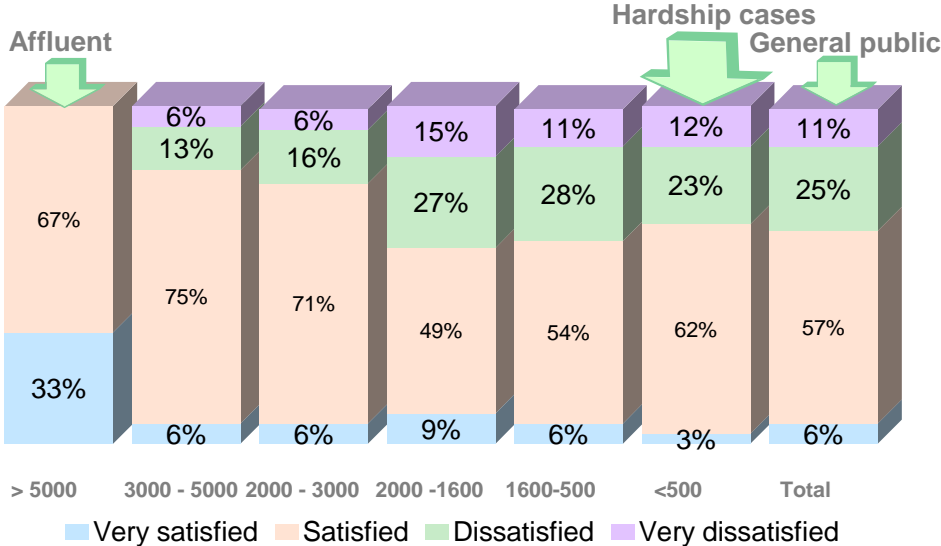
Figure 6.18 Satisfaction with UNRWA according to place



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

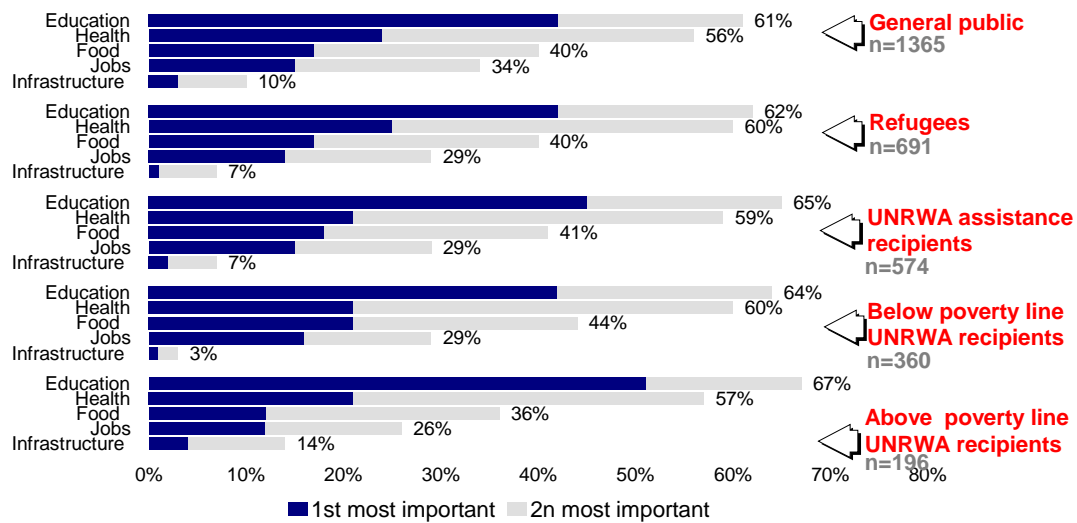


### 6.6. Importance and effectiveness of UNRWA services

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.

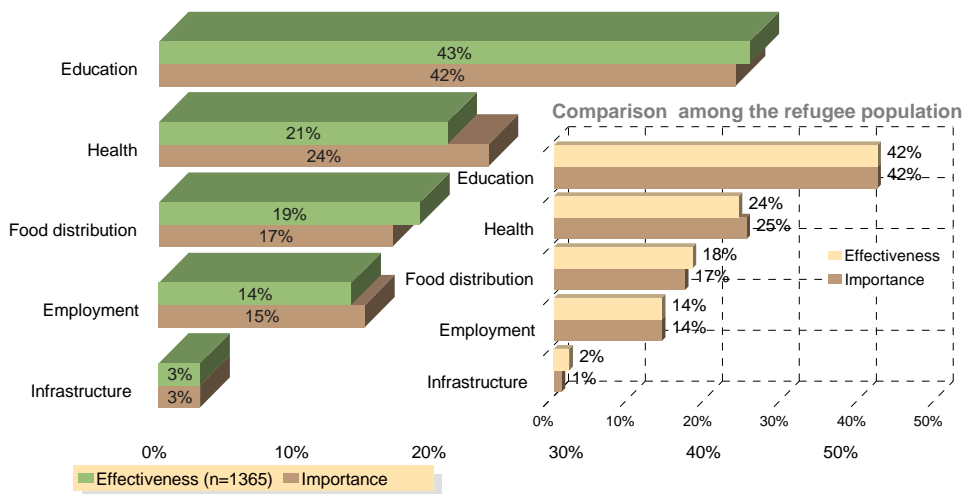
Figure 6.20 The two most important services from UNRWA and others according to UNRWA assistance recipients



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%).

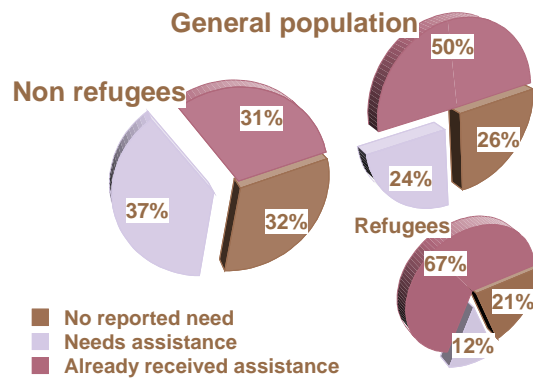
In the December 2001 report, the analysis was focused on the proportion of those who said they needed assistance among those who did not receive any. For the present analysis, the **proportion of those who need assistance in the total population** will be analyzed. In addition, in most of the graphic illustrations the percentage of people who are assisted will be included,<sup>42</sup> 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.

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<sup>42</sup> 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.

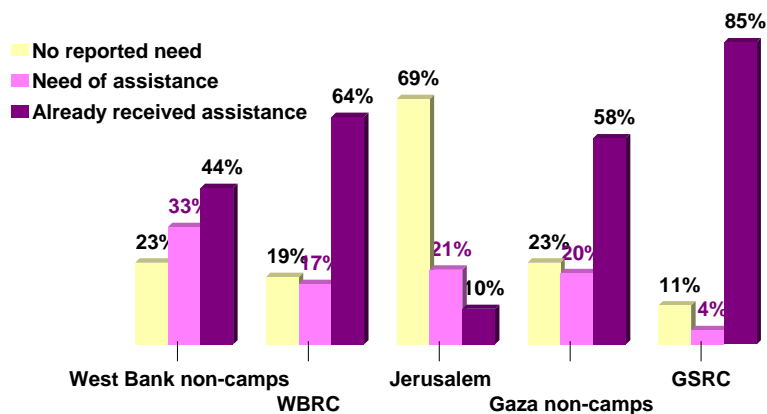
Figure 7.1 Assistance delivered to and needed by (c42) the general population and according to refugee status



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.

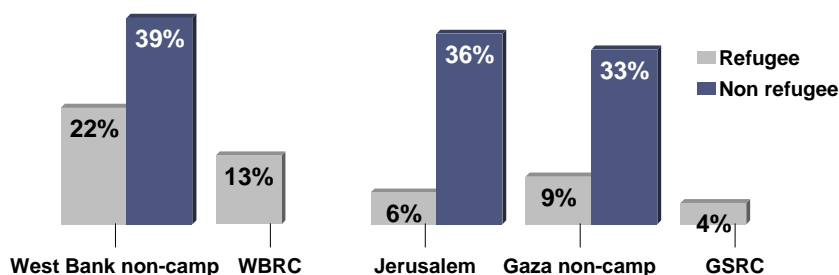
Figure 7.2 Assistance delivered and needed (c42) according to place of residence



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.

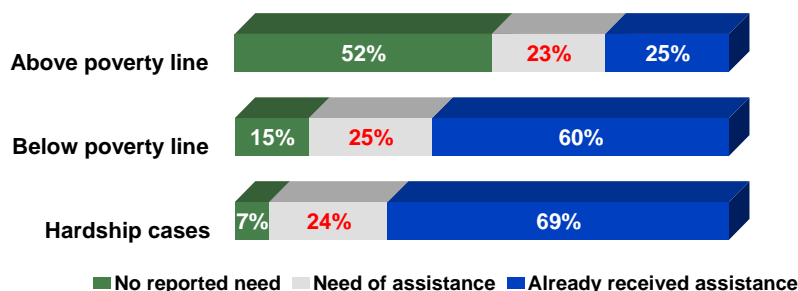
In Jerusalem and in Gaza outside camps, the effect is even stronger: In Jerusalem, only 6% of refugees are in need of assistance, while this is the case for 36% of the non-refugees; among Gaza non-camp residents, 9% of refugees need assistance compared to 33% of non-refugees.

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%.

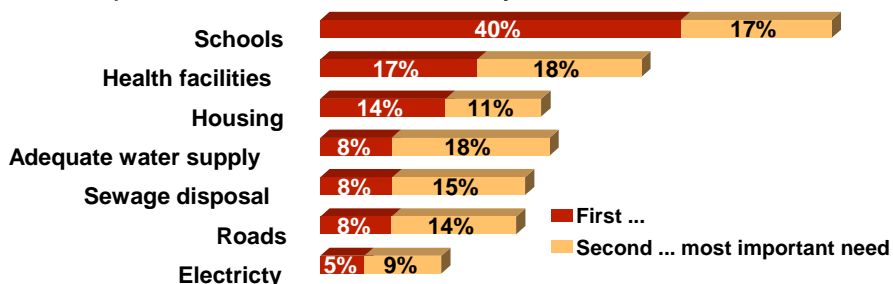
Figure 7.4 Assistance delivered and needed (c42) according poverty



## 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



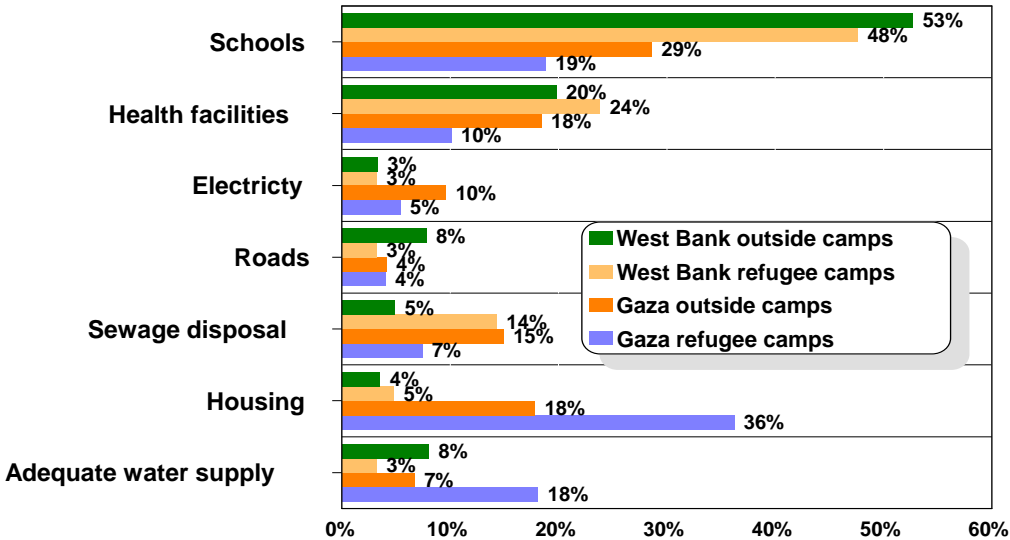
While schools are clearly perceived as the most important need for the community, health facilities are cited in second position. Housing and, to a lesser extent, water

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



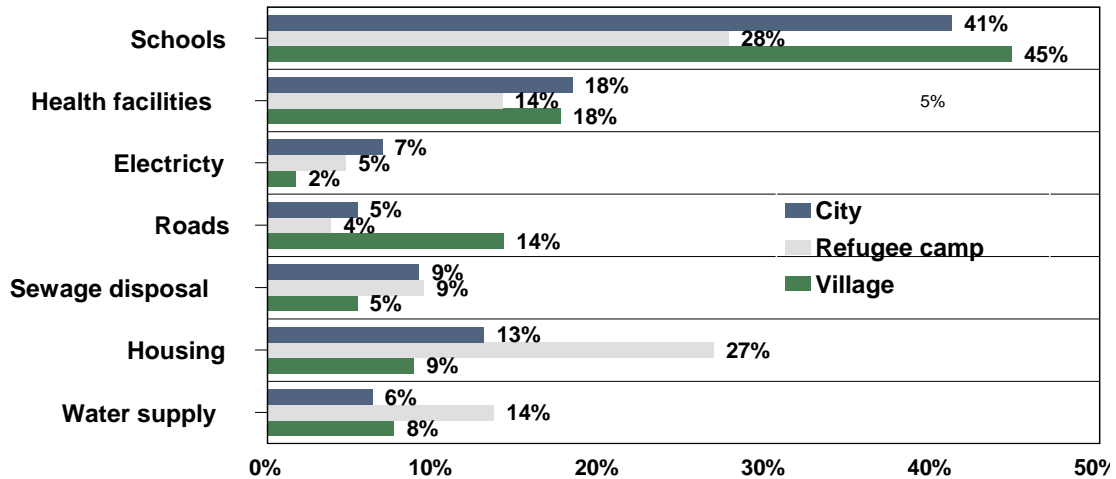
In figure 7.7, below, the evaluated needs of the community are presented for each *area of residence*:

- ▶ 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.

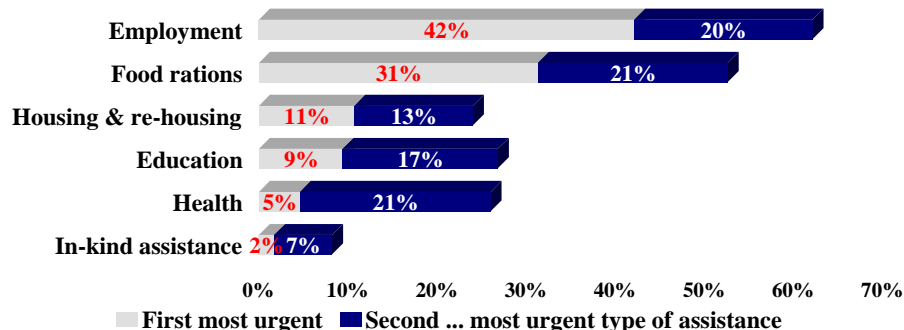
Figure 7.7 Most important need for community by area of residence



### 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.

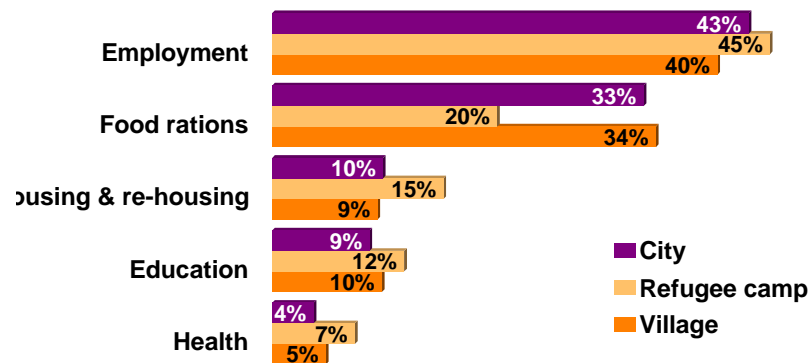
Figure 7.8 Most urgent assistance types



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.<sup>43</sup> 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

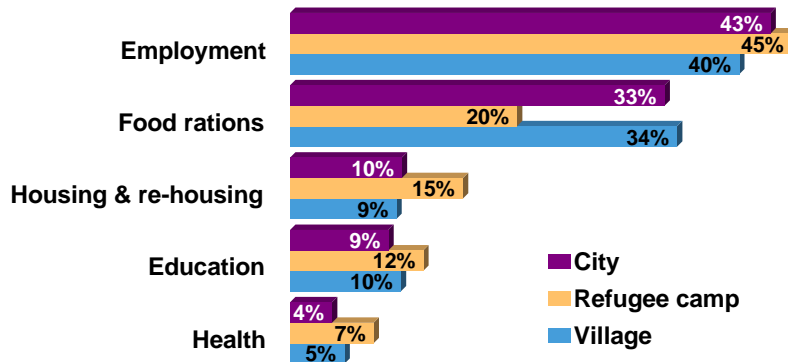


Figure 7.10, above, confirms many of the previous findings about the specificity of refugee camps with regard to assistance: Their food needs are well covered and they need housing and re-housing more.

#### 7.4. Satisfaction with the provided assistance

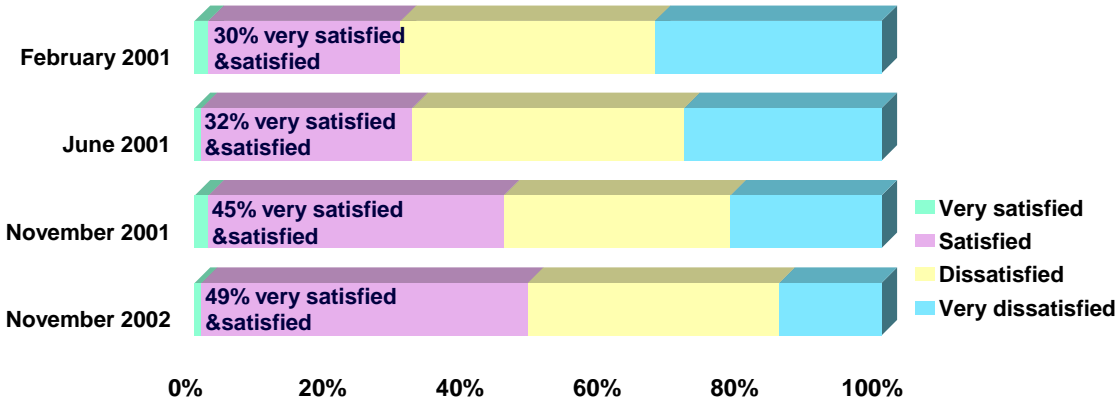
In the previous sections of this chapter, the individual and collective needs of the Palestinians have been thoroughly analyzed. These results should help donors in deciding the nature and location of their assistance in the future. Another important information lies in the evaluation by Palestinians 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

<sup>43</sup> 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

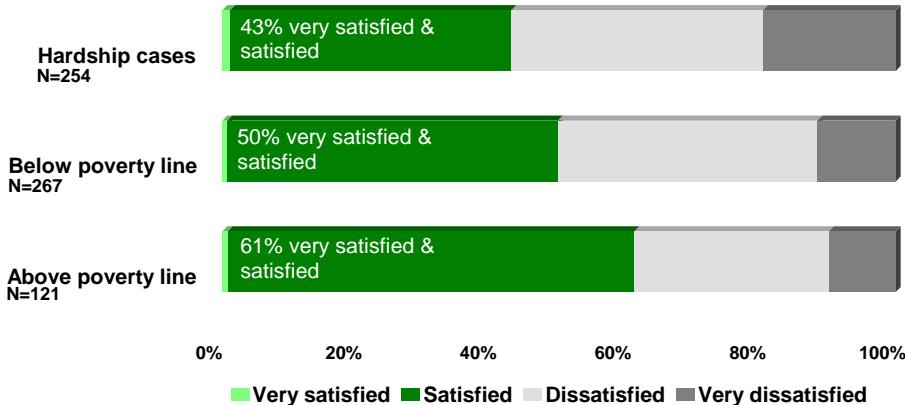
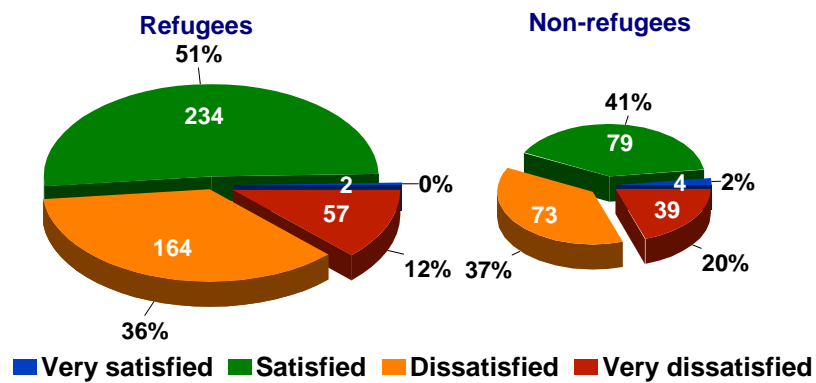
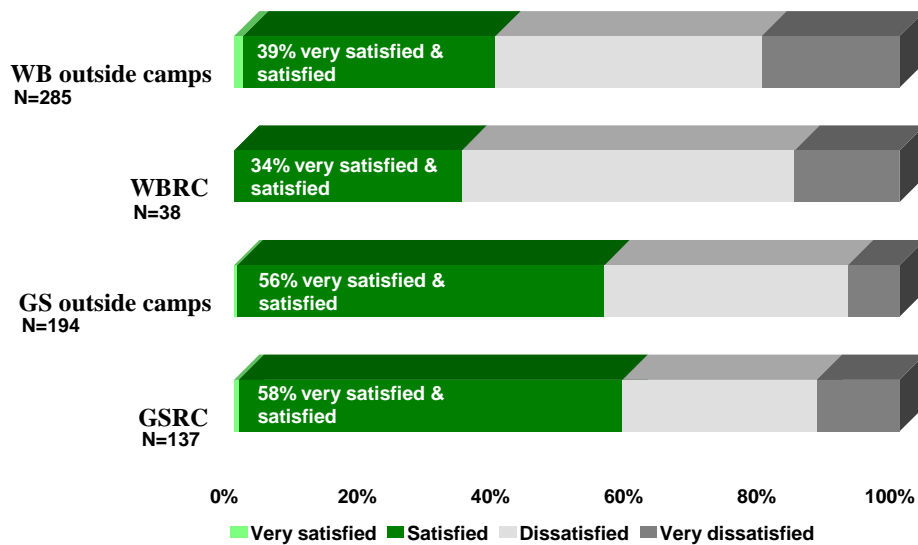


Figure 7.13 Satisfaction in general by refugee status



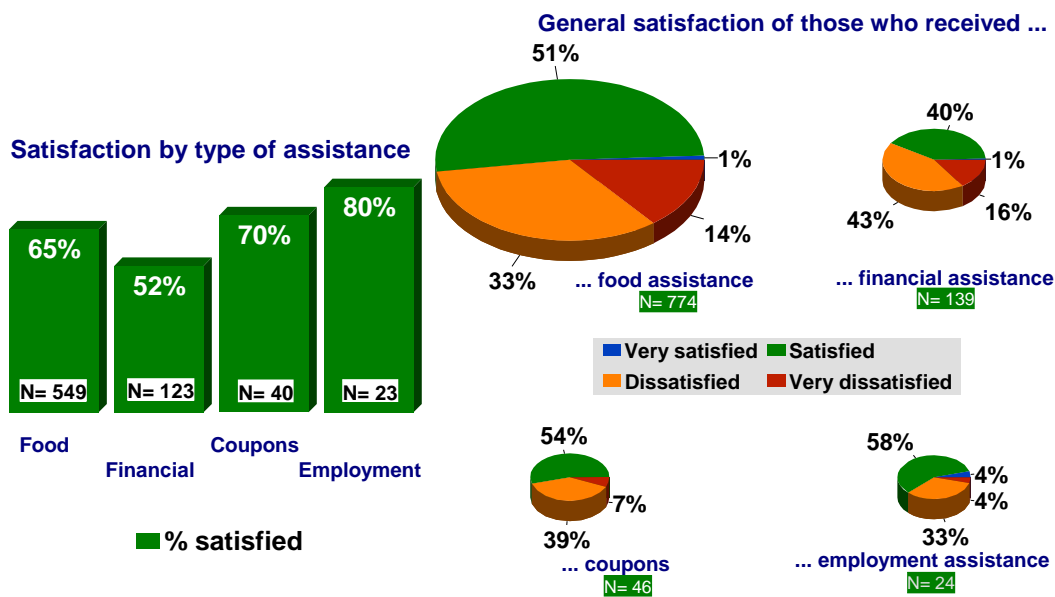
In November 2001, approximately 47% of the respondents residing in the Gaza Strip were either very satisfied or satisfied with the provided assistance, while this was the case in the West Bank for 42% of the non-camp respondents and 30% of the camp respondents. The November 2002 results illustrated in 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.

