

**THE LIVING CONDITIONS OF THE  
PALESTINE REFUGEES REGISTERED WITH  
UNRWA IN JORDAN, LEBANON, THE SYRIAN ARAB  
REPUBLIC, THE GAZA STRIP AND THE WEST BANK**

# **A SYNTHESIS REPORT**

**RICCARDO BOCCO** IUED GENEVA SWITZERLAND

**MATTHIAS BRUNNER** DATADOXA GENEVA SWITZERLAND

**JALAL AL HUSSEINI** IUED AMMAN JORDAN

**FREDERIC LAPEYRE** UCL LOUVAIN-LA-NEUVE BELGIUM

**ELIA ZUREIK** QUEEN'S UNIVERSITY KINGSTON CANADA

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CONTACTS

This report is one of the final outcomes of a research process that began more than three years ago. Following the first meeting with UNRWA directors in August 2004 at the Agency Headquarters in Amman, the IUED and UCL drafted a first project proposal to implement the recommendations of the Geneva Donors' conference that had taken place two months before. The proposal, approved in October 2004, included several objectives and phases for preparing and implementing a survey on the socioeconomic living conditions of the Palestine refugees registered with UNRWA, and the services provided to them by the Agency in its five fields of operation (the West Bank, the Gaza Strip, Jordan, the Syrian Arab Republic, and Lebanon). The project also included the creation of a database to be transferred to UNRWA, a number of thematic reports to be elaborated from the survey results, and a set of maps. Over time and according to the different phases, hundreds of people have been contracted and have been joining in what became a 'long journey'.

While we are extremely grateful to all the people whose commitment and support made the survey and the overall project possible, we will list below only the main actors and partners of the project. For more information see Appendix | Research teams on pages 108-109.

The IUED team, headed by Prof. Riccardo Bocco, included Dr Jalal al-Husseini (political scientist, based in Amman), Mr Jaber Suleiman (socio-economist, in Beyrouth), Mr Tareq Abu-al-Hajj (social scientist, in Jerusalem), Mr Luigi De Martino and Mrs. Elisabeth Nyffenegger (respectively programme and administrative officers in Geneva). The UCL team, headed by Prof. Frédéric Lapeyre, included Dr Isabelle Callens (methodologist) and Mr Vicente Téran (social scientist). From the onset, Datadoxa – a private company based in Geneva that specializes in data analysis – was subcontracted. Datadoxa’s team was led by Matthias Brunner (director) and included Céline Calvé, Hanna Jarzabek, Markus Peter, Benjamin Firmenich, Katthyana Aparicio, Cheikh Sadibou Sakho, and Nadia Boulifa. The IUED-UCL steering committee, composed of R. Bocco, J. Al-Husseini, F. Lapeyre, and M. Brunner, was created to follow up on every step of the project.

The steering committee toured the five UNRWA fields twice, in December 2004 and March-April 2005, to present to the UNRWA staff the objectives of the survey, and to discuss the questionnaire contents. Hundreds of UNRWA Palestinian local staff generously gave many extra hours of their time to help in the phase of address tracing. This was a daunting task, since UNRWA didn’t have the addresses of most of the registered refugees, except those of the 6 % of households assisted as Special Hardship Cases (SHC). Without UNRWA’s staff dedication, the sampling could not have been set up. The questionnaire was discussed at different levels, including UNRWA directors and host authorities’ representatives, in Jordan and the Syrian Arab Republic particularly. We are thankful to all of them for their constructive suggestions and fruitful cooperation.

For the survey implementation we sought the cooperation of four different institutions in the five fields. The PCBS (Palestinian Central Bureau of Statistics) administered the questionnaire in the West Bank and the Gaza Strip; the CRI (Consultation and Research Institute) in Lebanon; the Al-Quds Centre in Jordan; and the Faculty of Sociology (Al-Shaam Unit for Social Research and Studies) of the University of Damascus in the Syrian Arab Republic. Most of the field work was achieved during the month of September 2005. The subsequent process of data entry for all the questionnaires was conducted in Amman under the direct supervision of the IUED and Datadoxa, which contracted up to forty young university graduates for the task. We are sincerely thankful for their commitment, which lasted for more than three months.

During the summer of 2005, the steering committee recruited a team of specialists for the writing of ten thematic reports, each topic being related to a main set of questions included in the survey. While the steering committee prepared the report on the objectives and methodology of the survey, Prof. Mohammed Ben Said (University of Rabat, Morocco) was contracted to co-author with F. Lapeyre the chapters on the socioeconomic profile of the refugees, as well as the situation for employment and the labour market; Dr Francine Pickup (UNOCHA, Jerusalem) wrote on 'Relief and Social Services'; the report on 'Coping Strategies' was prepared by M. Brunner, H. Jarzabek and T. Abu-el-Haj; Dr Aziza Khalidi (Lebanese University, Beyrouth) developed the report on 'Health'; Dr J. Al-Husseini prepared the report on 'Education'; Dr Dawn Chatty (Refugee Studies Centre, Oxford University), assisted by Sophia Stamatopoulos-Robbins and H. Jarzabek, produced the report on 'Youth'; Dr Brigitte Piquard (Free University of Brussels), assisted by Isabelle Callens, elaborated the report on 'Women'; Prof. Alain Viaro (IUED) and Henri Rueff (University of Aix-Marseille III, France) prepared the report on 'Habitat'.

In the second half of 2005, the IUED-UCL steering committee held two meetings with the team of authors to set the guidelines of their reports. The first drafts have been discussed at the UNRWA Headquarters in Amman, during a three-day meeting in June 2006. The Agency's focal points, who had been assigned on the follow-up of each report, played important roles in discussing the analyses with the authors. We are grateful for their advice and support.

A number of external reviewers have also been consulted and have offered useful and critical insights for improving the analyses. We would like to thank Dr Fenneke Reysoo (IUED, Geneva), Mr Bassam Sirhan (former UNRWA staff, Beyrouth), Dr Penny Johnson (Birzeit University), Dr Rita Giacaman (Birzeit University), Dr George Kossaifi (UNESCWA, Beyrouth), and Mahmoud Al-Hajj (Beyrouth).

Finally, the steering committee contracted Prof. Elia Zureik and assisted him in preparing a first draft of a synthesis report based on the eleven thematic reports. This synthesis report is aimed at providing further contextual meaning to the results of the survey. The steering committee is particularly indebted to Prof. Zureik for sharing his scientific competences, and for his professional commitment to achieve the synthesis report under difficult conditions and time constraints. An oral (45 minutes power-point) presentation of the main findings of the research has also been presented in December 2006 at the UNRWA Donors' and Host Countries' Annual Meeting, held in Amman.

We hope that the outcome of the project will help UNRWA management and local staff, donor countries and host authorities in the elaboration of sound policies for the improvement of the living conditions of the Palestine refugees for whose well-being all of us care.

*R. Bocco, M. Brunner, J. Al Husseini and F. Lapeyre*





# INTRODUCTION

This synthesis report is based on eleven thematic reports: one presenting the methodology of the study, and ten dealing with the living conditions of the Palestine refugees. Written by various authors, the reports analyse the results of the surveys undertaken in the summer of 2005 in the United Nations Relief and Works Agency for Palestine Refugees in the Near East's (UNRWA's) five fields of operation<sup>1</sup>. The surveys were carried out under the auspices of the IUED (The Graduate Institute of Development Studies at the University of Geneva) and the UCL (The Institute of Development Studies at the Catholic University of Louvain)<sup>2</sup>.

The synthesis report highlights the research strategies and theoretical assumptions adopted in the thematic reports, key empirical findings of the surveys taking into account cross-cutting linkages, and policy-relevant research implications.

On a few occasions, further analysis was conducted in order to enrich the analysis and stress results outlined in the thematic reports. As well, the synthesis report is used to contextualise the findings, where possible, by comparing the survey data to available national data of the host authorities.

<sup>1</sup> Gaza, West Bank, Jordan, Lebanon and the Syrian Arab Republic

<sup>2</sup> Starting from 2001, the IUED has produced regular reports on the living conditions of the civilian population in the oPt during the second Intifada and the impact of international aid. Ten reports have been produced until the summer 2006 and are available on [www.iuedpolls.org](http://www.iuedpolls.org) – see also: R. Bocco, M. Brunner, J. Al Hussein, F. Lapeyre and L. De Martino – *Mesurer la fièvre palestinienne. Notes sur une expérience de monitoring pendant la Deuxième Intifada* | Annuaire suisse de politique de développement | vol. 25 | nr 2 | pp 79-94



## 1.1 Background to the project

The background and rationale of the survey are in keeping with the recommendations of the international conference that was held in Geneva from 7-8 June 2004. Entitled Meeting the Humanitarian Needs of the Palestine Refugees in the Near East: Building Partnership in Support of UNRWA<sup>1</sup>, this conference recommended more specifically:

**A** To improve UNRWA's capacity in data collection and knowledge management so as to strengthen its service delivery programs, in particular in the areas of needs analysis and the provision of essential services during times of crises through rapid response.

**B** To determine the needs and extent of assistance necessary to cater for the Palestine refugees on the basis of their socioeconomic profiles and host-country location.

**C** To collect data related to protection needs, in particular for vulnerable groups, including the elderly and children. With regard to children, the conference recommended strengthening their protection in accordance with international conventions, such as the United Nations Convention on the Rights of the Child.

**D** To recommend ways to upgrade infrastructure facilities, in particular housing. This recommendation addresses the substandard physical infrastructure and poor environmental conditions that often prevail in camps and informal refugee gatherings that result from the combination of high population growth, restrictions on camp expansion and lack of sufficient resources.

**E** To suggest ways to improve the learning experience of students and the working conditions of teachers.

**F** To provide data related to the mental and psychosocial well-being of the refugees.

**G** To develop appropriate indicators to improve planning at the community level, and to work towards equity between refugees and resident communities.

**H** To provide the youth with appropriate skills and vocational training to enable them to enter the labour market of the 21st century.

**I** To encourage a 'participative spirit' in decisions affecting the daily lives of refugees.

Three research-based recommendations emerged from these general recommendations:

- 1** To survey the living conditions of refugees;
- 2** To review UNRWA data collection methods;
- 3** To develop a knowledge management strategy for UNRWA's use.

This synthesis report, and the various thematic reports that it synthesizes, address only the first recommendation. The other two phases have not yet been implemented.

The IUED/UCL team was asked to prepare and implement the survey of the living conditions of the refugees at stake. In consultation with UNRWA, the team designed a survey instrument for this purpose in the form of a face-to-face interview questionnaire whose items clustered around the following main themes:

- Demography and structure of the household in terms of age, gender, marital status, relationship to the head of household, place of birth, and refugee status.
- Level of education and training of the respondent, education services providers, schooling of the children in the household, leisure and work activities and evaluation of UNRWA's education services as perceived by the refugees.
- Health conditions of household members, healthcare providers, family planning, and evaluation of UNRWA's medical services as perceived by the refugees.
- Food security, relief assistance, sources of income and life priorities of the respondent, with particular reference to vulnerable groups such as women, youth, the elderly and the disabled.
- Place of work, geographic mobility, income generating activities, poverty levels, and reasons for unemployment, with special attention paid to women.
- Material and nonmaterial coping strategies of the household.
- Type of residence, size of house, construction material, facilities available, living conditions in the camp, residence and neighbourhood connections to paved roads, networks of water, energy, sewage, and internet.
- Respondent's involvement in civic organizations and general attitude about refugee status.

<sup>1</sup> Available at [www.un.org/unrwa/genevaconf/con\\_report\\_april05.pdf](http://www.un.org/unrwa/genevaconf/con_report_april05.pdf)

## 1.2 Methodological considerations and sample construction

This is the first study of its kind using simultaneous surveys that were carried out in the Agency's five fields of operation. The sample was constructed by taking the following parameters into account:

- The survey is based on a stratified (by age and gender) random sample of Palestine refugees, 16 years of age and older, who are registered with UNRWA and distributed geographically in the Agency's five fields of operation. (See map on next page for geographic distribution of the camps and maps of sample distribution in the annex). The maximum margin of error of the different fields' samples is  $\pm 2.2\%$ .
- Because UNRWA's Registration Database does not contain the addresses of the registered refugees, the sample could not be stratified according to the geographical distribution of the refugees within each field of operation. In the absence of a population census, this study constitutes the first attempt to measure the actual distribution of Palestine refugees in the regions of the host authorities.
- UNRWA's databases (family and individual records) were made available to the IUED/UCL team in December 2004. Individuals who were below 16 years of age were excluded from the population list, although background and demographic information about all household members were collected in the questionnaire. Two thousand names were then randomly selected from each of the five fields.
- Table 1 presents the distribution of the registered refugees and the reference population consisting of those who are over 16 years of age.
- As well, table 1 includes data on 'other claimants,' a category that refers to registered refugees belonging to

Jerusalem poor, Gaza poor, and nomadic/semi-nomadic tribes, who have not lost their homes in 1948 or were not able to prove such loss.

- The 'other claimants,' numbering around 130,000 persons in the five fields of operation, amount to slightly less than 4% of the total number of registered refugees. The difficulty in securing locatable addresses and lack of willingness of some to participate in the survey made it impossible to include them in the survey as a category for separate analysis. They have been, however, included in the random selection process and they were interviewed. A brief analysis of this group of refugees can be found in Annex I of the thematic report on 'Objectives and Methodology'.
- As with all large-scale cross-national surveys, the potential for encountering missing or inaccurate data is a real problem. This is particularly true in the case of refugee samples that include transient populations. In the case at hand, special effort was made to verify the names of individuals who were selected for inclusion in the sample.
- A thorough name tracing procedure was undertaken to find out the addresses of potential respondents selected randomly from the UNRWA registration database. The success of this operation varied from one field to the next. In Lebanon, for example, 57% of the names in the sample that were drawn from UNRWA's databases could be located. In the other fields the success rate was much higher: 75% in the Syrian Arab Republic<sup>3</sup>, 91% in the West Bank, 80% in Jordan, and 86% in the Gaza Strip. Such differences hint at the fact that not all refugees registered in a particular field do reside in it.

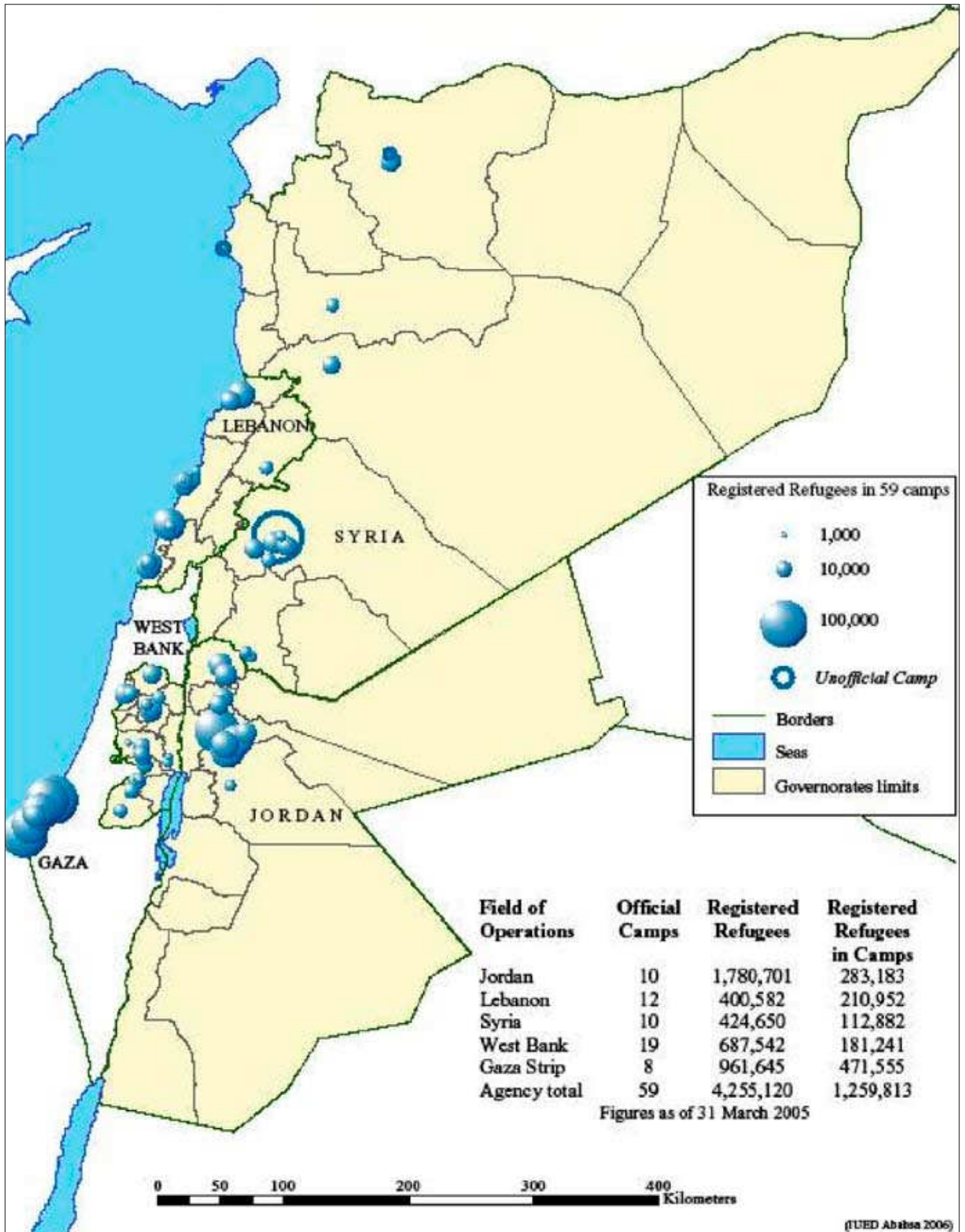
2 In 95% of cases. For most analysis in the project, we used a random sample of 2000 refugees.

3 The Syrian Arab Republic can be abbreviated to 'SAR' in tables and figures.

TABLE 1 Refugee population distribution by category and field of operation (December 2004)

	REGISTERED REFUGEES	REGISTERED REFUGEES EXCLUDING OTHER CLAIMANTS	REFERENCE POPULATION ABOVE 16 YEARS OLD	REFERENCE POPULATION EXCLUDING OTHER CLAIMANTS
JORDAN	1,778,137	1,751,098	1,187,173	1,168,217
SAR	422,897	422,897	285,530	285,530
LEBANON	399,953	398,089	290,520	288,665
WEST BANK	684,374	613,427	441,371	393,443
GAZA	953,409	948,928	535,746	533,293
TOTAL	4,238,770	4,134,439	2,749,340	2,669,148

**Spatial distribution of UNRWA Refugees Camps in the Middle East and their population in March 2005**



- UNRWA was consulted and actively cooperated in designing the sample, tracing the names of potential respondents, preparing the questionnaire, and carrying out the fieldwork. It must be noted however that UNRWA staff never participated in the interviews.
- Although the study is quantitative, focus group interviews were organized with UNRWA local staff in the five fields to test the adequacy of the questionnaire in terms of relevance and wording of the questions.
- Using UNRWA’s age classification, table 2 presents the age distribution of the sample by field of operation.

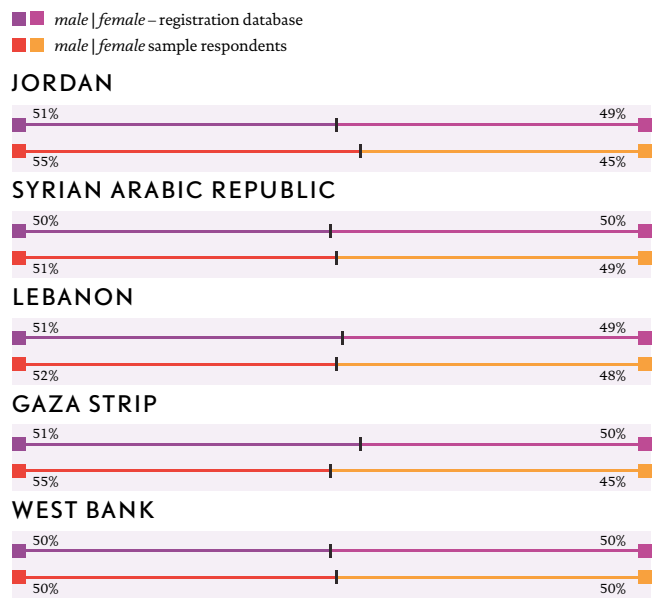
**TABLE 2**  
**Age distribution of refugees in the sample by field of operation**

	JORDAN	LEBANON	SAR	WEST BANK	GAZA STRIP
16-19	9%	10%	10%	10%	13%
20-25	15%	18%	19%	16%	17%
26-55	59%	56%	56%	56%	57%
55+	17%	17%	16%	18%	14%
TOTAL	100%	100%	100%	100%	100%

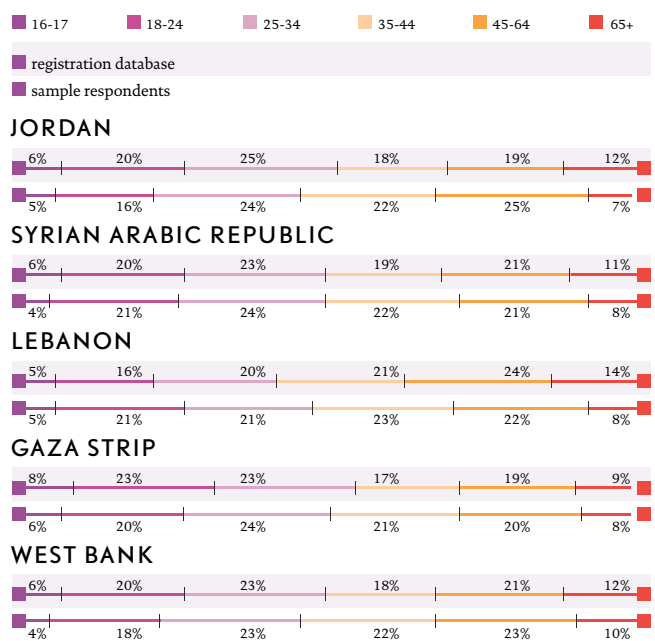
- In addition to age and gender, sampling insured that the Special Hardship Cases (SHC) were thoroughly covered in the study. Because they rely on UNRWA services more than any other group, the location and number of individuals covered by UNRWA’s special assistance program were the easiest to verify. Lebanon, however, produced the largest anomaly of traceable SHC. While official Agency figures for Lebanon indicate that 11% of the cases are hardship cases, the random sample included double this percentage. It is plausible to conclude that the official figure overestimates the total number of refugees in Lebanon by a factor of two – hence the lower number of hardship cases reported by UNRWA. It is reasonable to think that a large proportion of refugees in Lebanon have emigrated elsewhere.
- There is a close correspondence between gender composition of the reference population and that of the sample, as can be seen in figure 1.
- With regard to age, figure 2 shows that while there is similarity in the age structure of the two populations, there is slight discrepancy in the representation

of those older than 65 among the reference population, particularly in the case of Lebanon (6%) and Jordan (5%).

**FIGURE 1**  
**Gender distribution in the Registration Database and in the sample of respondents**



**FIGURE 2**  
**Age distribution in the Registration Database and in the sample of respondents**



- Two reasons are advanced to account for this variation. First, older women's reluctance to participate in the survey results in higher refusal rates. Second, the discrepancy in Lebanon's figures is due at least in part to the overall discrepancy between the reference population of Lebanon and the sample population as mentioned above.
- The data collected in the survey are analysed at the individual and household levels; it is objective as well as subjective. The objective data is mostly demographic and behavioural in nature, while the subjective data is attitudinal and evaluational; a key element of the survey's mandate focused on the refugees' perceptions of UNRWA's delivery of its programs, notably education and health.

## 1.3 The demographic context

### 1.3.1 OVERVIEW

Rapid population growth is a central feature of Palestinian demography. In 1948, there were roughly 1.3 million Palestinians living in historical Palestine. More than half a century later, the global figure of Palestinians exceeds 10 million<sup>4</sup>. The registered refugees, who are estimated to comprise around 40-45% of the overall Palestinian population, share in this growth, as demonstrated in table 3. The initial rate of 35% increase during 1951-1961 is in part explained by the consolidation of the registration process immediately following the establishment of UNRWA. The higher growth of 52% during the 1991-2001 decade reflects the continuing improvements in the health conditions of refugees. This is reflected in the decline of infant mortality rates (see figure 3) and the fact that in 1994, following the signing of the Oslo Agreement between the PLO and Israel, UNRWA amended its refugee registration procedures to allow refugees who qualified but had not yet registered to do so. Of particular significance here is the 1991 Gulf War, during which hundreds of thousands of Palestinians resident in Kuwait and other Gulf regions returned to Jordan and the oPt and activated their refugee status. At the time of writing, the figures we have for registered refugees are those from March 2006, which lists their number at 4,375,050 \*\*. This amounts to an 11% increase for 2001-2006. Assuming that the rate stays the same for the rest of this decade, the result will be a 22% rate of increase by 2010.

TABLE 3

#### Growth rate of Registered Refugees by decade\*

1951	860,000	GROWTH RATE	PERCENT
1961	1,161,874	1951-1961	35%
1971	1,487,096	1961-1971	28%
1981	1,902,843	1971-1981	28%
1991	2,586,273	1981-1991	36%
2001	3,926,787	1991-2001	52%
2006**	4,375,050	2001-2006	11%

\* Data calculated from figures provided by UNRWA upon request

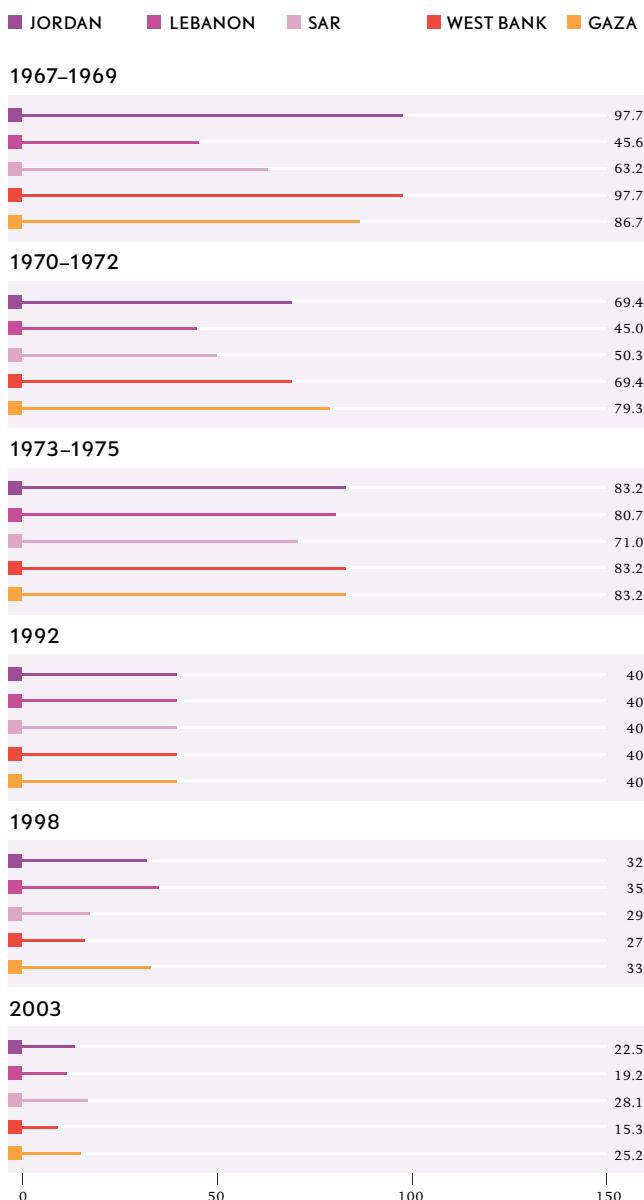
\*\* Data as of March 2006

4 According to the Palestinian Central Bureau of Statistics, by the end of 2006, the estimated number of the Palestinians worldwide is 10.1 million, available at <http://wafa.ps/english/body>

### I.3.2. INFANT MORTALITY

Using basic demographic indicators, figure 3 and the table attached to it show that infant mortality in the Gaza Strip declined from 87 (per 1000 live births) in 1967-1969 to 25 in 2003. This drastic decrease can be further appreciated by noting that in the mid-1960s it stood at 127. For the West Bank, the figure declined from 98 in 1967-1969 to 15 in 2003. The refugees in the Syrian Arab Republic registered an infant mortality rate of 75 in the mid-1960s, which fell to 28 by 2003. The corresponding figures for Lebanon are 64 and 19, respectively, while for Jordan the refugees recorded an infant mortality rate of 98 in the mid-1960s and 23 in 2003.