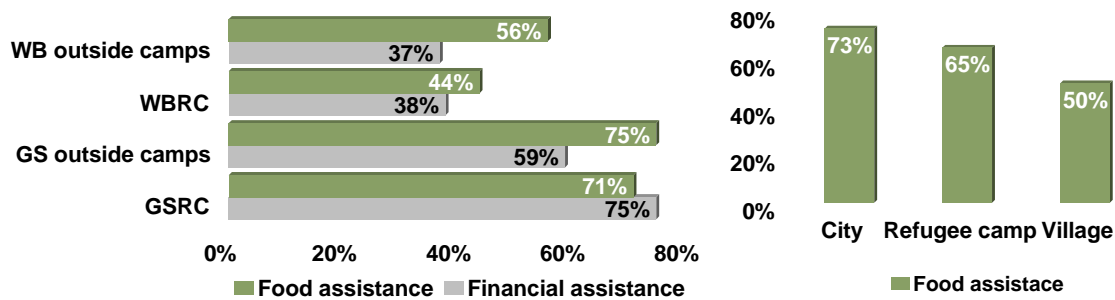
Although less than 50 respondents received coupons, they seem to be very satisfied with this kind of assistance. Food assistance received a lower satisfaction rate, but it is still higher than the satisfaction with financial help.

The results in figure 7.16, below, present the significant geographical differences in satisfaction with food and financial assistance.<sup>44</sup> 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%).

<sup>44</sup> 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.

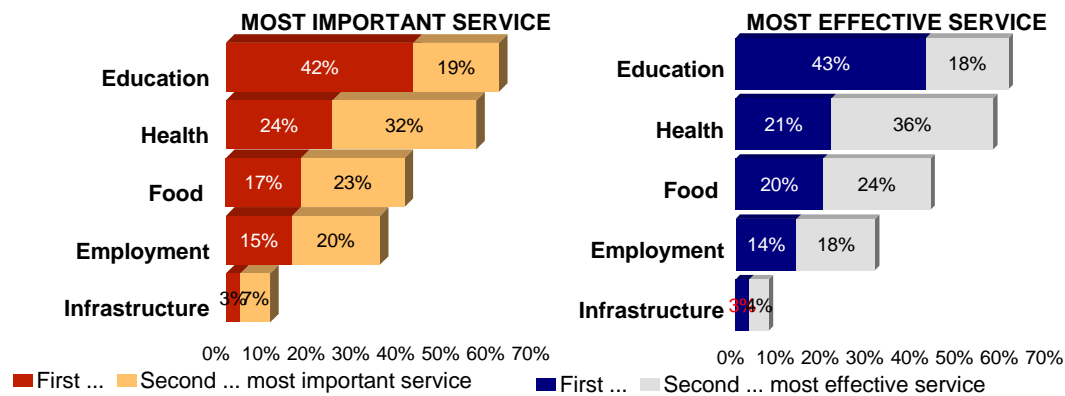
*Health* services are valued as one of the two first most important and effective by more than half of the respondents. One quarter of the respondents place health assistance in the first place for both importance and effectiveness.

*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

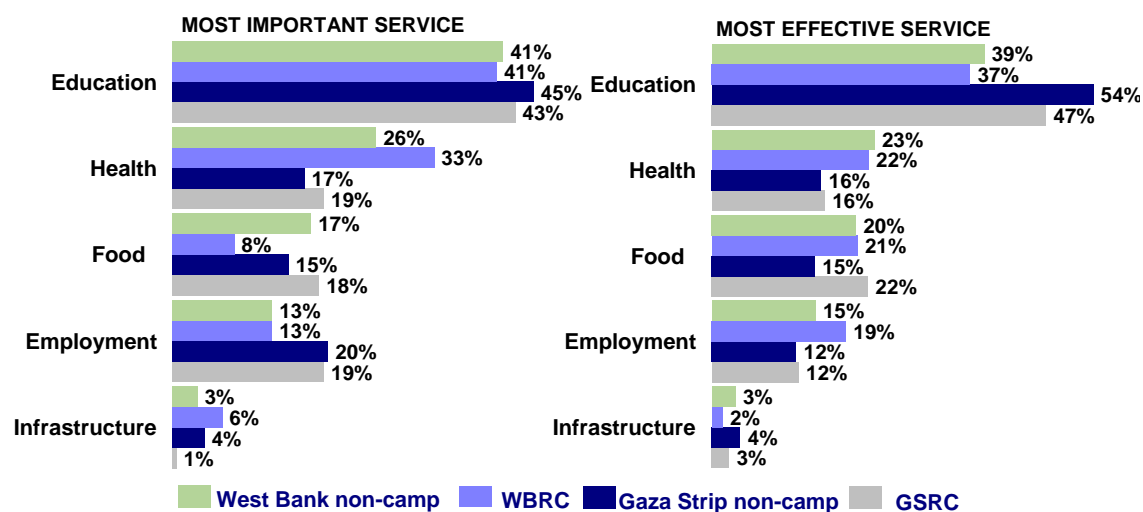
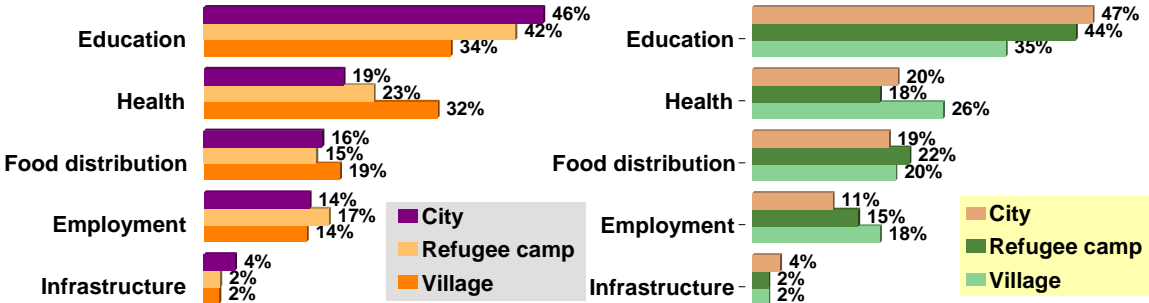


Figure 7.19, below, presents a break-down of the importance and effectiveness of services according to *area of residence*. Although many of the results confirm the findings above, a few deserve special attention:

- ▶ 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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ANNEX I COPY OF THE QUESTIONNAIRE IN  
ARABIC

(لاستعمال المكتب)  
رقم الاستمارة

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R3:-----

الرجاء تعبئتها من قبل الباحث/ة  
رقم المنطقة

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R2:-----

رقم الباحث/ة

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R1:-----

التاريخ

السنة	الشهر	اليوم

المعلومات أدناه تعبأ من قبل الباحث/ة:

اسم الباحث/ة:

جنس الباحث/ة:

R4: -----

1. ذكر	2. أنثى

القرية/المدينة/المخيم:

اسم الشارع المختار:

عنوان المنزل المختار:

متى بدأت المقابلة:

الدقيقة	الساعة

ملاحظات للمركز (لاستعمال المكتب فقط)

	اسم المتابع الميداني:
	اسم واضع الرموز:
	اسم مراجع الرموز:

إمضاء الباحث:

مرحباً... أنا من مركز القدس للإعلام والاتصال ونحن نقوم ببحث حول آراء الفلسطينيين بخصوص بعض القضايا المتعلقة بالوضع الفلسطيني والاحتياجات الفلسطينية خلال فترة الانتفاضة. لقد تم اختيارك بطريقة عشوائية. ستوضع إجابتك مع العديد من إجابات أشخاص آخرين وبالتالي لن يتم التعرف عليك بأي شكل من الأشكال. ونؤكد مرة أخرى على أن كل ما يرد من معلومات في هذه الاستمارة سيحافظ على سرية المطلقة.

كم عدد الأشخاص الذين عمرهم من 18 عام فما فوق؟

كم من هؤلاء إناث؟

عدد البالغين في البيت

4 فما فوق	بالغ 3	بالغ 2	بالغ 1	0	عدد النساء
ثاني اكبر رجل	متوسط العمر	اكبر سنا	بالغ	نساء	
10	6	3	1	1	
متوسط العمر	اصغر سنا	امرأة أو رجل	بالغة	نساء	
11	7	4	2	2	
أكبر، اصغر رجل	امرأة اكبر سنا	امرأة اصغر سنا		نساء	
12	8	5		3	
امرأة متوسطة العمر	متوسطة العمر			نساء	
13	9			4	
ثاني امرأة اصغر سنا				نساء	
14					

R5:-----

CODE	الجواب	السؤال
C1	1. راض جدا 2. راض نوعا ما 3. غير راض نوعا ما 4. غير راض بتاتا 9. لا اعرف/ لا جواب	01 ما مدى رضاك عن الوضع بشكل عام؟
C2	1. راض اكثر عن قبل 2. راض اكثر قليلا عن قبل 3. راض كما كنت عن قبل 04 راض اقل قليلا عن قبل 05 راض اقل عن قبل 9. لا اعرف/ لا جواب	02 مقارنة مع فترة ما قبل الانتفاضة (قبل عامين) ما مدى رضاك عن الوضع بشكل عام؟
C3	01 نعم أنا لاجئ او منحدر من عائلة لاجئ 02 لا لم انزح من موطني الأصلي 09 لا اعرف / لا جواب	03 هل أنت لاجئ أو منحدر من عائلة لاجئة؟
C4	01 نعم 02 لا 09 لا اعرف / لا جواب	4. هل لديك كرت اونروا (وكالة الغوث) الخاص باللاجئين؟
C5:	1. اعمل بوظيفة بدوام كامل 2. اعمل بوظيفة بدوام جزئي 03 اعمل لبضع ساعات في اليوم 4. لا اعمل 5. أنا ربة منزل 6. أنا طالب 7. أنا متقاعد 9. لا اعرف / لا جواب	5. هل تعمل حاليا أم لا؟
C6:	1. مهني (طبيب، مهندس، 000) 2. عامل ماهر (صاحب صناعة، بليط، طريش.....) 3. عامل (بطون، حجر.....) 4. فني (كهربائي، ميكانيكي.....) 5. موظف 06 أعمال حره 7. غيرها حدد _____ 88. لا ينطبق 099 لا اعرف / لا جواب	6. الوظيفة ؟ (حتى لو كنت لا تعمل)
C7:	01 موظف حكومي 02 موظف لدى مؤسسة دولية 03 موظف لدى القطاع الخاص 04 موظف من قبل منظمة غير حكومية محلية 05 أعمال حرة 09 لا اعرف / لا جواب	07 نوع العمل (أو آخر نوع عمل قبل ان تصبح عاطل عن العمل)؟

C8:	<p>01 احصل عليه بشكل منتظم وكاملا 02 احصل عليه بانتظام ولكن اقل مما هو متفق عليه مبدئيا مع المسؤول عن العمل 03 لا أحصل عليه بانتظام ولكن عندما احصل عليه يكون المتفق عليه مع المسؤول عن العمل 04 لا أحصل عليه بانتظام، وعندما احصل عليه يكون اقل من المتفق عليه مع المسؤول عن العمل 8. لا ينطبق 9. لا اعرف / لا جواب.</p>	<p>08 إذا ما كنت تعمل، هل تحصل على راتبك المتفق عليه بشكل منتظم؟</p>
C9:	<p>1. في إحدى المستوطنات 2. في إسرائيل 3. الضفة الغربية 4. قطاع غزة 5. القدس 6. خارج البلاد 8. لا ينطبق 09 لا اعرف / لا جواب</p>	<p>9. مكان العمل (او آخر مكان قبل ان تصبح عاطل عن العمل)؟</p>
C10:	<p>1. لا، بقي الوضع بدون تغيير 2. اضطررت أن ابحث عن وظيفة مختلفة 3. لقد فقدت وظيفتي 8. لا ينطبق 09 لا اعرف / لا جواب</p>	<p>10. هل حصل أي تغيير على وضعك الوظيفي خلال الستة اشهر الماضية؟</p>
C11:	<p>1. نعم 2. لا 8. لا ينطبق 9. لا اعرف / لا جواب</p>	<p>11. هل كان هذا التغيير نتيجة الوضع الحالي؟</p>
C12:	<p>01 نعم كثيرا 02 حاولت لكن لم أحاول كثيرا 03 لم أحاول إطلاقا 08 لا ينطبق 09 لا اعرف / لا جواب</p>	<p>012 إذا ما كنت عاطل عن العمل ، هل حاولت ان تجد عملا جديدا ؟</p>
C13:	<p>01 إذا كان الأجر مساوي للأجر السابق 02 أنا على استعداد للعمل حتى إذا كان الأجر اقل بنسبة 10% الى 25% من اجري السابق 03 أنا على استعداد للعمل حتى إذا كان الأجر اقل بنسبة 25% إلى 50% من اجري السابق 04 أنا على استعداد للعمل حتى إذا كان الأجر اقل بنسبة 50% من اجري السابق 05 أنا على استعداد للعمل بغض النظر عن الأجر 08 لا ينطبق 09 لا اعرف / لا جواب</p>	<p>013 هل انت مستعد أن تعمل فقط في حالة:</p>
C14:	<p>01 لم يكن معيل العائلة الأساسي عاطل عن العمل طوال هذه المدة 02 لاقل من شهرين 03 من شهرين الى 6 أشهر 04 من 7 أشهر الى 12 شهرا 05 اكثر من 12 شهرا 8. لا ينطبق 9. لا اعرف / لا جواب.</p>	<p>014 بالنظر للوراء للعاملين الماضيين ( منذ بداية الانتفاضة) ما هي المدة الكلية التي كان فيها المعيل الأساسي لمنزلك عاطلا عن العمل</p>

C15:	اشخاص _____ 0888 لا ينطبق 0999 لا اعرف / لا جواب	15. ما هو عدد الأشخاص اللذين يعيشون في هذا البيت، من ضمنهم الاولاد والأطفال (دون سن الـ 18)؟
C16:	اشخاص _____ 0888 لا ينطبق 0999 لا اعرف / لا جواب	16. كم من هؤلاء يعملون؟
C17:	_____ 0888 لا ينطبق 0999 لا اعرف / لا جواب	17. كم من اللذين يعملون نساء؟
C18:	أطفال _____ 0888 لا ينطبق 0999 لا اعرف / لا جواب	18. ما هو عدد الأطفال ما دون سن الثامنة عشرة اللذين يعملون اكثر من 4 ساعات في اليوم إما في البيت او خارج البيت؟
C19:	اشخاص _____ 0888 لا ينطبق 0999 لا اعرف / لا جواب	19. ما هو عدد أفراد أسرتك في هذا البيت اللذين فقدوا وظائفهم خلال الستة اشهر الماضية؟
C20:	01 نعم 02 لا 09 لا اعرف / لا جواب	20. هل سمعت عن أية برامج لخلق فرص عمل؟
C21:	01 نعم (من أي جهة _____) 02 لا (انتقل الى سؤال 24) 09 لا أعرف/ لا جواب	21. هل تلقيت أنت شخصياً أو أحد أفراد عائلتك مساعدة لإيجاد عمل لأي من أفراد العائلة خلال الستة اشهر الماضية؟

22-أ- ما هي نوع الاستفادة لك؟

C22aa:	09 لا اعرف/ لا جواب	08 لا ينطبق	02 لا	01 نعم	وظيفة طويلة الأمد
C22ab:	09 لا اعرف/ لا جواب	08 لا ينطبق	02 لا	01 نعم	وظيفة قصيرة الأمد
C22ac:	09 لا اعرف/ لا جواب	08 لا ينطبق	02 لا	01 نعم	مساعدات مالية للعاطلين عن العمل

22-ب- ما هي نوع الاستفادة لأي فرد من عائلتك؟

C22ba:	09 لا اعرف/ لا جواب	08 لا ينطبق	02 لا	01 نعم	وظيفة طويلة الأمد
C22bb:	09 لا اعرف/ لا جواب	08 لا ينطبق	02 لا	01 نعم	وظيفة قصيرة الأمد
C22bc:	09 لا اعرف/ لا جواب	08 لا ينطبق	02 لا	01 نعم	مساعدات مالية للعاطلين عن العمل

C23:	1. راض جدا 2. راض 3. غير راض 4. غير راض بتاتا 8. لم أتلقى أية مساعدة لإيجاد عمل من اية جهة كانت 9. لا أعرف / لا جواب.	23. بشكل عام، كيف تقيم المساعدة لإيجاد عمل التي قدمت لك ولعائلتك خلال الأشهر الستة الماضية من قبل المؤسسات المختلفة؟
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<b>C24:</b>	01 ازداد 02 بقي على ما هو عليه 03 انخفض 08 لا ينطبق 09 لا أعرف/ لا جواب.	024 هل ازداد أم انخفض راتبك/دخلك في الأشهر الستة الأخيرة أم بقي الراتب/ الدخل على ما هو عليه؟
<b>C25:</b>	1. كثيراً 2. قليلاً 3. لم تؤثر إطلاقاً 9. لا أعرف / لا جواب	25. لأي مدى يمكنك القول أن القيود على الحركة المفروضة عليك شكلت مشكلة لك ولعائلتك خلال الستة أشهر الماضية؟

026 ما نوع العناية الصحية التي احتاجها أي من أفراد أسرتك خلال فترة الاقترام الإسرائيلي؟

<b>C26a:</b>	09 لا اعرف/ لا جواب	02 لا	01 نعم	أدوية
<b>C26b:</b>	09 لا اعرف/ لا جواب	02 لا	01 نعم	مستشفى
<b>C26c:</b>	09 لا اعرف/ لا جواب	02 لا	01 نعم	إسعاف
<b>C26d:</b>	09 لا اعرف/ لا جواب	02 لا	01 نعم	تطعيم اطفال
<b>C26e:</b>	09 لا اعرف/ لا جواب	02 لا	01 نعم	العناية بالحوامل
<b>C26f:</b>	09 لا اعرف/ لا جواب	02 لا	01 نعم	تنظيم الأسرة

<b>C27:</b>	01 كان امرا متعذرا 02 كان امرا صعبا 04 الحصول عليها تم بدون تأخير أو قيود 8. لم نحتاج الى عناية طبية 09 لا اعرف / لا جواب	027 اذا احتاجت أسرتك الى عناية طبية فهل كان الحصول عليها بسبب الاجتياح أمرا متعذرا ام كان فقط امرا صعبا ام الحصول عليها تم بدون تأخير أو قيود؟
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28. هل حصل وان دمرت/ خربت ممتلكات لك أو لعائلتك خلال الأشهر الستة الأخيرة؟

<b>C28a:</b>	09 لا اعرف/ لا جواب	02 لا	01 نعم	تدمير/ خراب المنزل
<b>C28b:</b>	09 لا اعرف/ لا جواب	02 لا	01 نعم	تدمير/ خراب السيارة
<b>C28c:</b>	09 لا اعرف/ لا جواب	02 لا	01 نعم	تدمير/ خراب معدات
<b>C28d:</b>	09 لا اعرف/ لا جواب	02 لا	01 نعم	تدمير/ خراب الأراضي الزراعية
<b>C28e:</b>	09 لا اعرف/ لا جواب	02 لا	01 نعم	غيرها حدد _____



029 هل لمست أية معاناة لعملك التجاري أو العمل التجاري الخاص بعائلتك خلال الأشهر الستة الأخيرة؟

C29a:	09 لا اعرف/ لا جواب	02 لا	01 نعم	العمل التجاري لم يتأثر
C29b:	09 لا اعرف/ لا جواب	02 لا	01 نعم	عدم القدرة على تسويق المنتوجات الى المناطق المختلفة
C29c:	09 لا اعرف/ لا جواب	02 لا	01 نعم	صعوبات في شراء مواد خام أو منتوجات
C29d:	09 لا اعرف/ لا جواب	02 لا	01 نعم	مشاكل مرتبطة بالوصول إلى مكان العمل
C29e:	09 لا اعرف/ لا جواب	02 لا	01 نعم	عدم القدرة على سداد قروض البنك
C29f:	09 لا اعرف/ لا جواب	02 لا	01 نعم	عدم القدرة على العمل بسبب منع التجول
C29g:	09 لا اعرف/ لا جواب	02 لا	01 نعم	أخرى حدد _____

C30:	01 سماع اصوات اطلاق النار 02 مشاهد العنف على التلفزيون 03 الاضطراب للبقاء في البيت 04. اعتقال وضرب اقارب وجيران 05. لم يتأثروا 08 لا يوجد لدي اطفال (انتقل الى سؤال 35) 09 لا جواب	030 ما هي الاشياء التي اثرت على الاطفال في منزلك اكثر؟ <b>اختر الاله فقط</b>
C31:	01 الذهاب الى المدرسة باستمرار 02 فرص امنة للعب مع الأصدقاء 03 الحصول على دعم نفسي- اجتماعي 04 الحصول على الخدمات الطبية بدون قيود 05 الأكل كقبل الانتفاضة 06 غير ذلك (حدد) 09. لا أعرف / لا جواب	031 ماذا تعتقد أن أطفالك يحتاجون أكثر؟ <b>اختر الاله فقط</b>
C32:	01 نعم 02 لا (انتقل إلى سؤال 34) 09 لا اعرف / لا جواب	032 هل غيرت من مسلكك اتجاه اولادك خلال الستة اشهر الماضية الانتفاضة؟
C33:	01 قضاء وقت أطول مع الأولاد 02 قضاء وقت اقل مع الأولاد 09 لا اعرف / لا جواب	033 هل اصبحت تقضي وقت اطول مع الاولاد ام وقت اقل؟
C34:	01 لا الجأ الى العقاب الجسدي ابدا 02 الجأ اليه اقل من قبل الانتفاضة 03 الجأ اليه اكثر من قبل الانتفاضة 09 لا اعرف/ لا جواب	034 هل تلجأ الى العقاب الجسدي عندما تتعامل مع اطفالك؟
C35:	01 نعم، معظم البالغين بحاجة اليه 02 بعض البالغين بحاجة اليه 03 لا، لا حاجة 09 لا اعرف/ لا جواب	035 ماذا عن البالغين في منزلك، هل تعتقد انهم بحاجة الى دعم نفسي- اجتماعي 0
C36:	01 نعم 02 لا، لم أتسلم أية مساعدة مالية أو غير مالية (انتقل إلى سؤال 42) 09. لا اعرف / لا جواب (انتقل إلى سؤال 39)	036 هل تلقيت أنت أو أحد أفراد عائلتك أي مساعدة من أي طرف منذ الستة شهور الماضية؟ (مساعدات مثل غذاء، دواء، وظيفة، مساعدات مالية، الخ...)

037 إذا كان الجواب نعم، ما هي أكثر نوعين من المساعدة التي تلقيتها أنت أو أي فرد من عائلتك منذ بداية الأربعة أشهر الماضية ومن أي جهة؟ وما هو مدى رضاك عنها؟

مدى الرضى	مقدم المساعدة (المصدر)	القيمة	نوع المساعدة
1. راض جداً 2. راض 3. غير راضي 4. غير راضي بالمرّة 8. لا ينطبق 9. لا اعرف/ لا جواب	88. لا ينطبق 99. لا اعرف/ لا جواب	بالشاقل 0. ليس لها قيمة 1. قيمة غير مالية 2. لا ينطبق 3. لا اعرف/ لا جواب	المساعدة الأولى: 88. لا ينطبق 99. لا اعرف/ لا جواب
<b>C37ad:</b>	<b>C37ac:</b>	<b>C37ab:</b>	<b>C37aa:</b>

مدى الرضى	مقدم المساعدة (المصدر)	القيمة	نوع المساعدة
1. راض جداً 2. راض 3. غير راضي 4. غير راضي بالمرّة 8. لا ينطبق 9. لا اعرف/ لا جواب	88. لا ينطبق 99. لا اعرف/ لا جواب	بالشاقل 0. ليس لها قيمة 1. قيمة غير مالية 2. لا ينطبق 3. لا اعرف/ لا جواب	المساعدة الثانية: 88. لا ينطبق 99. لا اعرف/ لا جواب
<b>C37bd:</b>	<b>C37bc:</b>	<b>C37bb:</b>	<b>C37ba:</b>

<b>C38:</b>	1. راض جداً 2. راض 3. غير راضي 4. غير راض بتاتا 9. لا اعرف/ لا جواب	38. بشكل عام ، كيف تقيم المساعدات التي تم تقديمها لك ولعائلتك خلال الستة أشهر الماضية من قبل المؤسسات المختلفة ؟
<b>C39:</b>	01 كل شهر 02 مرة كل شهرين 03 مرة كل ثلاثة اشهر 04 مرة كل ستة اشهر 08 لا ينطبق 09 لا اعرف / لا جواب	039 ماذا بخصوص المساعدة الغذائية، هل تم توفير هذا النوع من المساعدة؟
<b>C40:</b>	01 منظمة جدا 02 منظمة الى حد ما 03 غير منظمة 09 لا اعرف / لا جواب	040 كيف كانت فعالية توزيع المساعدات الغذائية؟
<b>C41:</b>	01 طحين 02 القمح 03 الأرز 04 الحبوب 05 الزيت 06 السكر 07 الحليب 09 لا اعرف / لا جواب	041 من مجموع المواد الغذائية السبعة التالية، اذكر المادة الغذائية التي تسلمتها بشكل اكبر <b>الرجاء اختيار نوع واحد فقط</b>
	1. نعم 2. لا 3. غير متأكد	42. إذا لم تتسلم أنت أو أي أحد من أفراد أسرتك أية معونات، هل يمكنك القول أنكم بحاجة إلى مساعدات؟

<b>C42:</b>	4. لا لقد استلمت مساعدات 9. لا اعرف / لا جواب
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<b>C43:</b>	01 المنزل يعتمد اساسا على المساعدات الاغاثية للطعام 02 المنزل يعتمد على الدعم من العائلة الممتدة 3. المنزل يعتمد اساسا عل دخله للطعام 09 لا اعرف/ لا جواب	043 ما هو المصدر الأساسي للغذاء في منزلك؟
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044 من بين الاحتياجات التالية، ما هي برأيك أهم احتياجات من حيث المرتبة ؟

المرتبة الثانية	المرتبة الاولى
01 الغذاء	01 الغذاء
02 التوظيف	02 التوظيف
03 أدوية	03 أدوية
04 المساعدة المالية	04 المساعدة المالية
05 السكن	05 السكن
06 التعليم	06 التعليم
09 لا اعرف / لا جواب	09 لا اعرف / لا جواب
<b>C44b:</b>	<b>C44a:</b>

045 بالنسبة للطعام ما اكثر نوعين من الطعام تحتاجهم في منزلك؟

المرتبة الثانية	المرتبة الاولى
01 طعام الاطفال	01 طعام الاطفال
02اساسيات كالطحين، السكر، الشاي، الارز	02اساسيات كالطحين، السكر، الشاي، الارز
03 الحليب ومشتقاته	03 الحليب ومشتقاته
04 اطعمة معلبة	04 اطعمة معلبة
05 الخضار والفواكة الطازجة	05 الخضار والفواكة الطازجة
06 لحوم / دجاج	06 لحوم / دجاج
09 لا اعرف / لا جواب	09 لا اعرف / لا جواب
<b>C45b:</b>	<b>C45a:</b>

046 ماذا بخصوص مجتمعك المحلي، أي من التالية أهم احتياجات ؟

المرتبة الثانية	المرتبة الأولى
01المدارس	01المدارس
02 مرافق صحية	02 مرافق صحية
03 كهرباء	03 كهرباء
04 الطرق	04 الطرق
05 الصرف الصحي	05 الصرف الصحي
06 السكن	06 السكن

07 توفير مياه كافية	07 توفير مياه كافية
09 لا اعرف / لا جواب	09 لا اعرف / لا جواب
<b>C46b:</b>	<b>C46a:</b>

<b>C47:</b>	شاقل _____ 9. لا جواب	47. كم من المال تشعر أن عائلتك تحتاج كل شهر من اجل أن تستطيع تلبية الاحتياجات الأساسية؟
<b>C48:</b>	1. أعلى بكثير من هذا الرقم 2. أعلى بقليل من هذا الرقم 3. تقريبا مشابه لهذا الرقم 4. أدنى بقليل من هذا الرقم 5. أدنى بكثير من هذا الرقم 9. لا اعرف / لا جواب	48. لأي مدى يمكنك القول أن دخل أسرتك قريبا من هذا الرقم في هذه الأيام؟
<b>C49:</b>	01 زاد بشكل كبير (انتقل الى سؤال 51) 02 زاد بشكل بسيط (انتقل الى سؤال 51) 3. بقي كما هو (انتقل الى سؤال 51) 04 انخفض بشكل بسيط 05 انخفض بشكل كبير 9. لا اعرف / لا جواب.	049 خلال الأشهر الست الماضية، فهل أن دخل الأسرة:
<b>C50:</b>	01 فقدان العمل 02 تقلص في ساعات العمل 03 دمار الأعمال التجارية / الأرض الزراعية 04 عضو الأسرة قيد الاعتقال 05 مشاكل صحية 06 أسباب أخرى (حدد) _____ 9. لا اعرف / لا جواب.	050 إذا ما انخفض فما هي أكثر الأسباب أهمية لهذا التغير في دخل الأسرة؟
<b>C51:</b>	01 أستطيع الصمود بغض النظر عن طول المدة 02 لحوالي عام واحد 03 لعدة أشهر 04 بالكاد نستطيع تدبير أمورنا 05 نحن نعاني من وضع خطير ولا نعرف كيف نعتاش 09 لا اعرف/ لا جواب	051 ما هي المدة الزمنية التي تعتقد أنك تستطيع الصمود فيها ماديا خلال الفترة المقبلة؟

#### 052 كيف تمكنت من الصمود في ظل الوضع الصعب؟

<b>C52a:</b>	09 لا اعرف / لا جواب	02 لا	01 نعم	يبقى دخل العائلة الشهري كافيا
<b>C52b:</b>	09 لا اعرف / لا جواب	02 لا	01 نعم	نحصل على المساعدة من العائلة والأصدقاء
<b>C52c:</b>	09 لا اعرف / لا جواب	02 لا	01 نعم	نستخدم المدخرات السابقة
<b>C52d:</b>	09 لا اعرف / لا جواب	02 لا	01 نعم	نبيع ممتلكات
<b>C52e:</b>	09 لا اعرف / لا جواب	02 لا	01 نعم	نزرع في الأرض
<b>C52f:</b>	09 لا اعرف / لا جواب	02 لا	01 نعم	العديد من أفراد الأسرة فوق سن 15 ذهبوا إلى سوق العمل
<b>C52g:</b>	09 لا اعرف / لا جواب	02 لا	01 نعم	ذهب اطفال اقل من سن 15 إلى سوق العمل

C52h:	09 لا اعرف / لاجواب	02 لا	01 نعم	نخفض النفقات
C52i:	09 لا اعرف / لاجواب	02 لا	01 نعم	نبيع المجوهرات
C52j:	09 لا اعرف / لاجواب	02 لا	01 نعم	ليس لدينا ما نعتمد عليه

C53:	انخفضت ازدادت ( انتقل إلى سؤال 55 ) 02 لم تتغير ( انتقل إلى سؤال 55 ) 03 لا أعرف/ لا جواب ( انتقل إلى سؤال 55 ). 09	053 بشكل عام، هل ازدادت نفقاتك اليومية، أم لم تتغير، أم انخفضت؟
C54:	01 الغذاء 02 الملابس 03 الترفيه/ السفر 04 التعليم 05 أجهزة للبيت 06 تم تخفيض الإنفاق على كل البنود المذكورة أعلاه 07 غيرها (حدد) 99 لا أعرف/ لا جواب.	054 وإذا ما انخفضت، ما هو القطاع الرئيسي الذي تم تخفيضه من ناحية الإنفاق؟

055 لكل من السلع التالية، هل يمكنك القول ان استهلاك اسرتك زاد، او انخفض او بقي على نفس المستوى خلال العام الماضي؟

C55a:	09 لا اعرف / لا جواب	03 بقي على نفس المستوى	02 انخفض	01 ازداد	ا- منتجات الالبان
C55b:	09 لا اعرف / لا جواب	03 بقي على نفس المستوى	02 انخفض	01 ازداد	ب- اللحمة
C55c:	09 لا اعرف / لا جواب	03 بقي على نفس المستوى	02 انخفض	01 ازداد	ج- كربوهيدرات

C56:	1. نعم 2. لا (انتقل إلى السؤال 58) 9. لا اعرف / لا جواب (انتقل إلى سؤال 58)	56. هل تستفيد أنت أو أحد أفراد عائلتك من أية مساعدة من الاونروا مثل التعليم والصحة ؟
C57:	1. راض جداً 2. راض 3. غير راض 4. غير راض بتاتا 9. لا اعرف / لا جواب	57. بشكل عام، ما مدى رضاك عن هذه الخدمات الموفرة من قبل الاونروا (وكالة الغوث)؟

058 من بين الخدمات التالية التي تقدمها الاونوروا (وكالة الغوث) وغيرها من المؤسسات الرجاء اخبري أي منها تأتي في المرتبة الاولى و ايها في المرتبة الثانية من حيث الاهمية:

المرتبة الثانية	المرتبة الاولى
01التعليم	01التعليم
02 الصحة	02 الصحة
03 توزيع الغذاء	03 توزيع الغذاء
04 التشغيل	04 التشغيل

05 البنية التحتية (الطرق، الكهرباء، الصرف الصحي)	05 البنية التحتية (الطرق، الكهرباء، الصرف الصحي)
C58b:	C58a:

059 من بين الخدمات التالية التي تقدمها الاونروا (وكالة الغوث) وغيرها من المؤسسات الرجاء اخبري أي منها تأتي في المرتبة الأولى و ايها في المرتبة الثانية من حيث الفعالية:

المرتبة الثانية	المرتبة الاولى
01التعليم	01التعليم
02 الصحة	02 الصحة
03 توزيع الغذاء	03 توزيع الغذاء
04 التشغيل	04 التشغيل
05 البنية التحتية (الطرق، الكهرباء، الصرف الصحي)	05 البنية التحتية (الطرق، الكهرباء، الصرف الصحي)
C59b:	C59a:

060 هل تقيمت أنت أو أي فرد من أفراد عائلتك اي من الخدمات التالية من الاونروا (وكالة الغوث)

	01 نعم	02 لا	09 لا اعرف / لاجواب
C60a:	01 نعم	02 لا	09 لا اعرف / لاجواب
C60b:	01 نعم	02 لا	09 لا اعرف / لاجواب
C60c:	01 نعم	02 لا	09 لا اعرف / لاجواب
C60d:	01 نعم	02 لا	09 لا اعرف / لاجواب
C60e:	01 نعم	02 لا	09 لا اعرف / لاجواب
C60f:	01 نعم	02 لا	09 لا اعرف / لاجواب
C60g:	01 نعم	02 لا	09 لا اعرف / لاجواب
C60h:	01 نعم	02 لا	09 لا اعرف / لاجواب

C61:	01 راض جدا 02 راض 03 غير راض 04 غير راض على الاطلاق 09 لا اعرف / لاجواب	061 بشكل عام، ما مدى رضاك عن خدمات التعليم المقدمة من قبل الجميع بما فيها السلطة الفلسطينية والاونروا 000؟
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C62:	01 راض جدا 02 راض 3. غير راض 4. غير راض على الإطلاق 09 لا اعرف / لا جواب	062 بشكل عام، ما مدى رضاك عن خدمات الصحية المقدمة من قبل الجميع بما فيها السلطة الفلسطينية والانوروا 000؟
C63:	01 نعم من خلال التأمين الصحي الحكومي 02 نعم من خلال الانوروا 03 نعم من خلال التأمين الصحي الخاص 04 نعم من خلال منظمات غير حكومية مختلفة حدد _____ 05 لا ، نغطي النفقات الطبية من مصادرنا الخاصة 09 لا اعرف/ لا جواب	063 هل تتلقى المساعدات لتغطية النفقات الطبية (أذكر المصدر الأهم) ؟ <b>اختيار الاله</b>

064 من المساعدات التالية 0 ما هي المساعدات الأكثر الحاجة؟

المرتبة الثانية	المرتبة الاولى
01 التموين	01 التموين
02 التشغيل	02 التشغيل
03 مساعدات عينية مثل الملابس والبطانيات	03 مساعدات عينية مثل الملابس والبطانيات
04 السكن	04 السكن
05 ايجاد سكن بديل	05 ايجاد سكن بديل
06 التعليم	06 التعليم
07 الصحة	07 الصحة
09 لا اعرف/ لا جواب	09 لا اعرف/ لا جواب
C64b:	C64a:

C65:	01 نعم، الدولة _____ 02 لا 09 لا اعرف / لا جواب	065 هل هاجر احد من افراد أسرته مؤخرًا اذا كان الجواب نعم، الى أي دولة
C66:	01 نعم ، الدولة _____ 02 نعم ، لكن لا استطيع الدولة _____ 03 ربما لاحقًا 04 لا أفكر في الهجرة على الإطلاق 09 لا اعرف / لا جواب	066 هل تفكر شخصيا في الهجرة؟
C67:	01 سيتحسن 02 سيبقى على حاله 03 سيسوء 09 لا اعرف / لا جواب	067 هل تعتقد ان الوضع الإجمالي خلال الأشهر الثلاثة القادمة سيتحسن او سيسوء او سيبقى على حاله؟
C68:	01 زاد بشكل حاد 02 زاد بشكل بسيط 03 بقي كما هو 04 انخفض بشكل بسيط 05 انخفض بشكل حاد 09 لا أعرف / لا جواب.	068 خلال الأشهر الست الماضية، هل تعتقد أن الفقر في الضفة الغربية وقطاع غزة قد:

C69:	01ستزداد بشكل كبير 02 ستزداد بشكل بسيط 03ستبقى كما هي 04ستتخفف بشكل بسيط 05ستتخفف بشكل كبير 9. لا أعرف / لا جواب.	069 ماذا بشأن حالة الفقر في الأشهر الست القادمة، فهل تعتقد أنها:
C70:	01 خلق فرص العمل 02رفع الإغلاق 03زيادة المساعدة الإنسانية 04إنهاء الإحتلال العسكري الإسرائيلي 05الاستثمار في التربية والصحة 06ليس أي مما ذكر اعلاه 9. لا أعرف / لا جواب.	070 برأيك، ماذا سيكون الأكثر فعالية من بين التالي في خفض حدة الفقر (فقط الأكثر أهمية)؟
C71:	1. تقريبا مستحيل 2. صعب جدا 3. صعب 4. ليس صعبا 8. لاينطبق 9. لااعرف/ لا جواب	071 خلال الـ 12 شهرا الماضية ، هل كان باستطاعتك او باستطاعت افراد اسرتك الذهاب الى المدرسة / الجامعة؟
C72:	1. تقريبا مستحيل 2. صعب جدا 3. صعب 4. ليس صعبا 8. لاينطبق 9. لااعرف/ لا جواب	072 خلال الـ 12 شهرا الماضية ، هل كان باستطاعتك او باستطاعة افراد اسرتك الذهاب الى العمل ؟
C73:	1. تقريبا مستحيل 2. صعب جدا 3. صعب 4. ليس صعبا 8. لاينطبق 9. لااعرف/ لا جواب	073 خلال الـ 12 شهرا الماضية ، هل كان باستطاعتك او باستطاعت افراد اسرتك زراعة الأرض؟

074 سأضع قائمة من الأشياء التي قد تحدث لك أو لأسرتك. فهل من فضلك القول لي عما إذا حدث أي من التالية خلال الـ12 شهرا الماضية

C74a:	01نعم 02لا 9. لااعرف/ لا جواب	01وفاة قريب او صديق جراء الانتفاضة
C74b:	01نعم 02لا 9. لااعرف/ لا جواب	02جرح قريب او صديق جراء الانتفاضة
C74c:	01نعم 02لا 9. لااعرف/ لا جواب	03اعتقال قريب او صديق جراء الانتفاضة
C74d:	01نعم 02لا 9. لااعرف/ لا جواب	04 تدمير/تخريب منزل جراء الانتفاضة
C74e:	01نعم 02لا 9. لااعرف/ لا جواب	05فقدان الوظيفة (بسبب الوضع الراهن)
	01نعم	06معاناة العمل التجاري بسبب الوضع



C74f:	الراهن						02 لا	9. لا اعرف/ لا جواب
C75:	075. العمر؟						99. لا جواب	
C76:	076. المستوى التعليمي	1. أمي	2. حتى ابتدائي	3. حتى إعدادي	4. حتى ثانوي	5. بعض جامعي	6. جامعي وما فوق	9. لا جواب
C77:	077 كيف تقييم وضعك ووضع عائلتك المالي؟ هل هو 000						01 احسن حال من الناس في مجتمعي المحلي 02 مثل الناس في المجتمع المحلي 03 أسوأ من حال الناس في المجتمع المحلي 09 لا اعرف / لا جواب	
C78:	078 ما هو دخل أسرتك الشهري؟						01 اكثر من 5000 شافل 02 ما بين 3000-5000 شافل 03 ما بين 2000-3000 شافل 04 اقل من 2000 ولكن اكثر من 1600 05 اقل من 1600 ولكن اكثر من 500 06 اقل من 500 09 لا اعرف / لا جواب	
C79:	79. الحالة الاجتماعية	1. أعزب/عزباء	2. متزوج/ة	3. مطلق/ة	4. أرمل/ة	9. لا جواب		
C80:	80. المنطقة؟	1. الضفة		2. القدس	3. غزة			
C81:	81. مكان السكن	1. مدينة		2. مخيم	3. قرية			
C82:	82. الجنس	01 ذكر		02 انثى				

## ANNEX II COPY OF THE QUESTIONNAIRE IN ENGLISH

**Hello. I am from the Jerusalem Media and Communications Center in Jerusalem. We are conducting a study about the views of the Palestinian public on issues pertaining to the Palestinian situation and the Palestinian needs. You were randomly selected. Your answers will be included with those of others. Thus you will not be identified in any way. We would like to assure you again that the information in this questionnaire would be dealt with in strict confidence.**

**How many people 18 years or older live in this household?**

**How many of those are women?**

**Number of adults in household**

		One adult	Two adults	Three adults	Four +
<b>Number of women</b>	None	Adult	Oldest	Middle aged	2 <sup>nd</sup> Oldest male
		1	3	6	10
	One woman	Adult	Male/Female	Youngest male	Middle aged male
		2	4	7	11
	Two women		Youngest Female	Oldest female	Oldest/youngest male
			5	8	12
	Three women			Middle aged female	Middle aged female
				9	13
	Four women				2 <sup>nd</sup> youngest female
					14

R5.....