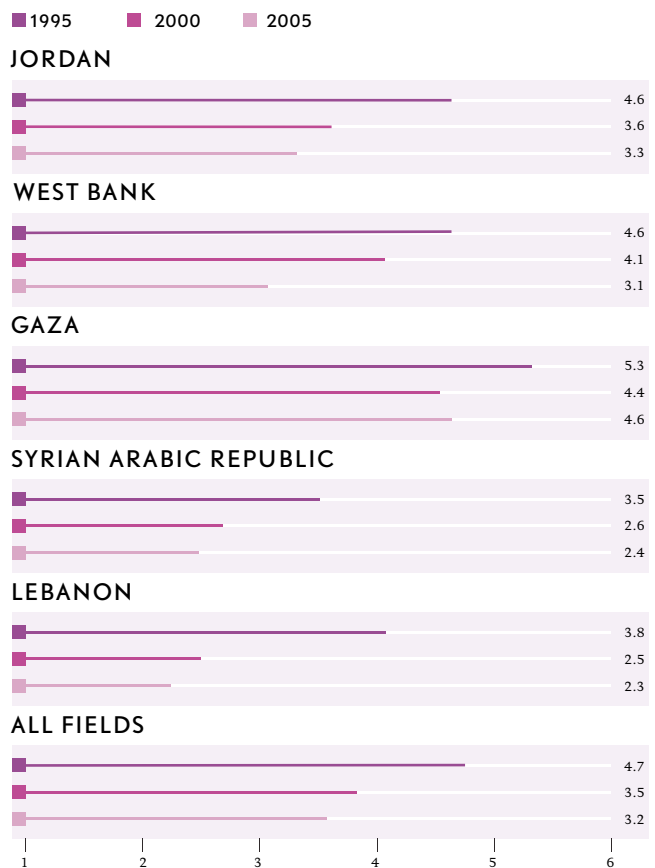
**FIGURE 3**  
**Infant mortality\***



### I.3.3. FERTILITY AND FAMILY SIZE

Total fertility has also declined during the last decade, as shown in figure 4. The Gaza Strip registers the smallest decline – from 5.3 to 4.6 children per woman of child-bearing age, followed by Jordan (from 4.6 to 3.3), the West Bank (from 4.6 to 3.1), the Syrian Arab Republic (from 3.5 to 2.4), and Lebanon (from 3.5 to 2.3).

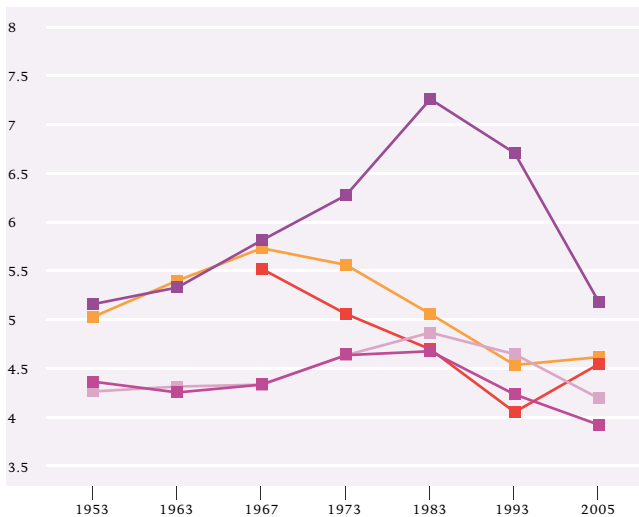
**FIGURE 4**  
**Change in total fertility rates**  
*between 1995, 2000 and 2005\**



As expected, there is decline and convergence among the five fields regarding family size. Jordan refugees show the largest family size of 5.2 in 2005, compared to 4.9 for the Gaza Strip, 4.5 for the West Bank, 4.2 for the Syrian Arab Republic, and 3.9 for Lebanon (see figure 5).

\* Data provided by UNRWA upon request

**FIGURE 5**  
**Average family size by field of operation**  
*in Jordan, Lebanon, the Syrian Arab Republic, the West Bank and the Gaza Strip from 1953 to 2005\**



	1953	1963	1967	1973	1983	1993	2005
JORDAN	5.17	5.34	5.82	6.28	7.26	6.71	5.19
LEBANON	4.38	4.27	4.35	4.65	4.69	4.25	3.94
SAR	4.28	4.33	4.35	4.65	4.88	4.66	4.21
WEST BANK	n/a	n/a	5.53	5.07	4.71	4.07	4.56
GAZA	5.04	5.41	5.74	5.57	5.07	4.55	4.63

\* Data provided by UNRWA upon request.

A brief comparison between the refugees and the host authorities (figure 3 and table 4) shows that with regard to Jordan the refugees register a slightly lower infant mortality rate (22.5 vs. 23). In Lebanon the gap is much wider, with an infant mortality rate of 19.2 for the refugees compared to 27 for Lebanon as a whole, while in the Syrian Arab Republic this trend is reversed: Palestine refugees register an infant mortality rate of 28.1 compared to 15 for the whole country. In both the West Bank and the Gaza Strip, refugees' infant mortality rates are as much as five percentage points lower than that of surrounding populations.

**TABLE 4**  
**Total fertility and infant mortality**  
*per 1000 live births in host authorities (2004)*

	JORDAN	LEBANON	SAR	WEST BANK	GAZA
TOTAL FERTILITY*	3.4*	2.3*	3.3*	4.1**	5.8**
INFANT MORTALITY ***	23.0	27.0	15.0	20.0	30.2

\* source World Health Organization | Core Health Indicators | '06

\*\* source Palestine Central Bureau of Statistics | Annual report on the Palestinian population released on the occasion of the International Population Day | 10.07.2006  
 available at [www.pcbs.gov.ps/desktopmodules/newscrollEnglish/newscrollView.aspx?ItemID=181&mID=11170](http://www.pcbs.gov.ps/desktopmodules/newscrollEnglish/newscrollView.aspx?ItemID=181&mID=11170)

\*\*\* source World Health Organization | Co-operative Strategy at a Glance | Department of Health Action in Crisis | 2006

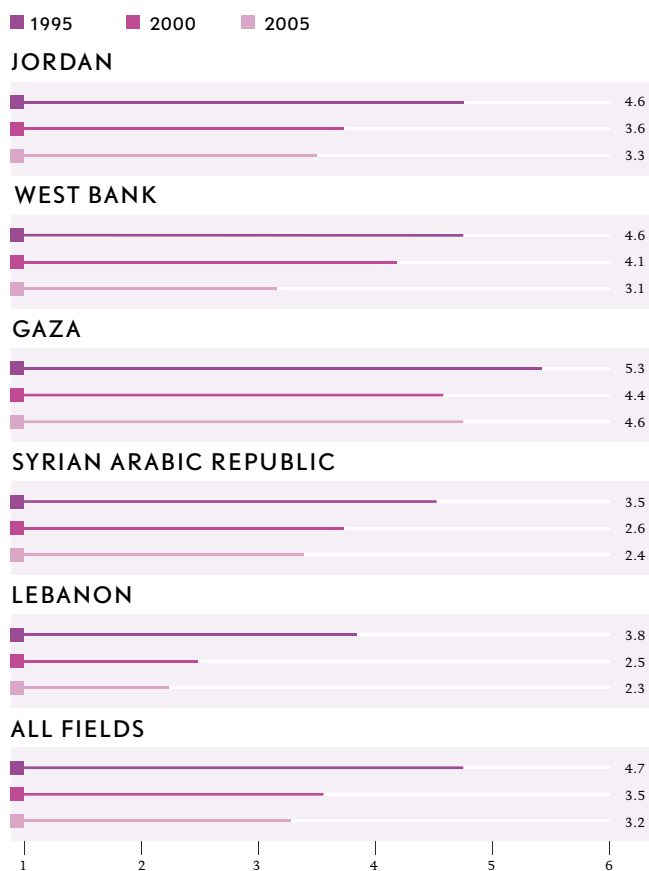
The patterns are much closer if we compare fertility data (figure 4 and table 4). The Gaza Strip and the West Bank data show lower fertility rates compared to the host authorities; however, fertility data is quite close when comparing refugees to the other host regions.

It is difficult to conclude anything definitive about these comparisons. To do so one has to compare refugee to non-refugee data in each of these regions. While more research is needed, it can be generally observed that refugee rates are converging and, in some cases, surpassing that of the surrounding communities in the area of health and comparable decline in fertility rates and family size.

Accompanying the noticeable improvements in health conditions, as revealed in the indicators discussed above, Palestinian society in general, and refugees in particular, continue to be characterized by a population pyramid that is dominated by the young. This feature is typical of developing countries. Around 50% of the registered refugees are under 25 years of age. One-third are below the age of 16. Commentators have made the point that, under normal conditions, a demographic shift should follow mass education, improvement in health care, and family planning. Yet, in the case of Palestine refugees, the demographic transition has been slow and has not been accompanied by a corresponding increase in levels of modernization as expected under normal social development condi-

tions.<sup>5</sup> To a large extent, the stunting effects of social and economic developments are best understood as a correlate of the general patterns of development in the region, and the harsh living conditions in which Palestinians find themselves under Israeli occupation in the West Bank and the Gaza Strip.

**FIGURE 6**  
**Change in Total Fertility Rates between 1995, 2000 and 2005\***



5 Khawajah, Marwan, 'The Fertility of Palestinian Women in Gaza, the West Bank, Jordan and Lebanon,' *Population-E*, 58(3), pp 1-30, 2003.

## 1.4 Research strategies

In order to set the stage for synthesizing the findings, this report outlines in a schematic fashion the main contours of the thematics in terms of their meta-theoretical formulations, substantive outcomes, methodology outcomes, and research implications (see Chart A). In certain instances, the meta-theoretical assumptions are clearly apparent; in others, they have to be deduced from a close reading of the thematic reports. The schematic chart will be followed with more detailed syntheses of the findings in the thematic reports.

An important qualification ought to be stated at the outset: namely, the analyses in the thematic reports are dictated to a large extent by quantitative survey research and its methodology. Knowledge about the phenomena being investigated (such as youth, gender, poverty, coping, health, and relief and social services, among others) is contingent upon the means through which data were collected. In this case it involved closed-ended questions administered through face-to-face interviews. The generation of data in this manner left little leeway for the interviewees to contextualise their experiences more fully. It would have been important to add a qualitative dimension to the research through focus group interviews and other ethnographic data. This may be the scope for future complementary research. As the thematic report on methodology mentions, focus group interviews were conducted with representative groups of UNRWA employees, refugees themselves, as a way of preparing the questionnaire. The questionnaire itself was very ambitious - it included 29 pages of questions and the average time for an interview was about 1.30 hours - generated almost 1500 variables to be analysed. Finally, the current exercise, involving as it did large-scale data collection from around 10,000 respondents, was intended to assist UNRWA in building a robust dataset to be used in future analyses and policy formulation. No other methodology could have achieved this objective.

### 1.4.1 META-THEORETICAL ASSUMPTIONS <sup>6</sup>

There are two meta-theoretical perspectives on how individuals relate to the world around them. The first manner that grants agency to individuals through their ability to interpret social reality, construct their



vision of it, and act upon it. The second perspective is structuralist in nature and views human agency as mainly the product or conduit of structures impinging upon it, be they social class, age, gender, race, refugee status, etc. In dealing with this issue, sociologists have pointed out that an adequate explanation of our actions draws upon both perspectives: as knowledgeable subjects we construct the world around us and reproduce it in a manner that takes into account constraining factors, but at the same time it does not leave us powerless. We turn disabling and constraining structures into enabling ones, but we do so not in a total volition and not in a manner of our own choosing. With regard to our own situation, it is important not to think of refugees as helpless individuals but as possessors of human agency endowed with reflexivity and the ability to navigate difficult circumstances to construct their own social world and make a difference to the course of historical events<sup>7</sup>.

A clear expression of the constructivist meta-theoretical assumptions emerges in the thematic reports on youth, health, gender, and relief and social services. In the case of youth, the authors reject the depiction of refugees as mainly passive recipients of aid. The report emphasizes the agency view that sees refugee youth as capable of participating in the decision-making process affecting their life chances. Instead of adopting the ‘positivist’ stance that underlies much of quantitative research, the authors advocate complementing quantitative survey data with qualitative, ethnographic research. A similar thrust is apparent in the thematic report on women. Here, too, the author advocates a perspective which sees women not as an add-on ‘variable’ denoting sex in the analysis, but as an integral component in which the fulcrum of power has to be analysed in terms of gender relations (i.e., understanding the power nexus connecting men and women, whether in the household or in society at

large). Similarly, the report on relief and social services anchors the analysis in a development perspective that calls for adopting a ‘focus on gender policy [...] to ensure that women receive a fair share of the resources and benefits of development’. The perspective calls for focusing on the relationship between men and women in order to effect a change in their power relationships, and provide access to social resources in the first instance to determine people’s needs, be they men or women. These include access to educational institutions, training in skills that qualify people to enter the labour force, and the structure of the labour market. The meta-theoretical perspective, which uses quantitative approaches, is apparent in the thematic reports on the economic profile of Palestine refugees, labour market conditions, housing, and coping strategies. It is indirectly embedded in the rest of the reports, including the more policy-oriented reports such as the report on the microfinance and micro-enterprises program (MMP). This is not to imply that the quantitative reports are uncritical and simply engage in head counts or number crunching; in fact, the MMP report takes issue with the assumption that increasing the income of recipients is the best means to judge the success of the MMP program. Focusing on increasing income as a means of alleviating poverty without addressing the roots of poverty is unlikely to yield success. A holistic approach is called for which, through policy interventions, seeks to understand total assets of the poor, and how it is possible to deploy these assets through a ‘sustainable livelihood approach’. As noted earlier, the positivist meta-theoretical perspective is unavoidable given the task at hand.

There are two main dimensions to the quantitative aspect of the entire study. First, an attempt is made to collect objective data of a demographic and behavioural nature. The other dimension is subjective in nature and deals with refugee living conditions and perceptions of UNRWA and its service delivery programs. It is probably in the latter category that qualitative data would have been useful in order to account for nuanced refugee perceptions as measured through closed-ended questions in the survey.

6 Meta-theory denotes the way we conceive of the world and the persons in it. In some of the thematic reports, the authors explicitly adopted the view that people are active agents who react to the world around them, and construct it to reflect their own circumstances. More specifically, it is important not to think of refugees as passive individuals.

7 See Zureik, Elia ‘The Trek Back Home,’ in Are Hovdenak, Jon Pedersen, Dag H. Tuastad and Elia Zureik (eds.) *Constructing Order: Palestinian Adaptation to Refugee Life*, Report No. 236, Oslo, Norway, Fafo, 1997.

**SCHEMATIC CHART A Outlining the Meta-Theoretical Assumptions, Substantive and Methodological Outcomes, and Research Implications**

THEMES	META-THEORETICAL ASSUMPTIONS	SUBSTANTIVE OUTCOMES
METHODOLOGY AND OBJECTIVES	As is customary in large scale survey research, the assumption guiding this research is that there is a relationship between attitudinal data and behaviour; that attitudinal data and perceptions capture the world as it appears to respondents; the analysis would have benefited from further triangulation of the survey data with other objective and behavioural data.	Analysis is provided at both household and individual levels; special attention is paid to the Special Hardship Cases (SHC), with the result that with regard to Lebanon there is a significant difference between the size of the SHC IUED/UCL sample and that provided by UNRWA.
ECONOMY CONSISTING OF TWO THEMATIC REPORTS: SOCIOECONOMIC PROFILE AND EMPLOYMENT AND LABOUR MARKET	A standard, descriptive economic approach towards income distribution, with special focus on correlates of relative and subjective poverty; the approach took cognizance of conditions of Palestine refugees; employment/unemployment explored in analysis of data, and reasons for low participation in labour force outlined.	Prevalence of relative poverty did not match prevalence of subjective poverty in the five fields of operation; role of transfers (cash and in kind) proved to be crucial in alleviating poverty, especially among female-headed households, and among youth.
MICROFINANCE AND MICRO ENTERPRISE PROGRAM (MMP)	Holistic approach for alleviating poverty and generating income by combining structural factors and assets of the poor.	Sustainable livelihood approach; widen livelihood strategies of the poor; vulnerable groups (women, youth and disabled) are singled out.
RELIEF AND SOCIAL SERVICES	Stress is placed on gender, instead of its current focus on women; social construction of who qualifies for relief; social capital (formal and informal networks) is a core concept.	Targeting female-headed households as primarily poverty-prone overlooks the cases of poor male-headed households; need to refocus attention on causes of poverty instead of targeting households for assistance based only on the sex and marital status of the head of household; need to rethink UNRWA's current targeting of families rather than the households as recipients of assistance.

METHODOLOGICAL OUTCOMES	POLICY-RELEVANT RESEARCH IMPLICATIONS	THEMES
<p>Close similarity between sample data and UNRWA data (with regard to age and gender) of registered refugees will allow inferential statistics to be carried out; special weighting had to be applied to secure proportional representation, in particular with regard to the camp vs. non-camp refugees in the West Bank.</p>	<p>A major research implication is the need to carry out what amounts to census-taking of the Palestine refugees in order to settle once and for all discrepancies in the head count; the ongoing process of issuing individual refugees with registration cards will go a long way to settle the perennial debate surrounding the number of Palestine refugees.</p>	<p>METHODOLOGY AND OBJECTIVES</p>
<p>Estimates of poverty, income, and labour force participation relied on indicators in the literature; poverty was defined on the basis of income (below the median and based on quintile distribution); subjective definition of poverty is based on food security.</p>	<p>There is sufficient amount of empirical evidence on poverty and low labour participation rates in oPt in literature, although the evidence is not consistent; the report added new evidence by highlighting the specific case of the refugees in the five fields; due to continuing crises facing Palestinians, research is needed to explore development of cottage industries using information and communication technologies; there is a need to examine more closely the impact of closure on Palestinian economy and life chances.</p>	<p>ECONOMY CONSISTING OF TWO THEMATIC REPORTS: SOCIOECONOMIC PROFILE AND EMPLOYMENT AND LABOUR MARKET</p>
<p>Combining refugee assets (human capital, natural capital, social capital, and financial capital); three-tier definition of target population (jobless, self-employed and temporarily employed); need to carry out survey to monitor refugee base assets and vulnerability.</p>	<p>MMP product service if treated as 'stand alone' units risk disadvantaging the poor; need to beef up MMP's non-financial services (training, course offerings, etc.) and focus on MMP selected services; need to link MMP to local and regional financial sectors, and NGOs.</p>	<p>MICROFINANCE AND MICRO ENTERPRISE PROGRAM (MMP)</p>
<p>Household size, dependency ratio, and poor conjugal households are not adequately covered by existing assistance criteria; it is not clear to what extent assistance criteria are understood by recipients, let alone the specific source(s) and programs from which the assistance comes.</p>	<p>Need to develop reliable criteria for assessing the impact of assistance programs on the material and nonmaterial aspects of households' well-being.</p>	<p>RELIEF AND SOCIAL SERVICES</p>

**SCHEMATIC CHART A [CNTD] Outlining the Meta-Theoretical Assumptions, Substantive and Methodological Outcomes, and Research Implications**

THEMES	META-THEORETICAL ASSUMPTIONS	SUBSTANTIVE OUTCOMES
EDUCATION	A standard descriptive approach of conditions surrounding refugee education, based on quantitative analysis that is contextualised by considering refugee environment in host authorities.	Two substantive outcomes are worth highlighting: first, educational experience of students varied significantly from one field to the other; second, awareness of location of UNRWA schools among the refugees in the West Bank and Jordan is low compared to the Gaza Strip and Lebanon.
HEALTH	The approach in the report was inspired by the pioneering work of Avedis Donabedian in public health; adopts a systems approach to studying health needs, how to meet these needs, and how to overcome obstacles to attaining these needs.	Minimizing cost of health, linking health to other factors such as education, poverty; food consumption; important regional variations in health data. Overall, refugees are satisfied with UNRWA care delivery methods, although there are regional variations in terms of health needs, and solutions suggested.
COPING STRATEGIES AND VULNERABILITY	The theoretical perspective in this report is a descriptive one; views of refugees regarding hardship in material and nonmaterial forms are solicited through closed-ended questions, but they are not asked to suggest solutions or even explore day-to-day means used by refugees to cope with what amounts to a chronic crisis situation; main purpose of analysis is to draw up profiles of refugees in vulnerable situations and outline their coping strategies according to set criteria; the intention is not to suggest interventionist methods of coping.	Choice of vulnerability scale is informed by the literature on coping and crisis management; findings of the study align with the World Food Agriculture Organization findings; coping strategies are informed by regional variations, economic factors such as poverty and employment, and demographic variables such as household size and dependency ratio.

METHODOLOGICAL OUTCOMES	POLICY-RELEVANT RESEARCH IMPLICATIONS	THEMES
<p>Although the sample included respondents older than 16 years of age, it was possible to collect educational data about household members who are younger than 16 and still in school by interviewing parents.</p>	<p>There is an urgent need to carry out research in the use of and training of students (and teachers) in the use of information and communication technology (computers, Internet, programming, etc.). At the level of values, there is a need to analyse textbooks with regard to their appropriateness in delivering instructional material that is conducive to scientific and technological thinking.</p>	<p>EDUCATION</p>
<p>Individual members of households are the basis for analysis, although it is pointed out that household sampling is more appropriate for traditional/third world societies; report noted the participatory nature of questionnaire construction involving UNRWA and IUED/UCL; debate over use of subjective data as a proxy for objective clinical data based on health records is acknowledged.</p>	<p>Probably more than any other area, health delivery emerged as an area that is contingent on local conditions of the host society and the nature of infrastructure and service delivery programs; need to create an on-going monitoring system of diseases among the refugee communities; need to link health records with subjective data to get full picture of the health care delivery system.</p>	<p>HEALTH</p>
<p>Application of factorial analysis to eleven coping strategies resulted in two main coping dimensions: reduction of cost in food consumption, and increase in income; the first factor is an indication of 'potential vulnerability' and the second of 'high vulnerability'. The report used a definition of subjective measure of poverty that relies on reference group assessment.</p>	<p>Probably more than any other report in the study, there is a need here to take the findings, discuss them with the refugees themselves, and suggest interventionist schemes for coping with vulnerability and chronic crises; report should bring to bear in a direct fashion the findings of other reports regarding poverty, assistance, role of MMP, and economic situation.</p>	<p>COPING STRATEGIES AND VULNERABILITY</p>

**SCHEMATIC CHART A [CNTD] Outlining the Meta-Theoretical Assumptions, Substantive and Methodological Outcomes, and Research Implications**

THEMES	META-THEORETICAL ASSUMPTIONS	SUBSTANTIVE OUTCOMES
HEALTH	The approach in the report was inspired by the pioneering work of Avedis Donabedian in public health; adopts a systems approach to studying health needs, how to meet these needs, and how to overcome obstacles to attaining these needs.	Minimizing cost of health, linking health to other factors such as education, poverty; food consumption; important regional variations in health data. Overall, refugees are satisfied with UNRWA care delivery methods, although there are regional variations in terms of health needs, and solutions suggested.
WOMEN	This report emphasizes power, augmenting the traditional Women-in-Development (WID) approach with Gender-in-Development (GID) approach; women should not to be considered an add-on variable in the analysis; gender, rather than biological definition of women, reflects the social construction approach emphasizing power relations between men and women.	Empowerment of women is understood in the context of wider social, political, and economic factors; social change is accomplished not in terms of piece-meal social engineering but by total restructuring of dominant institutions; situations of both men and women are analysed.
YOUTH	Youth is thought of as a socially constructed category, and the agency approach is advocated; report is critical of positivist paradigms of personality/identity development in Western models.	Rejection of universal definition of youth and person-centered approach in favour of context bound research.
HABITAT	Habitat is more than the concern for physical conditions in housing; a comprehensive approach is advocated that looks at habitat in terms of health, comfort, access to public places and mobility. 'Community empowerment' underlies analysis, though methodology is positivist and relies on quantitative measures.	Improvements in housing conditions should not lead to dilution of refugee right of return.

METHODOLOGICAL OUTCOMES	POLICY-RELEVANT RESEARCH IMPLICATIONS	THEMES
<p>Individual members of households are the basis for analysis, although it is pointed out that household sampling is more appropriate for traditional/third world societies; report noted the participatory nature of questionnaire construction involving UNRWA and IUED/UCL; debate over use of subjective data as a proxy for objective clinical data based on health records is acknowledged.</p>	<p>Probably more than any other area, health delivery emerged as an area that is contingent on local conditions of the host society and the nature of infrastructure and service delivery programs; need to create an on-going monitoring system of diseases among the refugee communities; need to link health records with subjective data to get full picture of the health care delivery system.</p>	HEALTH
<p>Need to incorporate data on spatial mobility; culture of violence as an explanatory factor; war and violence tend to reinforce traditional subservient role of women; individual empowerment linked to collective solidarity; constraints facing women in economy, education, etc.; the gender of the interviewer is a factor in data collection; data triangulation; quantitative-qualitative, plus content analysis of school textbooks is suggested.</p>	<p>Need to consider mainstreaming of gender and gender-sensitive policies; survey research alone does not allow to us go into details about policy implications.</p>	WOMEN
<p>Pre-coded research instruments are problematic; need to supplement quantitative research with a qualitative one using ethnography; did not follow ILO definition of youth; lack of confidentiality in interviews may have compromised answers; explained field differences by context of each field and variability of youth experience.</p>	<p>Youth should be involved in decisions affecting them; need to follow bottom-up approach; need to take culture of violence into account; need to consider relevance of education to labour market conditions.</p>	YOUTH
<p>Use of bivariate analysis based on cross-tabulations; logistic regression; comparison between camp vs. non-camp locations. Role of income in ameliorating overcrowding seems to be limited; aerial photography is recommended to enrich analysis and better understand the layout of the camps; creation of refugee profiles in terms of housing needs; contextualizing findings based on international housing criteria.</p>	<p>Standardize levels of crowding across all fields. Research should be pursued to (a) compare density of camps to adjoining centres; (b) more accurately identify structural defects in housing; (c) relate climatic conditions to housing design and building material, with emphasis on energy use and health implications; (d) compare housing conditions of refugees to non-refugees; (e) account for commuting time.</p>	HABITAT







# **SOCIOECONOMIC CONDITIONS AND EMPLOYMENT**

The socioeconomic conditions of Palestine refugees in the five fields of UNRWA's operations – Jordan, Lebanon, the Syrian Arab Republic, the West Bank and the Gaza Strip – are deeply rooted in the history of conflict in the Middle East. The establishment of the State of Israel led to forced migration and the expulsion of Palestinian civilians from their homes. More than three quarters of a million Palestinians lost their homes and livelihoods in the aftermath of the 1948 Arab-Israeli War and became refugees in neighbouring countries and various other countries around the globe. After the second Israeli-Arab war in 1967, large segments of land belonging to Palestinians were occupied by Israel and many Palestinians' were forced to leave their homes leading to a second wave of displaced persons and refugees. These people lost their property, lands, homes and livelihoods. Most of them moved to the West Bank and Gaza Strip, which were not occupied at the time, as well as to Jordan, Lebanon and the Syrian Arab Republic.

## 2.1 Poverty

A recent study by the World Bank (2006)<sup>1</sup> discovered that around 25% of the population in the Middle East and North Africa (MENA) region fell below the poverty line set at 2 USD per day; if the poverty line is lowered to below 1 USD per day, the level drops to around 5%. The same study, however, also pointed out that, notwithstanding improvements in education and health standards, economic performance did not rise as expected. According to the report, the reasons for poor productivity are multifaceted, ranging from poor infrastructure, poor macroeconomic management, slow market deregulation, and inappropriate matching between education and skill training, on the one hand, and the job market requirements on the other hand. The same study noted that a 3% improvement in per capita income would reduce poverty by as much as 13%.

The World Bank report correctly anchors the incongruence between economic performance and rise in literacy in the quality of education, in particular the need to acquire skills to participate productively in the labour force of the 21st century. The educational goal must be ‘quality rather than quantity’, the report counsels. But it is also the case that education will not yield the expected returns if the local economy is paralyzed by conflict and war, and the labour market is unable to absorb graduates of high schools and tertiary education institutions. This argument is highly germane to the situation of the refugees of Palestine due to their status as a minority in neighboring countries, and their continued existence under occupation in their homeland. As we shall see in this synthesis report, education has an important role to play in the life of refugees, and it is an area in which UNRWA has been a pioneer.

### 2.1.1 MEASUREMENT OF POVERTY

Poverty is a notoriously difficult concept to grasp; even its definition is subject to disagreement. Absolute and relative poverty are the two main indicators used to measure poverty. The first measures poverty by comparing a person’s total income to the cost of a ‘basket’ containing essential goods and services. People who cannot afford to buy this basket are considered to live in absolute poverty. For example, the Palestinian Central Bureau of Statistics (PCBS), which bases its calculations of absolute poverty in the West Bank and the Gaza Strip on reported household income and a poverty line of 3 USD per day, estimates that 63% of Palestinian households live in poverty. The PCBS further notes that 50% of households lost more than 50% of their income during the latest intifada. The International Monetary Fund, in turn, comments that the high rate of poverty in the PCBS data could be caused by not including money transfers from relatives and other sources.<sup>2</sup> As we shall see below, to its credit the IUED/UCL survey was careful in delineating household income by taking into account various sources of assistance, including money transfers and direct food assistance.