**Q.1 How satisfied are you about the situation in general?**

- 1... Very satisfied
- 2... Somewhat satisfied
- 3... Somewhat dissatisfied
- 4... Very dissatisfied
- 9... DK/NA

**Q.2 Compared to the pre-intifada period (before two years) how satisfied would you say are you now about the situation in general?**

- 1... More satisfied than before
- 2... Slightly more satisfied than before
- 3... As satisfied as before
- 4... Slightly less satisfied than before
- 5... Less satisfied than before
- 9... DK/NA

**Q.3 Are you a refugee or descendant of a refugee family?**

- 1..... Yes, I am a refugee or a descendant of a refugee
- 2..... No I have never been displaced from my original place of origin
- 9.....DK/NA

**Q.4 Do you have an UNRWA refugee card?**

- 1..... Yes
- 2... No
- 9... DK/NA

**Q.5 Are you currently employed or not?**

- 1..... I am employed full-time
- 2..... I am employed part-time
- 3. I am employed for few hours / day
- 4..... I am not employed
- 5..... I am a house wife
- 6..... I am a student
- 7..... I am retired

- 9..... DK/NA

**Q.6 Occupation (or last occupation for the unemployed)?**

- 1 .... Professional
- 2 .... Skilled worker
- 3 .... Unskilled worker
- 4 .... Technician
- 5 .... Employee
- 6 .... Self employed
- 7 .... Other \_\_\_\_\_
- 8 .... Not applicable
- 9 .... DK/NA

**Q.7 Type of employment (or last type for the unemployed)**

- 1 .... Government employee
- 2 .... Employed by an international agency
- 3 .... Employed by the private sector
- 4 .... Employed by a local non-government agency
- 5 .... Self-employed
- 9 .... DK/NA

**Q.8 If employed, do you get your agreed upon salary regularly?**

- 1... I get it regularly and fully.
- 2... I get it regularly but less than the agreed upon amount.
- 3... I do not get it regularly, but when I do it is the agreed upon amount.
- 4... I do not get it regularly; even when I do it is less than the agreed upon amount.
- 8... Not applicable
- 9... DK/NA

**Q.9 Main place of work (or last place)?**

**(ONLY ONE ANSWER!)**

- 1..... Settlement
- 2..... Israel proper
- 3..... West Bank
- 4..... Gaza Strip
- 5..... Jerusalem
- 6..... In another country
- 8..... Not applicable
- 9..... DK/NA

**Q.10 Did your employment situation change during the past six months?**

- 1..... No, it remained the same
- 2..... I had to search for a different employment
- 3..... I lost my job
- 8..... Not applicable
- 9..... DK/NA

**Q.11 Was this change a consequence of the current situation?**

- 1..... Yes
- 2..... No
- 8..... Not applicable
- 9..... DK/NA

**Q.12 If unemployed: Did you try to find a job?**

- 1..... Yes, a lot
- 2..... I tried but not very hard
- 3..... I did not try at all
- 8..... Not applicable
- 9..... DK/NA

**Q.13 Would you be willing to work only if:**

- 1 ..... If wage is about the same as before
- 2 ..... I am ready to work even if wage is 10% to 25% lower than before
- 3 ..... I am ready to work even if wage is 25% to 50% lower than before
- 4 ..... I am ready to work even if wage is 50% lower than before
- 5 ..... I am willing to work at any wage.
- 8 ..... Not applicable
- 9 ..... DK/NA

**Q.14 Looking back over the last 2 years (since the intifada), for how long in total have the main breadwinner of your household been unemployed?**

- 1... Never
- 2... Less than two months
- 3... From 2 to 6 months
- 4... From 7 to 12 months
- 5... More than 12 months
- 8 ..... Not applicable
- 9. ... DK/NA

**Q.15 How many people live in this household, including children (below 18)?**

\_\_\_\_\_ persons

888..... Not applicable

999..... DK/NA

**Q.16 How many of those are employed?**

\_\_\_\_\_ persons

888..... Not applicable

999..... DK/NA

**Q.17 How many of the employed are women?**

\_\_\_\_\_ women

888..... Not applicable

999..... DK/NA

**Q.18 How many children under 18 years old work for more than 4 hours a day either at home or outside?**

\_\_\_\_\_ children

888 ..... Not applicable

999 ..... DK/NA

**Q.19 How many of your household members have lost their jobs in the past six months?**

\_\_\_\_\_ persons

888 ..... Not applicable

999 ..... DK/NA

**Q.20 Have you heard about any employment generation programs?**

1..... Yes

2..... No

9..... DK/NA

**Q.21 Did you or any of your household members receive assistance to find a job during the last six months?**

1..... Yes (b) from : \_\_\_\_\_

2..... No GO TO Q24

9..... DK/NA

**Q.22 a What kind of benefits did you receive in this regard?**

22aa...Long term job

1..yes

2...no

8...not applicable

9...DK/NA

22ab...Short term job

1..yes

2...no

8...not applicable

9...DK/NA

22ac...Unemployment funds

1...yes

2... no

8... not applicable

9...DK /NA

**b What kind of benefits did your household members receive in this regard?**

22ba...Long term job

1..yes

2...no

8...not applicable

9...DK/NA

22bb...Short term job

1..yes

2...no

8...not applicable

9...DK/NA

22bc...Unemployment funds

1...yes

2... no

8... not applicable

9...DK /NA

**Q.23 In general, how do you evaluate the job assistance provided to you and to your family during the last six months by various organizations?**

- 1..... Very satisfied
- 2..... Satisfied
- 3..... Dissatisfied
- 4..... Very dissatisfied
- 8..... I did not receive any job assistance
- 9..... DK/NA

**Q.24 Did your wage increase in the past six months, decrease, or remain the same?**

- 1.....It increased
- 2.....It remained the same
- 3.....It decreased
- 8.....Not applicable
- 9.....DK/NA

**Q.25 To what extent would you say that restrictions on your mobility were a problem for you and your family in the past six months?**

- 1.....A lot
- 2.....A little
- 3.....Not at all
- 9.....DK/NA

**Q.26 What kind of medical care did you or any of your household members need since the Israeli army reoccupied the Palestinian controlled areas?**

**(MULTIPLE ANSWERS)**

- a Medication
- 1 yes
- 2 no
- 9 DK/NA
- b Hospitalization
- 1 yes
- 2
- no
- 9 DK/N
- c Ambulance
- 1 yes
- 2 no
- 9 DK/NA
- d Vaccination
- 1 yes
- 2 no
- 9 DK/NA
- d Prenatal care
- 1 yes
- 2 no
- 9 DK/NA
- f Family planning
- 1 yes
- 2 no
- 9 DK/N

**Q.27 If your household needed medical care, was the service denied or seriously restricted?**

- 1... It was denied
- 2... There was a delay
- 3... Medical care was provided without delay or restriction
- 9... DK/NA

**Q.28 Has any of your property or your family's property been damaged in the past six months?  
(MULTIPLE ANSWERS)**

- a House wrecked
- 1 yes
- 2 no
- 9 DK/NA
- b Car wrecked
- 1 yes
- 2 no
- 9 DK/NA
- c Equipment wrecked
- 1 yes
- 2 no
- 9 DK/NA
- d Orchard destroyed (trees uprooted)
- 1 yes
- 2 no
- 9 DK/NA
- e Other (specify) \_\_\_\_\_
- 1 yes
- 2 no
- 9 DK/NA

**Q.29 How did your business or that of your family suffer in the past six months?  
(MULTIPLE ANSWERS)**

- a Business did not suffer
- 1 yes
- 2 no
- 9 DK/NA
- b Inability to market products to areas
- 1 yes
- 2 no
- 9 DK/NA
- c Difficulties in buying raw materials or products
- 1 yes
- 2 no
- 9 DK/NA
- d Problems pertaining to reaching the place of work
- 1 yes
- 2 no
- 9 DK/NA
- e Inability to pay bank loans
- 1 yes
- 2 no
- 9 DK/NA
- f Inability to work because of curfew
- 1 yes
- 2 no
- 9 DK/NA
- g Other
- 1 yes
- 2 no
- 9 DK/NA



**Q.30 What do you think affected the children in your household most?**

- 1..... Shooting
- 2..... Violence on TV
- 3..... Confinement at home
- 4... Arrest, round up and beating of relatives and neighbors
- 5..... They were not affected
- 8... We have no children (GO TO Q.35)
- 9..... DK/NA

**Q.31 What do you think your children need most?**

- 1. ...Attend school regularly
- 2 .... Safe opportunities to play with friends
- 3 .... Get psychosocial support
- 4... Unrestricted access to medical services
- 5... Eat as before the intifada
- 6... Other ) \_\_\_\_\_
- 9... DK/NA

**Q.32 Have you changed your parental behavior in the past six months?**

- 1..... Yes
- 2..... No (GO TO Q.34)
- 9..... DK/NA

**Q.33 What kind of change have you made?**

- 1..... Spend more time with my children
- 2..... Spend less time with my children
- 8..... Not applicable
- 99 ... DK/NA

**Q.34 Currently, do you rely on corporal punishment when dealing with your children?**

- 1 .... I never rely on corporal punishment
- 2....I rely less than before the intifada
- 3....I rely more than before the intifada
- 9 .... DK/NA

**Q.35 How about the adult members of your household, do you think that they need psychosocial support?**

- 1. ... Yes, most adults need
- 2... Yes, some need
- 3... No, none need
- 9... DK/NA

**Q.36 Have you or your family received any assistance from any party since the past six months? (Assistance such as food, medicine, job, financial assistance, etc.)**

- 1 .... Yes
- 2 .... No we did not receive any assistance, financial or non financial. (GO TO Q.42)
- 9 .... DK/NA (GO TO Q.39)

**Q.37** If yes, what are the two most important types of assistance that you or your family received in the past six months and from whom and how satisfied where you?

**A. First type of assistance**

Type: (aa) \_\_\_\_\_

99 .....DK/NA

Value: (ab) \_\_\_\_\_ NIS

- 0 .....No Value
- 1 .....No material value
- 2 .....Not applicable
- 3 .....DK/NA

Source: (ac) \_\_\_\_\_:

**Satisfaction: (ad)**

- 1.....Very satisfied
- 2.....Satisfied
- 3.....Dissatisfied
- 4.....Very dissatisfied
- 9.....DK/NA

**B. Second type of assistance**

Type:(ba) \_\_\_\_\_

99 .....DK/NA

Value:(bb) \_\_\_\_\_ NIS

- 0 .....No Value
- 1 .....No material value
- 2 .....Not applicable
- 3 .....DK/NA

Source:(bc) \_\_\_\_\_:

**Satisfaction: (bd)**

- 1.....Very satisfied
- 2.....Satisfied
- 3.....Dissatisfied
- 4.....Very dissatisfied
- 9.....DK/NA

**Q.38** In general, how do you evaluate the assistance provided to you and to your family during the last six months by various organizations?

- 1 ..... Very satisfied
- 2 ..... Satisfied
- 3 ..... Dissatisfied
- 4 ..... Very dissatisfied
- 9 ..... DK/NA

**Q.39** How about food assistance, was this assistance provided:

- 1 ..... Every month
- 2 ..... Every two months
- 3 ..... Once every three months
- 4 ..... Once every six months
- 9 ..... DK/NA

**Q.40** How about the effectiveness of distribution of food, was it

- 1 ..... Very organized
- 2 ..... Somewhat organized
- 3 ..... Unorganized
- 9 ..... DK/NA

**Q.41** Of the following seven items, Wheat flour, Wheat, Rice, pulses, oil, sugar, milk, tell me which one you did receive most: (ONE ANSWER ONLY)

- 1 ..... Wheat flour
- 2 ..... Wheat
- 3 ..... Rice
- 4 ..... Pulses
- 5 ..... Oil
- 6 ..... Sugar
- 7 ..... Milk
- 9 ..... DK/NA

**Q.42** If neither you nor your family received any assistance, would you say that you need assistance?

- 1.....Yes
- 2.....No
- 3.....Not sure
- 8.....I did receive assistance
- 9.....DK/NA

**Q.43** What is the main source of food in your household?

- 1.....House relies primarily on relief assistance for food
- 2.....House relies primarily on support from its extended family
- 3.....House relies primarily on its own income for food
- 9.....DK/NA

**Q.44** Which of the following, in your opinion, are the two most important needs of your household ?

- | 1 <sup>st</sup>             | 2 <sup>nd</sup>             | most important need  |
|-----------------------------|-----------------------------|----------------------|
| <input type="checkbox"/> a1 | <input type="checkbox"/> b1 | Food                 |
| <input type="checkbox"/> a2 | <input type="checkbox"/> b2 | Employment           |
| <input type="checkbox"/> a3 | <input type="checkbox"/> b3 | Medication           |
| <input type="checkbox"/> a4 | <input type="checkbox"/> b4 | Financial assistance |
| <input type="checkbox"/> a5 | <input type="checkbox"/> b5 | Housing              |
| <input type="checkbox"/> a6 | <input type="checkbox"/> b6 | Education            |
| <input type="checkbox"/> a9 | <input type="checkbox"/> b9 | DK/NA                |

**Q.45** Concerning food what are the two most needed food items in your household ?

- | 1 <sup>st</sup>             | 2 <sup>nd</sup>             | most needed item                                  |
|-----------------------------|-----------------------------|---|
| <input type="checkbox"/> a1 | <input type="checkbox"/> b1 | Baby food   |
| <input type="checkbox"/> a2 | <input type="checkbox"/> b2 | Basic commodities such as flour, sugar, tea, rice |
| <input type="checkbox"/> a3 | <input type="checkbox"/> b3 | Milk and other dairy products                     |
| <input type="checkbox"/> a4 | <input type="checkbox"/> b4 | Canned food                                       |
| <input type="checkbox"/> a5 | <input type="checkbox"/> b5 | Fruits and vegetables                             |
| <input type="checkbox"/> a6 | <input type="checkbox"/> b6 | Meat poultry                                      |
| <input type="checkbox"/> a9 | <input type="checkbox"/> b9 | DK/NA   |

**Q.46** What about your community, which of the following would you say are the two most important needs?

- | 1 <sup>st</sup>             | 2 <sup>nd</sup>             | most important need   |
|-----------------------------|-----------------------------|-----------------------|
| <input type="checkbox"/> a1 | <input type="checkbox"/> b1 | Schools               |
| <input type="checkbox"/> a2 | <input type="checkbox"/> b2 | Health facilities     |
| <input type="checkbox"/> a3 | <input type="checkbox"/> b3 | Electricity           |
| <input type="checkbox"/> a4 | <input type="checkbox"/> b4 | Roads                 |
| <input type="checkbox"/> a5 | <input type="checkbox"/> b5 | Sewage disposal       |
| <input type="checkbox"/> a6 | <input type="checkbox"/> b6 | Housing               |
| <input type="checkbox"/> a7 | <input type="checkbox"/> b7 | Adequate water supply |
| <input type="checkbox"/> a9 | <input type="checkbox"/> b9 | DK/NA                 |

**Q.47** How much money would you say your household needs monthly to be able to meet the basic life necessities?

Amount needed: \_\_\_\_\_ Shekel.

9..... DK/NA

**Q.48 To what extent would you say your household income is close to this number nowadays?**

- 1.....Much higher than this
- 2.....Little higher than this
- 3.....About the same
- 4.....Little less than this
- 5.....Much less than this
- 9.....DK/NA

**Q.49 In the past six months, has the income of your household:**

- 1 ....Increased sharply (GO TO Q.51)
- 2.....Increased slightly (GO TO Q.51)
- 3.....Remained about the same (GO TO Q.51)
- 4.....Decreased slightly
- 5.....Decreased sharply
- 9.....DK/NA

**Q.50 If decreased, what was the most important cause for this change in the household income?**

- a1... Job loss
- a2... Working hour loss
- a3... Business/land for cultivation damaged
- a4... Member of household in detention
- a5... Health problems
- a6... Other reasons (b)\_\_\_\_\_
- a9...DK/NA

**Q.51 How long would you say you could keep up financially during the coming period?**

- 1.....For as long as it takes
- 2.....For about one year
- 3.....For only few months
- 4.....We can barely manage now
- 5.....We are in serious condition and we do not have enough to live.
- 9.....DK/NA

**Q.52 How were you able to sustain the hardship? (MULTIPLE ANSWERS)**

- a Household monthly income remains sufficient
  - 1 Yes
  - 2 No
  - 9 DK/NA
- b We are getting assistance from family and friends
  - 1 Yes
  - 2 No
  - 9 DK/NA
- c We are using past savings
  - 1 Yes
  - 2 No
  - 9 DK/NA
- d We are selling property
  - 1 Yes
  - 2 No
  - 9 DK/NA
- e We are cultivating land
  - 1 Yes
  - 2 No
  - 9 DK/NA
- f More household members over the age of 15 yrs went into the labor market
  - 1 Yes
  - 2 No
  - 9 DK/NA
- g More household members below the age of 15 yrs went into the labor market
  - 1 Yes
  - 2 No
  - 9 DK/NA
- h We are reducing expenses
  - 1 Yes
  - 2 No
  - 9 DK/NA

j. We are selling jewelry

- 1 Yes
- 2 No
- 9 DK/NA
- j We have nothing to rely on
- 1 Yes
- 2 No
- 9 DK/NA

**Q.53 In general, have your daily expenses decreased, remained almost the same, or increased?**

- 1.....Decreased
- 2.....Increased (GO TO Q.55)
- 3.....Remained the same (GO TO Q.55)
- 9.....DK/NA (GO TO Q.55)

**Q.54 If decreased, what was the main household expense that was reduced or cut?**

- 1 ....Food
- 2 ....Clothing
- 3 ....Leisure/travel
- 4 ....Education
- 5 ....Household appliances
- 6 ....All of the above were reduced proportionally
- 7 ....Others (b)\_\_\_\_\_
- 9 ....DK/NA

**Q.55 Of the following commodities, would you say that your household consumption in the past year has increased, decreased, or remained the same?**

- 1 ..... Increased
- 2 ..... decreased
- 3 ..... Remained the same
- 9 ..... DK/NA

[\_\_\_\_]a..... Dairy products

[\_\_\_\_]b..... Meat

[\_\_\_\_]c..... Carbohydrates

**Q.56 Do you or your family benefit regularly from any assistance, such as education and health, from UNRWA?**

- 1 .... Yes
- 2 .... No (GO TO Q.58)
- 9 .... DK/NA (GO TO Q.58)

**Q.57 In general, how satisfied are you with the services provided by UNRWA?**

- 1 ..... Very satisfied
- 2 ..... Satisfied
- 3 ..... Dissatisfied
- 4 ..... Very dissatisfied
- 9 ..... DK/NA

**Q.58 Of the following services, UNRWA and otherwise, which are the two most important?**

1<sup>st</sup>      2<sup>nd</sup>      most important service

- a1    b1   Education
- a2    b2   Health
- a3    b3   Food distribution
- a4    b4   Employment
- a5    b5   Infrastructure (e.g. roads, electricity, sewage...)
- a9    b9   DK/NA

**Q.59 Of the following services, UNRWA and otherwise, which are the most effective ?**

**1<sup>st</sup>      2<sup>nd</sup>      most important service**

- a1  b1 Education
- a2  b2 Health
- a3  b3 Food distribution
- a4  b4 Employment
- a5  b5 Infrastructure (e.g. roads, electricity, sewage...)
- a9  b9 DK/NA

**Q.60 Did you or your family receive any of the following services from UNRWA ? (MULTIPLE ANSWERS)**

- a Education
- 1 yes
- 2 no
- 9 DK/NA
- b Health
- 1 yes
- 2 no
- 9 DK/NA
- c Food
- 1 yes
- 2 no
- 9 DK/NA
- d Employment
- 1 yes
- 2 no
- 9 DK/NA
- e Infrastructure (e.g. roads, electricity, sewage...)
- 1 yes
- 2 no
- 9 DK/NA
- f Cash assistance
- 1 yes
- 2 no 9 DK/NA

- g Shelter repair
- 1 yes
- 2 no
- 9 DK/NA
- h Psychosocial care
- 1 yes
- 2 no
- 9 DK/NA

**Q.61 In general, how satisfied are you with the education services provided by everyone including the PA, UNRWA, etc. ?**

- 1 ..... Very satisfied
- 2 ..... Satisfied
- 3 ..... Dissatisfied
- 4 ..... Very dissatisfied
- 9 ..... DK/NA

**Q.62 In general, how satisfied are you with the health services provided by everyone including the PA, UNRWA, etc. ?**

- 1 ..... Very satisfied
- 2 ..... Satisfied
- 3 ..... Dissatisfied
- 4 ..... Very dissatisfied
- 9 ..... DK/NA

**Q.63 Do you get any assistance for covering the medical expenses? (NAME ONLY THE MOST IMPORTANT SOURCE)**

- 1 ..... Yes through government health insurance
- 2 ..... Yes through UNRWA
- 3 ..... Yes through private health insurance
- 4 ..... Yes through charitable organizations
- 5 ..... No, we cover our medical expenses from our own sources
- 9 ..... DK/NA

**Q.64** Of the following assistance types, which are the two most urgent?

- | 1 <sup>st</sup>             | 2 <sup>nd</sup>             | most urgent                                    |
|-----------------------------|-----------------------------|--|
| <input type="checkbox"/> a1 | <input type="checkbox"/> b1 | Food rations                                   |
| <input type="checkbox"/> a2 | <input type="checkbox"/> b2 | Employment                                     |
| <input type="checkbox"/> a3 | <input type="checkbox"/> b3 | In-kind assistance such as cloths and blankets |
| <input type="checkbox"/> a4 | <input type="checkbox"/> b4 | Housing  |
| <input type="checkbox"/> a5 | <input type="checkbox"/> b5 | Re-housing                                     |
| <input type="checkbox"/> a6 | <input type="checkbox"/> b5 | Education                                      |
| <input type="checkbox"/> a7 | <input type="checkbox"/> b7 | Health   |
| <input type="checkbox"/> a9 | <input type="checkbox"/> b9 | DK/NA  |

**Q.65** Has any one of your immediate family immigrated recently, if yes to which country?

- 1.....Yes: COUNTRY(b)\_\_\_\_\_
- 2.....No
- 9.....DK/NA

**Q.66** Do you yourself think of immigrating?

- 1 ....Yes: COUNTRY(b)\_\_\_\_\_
- 2 ....Yes but I can't: COUNTRY(b).....
- 3 ....Maybe later
- 4 ....I do not think of immigrating at all
- 9 ....DK/NA

**Q.67** Do you think the overall situation in the next three months is likely to get better, worse, or remain the same?

- 1.....Better
- 2.....Remain the same
- 3.....Worse
- 9.....DK/NA

**Q.68** Over the past six months, do you think that poverty in the West Bank and the Gaza Strip has:

- 1...Increased sharply
- 2...Increased slightly
- 3...Remained about the same
- 4...Decreased slightly
- 5..... Decreased sharply
- 9...DK/NA

**Q.69** What about poverty in the next six months, do you think that it will:

- 1...Increase sharply
- 2...Increase slightly
- 3...Will remain about the same
- 4...Will decrease slightly
- 5...Will decrease sharply
- 9..... DK/NA

**Q.70** In your opinion, which of the following will be most effective in reducing poverty (ONLY THE MOST IMPORTANT)

- 1... Job creation
- 2... Lifting closure
- 3... Increasing humanitarian aid
- 4... Ending Israeli military occupation
- 5... Investing in education and health
- 6... None of these
- 9... DK/NA

**Q.71** During the past 12 months, was it possible to go to school or University for you or your family members?

- 1 ..... Almost impossible
- 2 ..... Very difficult
- 3 ..... Difficult
- 4 ..... Not difficult
- 8 ..... Not applicable
- 9 ..... DK/NA

**Q.72 During the past 12 months, was it possible to go to work for you or your family members?**

- 1.....Almost impossible
- 2.....Very difficult
- 3.....Difficult
- 4.....Not difficult
- 8.....Not applicable
- 9.....DK/NA

**Q.73 During the past 12 months, was it possible to cultivate land for you or your family members?**

- 1.....Almost impossible
- 2.....Very difficult
- 3.....Difficult
- 4.....Not difficult
- 8.....Not applicable
- 9.....DK/NA

**Q.74 I will list a number of things which may have happened to you or your household. Could you tell me please which if any of these happened in the past 12 months?**

- a1 Death of a close relative or friend related to the intifada
- 1 Yes
- 2 No
- 9 DK
- b1 Injury of a close relative or friend related to the intifada
- 1 Yes
- 2 No
- 9 DK/NA
- c1... Detention of a close relative or friend related to the intifada
- 1 Yes
- 2 No
- 9 DK/NA

d1... House damage related to the intifada

- 1 Yes
- 2 No
- 9 DK/NA

e1... Job loss due to the current situation

- 1 Yes
- 2 No
- 9 DK/NA

f1... Business suffered due to the current situation

- 1 Yes
- 2 No
- 9 DK/NA

**Q.75 Your age**

\_\_\_\_\_ years

99..... DK/NA

**Q.76 Educational level**

- 1 .... Illiterate
- 2 .... Until elementary
- 3 .... Until preparatory
- 4 .... Until secondary
- 5 .... Some college
- 6 .... College & above
- 9 .... DK/NA

**Q.77 How do you financially consider yourself and your household?**

- 1 .... Better off than the people in your community
- 2 .... About the same as the people in your community
- 3 .... Worse than the people in your community
- 9 .... DK/NA



**Q.78 How much is your family income?**

- 1.....Over NIS 5000
- 2.....Between NIS 3000-5000
- 3.....Between NIS 2000-3000
- 4.....Less than 2000 but more than 1600
- 5.....Less than 1600 but more than 500
- 6.....Less than 500
- 9.....DK/NA

**Q.79 Marital status**

- 1.....Single
- 2.....Married
- 3.....Divorced
- 4.....Widower
- 9...NA

**Q.80 Area**

- 1.....West Bank
- 2.....Jerusalem
- 3.....Gaza Strip

**Q.81 Residence**

- 1.....City
- 2.....Camp
- 3.....Village

**Q.82 Gender**

- 1.....Male
- 2.....Female

## ANNEX III FREQUENCY DISTRIBUTIONS

C1 How satisfied are you with the situation in general?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very satisfied	14	1.0	1.0	1.0
	Somewhat satisfied	133	9.7	9.7	10.7
	Somewhat dissatisfied	430	31.2	31.3	42.1
	Very dissatisfied	795	57.7	57.9	100.0
	Total	1372	99.6	100.0	
Missing	DK/NA	5	.4		
Total		1377	100.0		

C2 Compared with the pre-Intifada period, how satisfied are you with the situation in general ?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	More satisfied than before	49	3.6	3.8	3.8
	Slightly more satisfied than before	94	6.8	7.3	11.1
	As satisfied as before	108	7.8	8.4	19.5
	Slightly less satisfied than before	368	26.7	28.6	48.1
	Less satisfied than before	669	48.6	51.9	100.0
	Total	1288	93.5	100.0	
Missing	DK/NA	89	6.5		
Total		1377	100.0		

REFUGEE Refugee Status					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	RR - Registered Refugee	653	47.4	48.8	48.8
	NRR - Non-Registered Refugee	33	2.4	2.5	51.3
	NR - Not refugee	651	47.3	48.7	100.0
	Total	1337	97.1	100.0	
Missing	NS - Not Stated	40	2.9		
Total		1377	100.0		

C3 Refugee status					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	691	50.2	51.5	51.5
	No, was never displaced from place of origin	651	47.3	48.5	100.0
	Total	1342	97.5	100.0	
Missing	DK/NA	35	2.5		
Total		1377	100.0		

C4 Possession of an UNRWA refugee card					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	673	48.9	49.7	49.7
	No	680	49.4	50.3	100.0
	Total	1353	98.3	100.0	
Missing	DK/NA	24	1.7		
Total		1377	100.0		

C5 Employment situation					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Employed full-time	330	24.0	24.1	24.1
	Employed part-time	61	4.4	4.4	28.5
	For a few hours per day	110	8.0	8.0	36.5
	Not employed	249	18.1	18.2	54.7
	Housewife	454	33.0	33.1	87.8
	Student	141	10.2	10.3	98.1
	Retired	26	1.9	1.9	100.0
	Total	1371	99.6	100.0	
Missing	DK/NA	6	.4		
Total		1377	100.0		

C6 Occupation					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Professional	59	4.3	7.5	7.5
	Skilled worker	150	10.9	19.2	26.7
	Unskilled worker	114	8.3	14.6	41.3
	Technician	69	5.0	8.8	50.1
	Employee	301	21.9	38.4	88.5
	Self employed	82	6.0	10.5	99.0
	Other	8	.6	1.0	100.0
	Total	783	56.9	100.0	
Missing	Not applicable	589	42.8		
	DK/NA	5	.4		
	Total	594	43.1		
Total		1377	100.0		

C7 Type of employment					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Government employee	195	14.2	25.7	25.7
	Employed by an international agency	42	3.1	5.5	31.2

	<i>Employed by the private sector</i>	256	18.6	33.7	64.9
	<i>Employed by a local non-government agency</i>	38	2.8	5.0	69.9
	<i>Self employed</i>	229	16.6	30.1	100.0
	<i>Total</i>	760	55.2	100.0	
<i>Missing</i>	<i>Not applicable</i>	1	.1		
	<i>DK/NA</i>	616	44.7		
	<i>Total</i>	617	44.8		
<i>Total</i>		1377	100.0		

<b>C8 Regularity of salary</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>I get it regularly and fully</i>	255	18.5	47.0	47.0
	<i>Regularly, but less than the agreed upon amount</i>	88	6.4	16.2	63.3
	<i>Not regularly, but the agreed upon amount</i>	119	8.6	22.0	85.2
	<i>Not regularly and less than the agreed upon amount</i>	80	5.8	14.8	100.0
	<i>Total</i>	542	39.4	100.0	
<i>Missing</i>	<i>Not applicable</i>	827	60.1		
	<i>DK/NA</i>	8	.6		
	<i>Total</i>	835	60.6		
<i>Total</i>		1377	100.0		

<b>C9 Main place of work (or last place)</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>Settlement</i>	2	.1	.3	.3
	<i>Israel proper</i>	152	11.0	20.7	21.0
	<i>West Bank</i>	318	23.1	43.4	64.4
	<i>Gaza Strip</i>	207	15.0	28.2	92.6
	<i>Jerusalem</i>	50	3.6	6.8	99.5
	<i>Out of the country</i>	4	.3	.5	100.0
	<i>Total</i>	733	53.2	100.0	
<i>Missing</i>	<i>Not applicable</i>	636	46.2		
	<i>DK/NA</i>	8	.6		
	<i>Total</i>	644	46.8		
<i>Total</i>		1377	100.0		

JOBAFFR Job affected by Intifada					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	352	25.6	53.6	53.6
	Changed	109	7.9	16.6	70.2
	Lost	196	14.2	29.8	100.0
	Total	657	47.7	100.0	
Missing	System	720	52.3		
Total		1377	100.0		

C10 Change in employment situation in the past 6 months					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No, it remained the same	343	24.9	52.5	52.5
	I had to search for a different employment	111	8.1	17.0	69.5
	I lost my job	199	14.5	30.5	100.0
	Total	653	47.4	100.0	
Missing	Not applicable	712	51.7		
	DK/NA	12	.9		
	Total	724	52.6		
Total		1377	100.0		

C11 Employment change as consequence of the current situation or not					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	342	24.8	94.2	94.2
	No	21	1.5	5.8	100.0
	Total	363	26.4	100.0	
Missing	Not applicable	997	72.4		
	DK/NA	17	1.2		
	Total	1014	73.6		
Total		1377	100.0		

C12 Attempts to find a job					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes, a lot	268	19.5	66.5	66.5
	I tried, but not very hard	46	3.3	11.4	77.9
	I did not try at all	89	6.5	22.1	100.0
	Total	403	29.3	100.0	
Missing	Not applicable	959	69.6		
	DK/NA	15	1.1		
	Total	974	70.7		
Total		1377	100.0		

<b>C13 Willingness to work with a different wage</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>If wage is about the same as before</i>	30	2.2	7.7	7.7
	<i>If wage is 10% to 25% lower than before</i>	62	4.5	16.0	23.7
	<i>If wage is 25% to 50% lower than before</i>	41	3.0	10.6	34.3
	<i>If wage is 50% lower than before</i>	68	4.9	17.5	51.8
	<i>I am willing to work at any wage</i>	187	13.6	48.2	100.0
	<b>Total</b>	388	28.2	100.0	
<b>Missing</b>	<i>Not applicable</i>	963	69.9		
	<i>DK/NA</i>	26	1.9		
	<b>Total</b>	989	71.8		
<b>Total</b>		1377	100.0		

<b>C13R Willingness to work with a different wage (recoded)</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>If wage is about the same as before</i>	30	2.2	7.7	7.7
	<i>If wage is 10% to 50% lower than before</i>	171	12.4	44.1	51.8
	<i>I'm willing to work at any wage</i>	187	13.6	48.2	100.0
	<b>Total</b>	388	28.2	100.0	
<b>Missing</b>	<i>System</i>	989	71.8		
<b>Total</b>		1377	100.0		

**C14 Period during which the main breadwinner has been unemployed over the past 2 years**

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>Never</i>	470	34.1	43.2	43.2
	<i>Less than two months</i>	57	4.1	5.2	48.4
	<i>From 2 to 6 months</i>	119	8.6	10.9	59.4
	<i>From 7 to 12 months</i>	129	9.4	11.9	71.2
	<i>More than 12 months</i>	313	22.7	28.8	100.0
	<b>Total</b>	1088	79.0	100.0	
<b>Missing</b>	<i>Not applicable</i>	271	19.7		
	<i>DK/NA</i>	18	1.3		
	<b>Total</b>	289	21.0		
<b>Total</b>		1377	100.0		

<b>C15 recoded C15C People in household (inc. children)</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	1	29	2.1	2.1	2.1

	2	95	6.9	6.9	9.1
	3	94	6.8	6.9	15.9
	4	153	11.1	11.2	27.1
	5	184	13.4	13.5	40.6
	6	185	13.4	13.5	54.1
	7	154	11.2	11.3	65.4
	8	159	11.5	11.6	77.0
	9	99	7.2	7.2	84.2
	10	94	6.8	6.9	91.1
	11	27	2.0	2.0	93.1
	12	35	2.5	2.6	95.6
	13+	60	4.4	4.4	100.0
	<b>Total</b>	<b>1368</b>	<b>99.3</b>	<b>100.0</b>	
<b>Missing</b>	<b>999.00</b>	<b>9</b>	<b>.7</b>		
<b>Total</b>		<b>1377</b>	<b>100.0</b>		

C15DEPC Nb of dependents (recoded) C15DPC1 Nb of dependent for one worker (recoded)								
	Mean	Median	Mode	Std. Deviation	Minimum	Maximum	N	
							Valid	Missing
<b>C15DEPC Number of dependents (recoded)</b>	4.3	4.0	4.0	1.9	.0	8.0	1332	45
<b>C15DP1C Nb of dependents for one worker (recoded)</b>	2.5	2.0	1.0	1.9	.0	8.0	1140	237

C15DEPC Number of dependents (recoded)					
		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	0	23	1.7	1.7	1.7
	1	84	6.1	6.3	8.0
	2	137	9.9	10.3	18.3
	3	167	12.1	12.5	30.9
	4 to 5	379	27.5	28.5	59.3
	6	175	12.7	13.1	72.4
	7	143	10.4	10.7	83.2
	8 to 9	139	10.1	10.4	93.6
	10+	85	6.2	6.4	100.0
	<b>Total</b>		<b>1332</b>	<b>96.7</b>	<b>100.0</b>
<b>Missing</b>	<b>System</b>	<b>45</b>	<b>3.3</b>		
<b>Total</b>		<b>1377</b>	<b>100.0</b>		

C15DP1C Nb of dependents for one worker (recoded)					
		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	<b>1 or less</b>	<b>175</b>	<b>12.7</b>	<b>15.4</b>	<b>15.4</b>



	<b>1.01 to 1.99</b>	<b>238</b>	<b>17.3</b>	<b>20.9</b>	<b>36.2</b>
	<b>2.01 to 2.99</b>	<b>199</b>	<b>14.5</b>	<b>17.5</b>	<b>53.7</b>
	<b>3.01 to 3.99</b>	<b>182</b>	<b>13.2</b>	<b>16.0</b>	<b>69.6</b>
	<b>4.01 to 5.99</b>	<b>198</b>	<b>14.4</b>	<b>17.4</b>	<b>87.0</b>
	<b>6.01 to 6.99</b>	<b>66</b>	<b>4.8</b>	<b>5.8</b>	<b>92.8</b>
	<b>7.01 to 7.99</b>	<b>26</b>	<b>1.9</b>	<b>2.3</b>	<b>95.1</b>
	<b>8.01 to 9.99</b>	<b>40</b>	<b>2.9</b>	<b>3.5</b>	<b>98.6</b>
	<b>10 or more</b>	<b>16</b>	<b>1.2</b>	<b>1.4</b>	<b>100.0</b>
	<b>Total</b>	<b>1140</b>	<b>82.8</b>	<b>100.0</b>	
<b>Missing</b>	<b>System</b>	<b>237</b>	<b>17.2</b>		
<b>Total</b>		<b>1377</b>	<b>100.0</b>		

<b>C16 Number of employed household members</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<b>0</b>	<b>194</b>	<b>14.1</b>	<b>14.5</b>	<b>14.5</b>
	<b>1</b>	<b>610</b>	<b>44.3</b>	<b>45.6</b>	<b>60.0</b>
	<b>2</b>	<b>334</b>	<b>24.3</b>	<b>24.9</b>	<b>85.0</b>
	<b>3</b>	<b>127</b>	<b>9.2</b>	<b>9.5</b>	<b>94.5</b>
	<b>4</b>	<b>43</b>	<b>3.1</b>	<b>3.2</b>	<b>97.7</b>
	<b>5</b>	<b>19</b>	<b>1.4</b>	<b>1.4</b>	<b>99.1</b>
	<b>6</b>	<b>7</b>	<b>.5</b>	<b>.5</b>	<b>99.6</b>
	<b>7</b>	<b>4</b>	<b>.3</b>	<b>.3</b>	<b>99.9</b>
	<b>13</b>	<b>1</b>	<b>.1</b>	<b>.1</b>	<b>100.0</b>
	<b>Total</b>	<b>1339</b>	<b>97.2</b>	<b>100.0</b>	
<b>Missing</b>	<b>Not applicable</b>	<b>34</b>	<b>2.5</b>		
	<b>No answer</b>	<b>4</b>	<b>.3</b>		
	<b>Total</b>	<b>38</b>	<b>2.8</b>		
<b>Total</b>	<b>1377</b>	<b>100.0</b>			

<b>C17 Number of employed female household members</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<b>0</b>	<b>718</b>	<b>52.1</b>	<b>65.5</b>	<b>65.5</b>
	<b>1</b>	<b>339</b>	<b>24.6</b>	<b>30.9</b>	<b>96.4</b>
	<b>2</b>	<b>38</b>	<b>2.8</b>	<b>3.5</b>	<b>99.9</b>
	<b>3</b>	<b>1</b>	<b>.1</b>	<b>.1</b>	<b>100.0</b>
	<b>Total</b>	<b>1096</b>	<b>79.6</b>	<b>100.0</b>	
<b>Missing</b>	<b>Not applicable</b>	<b>274</b>	<b>19.9</b>		
	<b>DK/NA</b>	<b>7</b>	<b>.5</b>		
	<b>Total</b>	<b>281</b>	<b>20.4</b>		
<b>Total</b>	<b>1377</b>	<b>100.0</b>			

<b>C18 Number of children under the age of 18 working for more than 4 hours a day either at home or outside</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<b>0</b>	<b>762</b>	<b>55.3</b>	<b>80.2</b>	<b>80.2</b>
	<b>1</b>	<b>94</b>	<b>6.8</b>	<b>9.9</b>	<b>90.1</b>
	<b>2</b>	<b>52</b>	<b>3.8</b>	<b>5.5</b>	<b>95.6</b>
	<b>3</b>	<b>25</b>	<b>1.8</b>	<b>2.6</b>	<b>98.2</b>
	<b>4</b>	<b>10</b>	<b>.7</b>	<b>1.1</b>	<b>99.3</b>
	<b>5</b>	<b>5</b>	<b>.4</b>	<b>.5</b>	<b>99.8</b>
	<b>6</b>	<b>1</b>	<b>.1</b>	<b>.1</b>	<b>99.9</b>
	<b>7</b>	<b>1</b>	<b>.1</b>	<b>.1</b>	<b>100.0</b>
	<b>Total</b>	<b>950</b>	<b>69.0</b>	<b>100.0</b>	
<b>Missing</b>	<b>Not applicable</b>	<b>417</b>	<b>30.3</b>		
	<b>DK/NA</b>	<b>10</b>	<b>.7</b>		
	<b>Total</b>	<b>427</b>	<b>31.0</b>		
<b>Total</b>		<b>1377</b>	<b>100.0</b>		

<b>C19 Number of household members who lost their jobs in the past 6 months</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<b>0</b>	<b>540</b>	<b>39.2</b>	<b>51.3</b>	<b>51.3</b>
	<b>1</b>	<b>387</b>	<b>28.1</b>	<b>36.8</b>	<b>88.0</b>
	<b>2</b>	<b>92</b>	<b>6.7</b>	<b>8.7</b>	<b>96.8</b>
	<b>3</b>	<b>29</b>	<b>2.1</b>	<b>2.8</b>	<b>99.5</b>
	<b>4</b>	<b>5</b>	<b>.4</b>	<b>.5</b>	<b>100.0</b>
	<b>Total</b>	<b>1053</b>	<b>76.5</b>	<b>100.0</b>	
<b>Missing</b>	<b>Not applicable</b>	<b>314</b>	<b>22.8</b>		
	<b>DK/NA</b>	<b>10</b>	<b>.7</b>		
	<b>Total</b>	<b>324</b>	<b>23.5</b>		
<b>Total</b>		<b>1377</b>	<b>100.0</b>		

<b>C20 Knowledge of employment generation programs</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<b>Yes</b>	<b>586</b>	<b>42.6</b>	<b>43.6</b>	<b>43.6</b>
	<b>No</b>	<b>757</b>	<b>55.0</b>	<b>56.4</b>	<b>100.0</b>
	<b>Total</b>	<b>1343</b>	<b>97.5</b>	<b>100.0</b>	
<b>Missing</b>	<b>DK/NA</b>	<b>34</b>	<b>2.5</b>		
<b>Total</b>		<b>1377</b>	<b>100.0</b>		

<b>C21A Did you or any of your household members receive any assistance to find a job?</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<b>No</b>	<b>1159</b>	<b>84.2</b>	<b>84.8</b>	<b>84.8</b>
	<b>Yes</b>	<b>208</b>	<b>15.1</b>	<b>15.2</b>	<b>100.0</b>
	<b>Total</b>	<b>1367</b>	<b>99.3</b>	<b>100.0</b>	
<b>Missing</b>	<b>System</b>	<b>10</b>	<b>.7</b>		
<b>Total</b>		<b>1377</b>	<b>100.0</b>		

<b>C21AR From whom did you or any of your household members receive job assistance? (recoded)</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<b>PNA (incl. ministries)</b>	<b>36</b>	<b>2.6</b>	<b>17.3</b>	<b>17.3</b>
	<b>Foreign help</b>	<b>4</b>	<b>.3</b>	<b>1.9</b>	<b>19.2</b>
	<b>NGOs</b>	<b>9</b>	<b>.7</b>	<b>4.3</b>	<b>23.6</b>
	<b>Zakatcommittee</b>	<b>4</b>	<b>.3</b>	<b>1.9</b>	<b>25.5</b>
	<b>UNRWA</b>	<b>67</b>	<b>4.9</b>	<b>32.2</b>	<b>57.7</b>
	<b>Unions</b>	<b>44</b>	<b>3.2</b>	<b>21.2</b>	<b>78.8</b>
	<b>Private help</b>	<b>6</b>	<b>.4</b>	<b>2.9</b>	<b>81.7</b>
	<b>Others</b>	<b>13</b>	<b>.9</b>	<b>6.3</b>	<b>88.0</b>
	<b>Not specified</b>	<b>25</b>	<b>1.8</b>	<b>12.0</b>	<b>100.0</b>
	<b>Total</b>	<b>208</b>	<b>15.1</b>	<b>100.0</b>	
<b>Missing</b>	<b>System</b>	<b>1169</b>	<b>84.9</b>		
<b>Total</b>		<b>1377</b>	<b>100.0</b>		

<b>C22aa C22ab C22ac Type of benefits received from job assistance</b>				
	<i>Mean</i>	<i>Std. Deviation</i>	<i>N</i>	
			<i>Valid</i>	<i>Missing</i>
<b>C22AA Type of benefits received in this regard - Long term job</b>	<b>5.3</b>	<b>17.8</b>	<b>206</b>	<b>1171</b>
<b>C22AB Type of benefits received in this regard - Short term job</b>	<b>61.2</b>	<b>48.0</b>	<b>207</b>	<b>1170</b>
<b>C22AC Type of benefits received in this regard - Unemployment funds</b>	<b>47.2</b>	<b>49.0</b>	<b>206</b>	<b>1171</b>

<b>C22ba C22bb C22bc Type of benefits household members received from job assistance</b>				
	<i>Mean</i>	<i>Std. Deviation</i>	<i>N</i>	
			<i>Valid</i>	<i>Missing</i>
<b>C22BA Type of benefits household members received in this regard - Long term job</b>	<b>4.9</b>	<b>16.6</b>	<b>205</b>	<b>1172</b>
<b>C22BB Type of benefits household members received in this regard - Short term job</b>	<b>59.1</b>	<b>48.4</b>	<b>206</b>	<b>1171</b>
<b>C22BC Type of benefits household members received in this regard - Unemployment funds</b>	<b>44.8</b>	<b>48.7</b>	<b>206</b>	<b>1171</b>

<b>C23 Evaluation of the job assistance provided to you and to your family in the past 6 months by various organizations</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>Very satisfied</i>	2	.1	1.0	1.0
	<i>Satisfied</i>	59	4.3	29.2	30.2
	<i>Dissatisfied</i>	103	7.5	51.0	81.2
	<i>Very dissatisfied</i>	38	2.8	18.8	100.0
	<i>Total</i>	202	14.7	100.0	
<b>Missing</b>	<i>I did not receive any job assistance</i>	1164	84.5		
	<i>DK/NA</i>	11	.8		
	<i>Total</i>	1175	85.3		
<b>Total</b>		1377	100.0		

<b>C24 Wage evolution in the past 6 months</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>It increased</i>	8	.6	.9	.9
	<i>It remained the same</i>	399	29.0	43.8	44.6
	<i>It decreased</i>	505	36.7	55.4	100.0
	<i>Total</i>	912	66.2	100.0	
<b>Missing</b>	<i>Not applicable</i>	446	32.4		
	<i>DK/NA</i>	19	1.4		
	<i>Total</i>	465	33.8		
<b>Total</b>		1377	100.0		