In its detailed report on poverty in the West Bank and the Gaza Strip, the World Bank<sup>3</sup> summarizes various poverty estimates using different sources, as shown in table 5. The World Bank comments that in spite of these different estimates and the choice of poverty line, ‘it is clearly such a high rate that the distinction between the poor and the non-poor has limited practical relevance for donors and policy makers’ (page 7). For this reason and due to the fact that donor resources are insufficient to lift everyone above the poverty line, the report opts to focus on the ‘poorest of the poor.’ Here they adopt a threshold mark based on the minimum per capita caloric intake as established by the FAO/WHO. According to this measure, 16% of the population in the Palestinian Territories are considered the poorest of the poor with an expenditure of 250 New Israeli Shekels (about 50 USD) per person per month.

1 World Bank | *Sustaining Gains in Poverty Reduction and Human Development in MENA* | Washington DC | 2006 – see also Op-ED: *Poverty in the Middle East and North Africa: A Case for Concern?* by Farrukh Iqbal and Mustapha Kamel Nabil – available at [http://siteresources.worldbank.org/INTMENA/Resources/Poverty\\_OpEd\\_o6.pdf](http://siteresources.worldbank.org/INTMENA/Resources/Poverty_OpEd_o6.pdf) [check url! – JvS]

2 See International Monetary Fund | *The West Bank and Gaza: Economic Performance and Reform under Conflict Conditions* | Washington DC | IMF, September 15, 2003

3 The World Bank Group | *Poverty in the West Bank and Gaza after Three Years of Economic Crisis* | Washington DC, 2003

**TABLE 5**  
**Various poverty estimates for the West Bank and the Gaza Strip by year and data source**

DATA SOURCE	YEAR	POVERTY
PCBS*	2001-2003	61-72%
WORLD BANK* (MACRODATA)	2003	38-51%
IUED*	2003	58%
NATIONAL POVERTY SURVEY* (USING PCBS)	2003	47%
WORLD BANK** (MODELING)	2005	44%

\* source The World Bank Group | *Poverty in the West Bank and Gaza after Three Years of Economic Crisis* | Washington DC | 2003 available at <http://www.worldbank.org>

\*\* source World Bank Group | *The Palestinian Fiscal Crisis* | Washington DC | May 7, 2006

By adopting an absolute measure of ‘acute need,’ the report on Relief and Social Services combines income and minimal food intake to weigh the level of poverty among those receiving social relief and assistance.

Thus, a household is in acute need if it earns less than 1 USD per capita per day and falls short of meeting its minimal food needs.<sup>4</sup>

In contrast to the absolute measure of poverty discussed above, the IUED/UCL adopted two, and possibly three, additional measures of relative poverty. The first is based on the median income, with the poor being defined as those who fall below half the median income. This measure is more sensitive to inequality, but has an obvious shortcoming in that it only identifies the poor relative to others in the same country where the standard of living is the same. It thus is not conducive to accurate cross-national comparisons. For this reason, analysts use the Purchasing Power Parity (PPP) factor in order to take into account rates of currency exchanges. In calculating the income distribution, the study acknowledged that comprehensive income expenditure surveys give a better estimate of income than surveys which rely solely on reported income. In dealing with household income, the study incorporated an ‘equivalence scale’ in addition to the usual per capita income. Thus, according to this scale the first adult in the household receives a weight of 1, each additional adult receives a weight of 0.7, and each child a weight of 0.5. As well, the study applies the PPP factor to account for fluctua-

tions in currency conversions.

A variation on the income-based relative measure of poverty is reached by dividing the income distribution according to quintiles, and considering the two lower quintiles as constituting the poor. The lowest quintile constitutes the ‘poorest of the poor’.

The second poverty measure is subjective in nature and based on refugees’ perception of their food deprivation (defined as less than, equal to, or more than minimal need) as revealed in responses to a question in the survey. As the IUED/UCL research team points out, this measure also suffers from certain bias. For example, due to different living standards, what is considered adequate food consumption in one social setting need not be the same in another. As well, it is important to bear in mind that in the case of prolonged economic and social crises the subjective definition of poverty changes, reflecting mutable expectations of people regarding the meaning of what it is to be poor. The third poverty indicator is not based on any income measurement as such, nor is it used in the discussion on poverty that is carried out in the economic profile report. It is reserved for a discussion in the Coping report.<sup>5</sup> This measure draws its logic from reference group theory in which respondents were asked to compare the socioeconomic status of their household (higher, lower, or the same) to the status enjoyed by others in the community. This is a measure of general feeling of relative deprivation rather than poverty. People can feel worse off than their peers even if they do not fit the criteria based on income. Still, it is a useful measure because it assesses the psychological dimension of sense of deprivation.

People who indicated they had no income in the month preceding the survey were excluded when calculating the quintile income distribution at individual level. However, household income distribution included everybody. Altogether, the study estimates that as many as 60 and 54% of the refugees in the Gaza Strip and the West Bank, respectively, reported no personal income in the previous month, compared to 36, 43, and 45% in each of Jordan, Lebanon and the Syrian Arab Republic, respectively.

4 Francine Pickup | *Relief and Social Services*  
 UNRWA-NEP Thematic Report, 2006

5 Matthias Brunner, Hana Jarzabek and Tareq Abu el-Haj  
*Coping Strategies and Refugee Vulnerability*  
 UNRWA-NEP Thematic Report, 2006

Lack of personal income among the 16 to 20 year-olds in the sample in the month preceding the survey was substantially higher: 88% in the Gaza Strip, 78% in the West Bank, 72% in Jordan, 69% in the Syrian Arab Republic, and 62% in Lebanon.

### 2.1.2A FINDINGS | RELATIVE POVERTY

#### I – CAMP VS. NON-CAMP REFUGEES

Except for the Gaza Strip and the West Bank, refugee residents of camps suffer from poverty more than refugees outside the camps. In the oPt, whether camp or non-camp refugees, 40% fall in the two lowest quintiles of the income scale. In Jordan, however, 57% of camp residents are classified in the two lowest quintiles, compared to 36% of non-camp residents; in the Syrian Arab Republic it is 35% of non-camp residents compared to 49% for camp residents; for Lebanon the corresponding contrast between non-camp and camp refugees is 33 versus 47%. These latter figures reflect the fact that Palestine refugees in Lebanon living outside the camps have greater employment opportunities open to them.

If we consider as a basis for our calculations the distribution of poor refugees, we discover that in Jordan 14% of those who live outside the camps are poor, compared to 26% of those who live in camps. In the Syrian Arab Republic the figures are 15% versus 22%; in the West Bank it is 18% in both groups; in Lebanon 15% versus 19%. The only exception occurs in the Gaza Strip where those who live outside camps are slightly poorer (25%) than those who live inside (23%). This difference hints on the impact of assistance that is more widely distributed inside Refugee camps; if transfer income is not considered, the situation is slightly worse inside camps than outside.

#### II – HOUSEHOLD SIZE

The number of persons and number of dependents in the household are significantly correlated with relative poverty and food deprivation. The larger the household, the greater the likelihood that the household will fall in the lowest quintile of the income distribution. This is true across all fields. The average size of a household belonging to the poorest of the poor in Jordan reaches 9.1, in the Gaza Strip 8.6, the

West Bank 7.6, the Syrian Arab Republic 7.5, and Lebanon 6.8. Overall, the poorest households tend to be comprised of 5 members. The same is true of the relationship between poverty and number of children in a household. In the Gaza Strip, the two lowest quintiles have on average 4.3 children per household, compared to 3.3 in Jordan, 3.2 in the West Bank, 2.8 in the Syrian Arab Republic, and 2.3 in Lebanon.

#### III – GENDER OF THE HOUSEHOLD'S HEAD

When it comes to poverty, gender stands out as a crucial differentiating factor. Male heads of household in the poorest income groups work in much higher proportions than female heads.

TABLE 6

**The poorest 20th percentile of heads of household (poorest of the poor) according to gender and field of operation, before and after transfer**

	BEFORE TRANSFER		AFTER TRANSFER	
	M	F	M	F
JORDAN	22	43	15	17
SAR	20	44	16	26
LEBANON	23	38	18	15
GAZA STRIP	35	66	24	28
WEST BANK	26	56	18	18

Feminization of poverty is clearly apparent if we examine the relationship between gender of the head of the household and the proportion of those who are located at the bottom 20th percentile of the income distribution (i.e., the poorest of the poor). Before taking into account money transfer and other forms of assistance, an average of 50% of female heads of household are classified among poorest of the poor, and in the case of the Gaza Strip the proportion reaches almost three quarters. The impact of assistance throughout the five fields alleviates poverty by reducing it by more than half among female heads of household who belong to the poorest group. The same pattern is demonstrated in the case of male heads of household, although their initial position before transfer was not as severe as that of women. It is interesting to note that, once transfer is taken into account, the situation of women becomes very close to that of men, except in the Syrian Arab Republic (table 6).

#### IV – EDUCATION

A uniform finding across all fields shows that those with low education levels are more likely to be located below the median income. By considering household income among the heads of household with no schooling, we can see that between 63% and 74% are located below the median income (see table 7). The percentages remain fairly high, hovering around 60% among those who have completed elementary education and improving somewhat for those who have attained preparatory education. The marked reduction in poverty occurs among those with high school education or higher. Still, it is significant to note that among those with high school education between one-quarter and one-sixth of heads of household are located below the median income.

TABLE 7

**Percent of heads of household below the median income** by educational level and field of operation

	JORDAN	LEBANON	SAR	WEST BANK	GAZA
NO SCHOOLING	74	67	65	63	65
DROPPED ELEMENTARY	60	64	60	59	65
ELEMENTARY	60	52	61	63	69
PREPARATORY	47	47	46	49	49
VOCATIONAL	48	38	40	55	57
HIGH SCHOOL	38	28	34	40	43
HIGHER EDUCATION	24	23	14	20	18

#### V – ROLE OF TRANSFERS

In-kind and cash transfers play an important role in assisting the refugees to cope with poverty, although they do not alter the poverty rank-ordering of refugees in the five fields of operation. What is significant about transfers is that they affect the Gaza Strip and the West Bank in a profound manner. Using the household income as the basis for comparison, the survey discovered that, prior to taking into account money transfers, around one-third of the refugees in the Gaza Strip (38%) and the West Bank (30%) fell below half the median of total household income distribution, compared to one-fourth in each of Jordan, the Syrian

Arab Republic, and Lebanon. As a result of transfers, the proportion of the poor in the Gaza Strip declined to 25% and to 18% in the West Bank, in contrast to 17% in Lebanon, the Syrian Arab Republic and 16% in Jordan. UNRWA transfer payments, whether cash or in-kind, are reported by 68% of refugees in the Gaza Strip, 31% in the Syrian Arab Republic, 27% in the West Bank, 22% in Lebanon, and 5% in Jordan. UNRWA assistance to the lowest quintile accounts for 40% of the income of poorest households in the Gaza Strip, 13% in the West Bank, 9% in Lebanon, 8% in the Syrian Arab Republic, and 2% in Jordan.

An examination of relative poverty, before and after transfer, shows that the contribution of transfers to poverty reduction is a function of field of operation and camp vs. non-camp residence, as demonstrated in table 8. For camp residents in the West Bank and the Gaza Strip, relative poverty declined by 14 and 15%age points, respectively. In Jordan, relative poverty after transfers decreased by 9%age points for camp residents, 10 points for Lebanon and 5 points for the Syrian Arab Republic.

TABLE 8

**Impact of transfers on relative poverty** by field of operation, before and after transfers (percent)

	BEFORE TRANSFER CAMP	BEFORE TRANSFER NON-CAMP	AFTER TRANSFER CAMP	AFTER TRANSFER NON-CAMP
JORDAN	35	22	26	14
LEBANON	27	23	19	15
SAR	27	21	22	15
WEST BANK	32	28	18	18
GAZA STRIP	38	37	23	25

#### VI – EMPLOYMENT

The relationship between the head's employment and the household's poverty shows that in Lebanon 64% of those in the lowest one-fifth of the income group work, compared to 52% in Jordan and 58% in the Syrian Arab Republic. In the Gaza Strip, only 16% of the poorest quintile reported employment activity while in the West Bank this figure attains 43%. Unemployment among the poorest group reaches around 4% in Jordan, the Syrian Arab Republic, and

in Lebanon while it is 52% in the Gaza Strip and 20% in the West Bank. Among the top quintile, 85% of the heads of household in the Gaza Strip report working, compared to 81% for the West Bank, 79% for Lebanon, 87% for the Syrian Arab Republic, and 80% for Jordan. Overall, 90% of those who have found work are located above the median income.

## VII – REGION

When classified on the basis of type of locality, those refugees living in villages in the West Bank and the Gaza Strip tended to fall disproportionately in the lowest income quintile: 44% for the Gaza Strip and 35% for the West Bank. For Lebanon, the corresponding figure is 34%. Neither Jordan nor the Syrian Arab Republic has refugees in the sample who live in villages. However, a comparison between town and city shows that more of the refugees who live in towns are poorer than those who live in cities: 33% versus 27% in the two lowest quintiles for Jordan, and 38% versus 27% for the Syrian Arab Republic.

If we examine the distribution of refugees by governorate, we see that in the case of Jordan, 35% of those who are poor live in Amman, although only 12% of Amman refugees are poor. This attests to the large concentration of refugees in the governorate of Amman. 28% of the poor refugees in Jordan live in Zarqa and 20% in Irbid. However, for both Zarqa and Irbid, roughly 20% of the refugees are considered poor. For the Syrian Arab Republic, nearly three-quarters of the poor refugees live in Damascus, although 16% of refugees in the Damascus governorate are poor. The majority of the poor in Lebanon are concentrated in the south of the country (50%), while one-fifth of the poor live in the north. In the case of the Gaza Strip governorates, poverty rates vary from 25% in Rafah and 20% in Khan Younis, to 19% in the north of the Gaza Strip and 17% in Gaza. Poverty in the West Bank is diffused among 26% of the refugees, but is more concentrated in the north, with poverty reaching 34% of Tulkarem refugees, 29% of Nablus refugees, and 19% of Jenin refugees. The lowest levels of poverty among the refugees are in the south of the West Bank: Jericho (0%), Bethlehem (5%), Jerusalem (10%) and Ramallah Governorate (13%).

### 2.1.2B FINDINGS | SUBJECTIVE POVERTY

Using the subjective measure of poverty based on the extent of food deprivation, the data show that Gaza Strip and West Bank refugees perceive lower levels of deprivation (between 24% and 28%) compared to the other three fields of operation. However, slightly more than one-third of the refugees in Jordan, the Syrian Arab Republic and Lebanon said they have access to less than their minimum food needs. When divided by quintiles, 56% of the lowest quintile in Jordan, 58% of the lowest quintile in Lebanon and 62% in the Syrian Arab Republic expressed food deprivation, compared to 40% of the poorest refugees in the West Bank and the Gaza Strip. Even the highest income quintile is not immune to perceived food insecurity: in Jordan, 11% of the highest income quintile reported food deprivation, 10% for the Syrian Arab Republic, 18% for Lebanon, 13% for the West Bank, and 9% for the Gaza Strip.

A comparison between camp and non-camp residents showed that the former perceive a higher level of deprivation. The gap between the two is smallest in the West Bank and the Gaza Strip, and highest in Lebanon.

An explanation of apparently contradictory findings regarding the lower level of deprivation in the Gaza Strip and the West Bank in the midst of extreme poverty, relative to the remaining fields, emerges from the data on actual receipt of assistance. In addition to UNRWA, more international organizations and local NGOs provide assistance in the occupied territories than in the neighboring regions. 63% of refugees in the Gaza Strip reported having received food assistance (76% among the lowest quintile), and 18% in the West Bank (32% among the poorest). For Lebanon, 22% of the poorest refugees received food assistance compared to 12% of the general refugee population. Only 3% of the refugees in Jordan reported seeking food assistance, compared to 7% among the poorest. For the Syrian Arab Republic, 9% sought food assistance among the general refugee population, compared to 14% among the poorest refugees in the Syrian Arab Republic.

## I – HOUSEHOLD SIZE

The combination of low income and erratic employment patterns produces high dependency ratios (the number of household members per income earners): 6.01 for the Gaza Strip, 4.79 for the West Bank, 4.71 for Jordan, 3.69 for Lebanon, and 3.63 for the Syrian Arab Republic.

The number of persons and number of dependents in the household are correlated with food deprivation (i.e., the larger the number the greater the level of deprivation), with the transfer of money making little difference in the comparisons. Here, too, camp residents registered a higher level of food deprivation than non-camp residents. The gap between the two is smallest in the West Bank and the Gaza Strip, and highest in Lebanon.

## II – EDUCATION

A uniform finding across all fields shows that those with lower education levels are more likely to be located in the lowest quintile: around one-third in four of the five fields, and close to 30% in the remaining field of the West Bank. When asked to assess food consumption subjectively, one-third of the Gaza Strip poor refugees answered that their access to food was lower than their basic needs, compared to 41% for the West Bank. However, 57% of the poor in Jordan, 58% in Lebanon and 62% in the Syrian Arab Republic mentioned that access to food was below their minimum needs.

## 2.2 Income

To contextualise the sample of refugee data, we provide in table 9 published national data for the five host authorities on per capita gross national income, unemployment rates, and estimates of poverty. It is apparent from these figures that the host countries differ significantly among themselves, with the West Bank and the Gaza Strip manifesting the worst position on all indicators.

TABLE 9

**Gross Domestic Product, Gross National Income, unemployment and poverty in host authorities of Jordan, Lebanon, SAR, Gaza Strip and West Bank\* (1999, 2002, 2004)**

	JORDAN	LEBANON	SAR	GAZA	WEST BANK
PER CAPITA* GROSS NATIONAL INCOME (GNI)	\$2190 2004	\$6010 2004	\$1230 2004	\$928** 2004	\$1110** 2004
UNEMPLOYMENT RATE	12.5% 2004	18% estimate 1997	12.3% 2004	31% 2005	19.9% 2005
POPULATION BELOW POVERTY LINE	30% 2001	28% estimate 1999	20% 2004	81% 2004	46% 2004

\* Source: World Bank Group at <http://www.worldbank.org>

\*\* Source: PCBS at [http://www.pcbs.gov.ps/Portal/\\_pcbs/National/Accounts/nat\\_tio.aspx](http://www.pcbs.gov.ps/Portal/_pcbs/National/Accounts/nat_tio.aspx)

### 2.2.1 COMPARISON WITH HOST AUTHORITIES

Although strictly speaking the methodology used in the IUED/UCL study is not the same as that adopted in other international studies, the comparison provides approximation for a useful contrast between refugees and the surrounding societies. The survey collected household data on the following income related indicators: total household income before and after transfers, and relative contributions to income that are based on wage, self-employment, and property. Overall, transfers account for 23% of the household income in the Gaza Strip, 20% in Lebanon, 17% in the West Bank, and 14% in each of the Syrian Arab Republic and Jordan. Table 10 presents prorated data on monthly income calculated by using per capita income and adult equivalent per capita income. There are clear regional differences in income; further, money transfer plays an important contribution to per capita income. Because of differing costs of living and currency exchanges, it is important to apply the Purchasing Power Parity (PPP) factor in assessing the



significance of transfers for family livelihood in each field. Refugees in Lebanon stand out as having the highest per capita income across all fields, before and after transfer, whether or not it is calculated on the basis of the adult equivalent scale.

**TABLE 10**  
**Household per capita income and per capita adult equivalent income**

*with and without transfers by field of operation (USD)*

HOUSEHOLD PER CAPITA	JORDAN	LEBANON	SAR	WEST BANK	GAZA
INCOME WITH TRANSFERS	64	94	48	78	50
ADULT EQUIVALENT INCOME WITH TRANSFERS	91	127	68	111	73
INCOME WITHOUT TRANSFERS	53	69	40	61	37
ADULT EQUIVALENT INCOME WITHOUT TRANSFERS	76	96	57	87	55

By using the data from Tables 9 and 10, we compare in table 11 the host authority income data to that of the refugee population. The starkest difference is in Lebanon where, compared to refugee income, the national income is larger by a factor of 3.9, followed by Jordan (2.0) and the Syrian Arab Republic (1.5). The data for the West Bank and the Gaza Strip show very little difference in income when the refugees are compared to the rest of the society.

**TABLE 11**  
**Comparison of monthly per capita income between host authorities and refugees**

	JORDAN	LEBANON	SAR	GAZA	WEST BANK
A. HOST SOCIETY	2190/12 \$183	6010/12 \$501	1230/12 \$103	928/12 \$77	1110/12 \$93
B.* REFUGEE (TOTAL INCOME)	\$91	\$127	\$68	\$73	\$109
RATIO A/B	2	3.9	1.5	1.1	0.9

\*Based on the IUED/UCL data

In calculating the household monthly income based on the adult equivalent formula, and applying the PPP factors to each field using the 2005 World Development Indicators of the World Bank (2.96 for the Syrian Arab Republic, 2.5 for Jordan, 1.11 for Lebanon, and 1.56 for the West Bank and the Gaza Strip), we get for the West Bank a mean of

136 USD (median of 94 USD), for the Gaza Strip the mean is 114 USD (77 USD median), for Lebanon it is 142 USD (87 USD median), for the Syrian Arab Republic it is 200 USD (median 139 USD), and 227 USD (median 161 USD) for Jordan.

These comparisons do not reflect precise ratios, since refugee income calculated in the IUED/UCL survey is based on total income, which includes remittances and other forms of assistance from UNRWA and NGOs. Published census data on income, unless they are special household surveys, do not include remittances and other forms of assistance in the calculation. More than one-fifth (21%) of the refugees in Lebanon rely on extended family assistance, while in the Gaza Strip around one-quarter of the respondents mentioned institutional and familial assistance.

Across all fields, wage income constitutes around two-thirds of the total household income. It varies, however, from one field to another. In Jordan it constitutes 75% of the total income, 65% in the Syrian Arab Republic, 60% in Lebanon, 69% in the Gaza Strip, and 67% in the West Bank. Whether by total income or wage income, refugees living outside the camps generally fare better than those living in camps. This generalization applies to a greater degree in the Syrian Arab Republic, Lebanon and Jordan, which constitute more of host authorities in comparison to the refugees. In the Gaza Strip and the West Bank, where unemployment and poverty are more widespread among refugees and non-refugees, the gap is not as great. Using adult equivalent income, the highest level of income disparity is found in the Gaza Strip and the West Bank, where the income of the richest group in the top decile was more than twelve-fold that of the poorest group in the lowest decile; the West Bank registers a ratio of 8.1, while the Syrian Arab Republic, Lebanon and Jordan show the following ratios, respectively: 7.2, 8.1, and 6.8. Moreover, the poorest groups are found in the camps (in Lebanon, Jordan and the Syrian Arab Republic). For example, 57% of Jordan camp refugees fall in the lowest fifth of the income groups, compared to 25% of non-camp refugees in Jordan.

Even after money transfers, the Gaza Strip and the West Bank continue to show gaps – albeit narrower gaps – in income compared to the remaining fields.

However, the Gaza Strip and the West Bank seem to be benefiting from food assistance more than refugees in the remaining three fields of operation, as demonstrated by the fact that they rate their food need as less severe. As the IUED/UCL study observes, this is due to the elaborate assistance systems in place in the West Bank and the Gaza Strip, which include various charity organizations in addition to UNRWA's assistance program.

### 2.2.2 GENDER

On various levels, gender remains a compelling factor in shaping the life chances of refugees. Tables 12 and 13 below help us draw a more accurate picture of the relationship between gender and per capita income, before and after receiving assistance.

TABLE 12

**Household and personal income distribution**  
by gender and field of operation, with and without transfer (USD)

		WITH TRANSFER		WITHOUT TRANSFER	
		HH INCOME	PERSONAL INCOME	HH INCOME	PERSONAL INCOME
JORDAN	MALES	365	82	322	77
	FEMALES	281	94	201	62
SAR	MALES	273	69	238	59
	FEMALES	191	61	146	42
LEBANON	MALES	408	117	337	95
	FEMALES	466	186	321	98
GAZA	MALES	339	74	264	57
	FEMALES	200	68	120	34
WEST BANK	MALES	453	110	389	93
	FEMALES	280	111	196	69

The tables demonstrate the significant impact of assistance on personal and household income, in particular with regard to females. This is true across all fields, as shown in table 12. In the case of Jordan, the male-headed household income, after taking transfers into account, increased by 13%, while male per capita income increased by 7%. For female-headed households, the income after transfers increased by 39%, while per capita income increased by 53%. Lebanon is

an interesting exception. Female personal income and that of female-headed households appear to be slightly surpassing their male counterparts. This is largely due to the higher participation of refugee women in Lebanon in the labour force. In the case of the Syrian Arab Republic, transfers increased the income of male-headed households by 14% and male personal income by 16%. Female-headed households in the Syrian Arab Republic saw their income increase by 30% as a result of transfers, and female personal income it increased by 47%. In the Gaza Strip, male personal income as well as the total income of male-headed households increased by 29%. Female-headed households saw their total income increase by 66% as a result of assistance transfer. Similarly, the personal income of females in the Gaza Strip increased by 101% as a result of transfers. Finally, the West Bank total income of male-headed households increased by 17%, while personal income of males increased by 19%. For female-headed households in the West Bank, the total income increased by 43%, and female personal income increased by 60%.

Table 13 demonstrates that there has also been a decrease in the income gap between male- and female-headed households as a result of transfers. Before taking transfers into account, the ratio of male to female per capita income in Jordan stood at 1.6, declining to 1.3 after transfers; the ratio of household income between males and females declined from 1.3 prior to transfers to 1.0 after transfers. Gaza's male-to-female ratio at the level of household income is the highest among all fields, although it experienced a decline from 2.4 to 2.2. The ratio of male to female per capita income in the Gaza Strip declined from 1.7 to 1.1 after transfers. The ratios for Lebanon reflect a parity at the personal income level, while at the household level, male-to-female income ratio declined from 0.9 before transfers to 0.6 after transfers. The Syrian Arab Republic shares with the other four fields the effect of transfers resulting in a decline of male-to-female ratios at the household level and at the personal income level.

## 2.3 Labour Force Participation and Employment Rates

### 2.3.1 LABOUR FORCE PARTICIPATION

The low rates of labour force participation of the Palestine refugees are due to several known factors. First, almost one-third of the population is below the age of 16, which limits the pool of those who could be actively involved in the labour force. Second, only small numbers of women in the Middle East have traditionally engaged in paid labour. This is particularly true for married women. Third, mass education has extended the school age of the population and delayed their entry in the labour force. Finally, insecure and erratic labour market conditions, particularly in the West Bank and the Gaza Strip, have further contributed to a low level of labour demand. Commentators have made the point that labour force participation rates for women would be substantially higher if domestic labour (usually not counted in official statistics) is taken into account. By international standards, labour force participation rates among the refugees, calculated on the basis of those above 16 years of age who are either working or actively seeking work, are low in the five fields under discussion. In the Gaza Strip and the West Bank refugee participation rates are around 49% and 45%, respectively; in Lebanon, Jordan and the Syrian Arab Republic the participation rate is around 50%. To a great extent, as shown in table 14, the overall low rate of labour force participation is due to women's low rates. As a matter of fact, the overall participation rate for refugee males is comparable to that given for the host societies, except for the Syrian Arab Republic where it is higher by 10 percentage points relative to the refugees (86 vs. 75%). The average female participation rate in the MENA region stands at 28%, somewhat higher than the figures shown in table 14. Refugee women in the five fields of operation, in fact, have substantially the lowest participation rates compared to the world average for women.

TABLE 13  
Ratio of male to female income of household and personal income

*with and without transfer, by field of operation*

	MALE/FEMALE RATIO			
	HOUSEHOLD INCOME		PERSONAL INCOME	
	WITHOUT TRANSFER	WITH TRANSFER	WITHOUT TRANSFER	WITH TRANSFER
JORDAN	1.3	1.0	1.6	1.3
SAR	1.4	1.3	1.9	1.4
LEBANON	0.9	0.6	1.1	1.0
GAZA STRIP	2.4	2.2	1.7	1.1
WEST BANK	1.6	1.0	2.0	1.3

**TABLE 14**  
**Labour force participation for host authorities and UNRWA refugees by field of operation and gender**

	HOST SOCIETY PARTICIPATION RATES				
	JORDAN* (2004)	LEBANON** (2001)	SAR* (2004)	WEST BANK***	GAZA STRIP***
MALES	64	53	75	70	64
FEMALES	10	17	19	16	9
ALL	37	35	48	43	37

	REGISTERED REFUGEES PARTICIPATION RATES****				
	JORDAN	LEBANON	SAR	WEST BANK	GAZA STRIP
MALES	72	75	75	71	72
FEMALES	25	24	26	18	19
ALL	51	51	51	45	49

\* Source: ILO, Key Indicators of the Labour Market, 4th edition, Geneva, 2005

\*\* Source: FEMISE, Profil pays: Liban, Institut, de la Méditerranée, 2005

\*\*\* Source: PCBS, Unemployment rate in Gaza Strip is 30.3% and 20.3% in the West Bank, Press Release, May 7, 2002

\*\*\*\* Source: IUED/UCL data

More recent data from the PCBS on participation rates for the West Bank and the Gaza Strip confirms the above picture, and points to a further decline in the rates (see table 15).

**TABLE 15**  
**Percent rates of labour force participation for the West Bank and the Gaza Strip by gender (ILO standards)**

	WEST BANK	GAZA STRIP	PALESTINE
MALE	70%	64%	68%
FEMALE	17%	7%	4%

Source: PCBS, Labour Force Survey, April-June 2006, Press Release 7 August 2006.

Put another way, the gender gap is reflected in the fact that out of every 100 economically active males in the Gaza Strip, there are 20 economically active females; for the West Bank it is 25; and for Jordan, the Syrian Arab Republic, and Lebanon the corresponding figures are 35, 35, and 32, respectively.

#### CAMP VS. NON-CAMP RESIDENTS

There is no consistency in the comparison between camp and non-camp residents; with only one exception (i.e. the Gaza Strip), the differences are not statistically significant. In the Gaza Strip, however, the gap is substantial: the participation rate for non-camp

residents is 52%, compared to 44% for camp residents. By the same token, if we consider the basis for our calculations (i.e., the available pool of those who are actively seeking employment), the majority tend to live outside the camps, where employment opportunities are better. In the Gaza Strip, 62% of the economically active population resides outside the camps and 38% inside the camps. This is similar to the situation in the Syrian Arab Republic, with 69% (non-camps) and 31% (camps). Jordan manifests the starkest difference between camp (79%) and non-camp activity rates (21%). Because of the constrained economic opportunities in which Palestine refugees in Lebanon find themselves<sup>6</sup>, there is minimal difference in activity rates between camp (49%) and non-camp (51%) residents.

#### EDUCATION

Although education is positively correlated with activity rates, the relationship is not clear-cut. For example, active participation in the labour force is guaranteed to the overwhelming majority of those with higher education. However, those with high school education do not fare better than those with vocational training. About 70% of those with vocational education actively participate in the labour force, compared to between 40% and 50% of those with high school education. One should bear in mind that those with vocational training constitute a very small percentage of the labour force (from 7 to 11%) in the five fields. There is an urgent need to expand vocational and technical education as a means to enter the labour force.

High educational attainment and vocational training improve engagement with the labour force, although gender differences remain. Among women, those with higher educational attainment, compared to high school graduates, have a better chance of participating in the labour force by a factor of 2.0 in Lebanon (65% vs. 32%), 2.9 in the Syrian Arab Republic, 2.2 in Jordan, 3.0 in the West Bank, and 4.1 in the Gaza Strip. Similarly, vocational education improves the chances

<sup>6</sup> This was the case at the time of the survey. In 2006, however, the Lebanese authorities modified the law concerning the list of professions 'forbidden' to Palestinians and reduced their official number.

of entry in the labour force, compared, for example, to those with high school education. For females, the ratio of activity rates for females in Lebanon with vocational education compared to those with high school education is 1.9, for the Syrian Arab Republic it is 1.6, Jordan 1.3, 1.7 for the West Bank, and 1.0 for the Gaza Strip. What is also interesting about the relationship between educational attainment and employment is that the gender gap closes significantly among those who have higher education, hovering between 1.4 and 2.2, depending on the field of operation.

### 2.3.2 EMPLOYMENT/UNEMPLOYMENT RATE

Employment rate, which is the proportion of the employed to the working age population, is a reliable indicator of the economic well-being of a society. On this score, the West Bank and the Gaza Strip come out poorly, with rates of 34% and 29%, respectively. For the remaining three fields the employment rate is 44%. Overall, the five fields register unemployment rates that vary from highs of 40% for the Gaza Strip and 24% for the West Bank, to between 13 to 15% for the remaining three fields. The national unemployment data for Lebanon, the Syrian Arab Republic and Jordan are not substantially different from refugee data for these countries (see table 16). The situation is different for the Gaza Strip, where the refugees have a substantially higher unemployment figure. It is instructive that the World Bank calculates an annual negative growth of 13.3% in GDP for the West Bank and the Gaza Strip between 2000 and 2004, whereas in the decade preceding the intifada there was a positive annual growth of 3.4% in the GDP. Except for in Lebanon, the performance of the economy in each of the fields will not be able to absorb the growth in the size of the working age population.

TABLE 16 **Growth of GDP and of working age population of the host authorities**

	AVERAGE ANNUAL GROWTH OF WORKING AGE POPULATION (1990-2004)	UNEMPLOYMENT RATE HOST COUNTRIES (2000-2004)	AVERAGE ANNUAL GROWTH OF GDP (2000-2004)	AVERAGE ANNUAL GROWTH OF GDP (1990-2000)
LEBANON	2.7%	11.5% (2001)	4.4%	5.8%
SAR	4.9%	11.7%	3.5%	5.0%
JORDAN	6.3%	13.2%	5.5%	5.0%
GAZA AND WEST BANK	4.5%	25.6%	-13.3%	3.4%
MENA REGION	3.4%	13.6%	3.8%	3.9%

Source: World Bank, World Development Indicators 2006.

### GENDER

When analysed according to gender, table 17 shows that females are significantly under-represented in their corresponding population group.

TABLE 17  
**Percent employment-to-population ratio by gender and field of operation**

	MALE	FEMALE	ALL
JORDAN	69	16	44
LEBANON	69	18	44
SAR	69	17	44
WEST BANK	58	11	34
GAZA STRIP	48	6	29

To appreciate the reasons behind the low employment-to-population ratios for women, let us examine the unemployment rates by gender. Table 18 shows that the unemployment ratio of females to males is almost 5.6 times in Jordan, 4.9 times in the Syrian Arab Republic, 2.9 times in Lebanon, and more than twice as high in the West Bank and the Gaza Strip. The latter should not be interpreted to mean improvement in unemployment rates. The low male/female unemployment ratio in Palestine reflects the fact that unemployment rates are high for both men and women. Furthermore, if we consider the pool of the unemployed, the share of women by far exceeds their share in the labour force. In the Gaza Strip and the West Bank, their share is around one-third of the unemployed, while in Jordan and the Syrian Arab Republic women account for two-thirds of the unemployed, and in Lebanon close to 50%.

**TABLE 18**  
**Unemployment Rate by Gender and Male/Female Ratio By Field of Operation**

	MALE	FEMALE	RATIO MALE/FEMALE
JORDAN	6%	39%	5.6
LEBANON	9%	26%	2.9
SAR	8%	36%	4.6
WEST BANK	19%	44%	2.4
GAZA STRIP	33%	70%	2.1

#### HEADS OF HOUSEHOLD

Unemployment is significantly lower among heads of households than it is for other members of the household, although, at 30%, it remains significantly high for the Gaza Strip, as shown in table 19. The fact remains that in the West Bank and the Gaza Strip, the total of heads of household and non-heads of household unemployment reaches 40% in the Gaza Strip and 25% in the West Bank, an indication of the depth of economic hardship in Palestine, particularly when it is compared to the other fields of Jordan (14%), the Syrian Arab Republic (14%), and Lebanon (12%).

**TABLE 19**  
**Unemployment rate for heads and non-heads of household (percent) by field of operation**

	HEADS OF HOUSEHOLD	NON-HEADS OF HOUSEHOLD	TOTAL
JORDAN	3	29	14
LEBANON	4	23	13
SAR	3	25	15
WEST BANK	13	41	25
GAZA STRIP	30	60	40

Among the relatively poor in Lebanon and the Syrian Arab Republic, 50% of the male heads of household work, compared to 38% in Jordan, 20% in the Gaza Strip, and 33% in the West Bank. The poorest among female heads of household are much worse off than their male counterparts. Only 2% of the relatively poor female heads of households in the Gaza Strip and the West Bank are employed, 7% in the Syrian Arab Republic, 12% in Lebanon, and 15% in Jordan. More of the relatively poor who live outside the camps in the Syrian Arab Republic, Jordan, the West Bank,

and Lebanon work, compared to those who live in the camps. The Gaza Strip is the only field where the pattern is reversed – more of those who live in the camps of the relatively poor have work compared to those who live outside the camps.

#### EDUCATION

Similar to what we mentioned above with regard to participation rates, here too the employment rates are affected by educational attainment, but the relationship is not linear. Thus, while higher education is generally considered a dependable condition for securing employment, vocational training is significantly more beneficial than a high school education. Depending on the field of operation, the employment rate for refugees in the Syrian Arab Republic who have higher education reaches 74%, for Jordan 63%, 54% for Lebanon, 64% for the West Bank, and 55% for the Gaza Strip. Among graduates of vocational education institutions, the employment-to-population rates are: for Lebanon – 62%, the Syrian Arab Republic – 63%, Jordan – 69%, the West Bank – 62%, and the Gaza Strip – 40%. The employment-to-population ratio for high school graduates varies from a low of 24% for the Gaza Strip, to a high of 43% for Lebanon.

It is not surprising to find, in light of the general economic situation in the five fields (particularly the West Bank and the Gaza Strip) that education and unemployment do not necessarily correlate in the expected inverse fashion. For example, the unemployment rate among women with higher education and high school background in the Gaza Strip reaches 56% and 84%, respectively. The corresponding figures for males are 25% and 30%. For the West Bank females, the figures are 35% and 50%, respectively (for males 13% and 21%). In the Syrian Arab Republic, 62% of females with higher education and 53% with high school education are unemployed, compared to 11% and 3% for males, respectively. Clearly, built into these figures is a degree of mismatch between educational qualifications and the job requirements. Among females who did not complete elementary school only 7% are unemployed, compared to 8% of male elementary school dropouts.

If we examine the quality of the labour force, we see

that the female component of the employed workforce with post-secondary education consistently surpasses the employed male component. 72% of the employed females in the Gaza Strip have post-secondary education, compared to 27% of males, a ratio of 2.7. In the West Bank, the ratio is 2.4, in the Syrian Arab Republic 2.2, in Lebanon 1.9, and in Jordan 1.8.

## YOUTH

After women, the next highest risk group in terms of unemployment is the youth from 16 to 24 years old, particularly teens from 16 to 19 years old. Among the former group, it reaches almost 60% in the West Bank and the Gaza Strip, more than one-third in Jordan and the Syrian Arab Republic, and around 30% in Lebanon (see table 20). Similarly, if we consider the pool of unemployed persons, the youth garners a proportion greater than its share in the population that is above 16 years of age. It reaches 66% in the Syrian Arab Republic, 49% in Jordan, and 51% in Lebanon. Unemployment is most pronounced among the teens, those 16 to 19 years old. The unemployment rate reaches 73% in the West Bank, 62% in the Gaza Strip, 29% in the Syrian Arab Republic, 26% in Lebanon, and 35% in Jordan.

**TABLE 20**  
**Percent youth unemployment and youth/adult unemployment ratio by field of operation**

	16-24 YEAR- OLDS	RATIO OF UNEMPLOYMENT YOUTH/ADULT
JORDAN	34%	3.8
LEBANON	26%	3.2
SAR	37%	5.3
WEST BANK	48%	2.8
GAZA STRIP	59%	1.7

### 2.3.3 REASONS FOR UNEMPLOYMENT

Of the various reasons given for unemployment, the overwhelming majority, in excess of 80%, cite lack of availability of jobs. This leads the authors of the Labour Market report to comment that the main cause of unemployment is ‘macroeconomic’ and the nature of the economy in which the refugees find themselves. 50% of the economically inactive females cite domestic

obligations as a reason for not entering the labour market. Among the inactive males, around one-third are unable to work because of medical reasons. Among inactive women in the five fields between 8 and 14% cite medical reasons. Between 18 and 23% of inactive males mentioned full-time studies as a reason for not working. Among females, the corresponding proportion hovers between 8 and 14%. It is interesting to note that the largest proportion of inactive females who cite full-time studies as a reason for not participating in the labour force comes from the Gaza Strip (14%).

Discouraged workers constitute a subset of inactive workers. The discouraged worker is a label given to those who are unable to work because they are unskilled or their skills and training are not compatible with the requirements of the job market. In the five fields of operation, the number of discouraged workers approximates 10%. Consistently, in each field, females cite lack of skills and the mismatching of skills and work requirements as the reason for their inactivity, but there are regional differences as well. In Lebanon, 8% of the females and 7% of the males cite lack and mismatching of skills, whereas in the Syrian Arab Republic the contrast is 8% for females versus 5% for males. For Jordan the ratio is 13 to 1, in the West Bank it is 7 to 1, and in the Gaza Strip 8 to 2.

### CAMP VS. NON-CAMP

The contrast between camp and non-camp residents does not lead to any statistically significant differences in unemployment. However, those who reside in villages in Lebanon register lower rates of unemployment compared to those who live in towns, cities, and refugee camps. The pattern in the West Bank shows those residing in rural areas to have higher rates of unemployment.

Employment opportunities of the very poor are relatively better in camps than outside camps in each of Jordan, the Syrian Arab Republic, and the West Bank. For Lebanon it is reversed, while for the Gaza Strip there is no difference between camps and non-camps poor residents.

29% of respondents in the Gaza Strip reported working, 34% in the West Bank and 44% in the Syrian

Arab Republic, in Jordan, and in Lebanon. Among those who are able to find work, 90% manage to escape poverty, except for in Lebanon where the level is slightly lower. On the other hand, among those who are classified as relatively poor, between 23 and 30% are working poor. The situation for the poor in the West Bank and the Gaza Strip is rather different. The poverty trap in the Gaza Strip shows that among those who are relatively poor 61% do not work and 28% are unemployed, compared to 67% and 17%, respectively, for the West Bank.

### 2.3.4 UNDEREMPLOYMENT

We pointed out earlier that mismatching between the job market and educational/training qualifications results in underemployment and underutilization of skills. The IUED/UCL study sheds further light on this issue. Although they vary from one field to the other, the extent of underemployment is widespread and reveals a gender dimension. For example, in the Gaza Strip underemployment (less than 34 hours per week) reaches 41% among females and 23% among males. In the Syrian Arab Republic, 50% of refugee women experience underemployment; in Lebanon, 32% of the refugee women compared to 21% of men; for the West Bank it is 23% for females and males. Three quarters of those with higher degrees and reside in the Gaza Strip are underemployed, compared to 19% for the West Bank, 30% for the Syrian Arab Republic and 9% for Lebanon. More salaried workers are underemployed compared to non-salaried workers. The security of an office job, even if it means fewer hours of work, is preferred over other types of full-time but less secure jobs.

There were no differences between rates of underemployment for refugees and non-refugees. Slightly more of the older workers, compared to younger ones, are willing to accept part-time work than face unemployment. Precariousness of the job market is also reflected in the number of times workers change jobs. In Jordan and Lebanon, around 19% reported changing jobs in the previous year more than once, compared to around 10% in the remaining fields.

### 2.3.5 CHRONIC UNEMPLOYMENT

Long-term unemployment lasting for more than one year is highest in the Gaza Strip (20%) and the West Bank (12%), and relatively lower in the remaining fields (ranging from 3 to 6%, as shown in table 21). Residents of the West Bank and the Gaza Strip face specific problems related to closures, road-blocks, the wall, and significant decline in the number of workers who secure employment in Israel.

TABLE 21

#### Percent long-term unemployment by gender and field of operation

	MALE	FEMALE	ALL
JORDAN	2	11	4
LEBANON	4	10	6
SAR	3	5	3
WEST BANK	11	16	12
GAZA STRIP	22	12	20

Long-term unemployment among female heads of household reaches 83% in the Gaza Strip, 75% in the West Bank, 62% in Jordan, 75% in Lebanon, and 47% in the Syrian Arab Republic. Among unemployed female refugees in the Gaza Strip and the Syrian Arab Republic, three-quarters have never worked; this number is true of two-thirds of female refugees in Jordan, and around 50% in Lebanon and the West Bank. Although the figures are much lower for unemployed males in each of Lebanon, West Bank and the Gaza Strip (around 20%), they reach around 50% of the unemployed in the Syrian Arab Republic and Jordan (see table 22).

TABLE 22

#### Percent of unemployed persons who never worked by gender and field of operation

	MALE	FEMALE	ALL
JORDAN	59	69	66
LEBANON	22	45	33
SAR	42	76	63
WEST BANK	22	53	34
GAZA STRIP	20	77	39



### 2.3.6 COMPONENTS OF EMPLOYMENT

If wage employment is the main source of income, as noted above, self-employment emerges as second in importance. In Lebanon, nearly 30% of refugees are self-employed, 17% in the Syrian Arab Republic, 15% in Jordan, 19% in the West Bank, and 16% in the Gaza Strip. The high proportion in Lebanon reflects relative inaccessibility of the private and public employment sectors to Palestine refugees. Except for Lebanon, where the proportion of salaried employees working in the public sector is miniscule (5%), it ranges from 28% in Jordan and the West Bank, 37% in the Syrian Arab Republic, and 45% in the Gaza Strip. In all the fields, the private sector accounts for the largest share of salaried employment, reaching 81% in Lebanon, 68% in Jordan, 59% in the West Bank, 58% in the Syrian Arab Republic, and 45% in the Gaza Strip. UNRWA is a significant employer in the Gaza Strip (12%), the West Bank (10%), and Lebanon (9%).





**EDUCATION**

UNRWA delivers free basic education to its refugee students, making it the largest single provider of such a service anywhere in the world. Illiteracy among the refugees has been almost eliminated, gender equity with regard to enrolment rates has been achieved and the contribution of UNRWA in the area of education has enabled the refugees, now in their fourth generation, to pursue education beyond the Agency's ceiling at the end of the preparatory cycle. Working with a shoe-string budget, and having to cope with perpetual crises in the various regions where the Agency operates, UNRWA's accomplishments emerge as all the more impressive.

However, chronic severe budget constraints have weakened the UNRWA's ability to maintain satisfactory standards over the past decade. The agency is conscious of

the need to upgrade its delivery of education program to not only match those of the host authorities but also to recognize shifts in employment and market needs. Therefore, in its Medium Term Plan for 2005-2009 it set out to improve the learning environment of students at both the infrastructural and pedagogical levels; modernize the curriculum in order to make its content more relevant to the needs of the 21st century; upgrade the training of teachers; and expand the use of information and communication technology (ICT) in schools.

## 3.1 UNRWA's Basic Indicators

### 3.1.1 THE GENERAL CONTEXT OF UNRWA'S EDUCATION PROGRAMME

Since the late 1960's, education has remained the flagship of the Agency, consuming more than 50% of its 361 USD million budget for 2004/2005. UNRWA is conscious of the need to upgrade its delivery of education program to not only match those of the host authorities but also to recognize shifts in employment and market needs. Therefore, in its Medium Term Plan for 2005-2009 it set out to improve the learning environment of students at both the infrastructural and pedagogical levels; modernize the curriculum in order to make its content more relevant to the needs of the 21st century; upgrade the training of teachers; and expand the use of information and communication technology (ICT) in schools.<sup>1</sup>

UNRWA delivers free education to its refugee students, making it the largest single provider of such a service anywhere in the world. Illiteracy among the refugees has been almost eliminated, and the contribution of UNRWA in the area of education has enabled the refugees, now in their fourth generation, to pursue

education beyond the Agency's ceiling at the end of the preparatory cycle. Working with a shoe-string budget, and having to cope with perpetual crises in the various regions where the Agency operates, UNRWA's accomplishments emerge as all the more impressive. Mindful of UNRWA's stated objective to 'provide Palestine refugee children and youth with learning opportunities, knowledge, skills and experiences that are consistent in quality, standards and norms with those offered by the host authorities,'<sup>2</sup> the analysis in this section begins by comparing the data from government and UNRWA schools for 2003-2004 using basic indicators covering the elementary and preparatory cycles (table 23). Table 23 shows that, even though the rates for repeaters in both cycles are higher in UNRWA's than in government schools with the exception of the Syrian Arab Republic, the drop-out rates are generally higher in government schools than they are in UNRWA schools. Drop-out rates in government schools in Jordan are lower than they are in UNRWA schools. National data for Lebanon are not available.

TABLE 23

#### Comparison of indicators between UNRWA and host authorities' schools 2002/2003 – school year

	GAZA		LEBANON		SAR		JORDAN		WEST BANK	
	UNRWA	GOVT	UNRWA	GOVT	UNRWA	GOVT	UNRWA	GOVT	UNRWA	GOVT
DROP-OUT RATE (ELEM)	0.37	0.50	0.94	n/a	0.29	2.20	0.91	0.28	0.37	0.40
DROP-OUT RATE (PREP)	2.31	2.60	3.36	n/a	2.71	n/a	3.45	1.31	2.39	3.00
DROP-OUT RATE (ELEM & PREP)	0.90	1.20	1.52	n/a	1.07	n/a	1.85	0.80	0.94	1.30
REPEATERS RATE (ELEM)	3.19	1.80	7.71	6.20	4.62	7.50	1.32	0.62	1.80	1.60
REPEATERS RATE (PREP)	3.34	2.20	12.59	11.00	8.65	15.00	2.83	1.11	2.30	2.40
REPEATERS RATE (ELEM & PREP)	3.23	1.90	8.76	n/a	5.88	n/a	1.87	0.87	1.94	1.90
PERCENTAGE OF DOUBLE SHIFT SCHOOLS	77.00	21.00	61.90	n/a	94.70	47.00	91.60	15.00	41.10	n/a
PUPILS/TEACHER RATIO (ELEM)	38.84	28.00	31.86	9.00	39.71	22.00	33.99	21.00	32.64	33.00
PUPILS/TEACHER RATIO (PREP)	27.61	27.00	21.11	9.00	28.67	22.00	26.69	21.00	25.99	27.00

1 With regard to ICT, UNRWA schools are woefully under-equipped. With nearly a half-million students in the various fields and school cycles, there are currently 7467 personal computers in the schools, amounting to 1.49 computers per 100 students. (Data provided by UNRWA.)

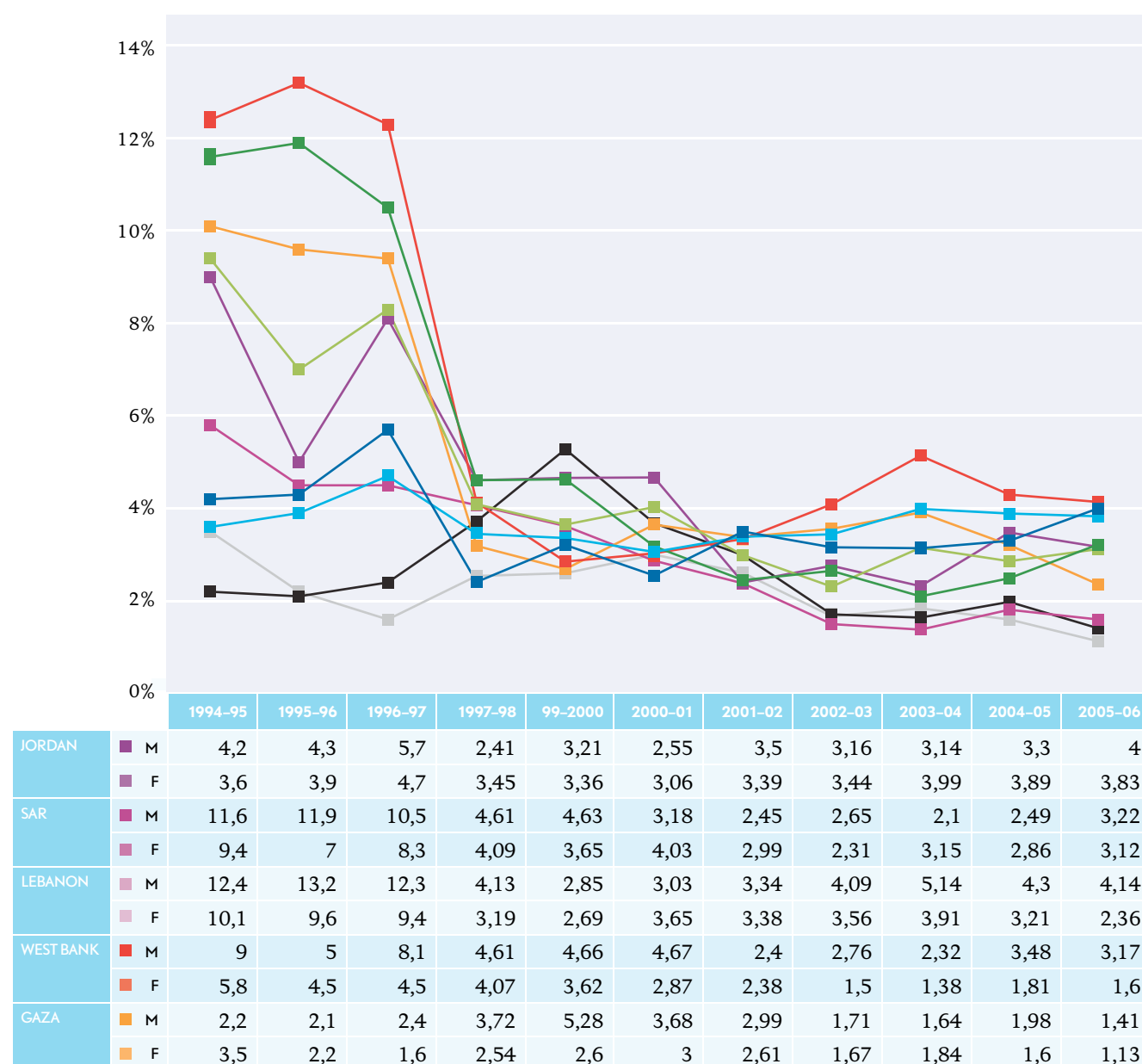
2 UNRWA, Program Budget 2006-2007, Executive Summary, July 2005, p. 1.

Moreover, considering historical data for UNRWA schools, we see from figure 7 that in the crucial preparatory cycle, where drop-out rates tend to be high, there has been a significant improvement in the rates from 1994-2004. A decade ago the drop-out rates reached 12% in some fields, and eventually declined to between 1.13 and 4.14 in school year 2005-2006. The drop-out rates across the five fields of operation seem to be converging. Further, in all fields, the rates for females are slightly lower than for males.

These figures must be set against other data in the same table, such as area per pupil, pupil/teacher ratio and use of double shifts in schools, since these indicators influence educational attainment. Across all fields, in both the elementary and preparatory cycles, the ratio is higher in UNRWA schools. More than 90% of the schools in the Syrian Arab Republic and Jordan operate in double shifts; in the Gaza Strip it is 77%, 62% in Lebanon, and 41% in the West Bank.

FIGURE 7

### Percent drop-out rates from UNRWA schools for preparatory cycle by year, gender and field of operation



Source: UNRWA Education Department statistics, 1994-2006

TABLE 24

**Key basic education indicators, UNRWA and host authority schools, by field**

INDICATORS	GAZA		LEBANON		SAR		JORDAN		WEST BANK	
	UNRWA	GOVT	UNRWA	GOVT	UNRWA	GOVT	UNRWA	GOVT	UNRWA	GOVT
AREA PER PUPIL (ELEM.) UNESCO MINIMUM STANDARD: 1.4 SQ.M	0.95	1.10	1.09	n/a	1.10	n/a	1.16	1.80	1.07	1.20
AREA PER PUPIL (PREP.) UNESCO MINIMUM STANDARD: 1.5 SQ.M	0.95	1.40	1.09	n/a	1.10	n/a	1.16	2.00	1.07	1.20
AREA PER PUPIL ELEM. & PREP.	0.95	1.30	1.09	n/a	1.10	n/a	1.16	1.90	1.07	1.20
PUPILS / TEACHER RATIO (ELEM.) TP PT	38.84	28.00	31.86	9.00	39.71	22.00	33.99	21.00	32.64	33.00
PUPILS/ TEACHER RATIO (PREP)	27.61	27.00	21.11	9.00	28.67	22.00	26.69	21.00	25.99	27.00
PERC. OF DOUBLE SHIFT SCHOOLS	77.00	21.00	61.90	n/a	94.70	47.00	91.60	15.00	41.10	n/a
PERCENTAGE OF RENTED SCHOOLS	0.00	12.00	45.20	n/a	9.70	12.00	25.80	34.00	15.80	9.00

Source: UNRWA. Medium Term Plan 2004, 17 May, 2004, p.11.

**3.1.2****REFUGEES' CHOICE OF SCHOOL PROVIDERS**

UNRWA registration data from 1994/1995 to 2003/2004 show important changes in the pattern of student enrolment by field of operation. In the Syrian Arab Republic, the increase at the elementary level has been slight (5%), whereas in the West Bank and Lebanon the rate of increase was around 24%; in Jordan there was a decline of 9%, and in the Gaza Strip the increase reached 50% (see figure 7). The pattern is similar at the preparatory level, but the magnitudes differ (see figure 8). Student enrolment in UNRWA schools in Jordan underwent a decline of 12% during the same period, while the Syrian Arab Republic had a slight decline of 5%. Preparatory enrolment in Lebanon increased by 18%, and in the West Bank by 46%. The Gaza Strip, on the other hand, nearly doubled (90%) its preparatory enrolment during the same period.