<b>C25 Extent of restrictions on mobility for you and your family in the past 6 months</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>A lot</i>	933	67.8	70.7	70.7
	<i>A little</i>	313	22.7	23.7	94.4
	<i>Not at all</i>	74	5.4	5.6	100.0
	<i>Total</i>	1320	95.9	100.0	
<b>Missing</b>	<i>DK/NA</i>	57	4.1		
<b>Total</b>		1377	100.0		

<b>C26 What kind of medical care did you or any of your household members need since the Israeli army reoccupied the Palestinian controlled areas?</b>					
		<i>Mean</i>	<i>Std. Deviation</i>	<i>N</i>	
				<i>Valid</i>	<i>Missing</i>
<b>C26A Type of medical care - Medication</b>		64.2	47.2	1212	165
<b>C26B Type of medical care - Hospitalization</b>		48.5	49.0	1213	164
<b>C26C Type of medical care - Ambulance</b>		26.6	41.6	1377	0
<b>C26D Type of medical care - Vaccination</b>		33.6	45.8	1208	169

<b>C26E Type of medical care - Prenatal care</b>	26.2	42.3	1206	171
<b>C26F Type of medical care - Family planning</b>	19.0	37.1	1191	186

<b>C27 Restrictions on delivery of medical care</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>It was denied</i>	204	14.8	23.2	23.2
	<i>There was a delay</i>	524	38.1	59.5	82.7
	<i>Medical care was provided without restriction</i>	152	11.0	17.3	100.0
	<i>Total</i>	880	63.9	100.0	
<b>Missing</b>	<i>No need for medical services</i>	297	21.6		
	<i>DK/NA</i>	200	14.5		
	<i>Total</i>	497	36.1		
<b>Total</b>		1377	100.0		

<b>C28 Has any of your property or your family's property been damaged in the past 6 months?</b>				
	<i>Mean</i>	<i>Std. Deviation</i>	<i>N</i>	
			<i>Valid</i>	<i>Missing</i>
<b>C28A Damaged property in the past 6 months - House wrecked</b>	25.6	41.9	1304	73
<b>C28B Damaged property in the past 6 months - Car wrecked</b>	20.4	38.3	1301	76
<b>C28C Damaged property in the past 6 months - Equipment wrecked</b>	15.4	33.7	1298	79
<b>C28D Damaged property in the past 6 months - Orchard destroyed</b>	23.4	40.5	1295	82
<b>C28E Damaged property in the past 6 months - Others</b>	100.0	.0	6	1371

<b>C29 How did your business or that of your family suffer in the past 6 months?</b>				
	<i>Mean</i>	<i>Std. Deviation</i>	<i>N</i>	
			<i>Valid</i>	<i>Missing</i>
<b>C29A Effect on business - Business did not suffer</b>	22.8	40.1	1105	272
<b>C29B Effect on business - Inability to market products to areas</b>	44.4	48.6	1095	282
<b>C29C Effect on business - Difficulties in buying raw materials or products</b>	46.9	48.9	1099	278
<b>C29D Effect on business - Difficulties to reach the place of work</b>	61.0	48.0	1167	210
<b>C29E Effect on business - Inability to pay bank loans</b>	28.0	43.3	1068	309
<b>C29F Effect on business - Inability to work because of curfew</b>	54.5	48.9	1136	241
<b>C29G Effect on business - Other</b>	98.0	.1	1377	0

<b>C30 Main influence on children in the household</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>Shooting</i>	555	40.3	50.2	50.2
	<i>Violence on TV</i>	421	30.6	38.1	88.3
	<i>Confinement at home</i>	60	4.4	5.4	93.8

	<i>Arrest and beating of relatives and neighbors</i>	38	2.8	3.4	97.2
	<i>They were not affected</i>	31	2.3	2.8	100.0
	<i>Total</i>	1105	80.2	100.0	
<i>Missing</i>	<i>We have no children</i>	269	19.5		
	<i>DK/NA</i>	3	.2		
	<i>Total</i>	272	19.8		
<i>Total</i>		1377	100.0		

<b>C31 Most important need of children</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>Attend school regularly</i>	252	18.3	23.5	23.5
	<i>Safe opportunities to play with friends</i>	234	17.0	21.8	45.3
	<i>Unrestricted access to medical services</i>	419	30.4	39.1	84.4
	<i>Get psychosocial support</i>	73	5.3	6.8	91.2
	<i>Eat as before the Intifada</i>	64	4.6	6.0	97.2
	<i>Other (unspecified)</i>	3	.2	.3	97.5
	<i>All of the above</i>	17	1.2	1.6	99.1
	<i>Provide security and better prospects for the future</i>	7	.5	.7	99.7
	<i>All life necessities</i>	1	.1	.1	99.8
	<i>Our kids are too small to understand what is going on</i>	1	.1	.1	99.9
	<i>Playgrounds</i>	1	.1	.1	100.0
	<i>Total</i>	1072	77.9	100.0	
	<i>Missing</i>	<i>Not applicable</i>	269	19.5	
<i>DK/NA</i>		36	2.6		
<i>Total</i>		305	22.1		
<i>Total</i>		1377	100.0		

<b>C32 Change in parental behavior in the past 6 months</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>Yes</i>	525	38.1	50.0	50.0
	<i>No</i>	525	38.1	50.0	100.0
	<i>Total</i>	1050	76.3	100.0	
<i>Missing</i>	<i>Not applicable</i>	264	19.2		
	<i>DK/NA</i>	63	4.6		
	<i>Total</i>	327	23.7		
<i>Total</i>		1377	100.0		

C33 Type of change in parental behavior					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<i>Spend more time with my children</i>	458	33.3	88.9	88.9
	<i>Spend less time with my children</i>	57	4.1	11.1	100.0
	<b>Total</b>	515	37.4	100.0	
Missing	<i>Not applicable</i>	790	57.4		
	<i>DK/NA</i>	72	5.2		
	<b>Total</b>	862	62.6		
<b>Total</b>		1377	100.0		

C34 Reliance on corporal punishment when dealing with your children					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<i>I never rely on corporal punishment</i>	669	48.6	65.7	65.7
	<i>I rely less than before the Intifada</i>	234	17.0	23.0	88.7
	<i>I rely more than before the Intifada</i>	115	8.4	11.3	100.0
	<b>Total</b>	1018	73.9	100.0	
Missing	<i>Not applicable</i>	262	19.0		
	<i>DK/NA</i>	97	7.0		
	<b>Total</b>	359	26.1		
<b>Total</b>		1377	100.0		

C35 Need of psychosocial support for adult household members					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<i>Yes, most adults need</i>	495	35.9	38.3	38.3
	<i>Yes, some need</i>	434	31.5	33.5	71.8
	<i>No, none need</i>	365	26.5	28.2	100.0
	<b>Total</b>	1294	94.0	100.0	
Missing	<i>DK/NA</i>	83	6.0		
<b>Total</b>		1377	100.0		

C36 Assistance received by you or your family in the past 6 months					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<i>Yes</i>	672	48.8	49.1	49.1
	<i>No financial or non-financial assistance received</i>	697	50.6	50.9	100.0
	<b>Total</b>	1369	99.4	100.0	
Missing	<i>DK/NA</i>	8	.6		
<b>Total</b>		1377	100.0		

<b>C37aa (1st) C37ba (2nd) Type of assistance received</b>				
	<i>Mean</i>	<i>Std. Deviation</i>	<i>N</i>	
			<i>Valid</i>	<i>Missing</i>
<b>C37FOOD1 Received food</b>	36.9	48.3	1377	0
<b>C37FOOD2 Received food</b>	19.5	39.7	1377	0
<b>C37FIN1 Received other financial aid</b>	5.6	23.0	1377	0
<b>C37FIN2 Received other financial aid</b>	4.5	20.7	1377	0
<b>C37COU1 Received coupons</b>	2.0	14.1	1377	0
<b>C37COU2 Received coupons</b>	1.4	11.7	1377	0
<b>C37EMP1 Received employment</b>	1.2	11.0	1377	0
<b>C37EMP2 Received employment</b>	.5	7.1	1377	0
<b>C37MED1 Received medication</b>	.7	8.5	1377	0
<b>C37MED2 Received medication</b>	1.1	10.4	1377	0
<b>C37OTH1 Received other</b>	.5	7.1	1377	0
<b>C37OTH2 Received other</b>	.6	7.6	1377	0
<b>C37IKA1 Received in kind assistance</b>	.6	7.6	1377	0
<b>C37IKA2 Received in kind assistance</b>	.3	5.4	1377	0

36.9% of the sample (1377 people) indicated they received food as the first most important assistance they received. 19.5% indicated food as the second most important assistance. Only a few of those who cited food as their first assistance also cited food as the second (less than 10 people) so we can say that approximately 56% of the respondents received food aid. The same logic applies to the other types of assistance.

<b>C37ab (1st) C37bb (2nd) Value of assistance received</b>				
	<i>Mean</i>	<i>Std. Deviation</i>	<i>N</i>	
			<i>Valid</i>	<i>Missing</i>
<b>C37FOOV1 Value of food assistance</b>	154.4	104.8	472	905
<b>C37FOOV2 Value of food assistance</b>	144.8	89.4	257	1120
<b>C37MEDV1 Value of medication assistance</b>	141.1	46.8	9	1368
<b>C37MEDV2 Value of medication assistance</b>	85.7	44.7	14	1363
<b>C37EMPV1 Value of employment assistance</b>	1155.9	837.4	17	1360
<b>C37EMPV2 Value of employment assistance</b>	878.6	351.0	7	1370
<b>C37FINV1 Value of other financial assistance</b>	431.5	266.3	77	1300
<b>C37FINV2 Value of other financial assistance</b>	522.1	508.5	62	1315
<b>C37COUV1 Value of coupon assistance</b>	93.2	69.9	28	1349
<b>C37COUV2 Value of coupon assistance</b>	318.8	128.2	17	1360
<b>C37IKAV1 Value of in kind assistance</b>	336.0	224.7	5	1372
<b>C37IKAV2 Value of in kind assistance</b>	133.3	28.9	3	1374
<b>C37OTHV1 Value of other</b>	4037.5	6018.5	4	1373
<b>C37OTHV2 Value of other</b>	266.7	288.7	3	1374



We saw in the preceding table that approximately 56% of the sample received food assistance. In this table we see that for the 472 cases who cited food as their first assistance the mean value of this food assistance is NIS 154. For the 257 cases who cited food in second position, the mean value was NIS 145. Same logic for the others ...

<b>C37FOOS1 Source of food assistance</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<b>Zakat Committee</b>	36	2.6	7.1	7.1
	<b>Employment Offices</b>	4	.3	.8	7.9
	<b>Working Women Committee</b>	3	.2	.6	8.5
	<b>UNRWA</b>	255	18.5	50.6	59.1
	<b>Popular Committee</b>	23	1.7	4.6	63.7
	<b>Peoples' Party</b>	4	.3	.8	64.5
	<b>Friends' Association</b>	1	.1	.2	64.7
	<b>Ministry of Social Affairs</b>	18	1.3	3.6	68.3
	<b>Red Cross</b>	25	1.8	5.0	73.2
	<b>Labour Union</b>	67	4.9	13.3	86.5
	<b>Municipal Council</b>	5	.4	1.0	87.5
	<b>The Emergency Committee</b>	5	.4	1.0	88.5
	<b>Kuwaiti Red Crescent Society</b>	5	.4	1.0	89.5
	<b>Young Muslim Association</b>	3	.2	.6	90.1
	<b>Fateh</b>	2	.1	.4	90.5
	<b>Tafouh Charitable Society</b>	1	.1	.2	90.7
	<b>Internation Relief Organization</b>	1	.1	.2	90.9
	<b>Friends and Relatives</b>	2	.1	.4	91.3
	<b>The Islamic Association</b>	2	.1	.4	91.7
	<b>Qatar Charitable Organization</b>	3	.2	.6	92.3
	<b>Private charitable organization</b>	4	.3	.8	93.1
	<b>Islamic Waqf</b>	1	.1	.2	93.3
	<b>Local institutions</b>	1	.1	.2	93.5
	<b>Philanthropist</b>	4	.3	.8	94.2
	<b>The Palestinian Authority</b>	3	.2	.6	94.8
	<b>Labour Federation</b>	2	.1	.4	95.2
	<b>The Medical Relief Committees</b>	1	.1	.2	95.4
	<b>Cathloic Relief</b>	1	.1	.2	95.6
	<b>Caritas</b>	1	.1	.2	95.8
	<b>Salah Association</b>	3	.2	.6	96.4
<b>The Lutheran Church</b>	1	.1	.2	96.6	
<b>The Islamic Union</b>	1	.1	.2	96.8	
<b>International assistance</b>	1	.1	.2	97.0	
<b>Saudi Charity</b>	2	.1	.4	97.4	
<b>Saudi Arabia</b>	5	.4	1.0	98.4	

	<i>Saudi Relief Committee</i>	1	.1	.2	98.6
	<i>Passport Authority</i>	1	.1	.2	98.8
	<i>The Prisoners' Club</i>	1	.1	.2	99.0
	<i>Saudi Donation</i>	1	.1	.2	99.2
	<i>Palestinian Red Crescent</i>	1	.1	.2	99.4
	<i>World Vision</i>	1	.1	.2	99.6
	<i>Islamic Relief</i>	1	.1	.2	99.8
	<i>Al-Rahma Association</i>	1	.1	.2	100.0
	<b>Total</b>	<b>504</b>	<b>36.6</b>	<b>100.0</b>	
<b>Missing</b>	<b>System</b>	<b>873</b>	<b>63.4</b>		
<b>Total</b>		<b>1377</b>	<b>100.0</b>		

<b>C37FOOS2 Source of food assistance</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>Zakat Committee</i>	22	1.6	8.2	8.2
	<i>Working Women Committee</i>	2	.1	.7	9.0
	<i>UNRWA</i>	94	6.8	35.1	44.0
	<i>Popular Committee</i>	4	.3	1.5	45.5
	<i>Peoples' Party</i>	1	.1	.4	45.9
	<i>Ministry of Social Affairs</i>	11	.8	4.1	50.0
	<i>Red Cross</i>	9	.7	3.4	53.4
	<i>Labour Union</i>	64	4.6	23.9	77.2
	<i>Municipal Council</i>	7	.5	2.6	79.9
	<i>The Emergency Committee</i>	5	.4	1.9	81.7
	<i>Kuwaiti Red Crescent Society</i>	3	.2	1.1	82.8
	<i>Young Muslim Association</i>	1	.1	.4	83.2
	<i>Fateh</i>	1	.1	.4	83.6
	<i>Friends and Relatives</i>	1	.1	.4	84.0
	<i>The Islamic Association</i>	3	.2	1.1	85.1
	<i>Private charitable organization</i>	1	.1	.4	85.4
	<i>Philanthropist</i>	4	.3	1.5	86.9
	<i>The Palestinian Authority</i>	6	.4	2.2	89.2
	<i>Labour Federation</i>	4	.3	1.5	90.7
	<i>Women Organizations</i>	1	.1	.4	91.0
	<i>Agricultural Relief</i>	2	.1	.7	91.8
	<i>Salah Association</i>	4	.3	1.5	93.3
	<i>International assistance</i>	1	.1	.4	93.7
	<i>Saudi Arabia</i>	9	.7	3.4	97.0
	<i>Saudi Relief Committee</i>	2	.1	.7	97.8
	<i>Saudi Donation</i>	1	.1	.4	98.1
	<i>Salah Association</i>	1	.1	.4	98.5

	<i>Egyptian Assistance</i>	1	.1	.4	98.9
	<i>World Vision</i>	1	.1	.4	99.3
	<i>Sunna and Kitab Association</i>	2	.1	.7	100.0
	<i>Total</i>	268	19.5	100.0	
<i>Missing</i>	<i>System</i>	1109	80.5		
<i>Total</i>		1377	100.0		

<b>C37MEDS1 Source of medication assistance</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>Zakat Committee</i>	2	.1	20.0	20.0
	<i>UNRWA</i>	7	.5	70.0	90.0
	<i>Medical Relief</i>	1	.1	10.0	100.0
	<i>Total</i>	10	.7	100.0	
<i>Missing</i>	<i>System</i>	1367	99.3		
<i>Total</i>		1377	100.0		

<b>C37MEDS2 Source of medication assistance</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>Zakat Committee</i>	2	.1	13.3	13.3
	<i>UNRWA</i>	9	.7	60.0	73.3
	<i>Medical Relief</i>	3	.2	20.0	93.3
	<i>Red Cross</i>	1	.1	6.7	100.0
	<i>Total</i>	15	1.1	100.0	
<i>Missing</i>	<i>System</i>	1362	98.9		
<i>Total</i>		1377	100.0		

<b>C37EMPS1 Source of employment assistance</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>Zakat Committee</i>	1	.1	5.9	5.9
	<i>UNRWA</i>	9	.7	52.9	58.8
	<i>Labour Union</i>	3	.2	17.6	76.5
	<i>Friends and Relatives</i>	1	.1	5.9	82.4
	<i>Islamic Waqf</i>	2	.1	11.8	94.1
	<i>The Palestinian Authority</i>	1	.1	5.9	100.0
	<i>Total</i>	17	1.2	100.0	
<i>Missing</i>	<i>System</i>	1360	98.8		
<i>Total</i>		1377	100.0		

<b>C37EMPS2 Source of employment assistance</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<b>UNRWA</b>	3	.2	42.9	42.9
	<b>Labour Union</b>	3	.2	42.9	85.7
	<b>CHF</b>	1	.1	14.3	100.0
	<b>Total</b>	7	.5	100.0	
<b>Missing</b>	<b>System</b>	1370	99.5		
<b>Total</b>		1377	100.0		

<b>C37FINS1 Source of other financial assistance</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<b>Zakat Committee</b>	8	.6	10.7	10.7
	<b>Employment Offices</b>	2	.1	2.7	13.3
	<b>UNRWA</b>	14	1.0	18.7	32.0
	<b>Ministry of Social Affairs</b>	3	.2	4.0	36.0
	<b>Red Cross</b>	7	.5	9.3	45.3
	<b>Labour Union</b>	16	1.2	21.3	66.7
	<b>Ministry of Labour</b>	1	.1	1.3	68.0
	<b>The Emergency Committee</b>	3	.2	4.0	72.0
	<b>Friends and Relatives</b>	3	.2	4.0	76.0
	<b>Islamic Waqf</b>	6	.4	8.0	84.0
	<b>The Palestinian Authority</b>	3	.2	4.0	88.0
	<b>Labour Federation</b>	8	.6	10.7	98.7
	<b>International assistance</b>	1	.1	1.3	100.0
<b>Total</b>		75	5.4	100.0	
<b>Missing</b>	<b>System</b>	1302	94.6		
<b>Total</b>		1377	100.0		

<b>C37FINS2 Source of other financial assistance</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<b>Zakat Committee</b>	7	.5	11.5	11.5
	<b>Employment Offices</b>	1	.1	1.6	13.1
	<b>UNRWA</b>	11	.8	18.0	31.1
	<b>Ministry of Social Affairs</b>	3	.2	4.9	36.1
	<b>Red Cross</b>	2	.1	3.3	39.3
	<b>Labour Union</b>	20	1.5	32.8	72.1
	<b>The Islamic Association</b>	1	.1	1.6	73.8
	<b>Private charitable organization</b>	1	.1	1.6	75.4
	<b>Islamic Waqf</b>	2	.1	3.3	78.7
	<b>The Palestinian Authority</b>	1	.1	1.6	80.3

	<i>Labour Federation</i>	6	.4	9.8	90.2
	<i>International assistance</i>	3	.2	4.9	95.1
	<i>Palestinian Red Crescent</i>	1	.1	1.6	96.7
	<i>Islamic Association</i>	2	.1	3.3	100.0
	<i>Total</i>	61	4.4	100.0	
<i>Missing</i>	<i>System</i>	1316	95.6		
<i>Total</i>		1377	100.0		

<b>C37COUS1 Source of coupons assistance</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>UNRWA</i>	27	2.0	96.4	96.4
	<i>Red Cross</i>	1	.1	3.6	100.0
	<i>Total</i>	28	2.0	100.0	
<i>Missing</i>	<i>System</i>	1349	98.0		
<i>Total</i>		1377	100.0		

<b>C37COUS2 Source of coupons assistance</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>Red Cross</i>	12	.9	63.2	63.2
	<i>Labour Union</i>	7	.5	36.8	100.0
	<i>Total</i>	19	1.4	100.0	
<i>Missing</i>	<i>System</i>	1358	98.6		
<i>Total</i>		1377	100.0		

<b>C37IKAS1 Source of in kind assistance</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>Employment Offices</i>	3	.2	37.5	37.5
	<i>UNRWA</i>	4	.3	50.0	87.5
	<i>Labour Union</i>	1	.1	12.5	100.0
	<i>Total</i>	8	.6	100.0	
<i>Missing</i>	<i>System</i>	1369	99.4		
<i>Total</i>		1377	100.0		

<b>C37IKAS2 Source of in kind assistance</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>Labour Union</i>	3	.2	75.0	75.0
	<i>The Islamic Association</i>	1	.1	25.0	100.0
	<i>Total</i>	4	.3	100.0	
<i>Missing</i>	<i>System</i>	1373	99.7		
<i>Total</i>		1377	100.0		

<b>C37OTHS1 Source of other assistance</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<b>Zakat Committee</b>	3	.2	42.9	42.9
	<b>UNRWA</b>	1	.1	14.3	57.1
	<b>Ministry of Social Affairs</b>	1	.1	14.3	71.4
	<b>Agricultural Relief</b>	1	.1	14.3	85.7
	<b>Saudi Arabia</b>	1	.1	14.3	100.0
	<b>Total</b>	7	.5	100.0	
<b>Missing</b>	<b>System</b>	1370	99.5		
<b>Total</b>		1377	100.0		

<b>C37OTHS2 Source of other assistance</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<b>Zakat Committee</b>	3	.2	42.9	42.9
	<b>Labour Union</b>	1	.1	14.3	57.1
	<b>Private charitable organization</b>	1	.1	14.3	71.4
	<b>International assistance</b>	1	.1	14.3	85.7
	<b>Saudi Arabia</b>	1	.1	14.3	100.0
	<b>Total</b>	7	.5	100.0	
<b>Missing</b>	<b>System</b>	1370	99.5		
<b>Total</b>		1377	100.0		

<b>C37FOOE1 Satisfaction with food assistance</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<b>very satisfied</b>	5	.4	1.1	1.1
	<b>satisfied</b>	293	21.3	62.2	63.3
	<b>dissatisfied</b>	116	8.4	24.6	87.9
	<b>very dissatisfied</b>	57	4.1	12.1	100.0
	<b>Total</b>	471	34.2	100.0	
<b>Missing</b>	<b>System</b>	906	65.8		
<b>Total</b>		1377	100.0		