FIGURE 8

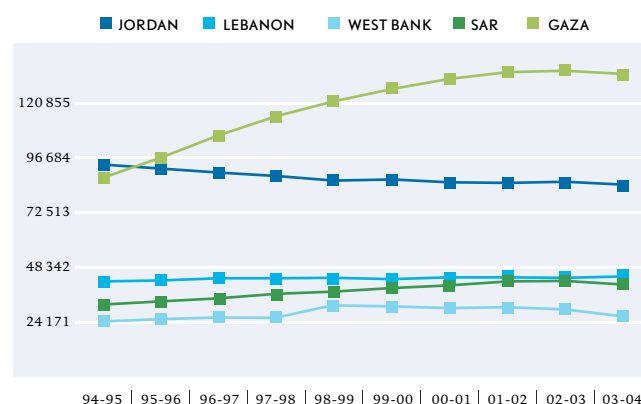
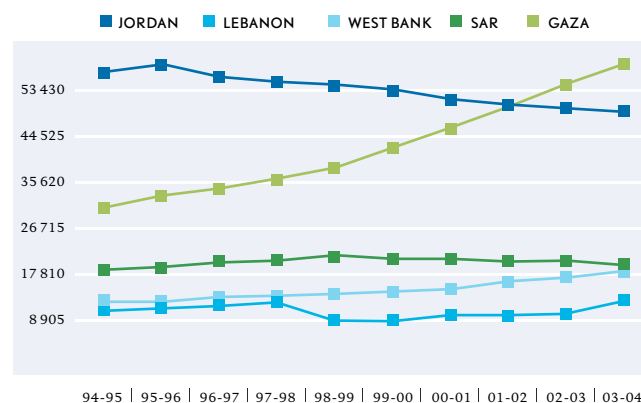
**Student enrolment in UNRWA elementary schools, 1994/1995 to 2003/2004**

FIGURE 9

**Student enrolment in UNRWA preparatory schools, 1994/1995 to 2003/2004**

Along with changes in student enrolment, table 25 illustrates that the number of schools has decreased in two fields: Jordan (from 198 to 177) and the West Bank (from 100 to 93). While the number of UNRWA staff increased in four fields, Jordan experienced a decline of 450 in its education personnel. All fields have registered an increase in the number of vocational and technical training places. Between 1997 and 2005, the number increased by 12%, indicating that UNRWA is becoming more aware of the need to expand the technical training opportunities that are directly related to the job market.

**TABLE 25**  
**UNRWA's education data for 1997 and 2005**

		SCHOOLS	EDUCATION STAFF	PUPIL ENROLMENT	V TTC PLACES
JORDAN	1997	198	4,821	145,633	1,224
	2005	177	4,375	131,155	1,376
LEBANON	1997	73	1,351	37,969	608
	2005	87	1,609	40,549	673
SAR	1997	110	1,857	63,979	788
	2005	115	1,996	62,916	47,915
WEST BANK	1997	100	1,794	47,915	1,302
	2005	93	2,128	60,004	1,356
GAZA STRIP (1)	1997	162	3,897	140,673	744
	2005	180	6,015	194,171	848
TOTAL (2)	1997	643	13,766	436,169	4,666
	2005	652	16,123	488,795	5,223

The survey has endeavoured to establish an educational profile of the reference population (refugees aged 16 and above) in terms of the services of basic and vocational/technical training education (UNRWA, governmental, private or other types of schools); its educational attainment and the reasons for dropping out of school, whatever the level. Turning to the refugees' perceptions of UNRWA, the survey has asked the respondents to assess UNRWA's educational system in terms of various degrees of satisfaction/non satisfaction and to select the improvement criteria for UNRWA education services. The survey also sought to understand the educational status of children living in the respondents' households who attended the 2004/2005 school year: what type of education provider do they use? How do they go to school and how long does that take on average? And, finally, to what extent are they engaged in extracurricular activities?



## 3.2 The IUED-UCL/UNRWA Survey Results

### 3.2.1 THE EDUCATIONAL PROFILE OF THE REFERENCE POPULATION (AGED 16 AND ABOVE)

#### A – THE REFUGEES' EDUCATIONAL SERVICES PROVIDERS

Whether the school is UNRWA, government, or private, the distribution is clearly a function of the field of operation and school cycle. At the elementary level, attendance at UNRWA schools has been at its highest in the Gaza Strip (89%), followed by Lebanon (82%), the Syrian Arab Republic (75%), Jordan (57%), and the West Bank (52%). In the preparatory cycle, more than 80% of the students have been to UNRWA schools, except in Jordan and the West Bank where attendance rates have been significantly lower (respectively 56% and 51%). With regard to vocational and technical education, around 50% of students have attended UNRWA schools in the Syrian Arab Republic, Lebanon, and the Gaza Strip. Of the students who have sought vocational and technical education in Jordan and in the West Bank, about one-third has attended UNRWA schools.

The survey highlights declining levels of attendance at UNRWA elementary and preparatory schools across time, especially in the West Bank and in Jordan. This trend is confirmed within the sub-sample of the children living in the respondents' households, as indicated in figures 10 and 11: in both fields the percentage of children attending UNRWA schools in school year 2004/2005, is lower than that attending government schools. In the other fields, UNRWA remains the primary stakeholder ahead of the government (in the Syrian Arab Republic and in the Gaza Strip) and of the private sector (in Lebanon).

FIGURE 10

#### Elementary education providers for the household's children, school year 2004/2005, by field (q 12)

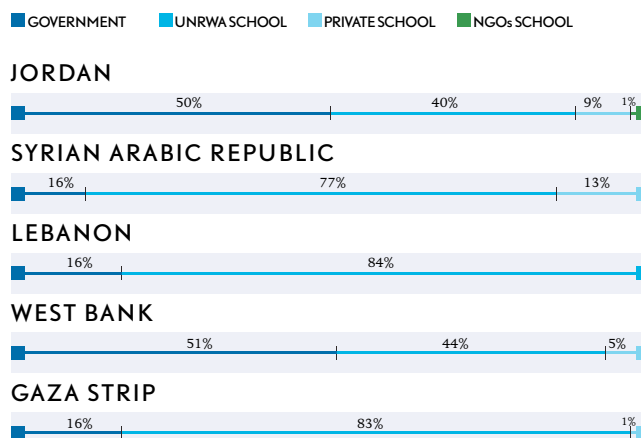
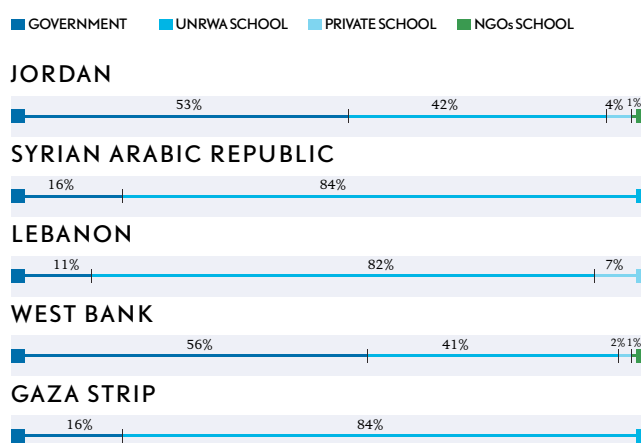


FIGURE 11

#### Preparatory education providers for the household's children, school year 2004/2005, by field



Respondents who decided not to send their children to UNRWA schools in school year 2004/2005 were asked the reasons for such a decision. The results are revealing: the reasons are much more situational than related to the actual classroom experience. This, however, is not to imply that UNRWA schools are immune to criticism, as we shall see below (see section 3.2.6).

Of several available multiple choice answers to a survey question about the reasons, one-third of the respondents in Jordan and the Gaza Strip mentioned unavailability of schools in their locales, compared to about half of them in West Bank, and less than 10% in Lebanon and the Syrian Arab Republic. Lack of transportation was mentioned by 14% as the second most

important factor for not sending children to UNRWA schools in the Gaza Strip, 12% in Jordan, 6% in the West Bank, and 4% in each of Lebanon and the Syrian Arab Republic. It is worth noting that the majority of parents who selected non-UNRWA schools live outside the camps.

A similar pattern is reflected in the answers of the 16-25 year-olds who never attended UNRWA schools. Among the group that lives in the West Bank, two-thirds cited unavailability of UNRWA schools in close proximity to where they live, compared to around half of those in Jordan (55%), the Syrian Arab Republic (49%), and the Gaza Strip (44%); the level for Lebanon was much lower (9%).

Such findings indicate that choice of a school among Palestine refugees is dictated not only by their UNRWA refugee status, which secures seats in UNRWA schools. It is also a primarily function of their proximity and conditions of physical access to school facilities, whatever the school provider.

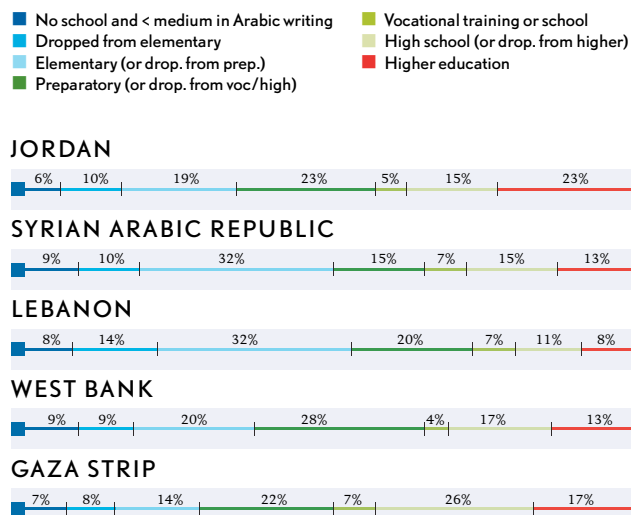
### 3.2.2 EDUCATIONAL ATTAINMENT AND LITERACY LEVEL

In order to determine the refugees' educational attainment and abilities, we have used to types of indicators and sets of variables: the refugees' highest level of educational attained and their (self-ascribed) literacy levels in Arabic, English, see other foreign language.

#### A – GENERAL TRENDS

Three observations emerge from the data in figure 12 pertaining to the highest level of educational attainment. First, the proportion of refugees older than 16 years of age with less than elementary schooling is higher in Lebanon (22%), than in the Syrian Arab Republic (19%), the West Bank (18%), Jordan (16%), and the Gaza Strip (15%). Second, not more than 7% of the total number of students has acquired vocational education. Third, the proportion of those with university education is the lowest in Lebanon (8%), followed in ascending order by the Syrian Arab Republic and the West Bank (13% each), the Gaza Strip (17%), and Jordan (23%).

FIGURE 12  
Highest level of educational attainment by field of operation



However, when it comes to literacy levels, Lebanon claims higher percentages of refugees evaluating themselves 'good' in Arabic language (above 68%) than the Syrian Arab Republic (below 60%). The Syrian Arab Republic field also claims the highest percentage of refugees ascribing to themselves a 'beginner level' in Arabic (over 14%). This being said, Jordan and Gaza fields, where the refugees' levels of educational attainment are the highest among the five fields, also hold the largest numbers of refugees who evaluate themselves as 'good' in speaking, reading, and writing Arabic (over 75% of respondents). English appears to be best known in Lebanon and in Jordan; less in the West Bank and in Gaza; and least in the Syrian Arab Republic.

#### B – GENDER VIEWPOINT

Considered on the basis of gender alone, without taking into account the generational effect, women record a low level of educational attainment compared to men, all age groups included. For example, between 10 to 14% of all women in the sample have no schooling, in contrast to 2 to 5% of men. A similar pattern emerges with regard to higher education: in Lebanon, twice as many men as women attained higher education (10 vs. 5%). However, once women start their education cycle, more of them are likely to finish the cycle than men.

Bearing in mind that the sample is based on those older than 16 years of age, simultaneous breakdown of the data by age and gender shows that, in the younger age groups, the gender gap in educational attainment closes significantly across all fields.

By dividing the sample into four age categories (16-20, 21-29, 30-59, 60+), we notice that close to two-thirds of women who are older than 60 years of age have less than elementary education and medium knowledge of reading and writing Arabic. Among males from the same age group, school drop-out at the elementary level varies from a high of 24% for the West Bank and the Syrian Arab Republic, to 17% in the Gaza Strip, and 18% in Lebanon.

The gender gap narrows significantly when we consider higher levels of educational attainment of the younger generation, the 21-29 year olds. As shown in table 26, young women in all fields do as well as, if not better than, men in terms of higher education.

**TABLE 26**  
**Higher educational attainment by gender and field of operation for 21-29 year-olds (percent)**

	JORDAN	SAR	LEBANON	WEST BANK	GAZA
MALES	30%	12%	9%	16%	28%
FEMALES	32%	17%	12%	22%	27%

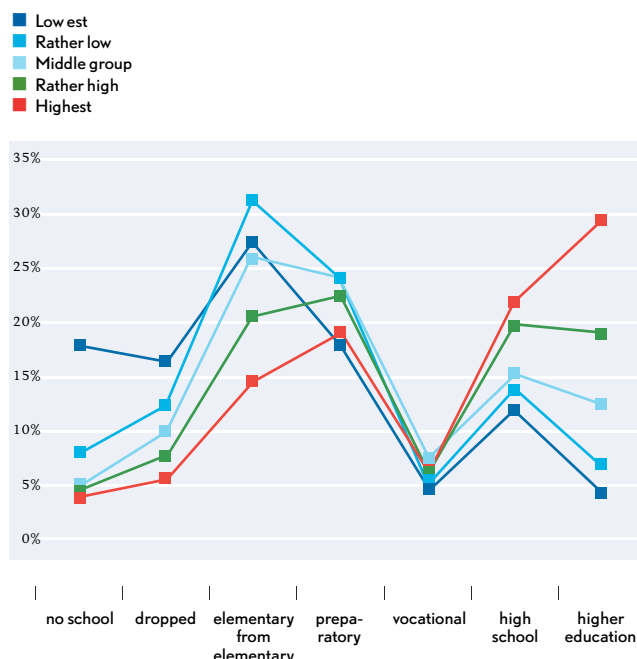
Similarly, younger refugees of the 16-20 and 21-29 age groups are also more language-skilled than older refugees, in the Syrian Arab Republic, the West Bank and Gaza more especially. Progress has been more impressive among refugee women. Women of the youngest age group (16-20 years) even report having ‘higher’ or ‘much higher’ language skills than men of the same age group. This language skills ‘gender gap’ ranges between 3% in the Syrian Arab Republic (49% of women versus 46% of men of the same 16-20 years old group) and 11% in Gaza (76% of women versus 65% of men of the same 16-20 years old group).

**C – INCOME AND EDUCATIONAL ATTAINMENT**

The relationship between income and educational attainment is displayed in figure 13, using the quintile income distribution. Close to 30% of the highest income group has individuals with higher education

background, and more than 20% have high school education. Of the next lower quintile, 19% have university education. 12% of the median income group consists of university graduates, 7% for the quintile below the mean, and 4% among the poorest of the poor. One-third of the lowest income group and 20% of the next quintile above it have lower than elementary education.

**FIGURE 13**  
**Educational attainment by total household monthly income in quintiles**

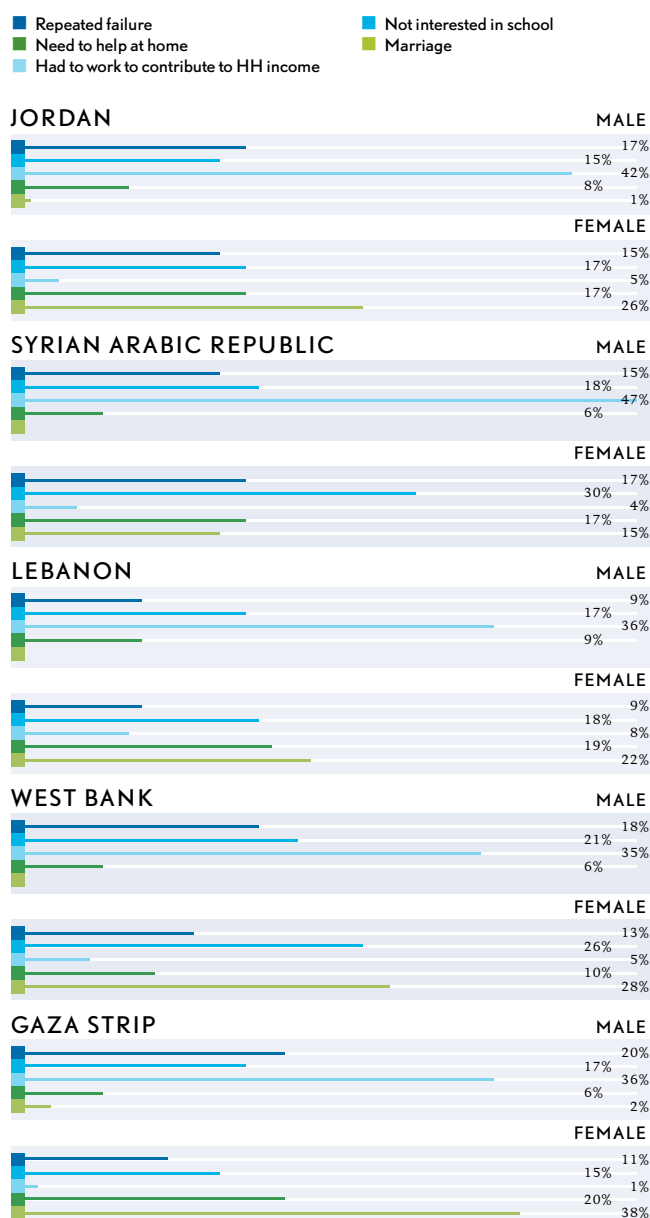


**3.2.3 DROPOUT ‘PUSH FACTORS’ (REASONS FOR LEAVING SCHOOL BEFORE COMPLETION)**

The respondents that left school before successfully completing the last level they attended were asked to identify the main reason why they did so. Educational and socioeconomic reasons figure prominently in all fields. The former account for about 40% in the case of the Syrian Arab Republic and the West Bank, respectively, one-third in the case of the Gaza Strip and Jordan, and 28% in the case of Lebanon. Of those who gave experience with the educational system as a reason, the overwhelming majority cited repeated failures and lack of interest in school. With regard to the socioeconomic factors, between one-fifth and

one-quarter cited outside work as a reason for leaving school, while between 8 and 14% referred to the need to help with work at home (a reason given mainly by women). Similarly, marriage was mentioned as a significant reason for leaving school, which, when combined with the need to help at home, raises the figure to 24% in Jordan, 20% in the Syrian Arab Republic, 24% in Lebanon, 20% in the West Bank, and 30% in the Gaza Strip. Problems of school access that were related to road safety, road blocks, transportation and other situational reasons were cited by 14% of respondents in Lebanon (including 6% referring to the ‘civil war’), 12% in the West Bank (including 4% mentioning ‘safety reasons travelling to and from school’), 8% in the Gaza Strip (including 2% mentioning travelling safety reasons) and 7% in Jordan. By isolating the influence of gender on the reasons for leaving school, we see that, among male respondents, between 35 and 47% mention the need to work. For female respondents, on the other hand, 38% in the Gaza Strip left school because of marriage; when combined with the need to help at home, the proportion rises to 58% in the Gaza Strip, 41% in Lebanon, 43% in Jordan, 38% in the West Bank, and 32% in the Syrian Arab Republic (see figure 14).

**FIGURE 14**  
**Five main reasons for leaving school by gender and field of operation**



Once we factor in the influence of age, we notice the lower proportion of the older group (30-59 year-olds) who cite lack of interest in school and repeated failure as reasons for dropping out of school, compared to the 16-20 year-olds. In Jordan, more than half of the younger group cited failure as a reason (51%) compared to 30% of the 30-59 year olds. In Lebanon the figure ranges from 8 to 20%. Lack of interest was expressed by similar percentages in Jordan, whereas in the West Bank, 37% of the younger age group mentioned it compared to 21% of the older group.

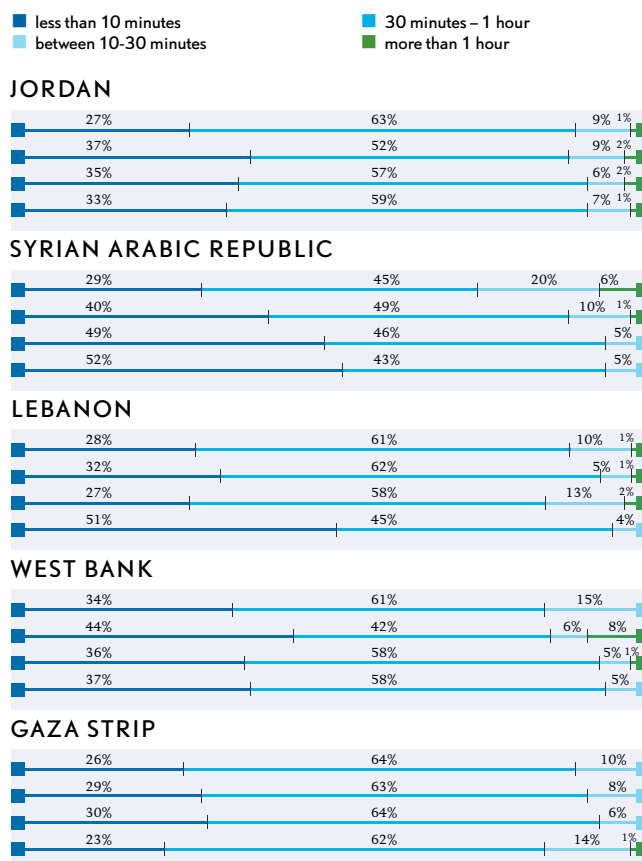
### 3.2.4 OPERATIONAL INFORMATION ABOUT CHILDREN IN THE HOUSEHOLD (SCHOOL YEAR 2004/2005)

The vast majority of respondents in all fields stated that their children go to school on foot, with a minimum of 63% in Lebanon and a maximum of 92% in Gaza. Lebanon claims the highest percentage of refugee children going to school by bus (30%) and by private car (16%), while in the West Bank, children’s use of the taxi to go to school is more frequent than in the other fields. According to the respondents, in all fields, as indicated in figure 15, ‘on foot’ children take less time to reach school than those who use motorized means of transportation, except in Gaza. The proportion of children who take between 30 minutes and one hour to reach school is relatively significant in Gaza (14%), that is twice as much as in Jordan (7%) and over two to three times as much as in the Syrian Arab Republic and the West Bank (5% each) and in Lebanon (4%). At the opposite, the Syrian Arab Republic and Lebanon claim the largest portion of children who access schools by foot within 10 minutes (about half of them) which is, again, twice as much as the percentage obtained in Gaza (23%).

### 3.2.5 EXTRACURRICULAR ACTIVITIES

The respondents were asked if any of the children in the household participated in all or some extracurricular activities such as sports, scouts, cultural, and summer holiday programs. Gaza has the smallest proportion of refugee households with children engaged in one or more of any sports, cultural, scouts and summer extracurricular activities (40%), followed in ascendant order by Lebanon (54%), Jordan (62%), the West Bank (64%) and the Syrian Arab Republic: (72%) In Jordan, the Syrian Arab Republic, and Lebanon sports were most frequently cited – from 20 to 27%. In the Gaza Strip and the West Bank, summer activities were mentioned most frequently by 43% and 23%, respectively. Sports activities constitute the second choice for the Gaza Strip (29%) and the West Bank (21%). In Lebanon, summer activities came out second (24%), followed by scout activities (19%), and cultural activities (18%). In the Syrian Arab Republic, refugee

FIGURE 15 Means of transportation of refugee children by access time, by field

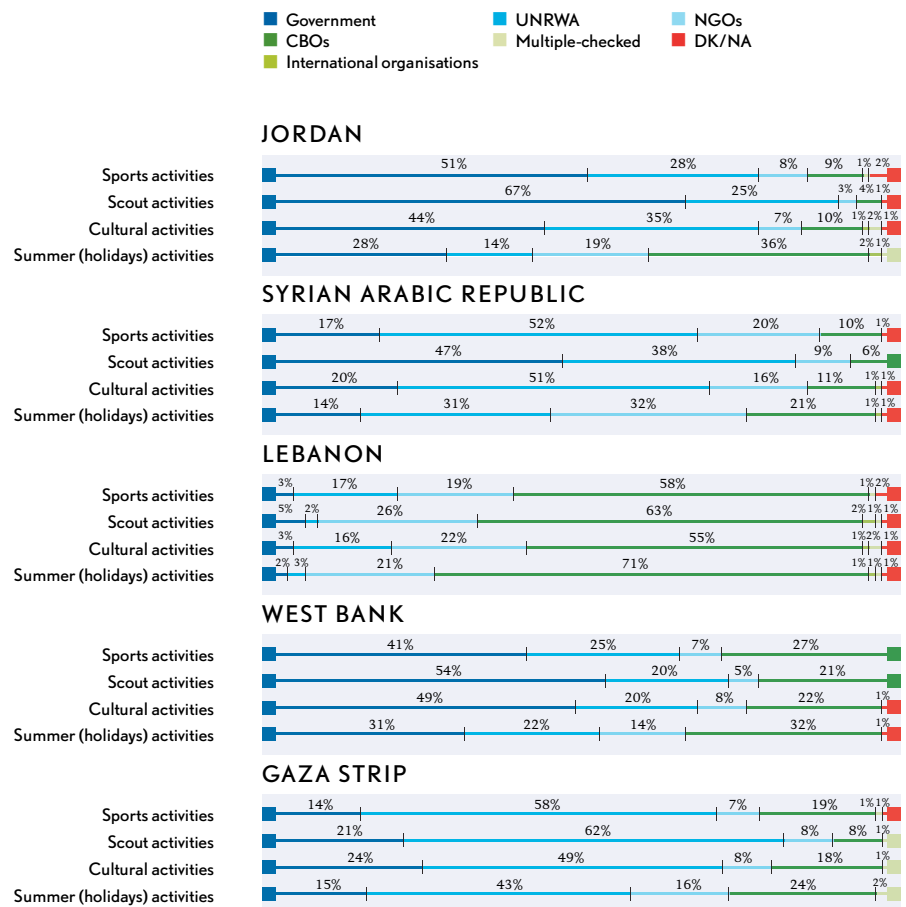


children tended to participate less than any other group in scouts (4%), and cultural (10%) and summer activities (11%). In the West Bank, 15% reported involvement in cultural activities, and 13% in scouts. As shown in figure 16, respondents were asked to choose from a list of several providers of extracurricular activities the one that relates most to each of these activities: UNRWA, government, NGOs, community-based organizations (CBO), and international organizations. In Jordan, the government is the main provider of sports (51%), scouts (67%), and cultural activities (44%), while the CBO is the main provider of summer holiday activities in Jordan (36%). UNRWA comes out second in providing cultural activities (35%), scouts activities (25%), and sports (28%). In the Gaza Strip, on the other hand, UNRWA is the major provider of extra-curricular activities on all fronts: 62% in scouts, 58% in sports, 49% in cultural activities, and 43% in summer holidays. UNRWA plays an important role in the Syrian Arab Republic, where it is the main

provider of sports (52%) and cultural activities (51%); it is ranked second as provider of scouts activities (38%) and summer holiday activities (31%). In Lebanon, as expected, the government is absent in its role as a provider. While UNRWA presence is marginal in organizing summer holiday and scouts activities, it is the third provider of sports (17%) and cultural activities (16%). Community-based organizations played the dominant role for all forms of extracurricular activities: 71% in organizing summer holidays, 63% in scouts, 58% in sports, and 55% in cultural activities. In the West Bank, the Palestinian Authority plays the role of main provider of extracurricular activities in sports (41%), scouts (54%), and cultural activities (49%). UNRWA comes out third in these areas, after community-based organizations.

For those who did not participate in extracurricular activities, the reasons varied: lack of interest, cost, and unavailability. For example, lack of availability was cited as the main reason in Jordan (24%), the Syrian Arab Republic (19%), the West Bank (15%), and the Gaza Strip (21%). Cost came out the second most common reason in Jordan (19%), the Syrian Arab Republic (15%), and Lebanon (11%). Lack of interest was second for the Gaza Strip (20%) and the West Bank (31%). Cost appears to be more significant than any other factor when we compare those in the lowest 20th income percentile to the rest of the population in the sample; this is particularly true in Jordan (22%) and the Syrian Arab Republic (23%). For the Gaza Strip (22%) and the West Bank (33%), lack of interest was singled out as the main factor against participation, with cost mentioned as the second factor by the Gaza Strip (14%) and the West Bank (18%).

**FIGURE 16**  
**Participation of refugee children in various extra-curricular activities by service providers, by field**



### 3.2.6 REFUGEES' PERCEPTIONS OF UNRWA SERVICES

#### FAMILIARITY WITH UNRWA EDUCATION

When asked to assess UNRWA education, nearly one-third of refugees interviewed in Jordan and in the West Bank stated that they were not familiar enough with UNRWA's educational program to assess it in terms of general satisfaction. Palestine refugees living in Lebanon and the Syrian Arab Republic appeared to be more familiar with it, for only 14% and 11% of them, respectively, claimed they were unable to provide an answer. In Gaza, nearly all the refugees interviewed (98%) expressed their level of satisfaction about UNRWA's education program. These findings actually mirror the survey's findings about refugee children attendance rates at UNRWA schools.

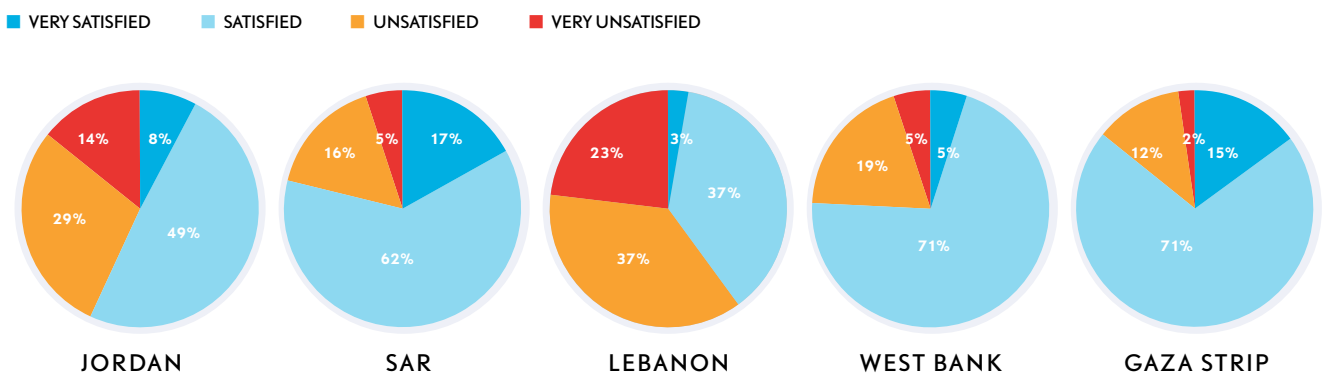
#### SATISFACTION WITH UNRWA EDUCATION

Among those refugees who were able to assess UNRWA education, levels of satisfaction/dissatisfaction vary across fields (see figure 17). Gaza emerges as the field where refugees are the most satisfied with UNRWA's education services (86% of satisfied and very satisfied), followed in a descendant order by the Syrian Arab Republic (79%, but with a higher percentage of 'very satisfied' than is Gaza), and the West Bank (76%). Finally, while just roughly half of the respondents in Jordan expressed satisfaction with UNRWA education (57%), in Lebanon the majority of respondents claimed they were unsatisfied with it (60%).

### REFUGEES' RECOMMENDATIONS TO IMPROVE UNRWA EDUCATION

The questionnaire asked respondents to assess various criteria aimed at improving the condition of education and the delivery of educational services. While the answers reflected the specific conditions within each field of operation, there were overarching concerns that all respondents expressed. Of the ten possible recommendations, improving the quality of education was cited as very important by 84% of respondents in the Gaza Strip, 74% in Lebanon, 70% in Jordan, and around 50% in the West Bank and the Syrian Arab Republic. The need to increase the teaching and administrative staff was seen as very important by 78% of those in the Gaza Strip, slightly more than 50% in Jordan and Lebanon, and by one-third of respondents in the West Bank and the Syrian Arab Republic. Student counselling was singled out as in need of improvement by three-quarters of the respondents in the Gaza Strip, two-thirds in Lebanon, and around one-half in Jordan, the Syrian Arab Republic, and the West Bank. A majority referred to infrastructure improvements as very important. Adding new classrooms was mentioned by 90% of Gaza Strip respondents, 80% of those in Lebanon, 71% in Jordan, 60% in the Syrian Arab Republic, and 54% in the West Bank. The need to involve parents in educational matters received overwhelming endorsement in the Gaza Strip (80%) and Lebanon (74%), two-thirds in Jordan, and around half in the Syrian Arab Republic and the West Bank.

FIGURE 17  
Levels of satisfaction with UNRWA education system per field, by field









# MICROFINANCE AND MICROENTERPRISE

As is apparent from the discussion so far, poverty is an endemic feature of Palestinian life under occupation. This is particularly true of vulnerable groups, of which refugees constitute a major segment. In response to a stagnant economy and poverty, UNRWA introduced in the Gaza Strip in 1991 the Microfinance and Microenterprise Program (MMP) in order to alleviate the impact of economic crises. The program was eventually extended to poor urban areas of the West Bank, and in 2003 to the Syrian Arab Republic and Jordan in limited fashion. In the words of its mission statement, the program aims 'to improve the quality of life of small business owners and micro-entrepreneurs, sustain jobs, reduce unemployment and poverty, empower women and provide income-generating opportunities to Palestine refugees and other proximate poor and marginal groups through the provision of credit.'<sup>1</sup>

The report questions the traditional approaches which consider increases in income as the main measuring yardstick with which to assess the success or failure of micro-credit programs. In the words of the director of the program, Alex Pollock, the MMP should not be viewed as a 'panacea for solving the problem of poverty without addressing structural aspects.'<sup>2</sup> According to this holistic approach, there is a need to re-conceptualize poverty to take into account the total assets and capabilities of the poor. As Hana Daoudi admits, however, this approach ought to be complemented in order to address aspects of gender, power and culture as they unfold within the confines of individual household.

<sup>1</sup> As cited in The Microfinance Platform, report prepared by Impact, Knowledge and Market Research, PlaNet, St. Quen, France, September 2006, p. 7, available online at <<http://www.planetrating.com>>.

<sup>2</sup> As cited in Hana Daoudi, UNRWA's Microfinance and Micro-enterprises Program, UNRWA-NEP Thematic Report 2006.

## 4.1 Structure of the Microfinance and Microenterprise Program

The MMP, which is managed by 200 staff, is organized around four revolving loan funds in the Gaza Strip and two in the West Bank, one of which is used in Jordan and the Syrian Arab Republic. Lebanon is excluded from the MPP due to the specific environment which is not conducive to its operation. The program finances its capital base from extra-budgetary resources and donations without affecting UNRWA's regular operating budget. The MMP achieved self-sufficiency in 1997 in terms of meeting its operational costs through repayment of interest on loans. By September 2000, however, this self-sufficiency was adversely affected. As poverty and unemployment became more widespread, borrowers found it increasingly difficult to repay their debts. According to data supplied to Planet Rating, a global performance rating agency, the number of active borrowers in December 2005 stood at 14,566 – an increase of 78% from December 2003. The MMP is the largest lending non-profit organization in Palestine: it provides loans to 49% of all borrowers, as shown in table 29.<sup>1</sup>

TABLE 27

### Distribution of active borrowers

according to the Microfinance Network in Palestine as of the end of December 2005\*

MICRO-FINANCE INSTITUTION	ACTIVE BORROWERS	PERCENT
MMP (MICROFINANCE/ MICRO-ENTERPRISES)	14,566	49.2%
FATEN (PALESTINE FOR CREDIT AND DEVELOPMENT)	4,777	16.1%
CHF (COOPERATION HOUSING FOUNDATION)	3,665	12.4%
ASALA (PALESTINE BUSINESSWOMEN ASSOCIATION)	2,075	7.0%
PARC (PALESTINE AGRICULTURAL RELIEF COMMITTEE)	2,019	6.8%
ACAD (ARAB CENTRE FOR AGRIC. DEVELOPMENT)	1,295	4.4%
YMCA (YOUNG MEN CHRISTIAN ASSOCIATION)	904	3.1%
ANERA (AMERICAN NEAR EAST REFUGEE AID)	302	1.0%
<b>TOTAL</b>	<b>29,603</b>	<b>100.0%</b>

\*Source: Planet Rating, op. cit.

By February 2006, 53% of the MMP portfolio was devoted to the Gaza Strip, 30% to the West Bank, 10% to Jordan, and the remaining 7% to the Syrian Arab Republic.<sup>2</sup>

#### 4.1.1 COMPONENTS OF THE MMP

There are four loan components of the MMP:

- the Small Scale Enterprise (SSE) product, available in the Gaza Strip and the West Bank (and as of 2003 in Jordan and the Syrian Arab Republic);
- the Solidarity Group Lending (SGL) product, which is available only to targets women in the Gaza Strip, with a possibility of extending it to the Syrian Arab Republic;
- the Micro-enterprise Credit (MEC) product, available mainly for men in the West Bank and the Gaza Strip; and
- the Consumer Lending Product (CLP), which targets workers and low-paid professionals and is available in the Gaza Strip.

In addition to the loan components of the MMP, there is a non-business product, the MMP Training Services, which is available in the Gaza Strip only.

Overall, the MMP business loans aim to encourage sustainable job-creation, import-substitution (particularly in the oPt), and export-oriented manufacturing and services enterprises with a potential of earning foreign income. Although under normal conditions the SSE has the capacity to disburse 150 loans per month, for a total value of 1.50 million USD, the situation in the West Bank and the Gaza Strip since the start of the second intifada in 2000 forced a drastic curtailment of the SSE program. By 2005, the total number of loans stood at 957, which is less than the number of loans the program is capable of delivering in one year. Further, the outreach of the program, as demonstrated by Daoudi, is skewed: 48% of the loans went to the better-off, accounting for 51% of the total loan values. At the core of the MMP is the MEC product, which operates in the oPt (in the Gaza Strip and West Bank since 1996 and 1998, respectively), and since 2003 in Jordan and the Syrian Arab Republic. It accounts for 58% of the total loans and 56% of their value in

1 Planet Rating, UNRWA MMP, Palestine, April 2006, available online at <<http://www.planetrating.com>>.

2 Ibid.

the oPt. The MMP operates on a revolving lending scheme, whereby new loan applications are entertained after old loans have been repaid. By 2005 it had issued 45,046 loans with a value of 45.3 million USD. On average, it disbursed 1,000 loans per month, and boasts an annual loan repayment of 92-100%. Here too there is an imbalance in the distribution of loans (see table 3 in Annex, Daoudi, op. cit). In the Gaza Strip, Gaza City captures 49% of the loans and 53% of their value. In the West Bank, Nablus alone accounts for 31% of the loans and their total value.

The SGL product is geared to women in the Gaza Strip, where it is disbursed throughout the Strip. As of 2005, more than 30,000 loans were issued, with a total value in excess of 20 million USD. The repayment rate is 95%. The average loan value varies from a low of 400 USD to a maximum of 4000 USD. By August 2004, the SGL had increased its share to reach 48% of the total MMP loans issued, and around one-third of the total value of the MMP loans. The program is successful on two counts. First, it has a high repayment rate. Second, it taps poor productive women whose male breadwinners are either jobless or absent from the home. The program's philosophy is based on collective entrepreneurship, thus it grants loans to groups comprised of between four and six women. Members of such groups can apply for individual loans once they repay existing loans.

The CLP, introduced in the Gaza Strip in 2002, is intended to help people in dire circumstances keep their household assets and recover some of their assets lost due to unemployment. The average value of the loan is 500 USD, which is amortized over a five-month repayment period. Although the CLP is capable of granting up to 1000 loans per month, UNRWA has reduced its loan offerings to 100 per month due to borrowers' inability to repay loans. By 2005, the number of active borrowers stood at slightly over 500. An important, non-loan based aspect of the MMP is the Small and Micro-enterprise Training (SMET) program whose purpose is to train private sector entrepreneurs in the Gaza Strip to manage their businesses. By September 2004, close to 9000 students had taken advantage of the program, which draws upon the experience of the clients. As such, it is a hands-on training program that does not rely on the lecturing

method. Its costs are borne by the clients and donors; clients pay fees for their courses, while small donor grants pay for the cost of administering the program.

#### 4.1.2. SIZE AND EXTENT OF LOANS

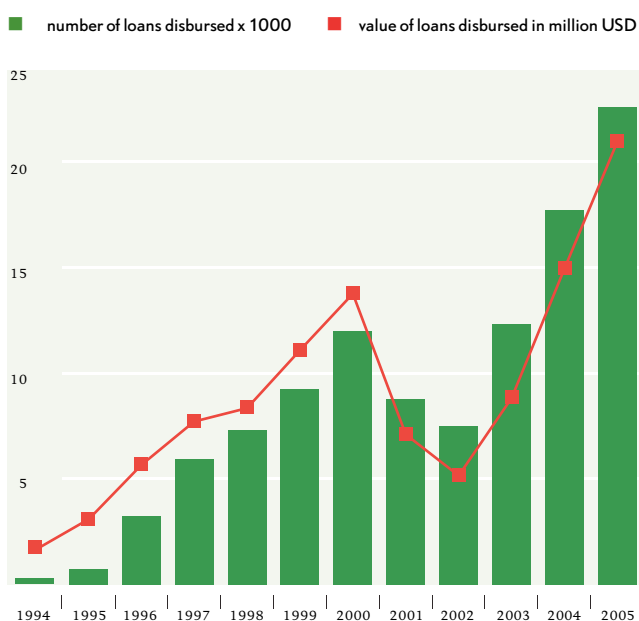
Bearing in mind that these loans were made to individuals—who are unable to provide collateral—to enable them to borrow from regular banks, by June 2006, the MMP had disbursed 114,895 loans in the oPt, with a value of 120 million USD, in addition to 10 million USD disbursed in Jordan and the Syrian Arab Republic. Two-thirds of the clients are refugees, with women accounting for 40% of the loans' clients and 26% of their value. Poverty-stricken Gaza Strip accounts for 80% of total loans and 82% of total MMP value, with the better-off part of the Gaza Strip garnering 34% of the loans and 43% of their value. In spite of the continued crises plaguing the oPt, which reduced the activities of the MMP and caused a significant dip in its loan granting activity between 2000 and 2003, it has recovered somewhat since then. The number and value of loans disbursed from 1994 to 2005 is shown in figure 18.

The overall success of the program is reflected in the MMP's future plans that involve setting up 13 new branches in urban centres in the West Bank, Jordan and the Syrian Arab Republic. The MMP is slated to receive additional funding under UNRWA's Medium-Term plan, and plans to initiate efforts to reach new investors. The infusion of additional funds will enable it to expand the outreach activities of the MEC, SGL, CLP, and SSE to include Jordan and the Syrian Arab Republic. A new product, 'housing finance', designed to improve poor housing conditions, was pilot tested in the Gaza Strip in April 2006. The performance of this product will dictate its introduction in the West Bank (in 2006) and the Syrian Arab Republic and Jordan (in 2007).

## 4.2 Client Profiles

Targeted clients of the MMP were classified into three groups: the jobless, the self-employed, and the temporarily employed. The jobless, both men and women, average 79% in the Gaza Strip, 66% in the West Bank, 58% in Jordan, and 56% in the Syrian Arab Republic. In terms of disability and illness, more than 50% (close to 60% in the West Bank) have one or more disabled and/or chronically ill person at home. Those registering food insecurity among the unemployed ranged from 72% in the West Bank, to 69% in Jordan, 59% in the Gaza Strip, and 23% in the Syrian Arab Republic. A feature of the jobless population in the Gaza Strip is that on average it has a higher level of education (preparatory to high-school) compared to other MMP fields in which the average educational attainment ranges from elementary to preparatory schooling. The Gaza Strip, on the other hand, is burdened with larger household size (from 7-9 and even 10 persons or more) compared to the other fields (3-6 persons on the average). The Gaza Strip is also the largest recipient of relief assistance (60%), compared to around 30% in the West Bank, 25% in Jordan, and 20% in the Syrian Arab Republic.

FIGURE 18  
MMP annual lending from 1994 to 2005\*



Source: Daoudi, op. cit.

### 4.2.1 PROFILE DATA OF WOMEN TARGET GROUPS

As a vulnerable group, when classified by each of the above-mentioned categories (jobless, self-employed and temporarily employed), the profile of women as a target group is as follows:<sup>3</sup>

#### A – GAZA STRIP (JOBLESS WOMEN)

- Two-thirds of the jobless women in the Gaza Strip head their households, and half have at least one chronically ill person at home.
- Two-thirds are married, one-quarter are single, one in ten is widowed, and the rest (2%) are divorced.
- Two-thirds of the jobless women in the Gaza Strip are between the ages 18 and 44.
- More than one-third live in households with 7-9 members, and 28% in households with 10 members and more.
- In relative terms, the jobless refugee women in the Gaza Strip have a higher educational attainment compared to jobless men. In the Gaza Strip, two-thirds have preparatory education and beyond, and 10% are graduates of higher education institutions.
- Close to 60% reported food security as a first priority, and 66% said they received food assistance.
- The surveyed women are split between those who think they are economically average (51%) and those who said they are below the average (44%), with 6% saying they are above average.
- Two-thirds of the households (65%) rely on two-incomes (40%) and three incomes (25%); one-quarter said they come from one-income households.

3 Profile data of the women target groups is based on Appendix II of the MMP report by Hana Daoudi. It is important to bear in mind that this data does not reflect the profiles of the actual clients of the MMP. Their number was too small to capture for analysis purposes in the UED/UCL survey. See section C below regarding client experience with the MMP.

## B – WEST BANK (JOBLESS WOMEN)

- Similar to the Gaza Strip, two-thirds of the jobless women in the West Bank head their households, and 60% have at least one disabled or chronically ill person at home.
- 60% are married, 26% are single, 14% are widowed and 2% are divorced/abandoned.
- Close to 60% are between the ages of 18 and 44.
- One-third live in households with 7-9 persons, 13% in households with more than 10 members, 42% with 3-6 persons, and 11% in households with 1-2 members.
- Slightly more than half (53%) of the jobless women in the West Bank have preparatory educational level and above, with 6% recording higher educational attainment.
- 71% mentioned food security as their first priority.
- As in the Gaza Strip, the surveyed women in the West Bank are split between those who think they are economically average (53%) and those who said they are below average (44%); 3% said they are above average.
- Only one-third come from one-income households, while 27% are from two-income households, 21% from three-income households, and 17% rely on four or more household incomes.

## C – JORDAN AND THE SYRIAN ARAB REPUBLIC (JOBLESS WOMEN)

- Close to two-thirds of the jobless women in Jordan (64%) and the Syrian Arab Republic (62%) head their households.
- 54% of the households in Jordan care for at least one disabled or chronically ill person. For the Syrian Arab Republic it is close to 62%.
- Around 70% of the jobless refugees in Jordan (69%) and the Syrian Arab Republic (72%) are women.
- The marital status of jobless refugee women is almost identical in the two fields: 54% are married, 28-31% are single, between 12-14% are widowed, and around 3-4% are divorced or separated.
- The age structure is such that in Jordan 62% are between the ages of 18 and 24; in the Syrian Arab Republic this segment comprises 65%.
- The number of people in the household in Jordan is distributed along the following dimensions: 31% live in households with 7-9 members, 16% in households

with 10 members and more, 44% in households with 3-6 members, and those with 1-2 members constitute 9% of the households of jobless women. The corresponding figures for the Syrian Arab Republic are as follows: 30%, 11%, 51%, and 8%, respectively.

- The educational attainment of jobless women with preparatory education and above in Jordan is higher than that of the Syrian Arab Republic: 61:40%. A sizeable proportion of jobless women in the Syrian Arab Republic (27%) had no schooling or dropped out of elementary school.
- Food security was mentioned by 64% as a first priority in Jordan and by 53% in the Syrian Arab Republic.
- Self-placement in terms of economic status is consistent with data from the other two fields. There are even and identical splits in both Jordan and the Syrian Arab Republic between those placing themselves in the average (47%) or lower than average groups (47%), and around 6% saying they are above average.
- There are significant differences in the number of income earners per household. In Jordan, 64% of households have one income earner, 23% have two income earners, and 9% have from four to five income earners. In contrast, among those in the Syrian Arab Republic 35% live in one-income households, 38% in two-income households, 19% in three-income households, and 8% in households with four and five income earners.

## D – GAZA STRIP (SELF-EMPLOYED WOMEN)

- While generally women represent 10% of the total self-employed refugees, in the Gaza Strip they represent just 5%.
- All the self-employed women are heads of household, and 60% live in camps.
- Although 20% are either illiterate or dropped out of elementary school, the remaining 80% have completed the elementary cycle and beyond. 20% are university graduates. From the educational data discussed previously in this report, it could very well be that, generally speaking, illiterate females belong to the age group of 45 years and older.
- 80% of the self-employed are skilled in more than one language.

- 60% rely on one source of income; the remaining 40% rely on three income sources.
- While 60% consider their economic status as average, a similar proportion list food security as their first priority.
- The majority (60%) are married, and 40% are separated, widowed or divorced.
- 40% have at least one disabled or chronically ill person living at home.
- Large size households with 7-9 members make up 40% of this group.
- In terms of age, 80% are between 35 and 44 years of age, and 20% are above 65 years of age.

#### E – WEST BANK (SELF-EMPLOYED WOMEN)

- Self-employed women represent 10% of the self-employed in the West Bank.
- 36% are heads of households.
- 42% are university graduates, 33% have preparatory and high-school education, and 8% have no schooling.
- 85% have skills in more than one language.
- 50% have one income source in the household, 33% have two sources, and 16% have more than three sources of income.
- 64% list food security as their first priority.
- 60% are single, 30% are married, and the remaining 10% are widowed.
- 40% provide for one disabled or chronically ill person in the household.
- 69% of the households are comprised of 3-6 people, and 31% from 7-9 members.
- 25% are between the ages of 25 and 34 years, 25% between 35 and 44 years of age, 33% between the ages of 45 and 64, and the youngest group (between 16 and 24 years old) comprise 17% of the self-employed in the West Bank.

#### F – JORDAN (SELF-EMPLOYED WOMEN)

- 6% of the self-employed in Jordan are women, and 71% of the self-employed women are heads of households.
- Almost 30% are graduates of higher education, 14% are illiterate, and the remaining 57% have education that extends from the preparatory cycle up to and including high school. 57% have two or more language skills.

- 57% declared one income source, 29% two or three, and 14% four or more.
- 43% list food security as their first priority.
- 17% are single and the remaining 83% married.
- Two-thirds provide for a disabled or chronically ill person in the household.
- 71% live in households with 3-6 persons, and the remaining 29% on households from 7-9 persons.

#### G – SYRIAN ARAB REPUBLIC

##### (SELF-EMPLOYED WOMEN)

- Self-employment among female refugees extends to 11% of the self-employed in the Syrian Arab Republic, and 71% are heads of households.
- 15% have either no schooling or dropped out of elementary school, 29% have elementary schooling or dropped out of preparatory school, 14% have vocational education, and the remaining 19% have higher education.
- 33% have mastered two languages or more, 10% mastered two languages, and the remaining 57% one language.
- 24% declared one income source, 48% two sources, 24% three sources, and 5% four or more sources.
- 43% list food security as their first priority.
- 38% are single, another 38% are married, and the rest (24%) are divorced.
- 52% have disabled and chronically ill persons in their households.
- 14% have 1-2 individuals in their households, 48% 3-6 individuals, 29% 7-9, and 10% have 10 members or more.

#### H – GAZA

##### (TEMPORARILY EMPLOYED FEMALE REFUGEES)

- 40% of the temporarily employed refugees are women, and 53% have at least one chronically ill or disabled person at home.
- 18% have either no schooling or dropped out of elementary school, 13% have elementary or some preparatory education, 24% have preparatory or some high school, 2% have vocational education, 30% have high school education, and 14% have university education.
- 48% have mastered more than two languages, and 12% two languages.

- Only 9% had one source of income in the household, 32% two sources, 32% three, and 26% four or more sources of income.
- 62% declared food security as their first priority.
- 25% are single, 67% are married, and the remaining 8% are either widowed, separated or divorced.
- 42% have 10 members in the household, 29% 7-9 members, 26% 3-6 members, and 3% 1-2 members.
- 46% are between the ages of 25 and 34 years, 33% are between 16 and 24 years of age, 17% between 45 and 64, and 4% above 65 years of age.

### 4.3. Client Perceptions of the MMP

To get a sense of actual client perceptions of the MMP, we now turn briefly to a survey that was carried out by Planet Finance (<http://www.planetfinance.org>) consulting on behalf of UNRWA. A report was released in September 2006.<sup>4</sup> This survey complements the report prepared by Hana Daoudi since that report dealt with target –and not actual – clients of the MMP. The client sample consisted of 492 micro-enterprises in the Gaza Strip (326) and the West Bank (166), and was divided into three groups: old clients who have been borrowers for more than 2 years, medium clients with between 6 months' and 2 years' borrowing activity, and new clients who are in their first cycle of borrowing. As well, the sample included a fourth group consisting of those who either dropped out of the program due to lack of further borrowing needs or are searching for different lending arrangements. The clients were stratified on the basis of age, gender, type of business and geographic location.

The main results are as follows:

- The majority of the MMP borrowers are women (58%), and refugees (59%). The average age of the borrower is 37 years and the median is 36 years. 86% are married and 11% are single.
- 11% have no schooling and/or unable to read. One-third reached secondary education, and 11% attained university education.
- The nature of economic activity among the MMP clients is such that more than half of the respondents expressed dissatisfaction with their inability to purchase supplies for their businesses and an equal number are dissatisfied with the level of sales.
- 43% attributed the lack of sales to inadequate supply of products, and 19% said it is due to lack of demand.
- To improve the level of sales, almost two-thirds of the respondents recommended an increase to their liquidity and capital base.
- 90% consider their relationship with UNRWA to range from excellent to good. Only 5% rated it as bad. The overwhelming majority rated the skill of UNRWA staff as good, including the availability of loan products.
- In assessing the relationship between borrowing and

<sup>4</sup> The study was provided to the author by UNRWA. I think it is now available on the UNRWA website. Can you check if it corresponds to the document you have?



profitability, the study found that ‘old clients’ recorded a monthly profit of 500 NIS, ‘medium clients’ had a profit of 212 NIS, and the average monthly profit for ‘new clients’ was 125 NIS.

- The drop-out group registered a lower level of investment in their business compared to those who stayed in the program.
- Female entrepreneurs reported higher levels of investment than their male counterparts.
- Females contribute more to the household economy than males, and older clients of the program are more likely to contribute than other types of clients, and married more than single clients.
- One-third of the borrowers reported an increase in their savings, 41% reported no change, and 23% reduction in savings.
- While it is difficult to state with precision a causal connection, there seems to be a correlation between certain aspects of family life and borrowing experience. For example, the relationship between marriage partners improved at the personal level, and the attitudes of children towards their parents showed positive change, and the involvement in the MMP program was positively correlated with lowering the level of stress in the household.
- 55% attributed a positive impact of the MMP on food consumption; 7% saw it as negative.
- The impact was substantially positive on health, education of children, and leisure activities.
- In trying to understand the reasons for dropping out of the MMP, the study isolates institutional, personal, and socioeconomic reasons having to do with the situation in the territories.
- With regard to the institutional reasons, one-third mentioned that the repayment period was inadequate, 27% that the interest is too high, 23% that the loan did not meet their business needs, and 9% because UNRWA did not renew the loans.
- 50% dropped out for personal reasons having to do with the fact that they did not need the loan any longer, 8% spent their loan on projects not related to the purpose of the loan, and the rest gave health reasons, preferred to borrow from relatives and friends, or objected to borrowing on religious grounds since Islam does not approve of interest.
- The situational reasons cited for dropping out from the program clustered around the bad economic situation (66%) in the territories and military occupation (28%) that impedes movement of people.
- When asked about their borrowing preference, two-thirds opted for individual loans, compared to one-third who preferred Solidarity Group Loans.
- Close to 70% chose group loans because that was the only way they could get a loan; one-quarter mentioned security that came with group work, and a minority of 2.1% mentioned it was less costly.
- Considering the respondents who are active borrowers, 85% said that the conditions in the territories affect their activities adversely, 28% cited difficulty in obtaining supplies, 38% had problems in collecting their debts, and 30% in meeting their financial obligations to the suppliers.
- When it comes to the relationship with UNRWA, 95% mentioned difficulty in paying loans on time, 55% consider the amount of the loan as inappropriate, and 28% saw a need to reschedule their payments.
- Although, as mentioned above, the purpose of the loans is to reduce the vulnerability of households, especially among the poor. Allowing for multiple answers in the questionnaire (which explains why the numbers do not add up to 100%), 80% of the borrowers reported the need to adjust their household budget to repay the loan, 34% sought another income, and 16% used family savings to repay loans.

## 4.4. The Risk Factor

While all organizations face risk of one sort or another, and as such try to minimize their risk factors through various contingency plans, financial organizations are particularly sensitive to external conditions over which they have limited control, such as wars and natural disasters. Microfinance organizations are no exception. In the case of the Palestinian territories where the clients are mainly refugees, external shocks are part of the 'normal' operating environment. The MMP has tailored its relationship to its clients so as to minimize the effects of these shocks. The outcome is evident in the responses of the MMP clients (as reviewed above), and the fact that although the MMP has curtailed its loan activities during periods of extreme conflict as in the Gaza Strip, the MMP remains the largest lending microfinance agency in the territories outside commercial banks.

The risk factor has a consequence on two counts. First, it affects the business activity of the clients, and, as we have seen above, the overwhelming majority attribute negative impacts on their businesses (e.g., sales, supply, expansion, wages, debt collection from customers, etc.) to the surrounding environment. The risk factor has a price not only for the clients, however, but also for the performance of the organization itself. Thus, when asked by UNRWA to rate its MMP, Planet Rating (<http://www.planetrating.com>), an organization that specializes in evaluating microfinance agencies, the results revealed the centrality of risk. Although MMP was rated quite positively with regard to decision making, transparency, commitment of its management personnel, and budgeting procedures, its risk factor gave the organization a rating factor that made it unattractive to investors.