<b>C37FOOE2 Satisfaction with food assistance</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<b>very satisfied</b>	1	.1	.4	.4
	<b>satisfied</b>	180	13.1	72.9	73.3
	<b>dissatisfied</b>	49	3.6	19.8	93.1
	<b>very dissatisfied</b>	17	1.2	6.9	100.0
	<b>Total</b>	247	17.9	100.0	
<b>Missing</b>	<b>System</b>	1130	82.1		

<b>Total</b>		<b>1377</b>	<b>100.0</b>		
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<b>C37MEDE1 Satisfaction with medication assistance</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>very satisfied</i>	1	.1	10.0	10.0
	<i>satisfied</i>	4	.3	40.0	50.0
	<i>dissatisfied</i>	5	.4	50.0	100.0
	<b>Total</b>	10	.7	100.0	
<b>Missing</b>	<b>System</b>	1367	99.3		
<b>Total</b>		1377	100.0		

<b>C37MEDE2 Satisfaction with medication assistance</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>satisfied</i>	5	.4	35.7	35.7
	<i>dissatisfied</i>	7	.5	50.0	85.7
	<i>very dissatisfied</i>	2	.1	14.3	100.0
	<b>Total</b>	14	1.0	100.0	
<b>Missing</b>	<b>System</b>	1363	99.0		
<b>Total</b>		1377	100.0		

<b>C37EMPE1 Satisfaction with employment assistance</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>satisfied</i>	14	1.0	82.4	82.4
	<i>dissatisfied</i>	3	.2	17.6	100.0
	<b>Total</b>	17	1.2	100.0	
<b>Missing</b>	<b>System</b>	1360	98.8		
<b>Total</b>		1377	100.0		

<b>C37EMPE2 Satisfaction with employment assistance</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>satisfied</i>	5	.4	71.4	71.4
	<i>dissatisfied</i>	1	.1	14.3	85.7
	<i>very dissatisfied</i>	1	.1	14.3	100.0
	<b>Total</b>	7	.5	100.0	
<b>Missing</b>	<b>System</b>	1370	99.5		
<b>Total</b>		1377	100.0		

<b>C37FINE1 Satisfaction with other financial assistance</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>very satisfied</i>	3	.2	4.3	4.3
	<i>satisfied</i>	27	2.0	38.6	42.9

	<i>dissatisfied</i>	31	2.3	44.3	87.1
	<i>very dissatisfied</i>	9	.7	12.9	100.0
	<b>Total</b>	70	5.1	100.0	
<b>Missing</b>	<b>System</b>	1307	94.9		
<b>Total</b>		1377	100.0		

<b>C37FINE2 Satisfaction with other financial assistance</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>very satisfied</i>	1	.1	1.9	1.9
	<i>satisfied</i>	33	2.4	62.3	64.2
	<i>dissatisfied</i>	15	1.1	28.3	92.5
	<i>very dissatisfied</i>	4	.3	7.5	100.0
	<b>Total</b>	53	3.8	100.0	
<b>Missing</b>	<b>System</b>	1324	96.2		
<b>Total</b>		1377	100.0		

<b>C37COUE1 Satisfaction with coupons assistance</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>satisfied</i>	15	1.1	57.7	57.7
	<i>dissatisfied</i>	9	.7	34.6	92.3
	<i>very dissatisfied</i>	2	.1	7.7	100.0
	<b>Total</b>	26	1.9	100.0	
<b>Missing</b>	<b>System</b>	1351	98.1		
<b>Total</b>		1377	100.0		

<b>C37COUE2 Satisfaction with coupons assistance</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>very satisfied</i>	1	.1	5.3	5.3
	<i>satisfied</i>	13	.9	68.4	73.7
	<i>dissatisfied</i>	3	.2	15.8	89.5
	<i>very dissatisfied</i>	2	.1	10.5	100.0
	<b>Total</b>	19	1.4	100.0	
<b>Missing</b>	<b>System</b>	1358	98.6		
<b>Total</b>		1377	100.0		

<b>C37IKAE1 Satisfaction with in kind assistance</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>satisfied</i>	6	.4	85.7	85.7
	<i>dissatisfied</i>	1	.1	14.3	100.0
	<b>Total</b>	7	.5	100.0	
<b>Missing</b>	<b>System</b>	1370	99.5		



<b>Total</b>	<b>1377</b>	<b>100.0</b>		
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<b>C37IKAE2 Satisfaction with in kind assistance</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>dissatisfied</i>	1	.1	33.3	33.3
	<i>very dissatisfied</i>	2	.1	66.7	100.0
	<b>Total</b>	3	.2	100.0	
<b>Missing</b>	<b>System</b>	1374	99.8		
<b>Total</b>		1377	100.0		

<b>C37OTHE1 Satisfaction with other assistance</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>very satisfied</i>	1	.1	16.7	16.7
	<i>satisfied</i>	4	.3	66.7	83.3
	<i>dissatisfied</i>	1	.1	16.7	100.0
	<b>Total</b>	6	.4	100.0	
<b>Missing</b>	<b>System</b>	1371	99.6		
<b>Total</b>		1377	100.0		

<b>C37OTHE2 Satisfaction with other assistance</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	2.00	8	.6	100.0	100.0
<b>Missing</b>	<b>System</b>	1369	99.4		
<b>Total</b>		1377	100.0		

<b>C37_F_U1 Food assistance by UNRWA 1</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	100.00	255	18.5	100.0	100.0
<b>Missing</b>	.00	1122	81.5		
<b>Total</b>		1377	100.0		

<b>C37_F_U2 food assistance by UNRWA 2</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	100.00	94	6.8	100.0	100.0
<b>Missing</b>	.00	1283	93.2		
<b>Total</b>		1377	100.0		

<b>C37_E_U1 Satisfaction with UNRWA food</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>very satisfied</i>	1	.1	.4	.4
	<i>satisfied</i>	141	10.2	59.5	59.9

	<i>dissatisfied</i>	59	4.3	24.9	84.8
	<i>very dissatisfied</i>	36	2.6	15.2	100.0
	<b>Total</b>	<b>237</b>	<b>17.2</b>	<b>100.0</b>	
<b>Missing</b>	<b>System</b>	<b>1140</b>	<b>82.8</b>		
<b>Total</b>		<b>1377</b>	<b>100.0</b>		

<b>C37_E_U2 Satisfaction with UNRWA food</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>very satisfied</i>	1	.1	1.2	1.2
	<i>satisfied</i>	63	4.6	73.3	74.4
	<i>dissatisfied</i>	20	1.5	23.3	97.7
	<i>very dissatisfied</i>	2	.1	2.3	100.0
	<b>Total</b>	<b>86</b>	<b>6.2</b>	<b>100.0</b>	
<b>Missing</b>	<b>System</b>	<b>1291</b>	<b>93.8</b>		
<b>Total</b>		<b>1377</b>	<b>100.0</b>		

<b>C38 General evaluation of the assistance provided to you and your family in last 6 months</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>Very satisfied</i>	6	.4	.9	.9
	<i>Satisfied</i>	320	23.2	47.9	48.8
	<i>Dissatisfied</i>	245	17.8	36.7	85.5
	<i>Very dissatisfied</i>	97	7.0	14.5	100.0
	<b>Total</b>	<b>668</b>	<b>48.5</b>	<b>100.0</b>	
<b>Missing</b>	<i>Not applicable</i>	705	51.2		
	<i>DK/NA</i>	4	.3		
	<b>Total</b>	<b>709</b>	<b>51.5</b>		
<b>Total</b>		<b>1377</b>	<b>100.0</b>		

<b>C39 Frequency of food assistance</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>Every month</i>	66	4.8	11.5	11.5
	<i>Every two months</i>	80	5.8	13.9	25.4
	<i>Once every three months</i>	187	13.6	32.6	58.0
	<i>Once every six months</i>	241	17.5	42.0	100.0
	<b>Total</b>	<b>574</b>	<b>41.7</b>	<b>100.0</b>	
<b>Missing</b>	<i>Not applicable</i>	777	56.4		
	<i>DK/NA</i>	26	1.9		
	<b>Total</b>	<b>803</b>	<b>58.3</b>		
<b>Total</b>		<b>1377</b>	<b>100.0</b>		

C40 Effectiveness of food distribution					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very organized	36	2.6	5.6	5.6
	Somewhat organized	305	22.1	47.7	53.3
	Unorganized	299	21.7	46.7	100.0
	Total	640	46.5	100.0	
Missing	Not applicable	690	50.1		
	DK/NA	47	3.4		
	Total	737	53.5		
Total		1377	100.0		

C41 Most received food item					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Wheat flour	501	36.4	75.8	75.8
	Wheat	5	.4	.8	76.6
	Rice	66	4.8	10.0	86.5
	Pulses	39	2.8	5.9	92.4
	Oil	8	.6	1.2	93.6
	Sugar	16	1.2	2.4	96.1
	Milk	26	1.9	3.9	100.0
	Total	661	48.0	100.0	
Missing	Not applicable	690	50.1		
	DK/NA	26	1.9		
	Total	716	52.0		
Total		1377	100.0		

C42 Need of assistance if none was received by you or your family					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	597	43.4	44.4	44.4
	No	324	23.5	24.1	68.5
	Not sure	63	4.6	4.7	73.2
	I did receive assistance	360	26.1	26.8	100.0
	Total	1344	97.6	100.0	
Missing	DK/NA	33	2.4		
Total		1377	100.0		

C43 Main source of food in the household					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	House relies primarily on relief assistance for food	179	13.0	13.4	13.4
	House relies primarily on support from	223	16.2	16.7	30.1

	<i>its extended family</i>				
	<i>House relies primarily on its own income for food</i>	934	67.8	69.9	100.0
	<i>Total</i>	1336	97.0	100.0	
<i>Missing</i>	<i>DK/NA</i>	41	3.0		
<i>Total</i>		1377	100.0		

<b>C44A Two most important needs of your household (first)</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>Food</i>	536	38.9	39.4	39.4
	<i>Employment</i>	403	29.3	29.6	69.0
	<i>Medication</i>	78	5.7	5.7	74.8
	<i>Financial assistance</i>	147	10.7	10.8	85.6
	<i>Housing</i>	87	6.3	6.4	92.0
	<i>Education</i>	109	7.9	8.0	100.0
	<i>Total</i>	1360	98.8	100.0	
<i>Missing</i>	<i>DK/NA</i>	17	1.2		
<i>Total</i>		1377	100.0		

<b>C44B Two most important needs of your household (second)</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>Food</i>	216	15.7	16.1	16.1
	<i>Employment</i>	335	24.3	24.9	41.0
	<i>Medication</i>	193	14.0	14.3	55.3
	<i>Financial assistance</i>	232	16.8	17.2	72.6
	<i>Housing</i>	178	12.9	13.2	85.8
	<i>Education</i>	191	13.9	14.2	100.0
	<i>Total</i>	1345	97.7	100.0	
<i>Missing</i>	<i>DK/NA</i>	32	2.3		
<i>Total</i>		1377	100.0		

<b>C45A Two most needed food items in your household (first)</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>Baby food</i>	233	16.9	17.1	17.1
	<i>Basic commodities such as flour, sugar, tea, rice</i>	993	72.1	73.0	90.1
	<i>Dairy products</i>	48	3.5	3.5	93.7
	<i>Canned food</i>	4	.3	.3	94.0
	<i>Fruits and vegetables</i>	36	2.6	2.6	96.6
	<i>Meat, poultry</i>	46	3.3	3.4	100.0
	<i>Total</i>	1360	98.8	100.0	
<i>Missing</i>	<i>DK/NA</i>	17	1.2		

<b>Total</b>		<b>1377</b>	<b>100.0</b>		
<b>C45B Two most needed food items in your household (second)</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>Baby food</i>	177	12.9	13.1	13.1
	<i>Basic commodities such as flour, sugar, tea, rice</i>	205	14.9	15.2	28.2
	<i>Dairy products</i>	174	12.6	12.9	41.1
	<i>Canned food</i>	51	3.7	3.8	44.9
	<i>Fruits and vegetables</i>	416	30.2	30.7	75.6
	<i>Meat, poultry</i>	330	24.0	24.4	100.0
	<b>Total</b>	<b>1353</b>	<b>98.3</b>	<b>100.0</b>	
<b>Missing</b>	<b>DK/NA</b>	<b>24</b>	<b>1.7</b>		
<b>Total</b>		<b>1377</b>	<b>100.0</b>		

<b>C46A Two most important needs of the community ( first)</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>Schools</i>	523	38.0	40.0	40.0
	<i>Health facilities</i>	227	16.5	17.4	57.4
	<i>Electricity</i>	64	4.6	4.9	62.3
	<i>Roads</i>	103	7.5	7.9	70.2
	<i>Sewage disposal</i>	104	7.6	8.0	78.2
	<i>Housing</i>	182	13.2	13.9	92.1
	<i>Adequate water supply</i>	103	7.5	7.9	100.0
	<b>Total</b>	<b>1306</b>	<b>94.8</b>	<b>100.0</b>	
<b>Missing</b>	<b>DK/NA</b>	<b>71</b>	<b>5.2</b>		
<b>Total</b>		<b>1377</b>	<b>100.0</b>		

<b>C46B Two most important needs of the community (second)</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>Schools</i>	211	15.3	16.7	16.7
	<i>Health facilities</i>	231	16.8	18.2	34.9
	<i>Electricity</i>	107	7.8	8.5	43.4
	<i>Roads</i>	175	12.7	13.8	57.2
	<i>Sewage disposal</i>	186	13.5	14.7	71.9
	<i>Housing</i>	134	9.7	10.6	82.5
	<i>Adequate water supply</i>	222	16.1	17.5	100.0
	<b>Total</b>	<b>1266</b>	<b>91.9</b>	<b>100.0</b>	
<b>Missing</b>	<b>DK/NA</b>	<b>111</b>	<b>8.1</b>		
<b>Total</b>		<b>1377</b>	<b>100.0</b>		

**C47 Money needed by household monthly to be able to meet the basic life necessities**

<b>N</b>	<b>Valid</b>	<b>1326</b>
	<b>Missing</b>	<b>51</b>
<b>Mean</b>		<b>2540.1</b>
<b>Median</b>		<b>2000.0</b>
<b>Std. Deviation</b>		<b>1299.7</b>
<b>Minimum</b>		<b>100</b>
<b>Maximum</b>		<b>10000</b>

**C48 Extent to which your household income is close to this number nowadays**

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>Much higher than this</i>	<b>43</b>	<b>3.1</b>	<b>3.3</b>	<b>3.3</b>
	<i>Slightly higher than this</i>	<b>76</b>	<b>5.5</b>	<b>5.9</b>	<b>9.2</b>
	<i>About the same</i>	<b>216</b>	<b>15.7</b>	<b>16.7</b>	<b>25.8</b>
	<i>Slightly less than this</i>	<b>295</b>	<b>21.4</b>	<b>22.7</b>	<b>48.6</b>
	<i>Much less than this</i>	<b>667</b>	<b>48.4</b>	<b>51.4</b>	<b>100.0</b>
	<b>Total</b>	<b>1297</b>	<b>94.2</b>	<b>100.0</b>	
<b>Missing</b>	<b>DK/NA</b>	<b>80</b>	<b>5.8</b>		
<b>Total</b>		<b>1377</b>	<b>100.0</b>		

**C49 Evolution in household income in the past 6 months**

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>Increased sharply</i>	<b>2</b>	<b>.1</b>	<b>.1</b>	<b>.1</b>
	<i>Increased slightly</i>	<b>9</b>	<b>.7</b>	<b>.7</b>	<b>.8</b>
	<i>Remained about the same</i>	<b>452</b>	<b>32.8</b>	<b>33.7</b>	<b>34.5</b>
	<i>Decreased slightly</i>	<b>362</b>	<b>26.3</b>	<b>27.0</b>	<b>61.5</b>
	<i>Decreased sharply</i>	<b>516</b>	<b>37.5</b>	<b>38.5</b>	<b>100.0</b>
	<b>Total</b>	<b>1341</b>	<b>97.4</b>	<b>100.0</b>	
<b>Missing</b>	<b>DK/NA</b>	<b>36</b>	<b>2.6</b>		
<b>Total</b>		<b>1377</b>	<b>100.0</b>		

**C50R Most important cause of decrease in household income (recoded)**

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>Job loss</i>	<b>393</b>	<b>28.5</b>	<b>45.1</b>	<b>45.1</b>
	<i>Working hour loss</i>	<b>213</b>	<b>15.5</b>	<b>24.4</b>	<b>69.5</b>
	<i>Business or land damaged</i>	<b>92</b>	<b>6.7</b>	<b>10.6</b>	<b>80.0</b>
	<i>Detention member of household</i>	<b>20</b>	<b>1.5</b>	<b>2.3</b>	<b>82.3</b>
	<i>Health problems</i>	<b>49</b>	<b>3.6</b>	<b>5.6</b>	<b>88.0</b>
	<i>Israeli occupation</i>	<b>37</b>	<b>2.7</b>	<b>4.2</b>	<b>92.2</b>
	<i>Salary reduction and cost</i>	<b>18</b>	<b>1.3</b>	<b>2.1</b>	<b>94.3</b>

	<i>increase</i>				
	<i>Curfew</i>	10	.7	1.1	95.4
	<i>Other</i>	40	2.9	4.6	100.0
	<i>Total</i>	872	63.3	100.0	
<i>Missing</i>	<i>System</i>	505	36.7		
<i>Total</i>		1377	100.0		

<b>C51 Ability to cope financially during the coming period</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>For as long as it takes</i>	389	28.2	30.6	30.6
	<i>For about one year</i>	36	2.6	2.8	33.4
	<i>For only a few months</i>	113	8.2	8.9	42.3
	<i>We can barely manage now</i>	483	35.1	38.0	80.3
	<i>We are in serious condition and do not have enough to live</i>	251	18.2	19.7	100.0
	<i>Total</i>	1272	92.4	100.0	
<i>Missing</i>	<i>DK/NA</i>	105	7.6		
<i>Total</i>		1377	100.0		

<b>C52 How were you able to sustain the hardship?</b>					
		<i>Mean</i>	<i>Std. Deviation</i>	<i>N</i>	
				<i>Valid</i>	<i>Missing</i>
<i>C52A Ability to cope with hardship - Household monthly income remains sufficient</i>		45.8	48.7	1350	27
<i>C52B Ability to cope with hardship - Assistance from family and friends</i>		35.9	46.6	1357	20
<i>C52C Ability to cope with hardship - Use of past savings</i>		50.4	49.0	1321	56
<i>C52D Ability to cope with hardship - Sale of property</i>		17.0	35.3	1317	60
<i>C52E Ability to cope with hardship - Cultivating land</i>		31.6	45.0	1339	38
<i>C52F Ability to cope with hardship - More household members over the age of 15 went into the labor market</i>		13.3	31.4	1347	30
<i>C52G Ability to cope with hardship - More household members under the age of 15 went into the labor market</i>		6.6	20.8	1338	39
<i>C52H Ability to cope with hardship - Reduction of expenses</i>		78.0	40.9	1357	20
<i>C52I Ability to cope with hardship - Sale of jewelry</i>		30.1	44.3	1339	38
<i>C52J Ability to cope with hardship - We have nothing to rely on</i>		36.4	46.8	1299	78

<b>C53 General evolution in daily expenses</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>Decreased</i>	932	67.7	68.4	68.4
	<i>Increased</i>	98	7.1	7.2	75.6
	<i>Remained the same</i>	332	24.1	24.4	100.0
	<i>Total</i>	1362	98.9	100.0	

<b>Missing</b>	<b>9</b>	<b>15</b>	<b>1.1</b>		
<b>Total</b>		<b>1377</b>	<b>100.0</b>		

<b>C54R The main reduced household expense</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<b>Food</b>	42	3.1	4.5	4.5
	<b>Clothing</b>	72	5.2	7.7	12.1
	<b>Leisure/travel</b>	90	6.5	9.6	21.7
	<b>Education</b>	31	2.3	3.3	25.0
	<b>Household appliances</b>	25	1.8	2.7	27.6
	<b>Household appliances &amp; Clothing &amp; Leisure/travel &amp; f Food</b>	14	1.0	1.5	29.1
	<b>Some of the above</b>	26	1.9	2.8	31.9
	<b>All of the above proportionally</b>	641	46.6	68.1	100.0
	<b>Total</b>	941	68.3	100.0	
<b>Missing</b>	<b>System</b>	436	31.7		
<b>Total</b>		1377	100.0		

<b>C55A Consumption evolution of dairy products in the past year</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<b>Increased</b>	111	8.1	8.1	8.1
	<b>Decreased</b>	730	53.0	53.5	61.6
	<b>Remained the same</b>	524	38.1	38.4	100.0
	<b>Total</b>	1365	99.1	100.0	
<b>Missing</b>	<b>DK/NA</b>	12	.9		
<b>Total</b>		1377	100.0		

<b>C55B Consumption evolution of meat in the past year</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<b>Increased</b>	41	3.0	3.0	3.0
	<b>Decreased</b>	896	65.1	65.5	68.5
	<b>Remained the same</b>	430	31.2	31.5	100.0
	<b>Total</b>	1367	99.3	100.0	
<b>Missing</b>	<b>DK/NA</b>	10	.7		
<b>Total</b>		1377	100.0		

<b>C55C Consumption evolution of carbohydrates in the past year</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<b>Increased</b>	156	11.3	11.5	11.5
	<b>Decreased</b>	587	42.6	43.2	54.7
	<b>Remained the same</b>	616	44.7	45.3	100.0



	<b>Total</b>	<b>1359</b>	<b>98.7</b>	<b>100.0</b>	
<b>Missing</b>	<b>DK/NA</b>	<b>18</b>	<b>1.3</b>		
<b>Total</b>		<b>1377</b>	<b>100.0</b>		

**C56 Regularity of UNRWA assistance, such as education and health, to the household**

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<b>Yes</b>	<b>574</b>	<b>41.7</b>	<b>42.4</b>	<b>42.4</b>
	<b>No</b>	<b>779</b>	<b>56.6</b>	<b>57.6</b>	<b>100.0</b>
	<b>Total</b>	<b>1353</b>	<b>98.3</b>	<b>100.0</b>	
<b>Missing</b>	<b>DK/NA</b>	<b>24</b>	<b>1.7</b>		
<b>Total</b>		<b>1377</b>	<b>100.0</b>		

**C57 Level of satisfaction with the services provided by UNRWA in general**

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<b>Very satisfied</b>	<b>35</b>	<b>2.5</b>	<b>6.4</b>	<b>6.4</b>
	<b>Satisfied</b>	<b>313</b>	<b>22.7</b>	<b>57.4</b>	<b>63.9</b>
	<b>Dissatisfied</b>	<b>138</b>	<b>10.0</b>	<b>25.3</b>	<b>89.2</b>
	<b>Very dissatisfied</b>	<b>59</b>	<b>4.3</b>	<b>10.8</b>	<b>100.0</b>
	<b>Total</b>	<b>545</b>	<b>39.6</b>	<b>100.0</b>	
<b>Missing</b>	<b>Not applicable</b>	<b>803</b>	<b>58.3</b>		
	<b>DK/NA</b>	<b>29</b>	<b>2.1</b>		
	<b>Total</b>	<b>832</b>	<b>60.4</b>		
<b>Total</b>		<b>1377</b>	<b>100.0</b>		