The MMP was introduced immediately following the Oslo agreement during a crucial period in the economic lives of Palestinians in the Gaza Strip and the West Bank. Suggestions for overcoming the challenges facing the organization were outlined in Hana Daoudi's report. A main suggestion dealt with the need to reduce MMP's dependence on donors for funding by linking to regional and local initiatives. A suggestion is made to 'integrate MMP into the banking system.' Second, in conjunction with discussions with host authorities, the MMP should think of intro-

ducing saving services in the hope of ameliorating poverty. Such savings could be used as collateral against borrowing. The savings program, while it would initially be set up by MMP, could eventually involve the banks and the NGO community. Third, there is need to strengthen the building capacity of the organization by creating workable synergies among the various products rather than relying on the existing autonomy of the main products. Fourth, there is need to expand the non-financial and training activities of MMP so as to impart business skills to its clients. Related to the fourth point, the report recommends making the granting of loans contingent on attending SMET courses. Fifth, in order to give the poorest among the poor a jump-start at entering business, the report recommends 'the introduction of grants as one-offs within the context of a comprehensive sequential lending approach.' Finally, as an incentive towards productive use of the grant, the client should 'contribute a percentage of the grant value' to the MMP.







# VULNERABLE GROUPS YOUTH, WOMEN AND THE VERY POOR

This part of the report<sup>1</sup> combines in its analysis three vulnerable groups that have among them cross-cutting relationships in terms of demography and life chances (education, economy, poverty, etc.). The three groups are women, youth, and the very poor who receive relief and assistance from UNRWA. These themes were dealt with in other reports, and some of the findings discussed here have already been highlighted in the previous sections of this report, in particular with regard to education and economic profile. There is no need to repeat the same information here, therefore in this section we will selectively highlight and analyse outstanding issues.

This analysis begins by examining the cross-cutting relationships between gender and youth with special focus on education, followed by an examination of the relevance of generational differences among the refugees. While poverty was discussed in previous parts of the synthesis report, the current section on relief and social services brings to light additional aspects of the assistance program.

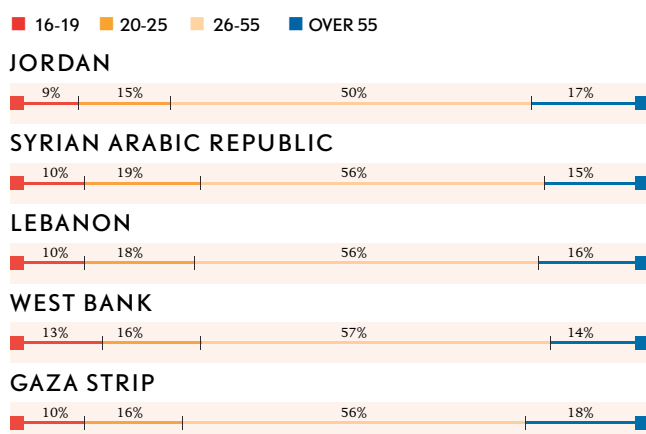
<sup>1</sup> The following reports are the subject of analysis in this section: Dawn Chatty et al., *UNRWA-NEP Thematic Report on Youth*, 2006; Brigitte Piquard, *Mainstreaming Gender*, 2006; Francine Pickup, *Relief and Social Services*, 2006.

## 5.1 Gender and Youth

In terms of numbers, young people constitute the largest single (vulnerable) group in the Palestinian refugee population. Those below 25 years of age account for more than 50% of the population; if we consider 16 as the cutoff age (in accordance with the parameters of this study), the youth (16 to 25 year-olds) comprise 24 to 29% of those above 16 years of age in the five fields, according to the sample shown in figure 19. As we have seen in the previous sections on socioeconomic status, labour market conditions, and education, there are serious problems facing this group – both males and females – that are related to unemployment, lack of social and geographic mobility, thwarted educational aspirations, and an overall sense of hopelessness as a result of living in a war zone and under occupation.

FIGURE 19

### Age demographics in the five fields



The report analysed here offers detailed information about the environment in which Palestinian refugee youth live. This includes not only the external environment of violence, occupation and its concomitant factors, but also the home and school environments. Specifically, Chatty and her colleagues address education, work, community life, and the reaction of youth to UNRWA services. The report is introduced through an examination of the relevant literature on youth in general, and Palestinian youth in particular. Within these parameters, the authors examine the gendered nature of violence, methods of teaching, generational relations in the household, the relevance of curriculum to the needs of the labour market, the impact of congested living conditions on privacy and individual autonomy, and the relationship

between citizenship rights and life chances.

In terms of educational attainment, youth in Lebanon and the Syrian Arab Republic create a similar profile, with one-third having only elementary and some preparatory education, and between 7 to 9% having completed higher education. In spite of the Gaza Strip's dire economic and political circumstances, 6% have finished their education at the end of the elementary cycle with some preparatory education. Twice as many Gazans complete their high school education than those in the Syrian Arab Republic (42:22%), and more than twice the percentage of those in Lebanon (42:17%). There is also a difference of almost 20%age points compared to the West Bank and Jordan.

When broken down by gender, females between the ages of 16 and 25 have higher educational levels than males. Compared to men, fewer women drop out before finishing elementary or preparatory education. High school completion among females is consistently higher than among men across all fields. In general terms, young people in Lebanon have the lowest level of educational attainment.

The report correctly points out that the limited number of UNRWA high schools in Lebanon are unable to meet the refugee demand for high school education. General lack of access by Palestine refugees to institutions of higher learning in Lebanon is another factor behind the low rate of post-secondary education graduates. A third factor is related to limited access to the labour market: laws forbid Palestinians living in Lebanon from securing employment in close to 60 occupations, including the public sector, although, as pointed out earlier (see note 14), the situation changed in 2006. According to the survey data, only 5% of Palestinians in the labour force in Lebanon work in the public sector, compared to 37% in the Syrian Arab Republic, 28% in the West Bank, 41% in the Gaza Strip, and 28% in Jordan. According to the report, the young exercise 'strategic educational choices,' which explains why Palestinian youth in Lebanon have the highest level of vocational training that enable them to enter specific niches in the manual and semi-skilled aspects of the labour market. The high rates of educational attainment in the Gaza Strip and the West Bank are explained by reference to nation-building. As well,

## 5.2 Generational Differences

the presence of the PA and educational institutions at the secondary and post-secondary levels act to spur Palestinian youth to have higher levels of educational attainment.

In reporting the reasons for dropping out of school, males cited the need to work to help the household economy – from a low of 29% in the West Bank to a high of 43% in the Syrian Arab Republic. In the remaining three fields, around one-third gave work as a reason for dropping out of school. Repeated school failure and lack of interest in school were mentioned by 58% of the dropouts in West Bank, 50% in the Gaza Strip, 45% in Jordan, 38% in Lebanon, and 29% in the Syrian Arab Republic.

For females, the picture is quite different. Marriage and housework accounted for 59% of the reasons given by school drop-outs from the Gaza Strip (50% cited marriage). In Jordan, 39% gave similar reasons, 36% in the West Bank, 31% in Lebanon, and 25% in the Syrian Arab Republic. Repeated failure and lack of interest in school figured prominently as well, from a high of 58% in the Syrian Arab Republic to a low of 22% in the Gaza Strip, with Jordan (42%), Lebanon (44%) and the West Bank (47%) falling in between. School punishment as a deterring factor in school attendance was not significant for four fields (reasons given ranged from 0 to 2%); in Lebanon, however, 6% of respondents cited this reason.

When comparing the reason for school drop-out across generations, those above 25 years of age tend to stress economic reasons rather than the school failure and lack of interest as cited by those between the ages of 16 and 25.

When contextualised by field, the reasons for school drop-out reflect both the home environment and the larger political and economic environment within which the refugees find themselves.

We dealt with attitudes to UNRWA as a provider of education in the section on education; it is worth mentioning again two important features of these attitudes. First, Lebanon stood out as having the lowest level of satisfaction compared to other fields. Interestingly, this view was common to various age cohorts, including those above 25 years of age. Second, 30% of the respondents from the West Bank could not articulate a level of satisfaction due to insufficient information about UNRWA schools.

When asked about their priorities, the majority put food security first with little inter-generational differences, except in the Gaza Strip where 53% of the youth offered it as a first priority compared to 61% of the adults. Caring for the sick ranked second in priority in all fields, with notable field differences ranging from a low of 24% in the Syrian Arab Republic to a high of 41% in Jordan among the youth. Housing conditions were singled out by 12% of the old and 16% of the young as a second priority. Education of children was ranked second in the West Bank by one-fifth of the youth and one-quarter of those above 25 years of age. Jordan came next with 13% of the youth and 19% of their elders mentioning education of children as a second priority.

Involvement in voluntary organizations is a measure of societal integration and the acquiring of social capital. There were notable field differences. More than three quarters of refugees in the Gaza Strip indicated that they are involved in such organizations, 55% in the Syrian Arab Republic, 41% in the West Bank, 36% in Jordan, and 34% in Lebanon. Across all fields, young people are more involved than older ones in civic groups. What is interesting about the pattern of involvement is that young refugees do not opt for youth clubs as their primary choice but gravitate to cultural and charity organizations and the Rawabit groupings that have branches throughout Palestinian refugee camps. The report did not focus on the political activity of respondents, which undoubtedly occupies an important place in the lives of the young. Respondents were asked about the involvement of those below 16 years of age in civic organizations and clubs. The Gaza Strip recorded the highest level of participation and the Syrian Arab Republic the lowest. The fact remains, however, that only one-third of



young people are involved in civic organizations. UNRWA emerges as the main provider of extra-curricular activities in the Syrian Arab Republic and the Gaza Strip, while the government assumed the major role in the West Bank and the Gaza Strip. In the West Bank, one-quarter of those interviewed reported lack of interest among children below 16 as a reason for not participating in extra-curricular activities. In the case of Lebanon, outside institutional involvement is low regardless of the provider.

Reasons for not getting involved in extra-curricular activities related to cost, lack of interest and, above all, unavailability of such organizations in places like Lebanon. For example, around 70% of the sample in Lebanon reported a lack of recreational facilities in their areas; around 15% of the 16 to 25 year-olds were satisfied with the availability of recreational facilities, and 16% were dissatisfied. Among the older group the level of satisfaction was slightly lower but the level of dissatisfaction was the same. Satisfaction with the management of violence and petty crime in the surrounding environment was ranked satisfactory by 15% by 16 to 25 year-olds, and by 17% of those older than 25. In the Syrian Arab Republic, however, around 60% were satisfied with the management of violence in their areas, and only 18 to 19% said that no recreational facilities existed in their areas. With regard to Lebanon and the utter isolation of the refugees, Chatty and her colleagues had this to say: 'this [deviant] behavior can be understood in the context of a widespread sense of despair felt by the refugees, many of whom see virtually no prospects for the future, are in utter dismay with their physical environment and poor housing condition as well' (p. 51).

Identity cards and travel documents are emblematic of the Palestine refugee experience. One's documents confer citizenship rights, and – significantly – the right of mobility across international borders. In response to a multiple answer question allowing respondents to indicate if they hold more than one document, important differences emerge in terms of field and generation. For the Palestinians in Jordan, 93% of the older group and 85% of the younger ones hold Jordanian passports. Among West Bankers, 54% are passport holders (presumably the majority are PA issued passports), and 43% of the 16 to 25 year-olds.

The corresponding figures for the Gaza Strip are 27 and 11%, respectively. None of the Palestinians in Lebanon and the Syrian Arab Republic are passport holders, according to the survey. Instead, one-third of the 25 year-olds and above in Lebanon and the Syrian Arab Republic hold travel documents issued by the host authority. Among the younger age group, the figures for Lebanon and the Syrian Arab Republic are 27% and 17%, respectively. Very few in the Gaza Strip hold such travel documents – only between 1 and 2%. What this means is that a minority of refugees in Lebanon, the Syrian Arab Republic and the Gaza Strip hold legal documents that allow them to travel from and return to their places of residence safely.

Registration with UNRWA is a coveted status among the refugees for different reasons. While there were no generational differences in most fields, the situation was different in the Gaza Strip. Among older age groups in the Gaza Strip, access to UNRWA services is most associated with being a refugee; among the young, registration with UNRWA is considered a proof that they remain refugees.

### 5.3 Gender and Demographic Characteristics

The bulk of this discussion will be on the relationship between gender and key demographic characteristics, since we carried out detailed discussions of gender, education, labour force participation, income, and poverty in earlier sections of this report.

For every 10 widowed women there is one widowed man, and the overall rate for marriage among men is higher than that of women. The gap is highest in Jordan, where it is 71% for men and 54% for women. In Lebanon, it is 63% for men and 51% for women. The highest rate for marriage among women is in the Gaza Strip, where it stands at 63%, compared to 73% for men. While men remarry more often than women, women marry earlier than men in each of the five fields. For those married persons under 20 years of age, women account for the majority, from a low of 80% in the Gaza Strip to a high of 96% in the Syrian Arab Republic. When broken down by age, 22% of the women were first married before the age of 16, 44% between 17 and 20 years of age, and 23% between the ages of 21 and 25. The corresponding figures for men are as follows: 2% were first married before reaching the age of 16, 18% for the 17 to 20 year-olds, and 40% for those 21 to 25 years of age. Among those between the ages of 30 and 59, 12% of the women are either widowed or divorced, a proportion that is negligible among men. Between 70% and 80% of female heads of households are widowed. For the oldest age group, above 60 years of age, the percentage of widowed women hovers around 50%; for men it is around 1%. Thus compared to men, women marry younger and are widowed and separated in larger numbers.

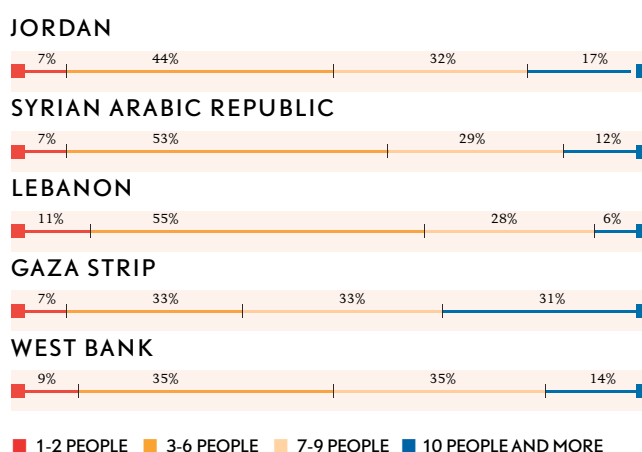
The report seizes on a debate in the literature regarding transition to nuclear family, and concludes that the pattern is not clear-cut. Although there is evidence of nuclear families among Palestine refugees, the median size of the household is six members, with lowest in Lebanon at five members and highest in the Gaza Strip at eight (see figure 20). Most female-headed households have either no children (56%) or one child (16%). While the majority of households in the survey (as well as those receiving SHC assistance) consist of one family, a substantial number of households are comprised of extended families, ranging from 21% in Jordan, 16% in the Gaza Strip, and an average of 13% in the rest of the fields. More significantly, among

the poorest quintile, 28% of those in Jordan consist of extended families, 21% in the Gaza Strip, 18% in Lebanon, 16% in the Syrian Arab Republic, and 13% in the West Bank. The argument is made in the report on Relief and Social Services that by focusing on the family – including single-headed families – UNRWA assistance program could be disadvantaging the poor who live as extended families. Here is how the report expressed it:

Regarding the appropriateness of UNRWA relief assistance, the eligibility criteria for SHCs recognize the acute need among women headed and elderly households. However, the criteria are limited in capturing need among other household types. In particular, the criteria do not address conjugal households with high dependency ratios and which may have poor income-earning capacity and low education levels. In addition, the eligibility criteria do not adequately address large households. The income threshold set by UNRWA together with the adoption of the family rather than the household as the unit for assessing need and distributing aid is biased against large households, including households made up of families living as an extended family.<sup>1</sup>

Early marriage extracts its toll from women's educational attainment. Marriage and home care were cited by women as the main reason for leaving school early.

FIGURE 20  
Number of persons in the household (categories)



1 Francine Pickup, Relief Services, UNRWA-NEP Thematic Report 2006.

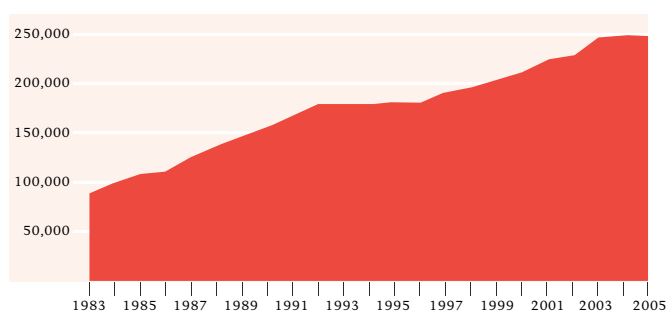
Consistent with our earlier analysis in this report, twice as many female- as male- headed households suffer from relative poverty, i.e. income level that is below the median. As shown in previous discussions of the synthesis report, money transfer is crucial to reducing poverty in female-headed households.<sup>2</sup>

## 5.4 Relief and Social Services

In an ideal situation, every needy person would be provided with assistance to meet basic requirements of food, shelter and other amenities. This assumes special importance in the case of groups such as refugees who lack food security, guarantees of personal safety, and decent living conditions. However, scarce resources make it difficult, if not impossible, to provide aid to every needy person. Since its inception more than a half-century ago, UNRWA has provided relief to Palestine refugees beyond its traditional services in the areas of health, education and housing. As well, UNRWA initially provided universal assistance in the form of food rations to every registered refugee. In 1978, UNRWA introduced its Special Hardship Case (SHC) program. Intended to target needy refugees, the program offered food rations and cash assistance. The SHC program was followed by the cancellation in 1982 of the universal assistance program that provided food rations to all registered refugees. In Lebanon, the cancellation went into effect in 1984.

The growth of the SHC population is demonstrated in figure 21, which provides data from 1983 to the end of 2005. The number increased from nearly 90,000 individuals in 1983 to nearly a quarter-million in December 2005. Currently, SHC families comprise 5.7% of the total refugee population. Although the growth of the SHC population has paralleled the growth of registered refugees generally, the cash component of the SHC assistance remained the same since the late 1970s, in spite of the reduction in its purchasing power. The average annual value of UNRWA subsidy per person is 110 USD (70 USD for food and 40 USD in cash).

**FIGURE 21**  
**SHC population since 1983 (number of individuals)**



Source: Ibrahim M. Hejoui and Adnan Badran, A Socio-Economic Analysis of Special Hardship Case Families in the Five Fields of UNRWA Operations, Amman: UNRWA HQ, March 2005, p. 23.

<sup>2</sup> See table 6 of this report.

There are notable anomalies in the field distribution of the SHC population depending on the specific conditions within each field. Jordan, which has 42% of all registered Palestine refugees, has only 4.2% of the SHC families. Reflecting the special hardship circumstances, Lebanon, which has around 9% of the registered refugee population, accounts for 11% of SHC families. While 53% of SHC families live outside camps, in the case of Lebanon it is 37% and close to one-third of SHC live inside camps (see table 28).

**TABLE 28**  
**Distribution of SHC families according to UNRWA, inside and outside camps**

FIELD	SHC INSIDE CAMP	REGISTERED REFUGEES INSIDE CAMP	SHC OUTSIDE CAMP	REGISTERED REFUGEES OUTSIDE CAMP
WEST BANK	42.2	26.35	57.8	73.65
GAZA	51.5	48.62	48.5	51.38
LEBANON	62.2	52.79	37.8	47.21
SAR	36.0	26.73	64.0	73.27
JORDAN	37.1	15.65	62.9	84.35
TOTAL	46.6	29.40	53.4	70.60

Source: Ibrahim M. Hejouj and Adnan Badran, A Socio-Economic Analysis of Special Hardship Case Families in the Five Fields of UNRWA Operations, Amman: UNRWA HQ, March 2005, p. 26.

**TABLE 29**  
**UNRWA special hardship income scale in USD**

	GAZA STRIP	WEST BANK	SAR	JORDAN	LEBANON
ONE PERSON	299.60	302.21	151.57	204.97	293.15
SPOUSE	312.03	314.66	156.10	213.50	320.98
SPOUSE + 1 CHILD	324.47	327.08	160.62	217.28	336.29
SPOUSE + 2 CHILDREN	336.90	339.51	165.17	221.08	351.60
SPOUSE + 3 CHILDREN	349.33	351.96	169.67	224.87	366.91
SPOUSE + 4 CHILDREN	361.77	364.39	174.23	228.65	382.22
SPOUSE + 5 CHILDREN	368.43	369.51	178.76	232.45	397.53
SPOUSE + 6 CHILDREN	375.10	377.30	183.28	236.24	412.84
SPOUSE + 7 CHILDREN OR MORE	381.77	384.32	187.84	240.02	428.15

Source: Francine Pickup, Relief Services

After eliminating the universal approach to assistance, UNRWA established assistance criteria based on a case-by-case approach aimed at identifying those with basic needs among the refugees while also working within budgetary constraints. Income is the main criteria in deciding who should receive assistance.

The SHC assistance scale is a function of the family size and cost of living in the particular field. Overall, however, a family's income should not exceed two-thirds of the gross earning of UNRWA staff member grade I, step 1, with the same number of dependents.

Based on UNRWA data in table 29, we can see, for example in the Gaza Strip, that the threshold for a two-person family on a per capita basis is 312 USD. If we divide this by the number of family members (2) and prorate it on the basis of 30 days per month, we get a threshold per capita income of 5.20 USD per day. Adopting the same calculation for a nine-person family, we get a daily threshold income of 1.40 USD. What this means is that a smaller family has a larger margin of income before it is disqualified from SHC assistance, whereas a larger family with a substantially lower income requirement can easily fall outside the assistance scale.

The distribution of SHC families by field is displayed in table 30, as these figures are reported by UNRWA and as they appear in the IUED/UCL survey. We discussed in the methodology section of the report the reasons for the discrepancy in the two sets of numbers with regard to Lebanon.

TABLE 30

**Distribution of SHC individuals**

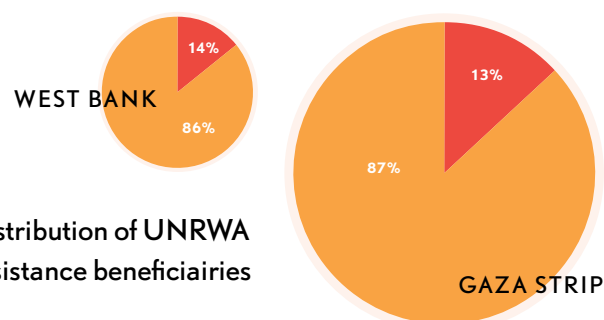
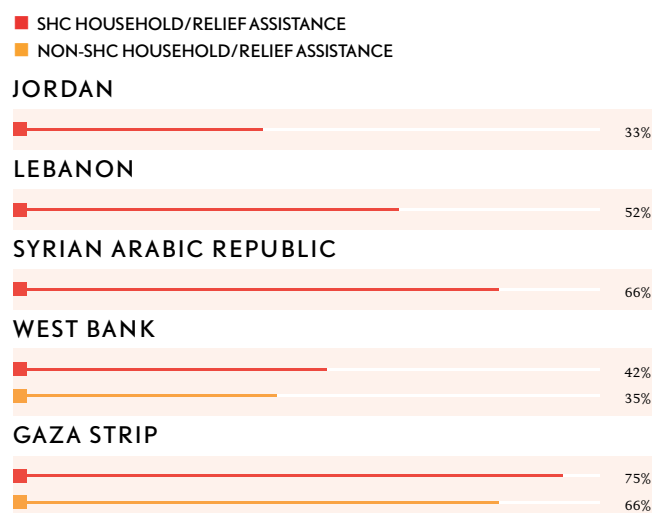
according to UNRWA and IUED/UCL Sample

	PERCENTAGE OF SHCS IN REGISTERED REFUGEE POPULATION, ACCORDING TO UNRWA	PERCENTAGE OF SHCS IN SAMPLE	PERCENTAGE OF SHCS THAT RECEIVED UNRWA ASSISTANCE
JORDAN	2.6	4.5	32.7
SAR	7.1	11.2	66.1
LEBANON	11.4	22.5	52.3
GAZA	8.6	11.6	74.7
WEST BANK	5.8	11.7	42.1

UNRWA established eight categories within which to classify its SHC population. The majority of SHC families assisted fall within three categories: the elderly (A category), female-headed households (W category) and those unable to work due to chronic illness or disability (M category). The Agency also extends SHC assistance to low-income families headed by, or including, a male adult who is following a full-time course of post-secondary study (E), orphans (O), families of those who are imprisoned (I) and families of those serving compulsory military service (C). Those who do not fall under any of the previously mentioned categories, but are still in need are eligible under the 'Z' category.

Not all those who receive UNRWA assistance are SHC families (see figure 22). Around 85% of the families in the oPt are beneficiaries of emergency assistance, and between 60 to 65% receive food assistance. Three months prior to carrying out the survey, 33% of SHC households in Jordan reported receiving UNRWA assistance, 52% in Lebanon and 66% in the Syrian Arab Republic. The oPt had a different assistance mix. While in the West Bank 42% of SHC households received UNRWA assistance, a further 35% of non-SHC households received emergency assistance as well. In the Gaza Strip, three-quarters of SHC households received UNRWA assistance compared to 66% of non-SHC households.

FIGURE 22

**% of respondents whose household received UNRWA assistance during the past three months****Distribution of UNRWA assistance beneficiaries**

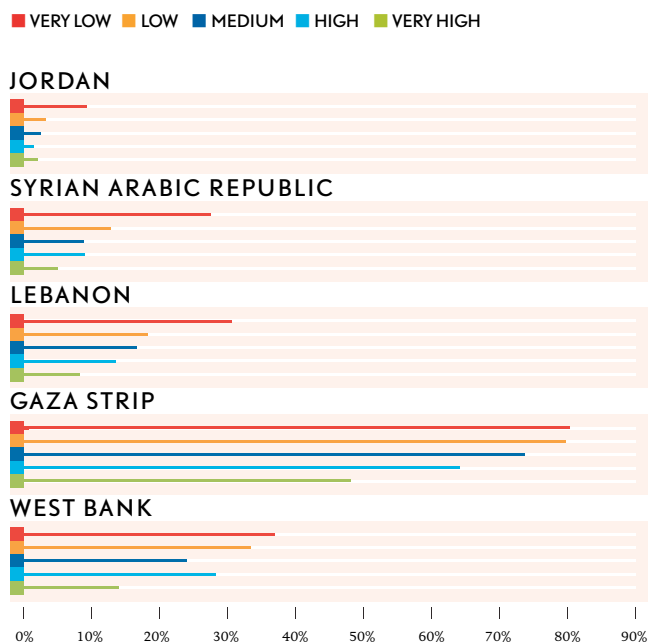
Although UNRWA is the major source of assistance for refugees, the survey also revealed that host governments, charitable organizations, extended family members, and NGOs play an important role in this regard. In the case of Jordan, 4% of the SHC households reported receiving assistance from UNRWA during the past three months, 3% from charities, and 3% from the host government. When broken down by source, there

is an interesting pattern by field and source for the composition of median cash assistance. In Lebanon, 73% of the cash assistance comes from informal sources; in the Syrian Arab Republic it is 49%, 46% in Jordan, 45% in the West Bank and 42% in the Gaza Strip. Similarly, the value of food assistance received during the past three months varies significantly by source. Cash assistance for food is heavily dependent upon family and support from relatives. Overall, data collected from respondents show that UNRWA cash equivalent contribution to food during the past three months is around 30 USD, except for in the Syrian Arab Republic where it is substantially less at a median of 17 USD a month<sup>3</sup>. In contrast to UNRWA's contribution, contributions from informal sources reaches a high of 67 USD in the West Bank, Jordan 53 USD, Lebanon 50 USD, the Syrian Arab Republic 35 USD, and the Gaza Strip 27 USD.

The distribution of UNRWA assistance according to income quintiles shows a stark contrast in the extent of assistance according to field, as shown in figure 23. In each of Jordan, the Syrian Arab Republic and Lebanon fields, UNRWA assistance reaching the lowest quintile varies from 7% in Jordan and 25% in Lebanon, to around 30% in the Syrian Arab Republic. Contrast this to oPt, where 80% of the very poor in the case of the Gaza Strip and 40% in the West Bank receive UNRWA emergency assistance.

FIGURE 23

### Families receiving UNRWA relief assistance by quintile income and field



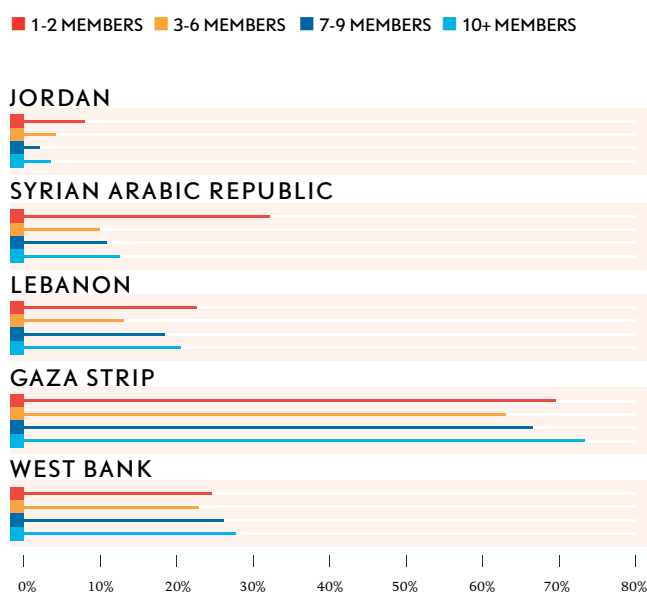
<sup>3</sup> This difference is probably explained by the date of interview and the date of delivery. UNRWA distributes 70 USD in food and 40 USD in cash each year to SHC families in the five fields of operation.