**C58A First most important service from UNRWA and others**

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<b>Education</b>	<b>569</b>	<b>41.3</b>	<b>41.7</b>	<b>41.7</b>
	<b>Health</b>	<b>323</b>	<b>23.5</b>	<b>23.7</b>	<b>65.3</b>
	<b>Food distribution</b>	<b>228</b>	<b>16.6</b>	<b>16.7</b>	<b>82.1</b>
	<b>Employment</b>	<b>201</b>	<b>14.6</b>	<b>14.7</b>	<b>96.8</b>
	<b>Infrastructure (e.g. roads, electricity, sewage)</b>	<b>44</b>	<b>3.2</b>	<b>3.2</b>	<b>100.0</b>
	<b>Total</b>	<b>1365</b>	<b>99.1</b>	<b>100.0</b>	
<b>Missing</b>	<b>DK/NA</b>	<b>12</b>	<b>.9</b>		
<b>Total</b>		<b>1377</b>	<b>100.0</b>		

**C58B Second most important service from UNRWA and others**

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<b>Education</b>	<b>259</b>	<b>18.8</b>	<b>19.0</b>	<b>19.0</b>
	<b>Health</b>	<b>436</b>	<b>31.7</b>	<b>31.9</b>	<b>50.9</b>
	<b>Food distribution</b>	<b>314</b>	<b>22.8</b>	<b>23.0</b>	<b>73.9</b>

	<b>Employment</b>	266	19.3	19.5	93.4
	<b>Infrastructure (e.g. roads, electricity, sewage)</b>	90	6.5	6.6	100.0
	<b>Total</b>	1365	99.1	100.0	
<b>Missing</b>	<b>DK/NA</b>	12	.9		
<b>Total</b>		1377	100.0		

<b>C59A First most effective service from UNRWA and others</b>					
		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
<b>Valid</b>	<b>Education</b>	579	42.0	42.5	42.5
	<b>Health</b>	291	21.1	21.4	63.9
	<b>Food distribution</b>	265	19.2	19.5	83.4
	<b>Employment</b>	185	13.4	13.6	97.0
	<b>Infrastructure (e.g. roads, electricity, sewage)</b>	41	3.0	3.0	100.0
	<b>Total</b>	1361	98.8	100.0	
<b>Missing</b>	<b>DK/NA</b>	16	1.2		
<b>Total</b>		1377	100.0		

<b>C59B Second most effective service from UNRWA and others</b>					
		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
<b>Valid</b>	<b>Education</b>	248	18.0	18.3	18.3
	<b>Health</b>	488	35.4	36.0	54.3
	<b>Food distribution</b>	324	23.5	23.9	78.2
	<b>Employment</b>	237	17.2	17.5	95.6
	<b>Infrastructure (e.g. roads, electricity, sewage)</b>	59	4.3	4.4	100.0
	<b>Total</b>	1356	98.5	100.0	
<b>Missing</b>	<b>DK/NA</b>	21	1.5		
<b>Total</b>		1377	100.0		

<b>C60 Did you or your community receive any of the following services from UNRWA?</b>				
	<b>Mean</b>	<b>Std. Deviation</b>	<b>N</b>	
			<b>Valid</b>	<b>Missing</b>
<b>C60AR Provision to the community of UNRWA education services</b>	33.2	47.1	1367	10
<b>C60BR Provision to the community of UNRWA health services</b>	43.3	49.6	1366	11
<b>C60CR Provision to the community of UNRWA food distribution services</b>	38.0	48.6	1363	14
<b>C60DR Provision to the community of UNRWA employment services</b>	10.5	30.6	1364	13
<b>C60ER Provision to the community of UNRWA infrastructure services</b>	11.4	31.8	1338	39
<b>C60FR Provision to the community of UNRWA cash assistance services</b>	7.3	26.0	1362	15

<b>C60GR Provision to the community of UNRWA shelter repair services</b>	5.5	22.7	1354	23
<b>C60HR Provision to the community of UNRWA psychosocial care services</b>	5.1	22.0	1358	19

<b>C61 General level of satisfaction with the education services provided by everyone, including the PA and UNRWA</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>Very satisfied</i>	53	3.8	4.3	4.3
	<i>Satisfied</i>	600	43.6	49.1	53.4
	<i>Dissatisfied</i>	382	27.7	31.2	84.6
	<i>Very dissatisfied</i>	188	13.7	15.4	100.0
	<i>Total</i>	1223	88.8	100.0	
<b>Missing</b>	<i>DK/NA</i>	154	11.2		
<b>Total</b>		1377	100.0		

<b>C62 General level of satisfaction with the health services provided by everyone, including the PA and UNRWA</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>Very satisfied</i>	39	2.8	3.1	3.1
	<i>Satisfied</i>	552	40.1	44.1	47.2
	<i>Dissatisfied</i>	488	35.4	39.0	86.3
	<i>Very dissatisfied</i>	172	12.5	13.7	100.0
	<i>Total</i>	1251	90.8	100.0	
<b>Missing</b>	<i>DK/NA</i>	126	9.2		
<b>Total</b>		1377	100.0		

<b>C63R Provision of assistance covering medical expenses (recoded)</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>Yes</i>	946	68.7	69.8	69.8
	<i>No</i>	410	29.8	30.2	100.0
	<i>Total</i>	1356	98.5	100.0	
<b>Missing</b>	<i>System</i>	21	1.5		
<b>Total</b>		1377	100.0		

<b>C63 Provision of assistance covering medical expenses</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>Yes, government insurance</i>	445	32.3	32.8	32.8
	<i>Yes, UNRWA</i>	306	22.2	22.6	55.4
	<i>Yes, private insurance</i>	114	8.3	8.4	63.8
	<i>Yes, Charitable organizations</i>	13	.9	1.0	64.7
	<i>Yes, Zakat Committee insurance</i>	18	1.3	1.3	66.1
	<i>Yes, Labour Union insurance</i>	49	3.6	3.6	69.7

	<i>Yes, Water company insurance</i>	1	.1	.1	69.8
	<i>No, we cover from our own sources</i>	410	29.8	30.2	100.0
	<i>Total</i>	1356	98.5	100.0	
<i>Missing</i>	<i>DK/NA</i>	21	1.5		
<i>Total</i>		1377	100.0		

<i>C63R1 Provision of assistance covering medical expenses</i>		
<i>N</i>	<i>Valid</i>	1356
	<i>Missing</i>	21
<i>Mean</i>		69.7640

<i>C64A First most urgent type of assistance</i>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>Food rations</i>	425	30.9	31.3	31.3
	<i>Employment</i>	571	41.5	42.1	73.4
	<i>In-kind assistance such as clothes and blankets</i>	23	1.7	1.7	75.1
	<i>Housing</i>	122	8.9	9.0	84.1
	<i>Re-housing</i>	23	1.7	1.7	85.8
	<i>Education</i>	130	9.4	9.6	95.4
	<i>Health</i>	63	4.6	4.6	100.0
	<i>Total</i>		1357	98.5	100.0
<i>Missing</i>	<i>DK/NA</i>	20	1.5		
<i>Total</i>		1377	100.0		

<i>C64B Second most urgent type of assistance</i>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>Food rations</i>	287	20.8	21.3	21.3
	<i>Employment</i>	270	19.6	20.0	41.3
	<i>In-kind assistance such as clothes and blankets</i>	88	6.4	6.5	47.8
	<i>Housing</i>	146	10.6	10.8	58.7
	<i>Re-housing</i>	34	2.5	2.5	61.2
	<i>Education</i>	234	17.0	17.4	78.6
	<i>Health</i>	289	21.0	21.4	100.0
	<i>Total</i>		1348	97.9	100.0
<i>Missing</i>	<i>DK/NA</i>	29	2.1		
<i>Total</i>		1377	100.0		

<i>C65A Has any of your immediate family members emigrated recently ?</i>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>No</i>	1274	92.5	93.2	93.2

	<b>Yes</b>	<b>93</b>	<b>6.8</b>	<b>6.8</b>	<b>100.0</b>
	<b>Total</b>	<b>1367</b>	<b>99.3</b>	<b>100.0</b>	
<b>Missing</b>	<b>DK/NA</b>	<b>10</b>	<b>.7</b>		
<b>Total</b>		<b>1377</b>	<b>100.0</b>		

<b>C65BR Country of emigration of immediate family members (recoded)</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<b>Not specified</b>	<b>14</b>	<b>1.0</b>	<b>15.1</b>	<b>15.1</b>
	<b>Canada</b>	<b>14</b>	<b>1.0</b>	<b>15.1</b>	<b>30.1</b>
	<b>Australia</b>	<b>10</b>	<b>.7</b>	<b>10.8</b>	<b>40.9</b>
	<b>USA</b>	<b>19</b>	<b>1.4</b>	<b>20.4</b>	<b>61.3</b>
	<b>Europe</b>	<b>12</b>	<b>.9</b>	<b>12.9</b>	<b>74.2</b>
	<b>The Arab Gulf</b>	<b>15</b>	<b>1.1</b>	<b>16.1</b>	<b>90.3</b>
	<b>Jordan</b>	<b>7</b>	<b>.5</b>	<b>7.5</b>	<b>97.8</b>
	<b>Egypt</b>	<b>1</b>	<b>.1</b>	<b>1.1</b>	<b>98.9</b>
	<b>Venezuela</b>	<b>1</b>	<b>.1</b>	<b>1.1</b>	<b>100.0</b>
	<b>Total</b>	<b>93</b>	<b>6.8</b>	<b>100.0</b>	
<b>Missing</b>	<b>System</b>	<b>1284</b>	<b>93.2</b>		
<b>Total</b>		<b>1377</b>	<b>100.0</b>		

<b>C66A Do you yourself think of emigrating?</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<b>No</b>	<b>1061</b>	<b>77.1</b>	<b>78.1</b>	<b>78.1</b>
	<b>Yes</b>	<b>43</b>	<b>3.1</b>	<b>3.2</b>	<b>81.2</b>
	<b>Yes but I cannot</b>	<b>50</b>	<b>3.6</b>	<b>3.7</b>	<b>84.9</b>
	<b>Maybe later</b>	<b>205</b>	<b>14.9</b>	<b>15.1</b>	<b>100.0</b>
	<b>Total</b>	<b>1359</b>	<b>98.7</b>	<b>100.0</b>	
<b>Missing</b>	<b>DK/NA</b>	<b>18</b>	<b>1.3</b>		
<b>Total</b>		<b>1377</b>	<b>100.0</b>		

<b>C66BR Desired country of emigration (recoded)</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<b>Any Country</b>	<b>36</b>	<b>2.6</b>	<b>38.7</b>	<b>38.7</b>
	<b>Canada</b>	<b>6</b>	<b>.4</b>	<b>6.5</b>	<b>45.2</b>
	<b>Australia</b>	<b>6</b>	<b>.4</b>	<b>6.5</b>	<b>51.6</b>
	<b>USA</b>	<b>9</b>	<b>.7</b>	<b>9.7</b>	<b>61.3</b>
	<b>Europe</b>	<b>11</b>	<b>.8</b>	<b>11.8</b>	<b>73.1</b>
	<b>The Gulf</b>	<b>15</b>	<b>1.1</b>	<b>16.1</b>	<b>89.2</b>
	<b>Syria</b>	<b>1</b>	<b>.1</b>	<b>1.1</b>	<b>90.3</b>
	<b>Any Arab country</b>	<b>2</b>	<b>.1</b>	<b>2.2</b>	<b>92.5</b>
	<b>Egypt</b>	<b>4</b>	<b>.3</b>	<b>4.3</b>	<b>96.8</b>

	<i>Malaysia</i>	1	.1	1.1	97.8
	<i>Jordan</i>	2	.1	2.2	100.0
	<i>Total</i>	93	6.8	100.0	
<i>Missing</i>	<i>System</i>	1284	93.2		
<i>Total</i>		1377	100.0		

<b>C67 Expected evolution of the overall situation in the next 3 months</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>better</i>	98	7.1	8.2	8.2
	<i>Remain the same</i>	305	22.1	25.4	33.6
	<i>Worse</i>	796	57.8	66.4	100.0
	<i>Total</i>	1199	87.1	100.0	
<i>Missing</i>	<i>DK/NA</i>	178	12.9		
<i>Total</i>		1377	100.0		

**C68R Evaluation of poverty in the past 6 months in the West Bank and the Gaza Strip (recoded)**

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>Increased</i>	1167	84.7	87.9	87.9
	<i>Remained about the same</i>	88	6.4	6.6	94.6
	<i>Decreased</i>	72	5.2	5.4	100.0
	<i>Total</i>	1327	96.4	100.0	
<i>Missing</i>	<i>System</i>	50	3.6		
<i>Total</i>		1377	100.0		

**C68 Evaluation of the evolution of poverty in the past 6 months in the West Bank and the Gaza Strip**

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>Increased sharply</i>	928	67.4	69.9	69.9
	<i>Increased slightly</i>	239	17.4	18.0	87.9
	<i>Remained about the same</i>	88	6.4	6.6	94.6
	<i>Decreased slightly</i>	33	2.4	2.5	97.1
	<i>Decreased sharply</i>	39	2.8	2.9	100.0
	<i>Total</i>	1327	96.4	100.0	
<i>Missing</i>	<i>DK/NA</i>	50	3.6		
<i>Total</i>		1377	100.0		

<b>C69R Expected evolution of poverty in the next 6 months (recoded)</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>Will increase</i>	942	68.4	78.1	78.1
	<i>Will remain about the same</i>	153	11.1	12.7	90.8
	<i>Will decrease</i>	111	8.1	9.2	100.0
	<i>Total</i>	1206	87.6	100.0	

<b>Missing</b>	<b>System</b>	<b>171</b>	<b>12.4</b>		
<b>Total</b>		<b>1377</b>	<b>100.0</b>		

<b>C69 Expected evolution of poverty in the next 6 months</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>Will increase sharply</i>	725	52.7	60.1	60.1
	<i>Will increase slightly</i>	217	15.8	18.0	78.1
	<i>Remain about the same</i>	153	11.1	12.7	90.8
	<i>Will decrease slightly</i>	61	4.4	5.1	95.9
	<i>Will decrease sharply</i>	50	3.6	4.1	100.0
	<b>Total</b>		<b>1206</b>	<b>87.6</b>	<b>100.0</b>
<b>Missing</b>	<b>DK/NA</b>	<b>171</b>	<b>12.4</b>		
<b>Total</b>		<b>1377</b>	<b>100.0</b>		

<b>C70 The most effective manner to reduce poverty</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>Job creation</i>	376	27.3	27.7	27.7
	<i>Lifting closure</i>	261	19.0	19.2	47.0
	<i>Increasing humanitarian aid</i>	30	2.2	2.2	49.2
	<i>Ending Israeli military occupation</i>	682	49.5	50.3	99.5
	<i>Investing in education and health</i>	3	.2	.2	99.7
	<i>None of these</i>	4	.3	.3	100.0
	<b>Total</b>		<b>1356</b>	<b>98.5</b>	<b>100.0</b>
<b>Missing</b>	<b>DK/NA</b>	<b>21</b>	<b>1.5</b>		
<b>Total</b>		<b>1377</b>	<b>100.0</b>		

<b>C71 The ability of household members to attend school or university in the past 12 months</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>Almost impossible</i>	88	6.4	7.7	7.7
	<i>Very difficult</i>	245	17.8	21.4	29.1
	<i>Difficult</i>	341	24.8	29.8	58.8
	<i>Not difficult</i>	472	34.3	41.2	100.0
	<b>Total</b>		<b>1146</b>	<b>83.2</b>	<b>100.0</b>
<b>Missing</b>	<i>Not applicable</i>	216	15.7		
	<b>DK/NA</b>	15	1.1		
	<b>Total</b>	<b>231</b>	<b>16.8</b>		
<b>Total</b>		<b>1377</b>	<b>100.0</b>		

<b>C71R The ability of household members to attend school or university in the past 12 months (recoded)</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>Almost impossible</i>	88	6.4	7.7	7.7
	<i>Difficult or very difficult</i>	586	42.6	51.1	58.8
	<i>Not difficult</i>	472	34.3	41.2	100.0
	<b>Total</b>	1146	83.2	100.0	
<b>Missing</b>	<i>System</i>	231	16.8		
<b>Total</b>		1377	100.0		

<b>C72R The ability of household members to go to work in the past 12 months (recoded)</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>Almost impossible</i>	170	12.3	13.5	13.5
	<i>Difficult or very difficult</i>	707	51.3	56.2	69.8
	<i>Not difficult</i>	380	27.6	30.2	100.0
	<b>Total</b>	1257	91.3	100.0	
<b>Missing</b>	<i>System</i>	120	8.7		
<b>Total</b>		1377	100.0		

<b>C72 The ability of household members to go to work in the past 12 months</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>Almost impossible</i>	170	12.3	13.5	13.5
	<i>Very difficult</i>	339	24.6	27.0	40.5
	<i>Difficult</i>	368	26.7	29.3	69.8
	<i>Not difficult</i>	380	27.6	30.2	100.0
	<b>Total</b>	1257	91.3	100.0	
<b>Missing</b>	<i>Not applicable</i>	106	7.7		
	<i>DK/NA</i>	14	1.0		
	<b>Total</b>	120	8.7		
<b>Total</b>		1377	100.0		

<b>C73R The ability of household members to cultivate land in the past 12 months (recoded)</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>Almost impossible</i>	66	4.8	11.2	11.2
	<i>Difficult or very difficult</i>	320	23.2	54.4	65.6
	<i>Not difficult</i>	202	14.7	34.4	100.0
	<b>Total</b>	588	42.7	100.0	
<b>Missing</b>	<i>System</i>	789	57.3		
<b>Total</b>		1377	100.0		



<b>C73 The ability of household members to cultivate land in the past 12 months</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>Almost impossible</i>	66	4.8	11.2	11.2
	<i>Very difficult</i>	92	6.7	15.6	26.9
	<i>Difficult</i>	228	16.6	38.8	65.6
	<i>Not difficult</i>	202	14.7	34.4	100.0
	<i>Total</i>	588	42.7	100.0	
<b>Missing</b>	<i>Not applicable</i>	761	55.3		
	<i>DK/NA</i>	28	2.0		
	<i>Total</i>	789	57.3		
<b>Total</b>		1377	100.0		

<b>C74 Things happened to you or your household in the past 12 months</b>				
	<i>Mean</i>	<i>Std. Deviation</i>	<i>N</i>	
			<i>Valid</i>	<i>Missing</i>
<i>C74A Death of a close relative or friend related to the Intifada</i>	42.2	48.2	1371	6
<i>C74B Injury of a close relative or friend related to the Intifada</i>	54.1	48.9	1365	12
<i>C74C Detention of a close relative or friend related to the intifada</i>	51.8	49.0	1363	14
<i>C74D House damage related to the Intifada</i>	33.3	45.7	1360	17
<i>C74E Job loss due to the current situation</i>	45.9	48.8	1353	24
<i>C74F Business suffered due to the current situation</i>	51.1	49.0	1317	60

<b>C75R Age groups</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>18-25</i>	309	22.4	22.6	22.6
	<i>26-35</i>	481	34.9	35.1	57.7
	<i>36-45</i>	331	24.0	24.2	81.8
	<i>46-60</i>	192	13.9	14.0	95.8
	<i>over 60</i>	57	4.1	4.2	100.0
	<i>Total</i>	1370	99.5	100.0	
<b>Missing</b>	<i>System</i>	7	.5		
<b>Total</b>		1377	100.0		

<b>C76 Education</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<i>Illiterate</i>	52	3.8	3.8	3.8
	<i>Elementary</i>	99	7.2	7.3	11.1
	<i>Preparatory</i>	242	17.6	17.8	28.9
	<i>Secondary</i>	478	34.7	35.1	64.0
	<i>Some college</i>	362	26.3	26.6	90.6

	<i>College and above</i>	128	9.3	9.4	100.0
	<i>Total</i>	1361	98.8	100.0	
<i>Missing</i>	<i>NA/DK</i>	16	1.2		
<i>Total</i>		1377	100.0		

<b>C77 Perception of household's financial situation</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>Better off than the people in my community</i>	174	12.6	12.9	12.9
	<i>About the same as the people in my community</i>	910	66.1	67.7	80.7
	<i>Worse than the people in my community</i>	260	18.9	19.3	100.0
	<i>Total</i>	1344	97.6	100.0	
<i>Missing</i>	<i>DK/NA</i>	33	2.4		
<i>Total</i>		1377	100.0		

<b>C78 Family income</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>over NIS 5000</i>	49	3.6	3.7	3.7
	<i>Between NIS 3000 - 5000</i>	106	7.7	8.0	11.7
	<i>Between NIS 2000 - 3000</i>	195	14.2	14.8	26.5
	<i>Less than NIS 2000, but more than NIS 1600</i>	239	17.4	18.1	44.6
	<i>Less than NIS 1600, but more than NIS 500</i>	550	39.9	41.6	86.2
	<i>Less than NIS 500</i>	182	13.2	13.8	100.0
	<i>Total</i>	1321	95.9	100.0	
<i>Missing</i>	<i>DK/NA</i>	56	4.1		
<i>Total</i>		1377	100.0		

<b>C79 Marital status</b>					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>Single</i>	296	21.5	21.9	21.9
	<i>Married</i>	978	71.0	72.4	94.3
	<i>Divorced</i>	21	1.5	1.6	95.9
	<i>Widower</i>	56	4.1	4.1	100.0
	<i>Total</i>	1351	98.1	100.0	
<i>Missing</i>	<i>NA</i>	26	1.9		
<i>Total</i>		1377	100.0		

PLACE Place of residence					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<b>West Bank</b>	657	47.7	47.7	47.7
	<b>WB - Refugee Camp</b>	64	4.6	4.6	52.4
	<b>Jerusalem</b>	149	10.8	10.8	63.2
	<b>Gaza</b>	344	25.0	25.0	88.2
	<b>Gaza - Refugee Camp</b>	163	11.8	11.8	100.0
	<b>Total</b>	1377	100.0	100.0	

C80 Area					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<b>West Bank</b>	721	52.4	52.4	52.4
	<b>Jerusalem</b>	149	10.8	10.8	63.2
	<b>Gaza Strip</b>	507	36.8	36.8	100.0
	<b>Total</b>	1377	100.0	100.0	

C81 Residence					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<b>City</b>	722	52.4	52.4	52.4
	<b>Refugee camp</b>	229	16.6	16.6	69.1
	<b>Village</b>	426	30.9	30.9	100.0
	<b>Total</b>	1377	100.0	100.0	

C82 Gender					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<b>Valid</b>	<b>Male</b>	692	50.3	50.3	50.3
	<b>Female</b>	685	49.7	49.7	100.0
	<b>Total</b>	1377	100.0	100.0	