## 5.5 Acute Need

The author of the report introduces an ‘acute need’ measure based on a per capita daily income of 1 USD or less, and a food consumption that falls below minimal caloric intake. Based on this indicator, 47% of those in the Gaza Strip suffer from acute need, 36% in the Syrian Arab Republic, 27% in West Bank, 23% in Jordan, and 22% in Lebanon.

Using the acute need measure, the author calculated the proportion of households that are: (1) in acute need and are receiving aid, (2) not in acute need but are receiving aid, (3) in acute need and are not receiving aid, and (4) not in acute need and not receiving aid. The Gaza Strip has the largest percentage of households in acute need (85%), followed by the West Bank (37%), Lebanon (25%), the Syrian Arab Republic (18%), and Jordan (9%). What this means is that, according to the acute need measure, more than 90% of those refugees in Jordan do not receive assistance, whereas of the needy in the Gaza Strip only 15% do not receive assistance. This leads the author to remark that ‘there is a degree of dislocation between the SHC categories premised on the male breadwinner and the notion espoused by UNRWA and levels of needs met’ (page 25). More than 20% of female-headed households in Lebanon, Jordan and the Syrian Arab Republic receive assistance even though they are not in acute need.

**FIGURE 24**  
**Proportion of families that receive UNRWA relief assistance according to size**



This does not mean that female-headed households are better off in terms of assistance than male-headed households, as concluded by the World Bank.<sup>4</sup> Francine Pickup, in the Relief and Social Services report, concludes otherwise:

*Contrary to the World Bank poverty study [ . . . ], an analysis of the survey data presented here shows that need is in fact greater among women headed households than households headed by men. Across the fields, about 75% of male headed households do not need assistance while the same is true of just 50% of women headed households. Nevertheless, it may be the case that men-headed households facing acute needs are under-covered by UNRWA while a much greater proportion of women headed households in acute need do receive assistance. This could be due to a combination of men finding it more difficult to ask for help and UNRWA SHC criteria, which specifically target women headed households (‘W’ category in the SHC eligibility criteria described above).<sup>5</sup>*

In Jordan, twice as many female- as male-headed households are in acute need (39:21%); in the Syrian Arab Republic it is 51:33%, Lebanon 33:20%, the Gaza Strip 70:45%, and West Bank 48:25%.

Figure 24 shows that small household size is positively correlated with UNRWA assistance, with the possible exception of the Gaza Strip, where around 70% of both large (ten members or more) and small households (1 to 2 members) receive aid. It is important to bear in mind that small households consist largely of elderly people, a category that is singled out by UNRWA for relief assistance.

4 Poverty in West Bank and Gaza, Report No. 22312-GZ, Washington DC: The World Bank.

5 Francine Pickup, op. cit.

Thus, it is not surprising that households with high dependency ratios (greater than 7.5 members per income earner) tend to have high unmet needs, a finding that is uniform across all fields. It is also the case that a very low dependency ratio (0.49), which can signify lack of income earners in the household, is correlated with high unmet needs. In the Gaza Strip, it reaches almost 50% of the poor falling under the acute need definition. Although female-headed households predominate among the very poor and tend to receive UNRWA aid at twice the rate of male-headed households, once emergency relief in the oPt is taken into account the gap between the two groups narrows significantly. For example, 77% of female-headed households receive UNRWA aid compared to 67% of male-headed households. Similarly, never-married, widowed or divorced women in female-headed households are more likely to receive UNRWA assistance than any other group. This is a confirmation of the SHC criteria for receiving UNRWA aid. Among heads of households who never married or are married, unmet needs extend to 58% of this group in Jordan and 55% in the Syrian Arab Republic.

There are slight differences in the level of unmet needs among camp, city, and town residents. In the cases of Lebanon, the Syrian Arab Republic, and the West Bank, camp residents comprise the majority of those in acute need, whereas in the Gaza Strip and Jordan more town and city residents have unmet needs. There is an inverse relationship between unmet needs and UNRWA assistance, on the one hand, and level of educational attainment of the respondent on the other hand: the higher the level of education, the less likely it is that the respondent will be classified as in acute need and be a recipient of UNRWA assistance.

As expected, unemployment is correlated positively with the level of unmet needs across all fields. The ratio of unemployed to employed who are in acute need but do not receive assistance is 2:1 in Jordan and Lebanon, 2.5:1 in the Syrian Arab Republic, and 3:1 in the Gaza Strip and the West Bank. Using the UNRWA assistance definition, the pattern is similar, although the ratio between unemployed and employed is not as stark, with the exception of the Gaza Strip where more than 70% of the unemployed receive UNRWA assistance compared to 60% of the employed. The relationship

between the UNRWA assistance program and key variables such as the type of head of household, age of household members, size of the household, dependency ratio, educational level and involvement in the labour market are displayed in Chart B.



CHART B Key variables of UNRWA assistance program participation

HOUSEHOLD INDICATOR	UNRWA ASSISTANCE	TARGETING OF NEED
SINGLE, FEMALE HEADED HOUSEHOLDS	Yes – Single women headed households (W), Adult male detained in prison (I), Orphan headed household (O), Adult male physically / mentally disabled or ill (M)	High coverage of need.
ELDERLY HHS / SMALL HHS	Yes – Family with head over 60 years of age (A)	Need better targeting of small HHs in the Syrian Arab Republic, Lebanon, West Bank and the Gaza Strip.
LARGE HOUSEHOLDS WITH HIGH NUMBER OF DEPENDENTS	No	Need better targeting of large HHs, particularly in Lebanon and the Syrian Arab Republic.
HOUSEHOLDS WITH HIGH DEPENDENCY RATIOS	No	Need better targeting of HHs with high dependency ratios in Jordan, the Syrian Arab Republic, Lebanon and the West Bank. This is a good indicator on which to base targeting.
HOUSEHOLDS BASED ON A CONJUGAL COUPLE WITH A WEAK RELATION TO THE LABOUR MARKET	No	Better targeting of married HHs in need required. This category faces under-coverage in favour of single, female-headed HHs.
HOUSEHOLDS WITH LOW LEVELS OF EDUCATIONAL ATTAINMENT	UNRWA does reach those with lowest educational attainment to some extent.	Better targeting required. This is a good indicator on which to base targeting.

It is worth noting that there are ‘leakages’ in the assistance program, i.e., twice as many male-headed households receive aid but do not need it compared to female-headed households. The report calls for developing a monitoring system that will be able to better target the needy population.

Finally, the recipients’ level of satisfaction was assessed with regard to cash and food aid. The pattern of responses was similar in both instances. Overall, more respondents were dissatisfied than satisfied. Except for in the Gaza Strip, where three-quarters of the respondents expressed satisfaction with both types of aid, in the remaining fields the level of dissatisfaction reached three-quarters of those sampled.





# COPING STRATEGIES

The thematic report on Socio-Economic Conditions of the UNRWA Registered Refugees (see above VII) provided an in-depth analysis of the Palestine refugees' welfare. This report's approach defines poverty as an essentially static, income related, phenomenon. However, the condition of chronic hardship sustained by many Palestine refugees compels us to adopt a more dynamic approach to poverty. Hence, the main objective of the report on coping strategies is to capture the dynamics of poverty, namely, vulnerability.

## 6.1 Main Objectives and Methodology

### REDUCING 11 STRATEGIES TO 2 FACTORS

In the questionnaire, respondents were asked to provide information about how frequently they used different coping strategies. Table 31 below shows the percentage of refugees that report using different types of strategies.

Table 31 highlights the most significant findings (in bold and red). An analysis of these findings clearly highlights distinctive patterns of coping strategies' use across UNRWA's five fields of operations. In order to simplify the analysis (and by making use of the strong correlations between the different strategies) the authors used factor analysis to synthesize the 11 strategies with two factors that represent two different aspects of vulnerability, as outlined in table 32.

Factor 1 is strongly correlated with the strategies adopted by households in order to reduce costs. In the thematic report, this factor is labelled cost-reducing and defined as an indicator of potential vulnerability. Factor 2 is mainly related to the strategies aimed at increasing the income of the household. Accordingly, the thematic report labels this factor income-increasing and defines it as an indicator of high vulnerability.

TABLE 32

### Coping Strategies and Dimensions of Vulnerability

FACTOR 1 Cost reducing Potential Vulnerability
1. Reduce the meals of adults in favour of children
2. Limit the portion of meal for all
3. Reduce the number of meals per day
4. Purchase food on credit
5. Consume less quality and variety of food
FACTOR 2 Income-increasing High Vulnerability
6. Use life savings
7. Delay payment of bills
8. Ask unknown people for money
9. Send children to work
10. Sell personal valuables
11. Sell household items

TABLE 31

### Percentage of Respondents Using Coping Strategies From June 2004 to June 2005

COPING STRATEGY	JORDAN	SAR	LEBANON	GAZA	WEST BANK
1. Reduce quality and variety of food	42%	34%	35%	48%	62%
2. Reduce the meal of adults in favour of children	27%	24%	24%	29%	44%
3. Limit portion of meal for all household members	35%	29%	32%	34%	42%
4. Reduce the number of meals per day	28%	20%	22%	26%	43%
5. Purchase food on credit	26%	18%	22%	27%	59%
6. Send children to work	31%	34%	30%	39%	11%
7. Sell household items	18%	31%	29%	18%	13%
8. Use life savings	29%	29%	40%	33%	21%
9. Ask unknown people for money	54%	62%	58%	60%	20%
10. Delay payments of bills	21%	16%	24%	27%	70%
11. Sell personal valuables	44%	30%	34%	57%	13%

## 6.2 Explaining Vulnerability

For the largest part of the report, the authors explore the relationships between these two dimensions of vulnerability and a series of criteria that reflect the refugee household's socioeconomic and demographic conditions. The results of this analysis help the reader to grasp the multiple dimensions of refugee vulnerability. In accordance with the existing literature, they also highlight strong differences according to the context, be it by field or by area of residence.

### 6.2.1 IMPACT OF POVERTY AND INCOME ON VULNERABILITY

Logically, vulnerability is strongly related to the socio-economic status of the household, including primarily subjective poverty evaluation, income level and income variation.

In the Gaza Strip, Lebanon and the Syrian Arab Republic, households with a lower economic level and households who face unstable income are more likely to use income-increasing strategies. In Jordan and in the West Bank, households are more prone to use cost-reducing strategies. Although there are some exceptions to this general pattern, one important finding is that in the West Bank subjective poverty level and income variation have no impact on the rate of use of income-increasing strategies.

Figure 25 illustrates the relationship between vulnerability and subjective poverty in the Gaza Strip. A value of 0 on any of the factors means that the household uses this set of strategies at the same rate as the average

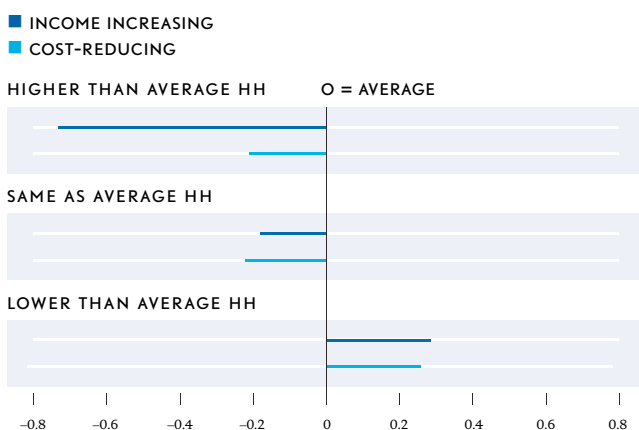
of the field. This means that those refugees who evaluate the economic situation of their household as 'lower than the average' (compared to other households who live in their community) use both sets of coping strategies more than the average refugee population in the field. On the opposite side, those refugees who evaluate themselves on par or above the average refugee population are clearly less likely to use both sets of strategies; in other words, they are less vulnerable.

### 6.2.2 IMPACT OF EMPLOYMENT ON VULNERABILITY

In this section, the authors analyse the impact of the dependency ratio (i.e. the number of dependents per employed household member) and the employment situation of the household on vulnerability.

- In Jordan, the dependency ratio has had no impact on the rate of use of income-increasing strategies. Cost-reducing strategies have been used below average for low dependency levels. Both sets of strategies have been used at an above average level by households whose head is unemployed.
- In the Syrian Arab Republic, the dependency ratio has had no impact on the use of cost-reducing strategies. Income-increasing strategies have been used at below average rates when the dependency ratio is low. The employment situation has had a clear impact on both vulnerability dimensions.
- In the Gaza Strip, households with a low dependency ratio have used both sets of strategies, but to a lesser extent than average. As has been observed, cost-reducing strategies' use increases with the dependency ratio and households with the highest dependency ratio use income-increasing strategies much more. The unemployed heads of households also use both sets of strategies more than average, with cost-reducing strategies being employed more frequently than income-increasing strategies.
- In Lebanon, the results are very specific: While both sets of strategies are used more within households with higher dependency ratios, the employment situation of the household's head has no impact on vulnerability.

FIGURE 25  
**Use of the Two Sets of Coping Strategies According to Subjective Poverty Level (Gaza Strip)**



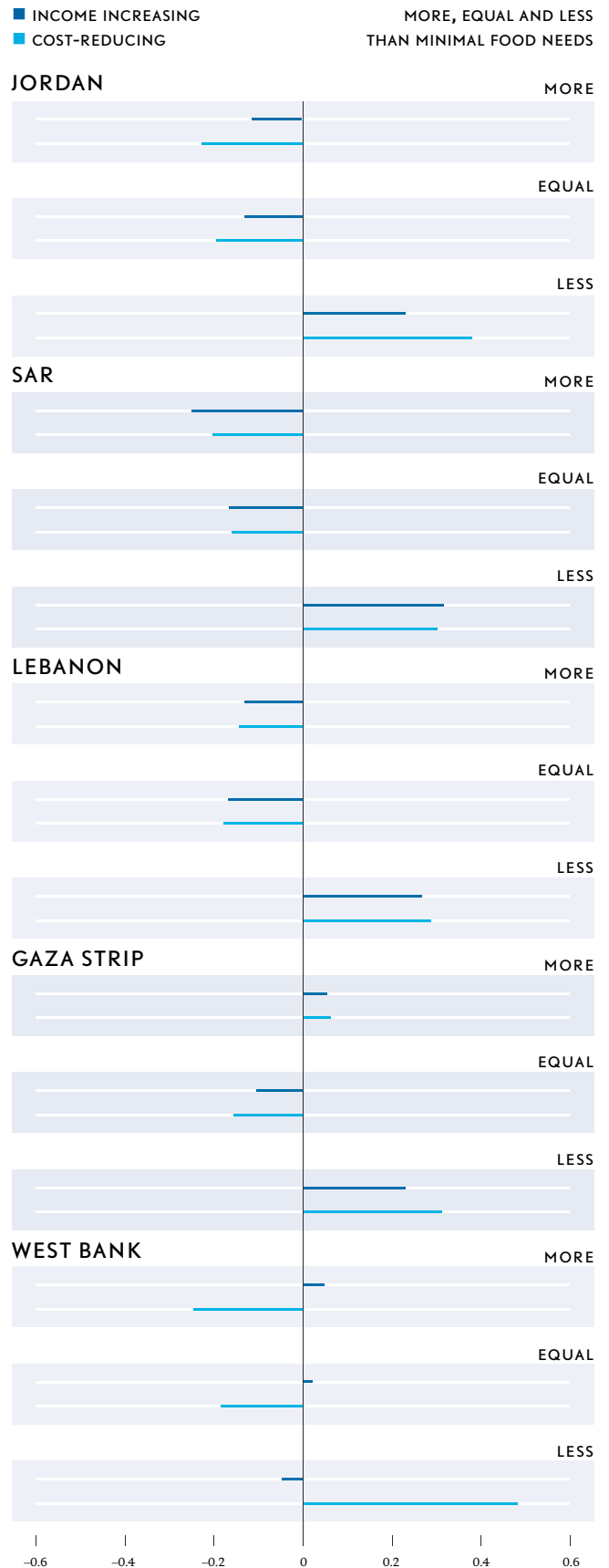
- In the West Bank, neither the dependency ratio nor the employment situation has an influence on the use of income-increasing strategies. However, the higher the dependency ratio the more cost-reducing strategies are used. The unemployed household heads tend to compel their households to use cost-reducing strategies at higher rates.

### 6.2.3. IMPACT OF THE FOOD SITUATION ON VULNERABILITY

In this section, two variables are explored: food consumption of the household compared to its minimal needs; and readiness to secure food as a first priority in life. Figure 26 presents the results for the household’s food consumption level.

- In Jordan, Lebanon and the Syrian Arab Republic, Palestine refugees who reported having less than minimal food needs clearly appeared to be more vulnerable than those who reported average or above average food consumption.
- However, in Jordan and Lebanon, they seem potentially (cost-reducing) rather than highly (income-increasing) vulnerable.
- In the Syrian Arab Republic, those refugees reporting less than minimal food consumption constitute a highly vulnerable segment.
- In Lebanon, securing food as a first priority has no impact on the use of coping strategies. In Jordan, the impact is negligible. In the Syrian Arab Republic, however, both sets of strategies are used at significantly higher rates, especially those aimed at increasing income.
- In the Gaza Strip also, those who report lower than minimal food consumption are more vulnerable. Those whose food security was the first priority used cost-reducing strategies at rates slightly above average, and income-increasing strategies at rates significantly below average.
- In the West Bank, as can be seen in figure 26, the level of food consumption is significantly correlated with potential vulnerability, much less so with high vulnerability.. Securing food as a first priority has little impact on the use of cost-reducing strategies.

**FIGURE 26**  
**Use of Coping Strategies According to Household’s Food Consumption**



#### 6.2.4 IMPACT OF DEMOGRAPHY ON VULNERABILITY

In this section, the focus of the analysis is on the impact of the household's demographic characteristics. Household determinants such as its size and health status are analysed, while the age and gender of the head of the household, her/his marital status, education level, involvement in social activities and health insurance are also considered.

##### HOUSEHOLD LEVEL

- In general, the larger the household is, the higher its level of vulnerability stands. In Jordan and the West Bank, larger household sizes have been primarily prone to potential rather than to high vulnerability.
- In the Syrian Arab Republic and Lebanon, larger households may be defined as highly vulnerable. In the Gaza Strip, larger households have seen their risk of high vulnerability increased; however, household size has not seemed to affect potential vulnerability.
- In all fields, the presence of chronically ill or disabled people in the households has led to vulnerability, particularly high vulnerability. The West Bank is an exception to this general pattern.

##### FEATURES OF THE HOUSEHOLD'S HEAD

(*age, gender, marital status, social capital*)

- In Jordan, the Syrian Arab Republic and the West Bank, households headed by women have been more potentially vulnerable than those headed by men. However, it should be noted that women-headed households did not seem to present a risk of high vulnerability.
- In the Gaza Strip, having a woman as the household's head has also led to greater levels of potential and high vulnerability. In Lebanon, the head's gender has not constituted an explanatory variable.
- The effect of social capital on vulnerability has not significant in Lebanon, and barely so in the Syrian Arab Republic.
- In Jordan, lack of social capital has led to increased potential and high vulnerability. In the occupied Palestinian territories, lack of social capital has also led to both forms of vulnerability, but more often to high vulnerability.

## 6.3 Assistance and Vulnerability

The main objective of this section is to explore the targeting of the assistance delivered to Palestine refugees. Accordingly, use of coping strategies is analysed in terms of the distinction between beneficiaries and non-beneficiaries of assistance, of types of providers and nature of assistance. In order to use coping strategies as independent variables, each of the two factors was recoded according to five levels of use, on a scale ranging from 'Very Low' to 'Very High' (see figure 27).

- Jordan is the least targeted by governmental or UNRWA assistance. Given the small number of refugees covered by assistance, only general findings could be established in this field. Among beneficiaries of governmental and UNRWA assistance, respectively, 36 and 59% reported using coping strategies.
- In the Syrian Arab Republic, refugees are beneficiaries of UNRWA and Government assistance almost in an equal way. Beneficiaries did make more use of coping strategies than non-beneficiaries. In general, regardless of beneficiary status, refugees reported a greater tendency to use income-increasing strategies. This generally reflects high vulnerable situations of refugees in that field. Cash and food assistance had been particularly well targeted as it has covered the most vulnerable segment of the population.
- Refugees in Lebanon have benefited only from UNRWA assistance. Beneficiaries of such assistance have used coping strategies to a higher extent than non-beneficiaries and have resorted much more to income-increasing strategies. The same pattern can be observed among beneficiaries of cash and food assistance, indicating very good targeting of the most vulnerable segment of the refugee population.

For the Occupied Palestinian territories, the evaluation has emphasized the distinction between general relief assistance and the Emergency Program implemented within the framework of Inifada. Accordingly, respondents have been grouped within the three following categories: Relief beneficiary (Special Hardship Cases – SHC), emergency beneficiary (not SHC) and non-beneficiary of either assistance program.

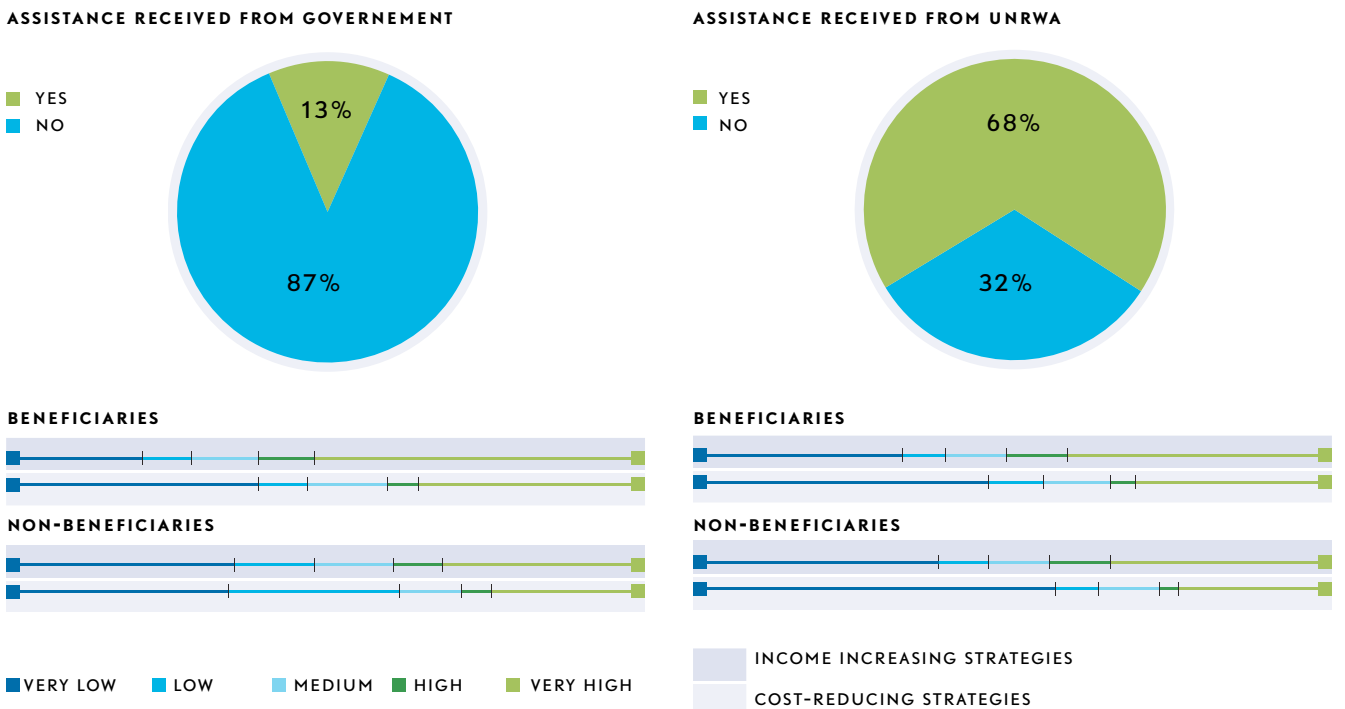
- Gaza is the field with the highest number of assistance beneficiaries. UNRWA covered a much higher

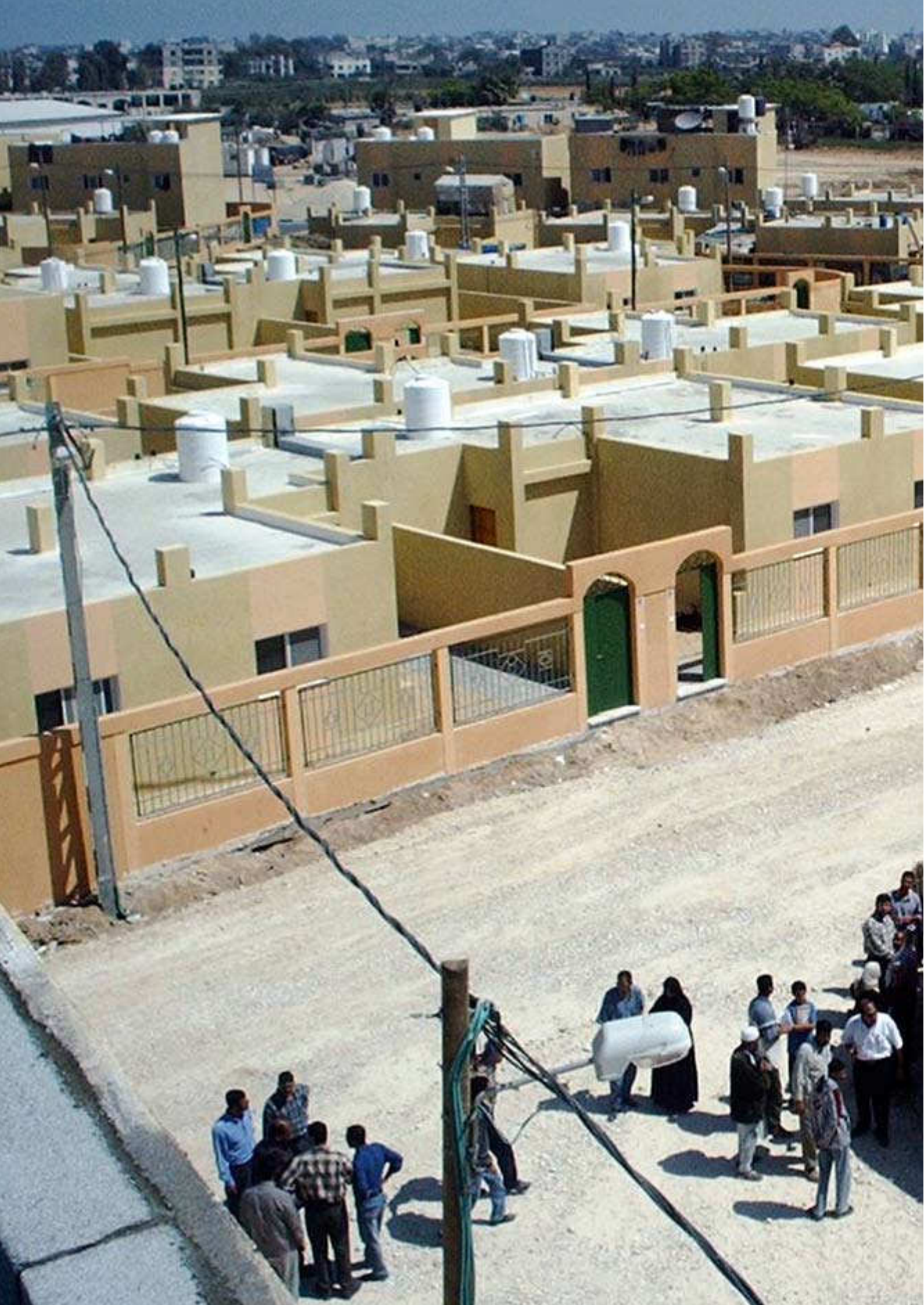


percentage of the refugees than the host authority. In general, beneficiaries have resorted more consistently to the use of coping strategies than non-beneficiaries. However, both groups have seemed to employ income-increasing strategies to a greater extent than cost-reducing strategies. Cash and food assistance programs had been particularly well targeted as they have covered the most vulnerable households. Beneficiaries of emergency programs and relief assistance (SHC) have used income-increasing strategies more than cost-reducing strategies, which reflects high vulnerability. However, the SHCs have seemed to be more vulnerable as a substantial percentage of them have used both sets of strategies very consistently. Thus, targeting of the relief and emergency assistance programs has proved to be adequate in the oPt.

- In the West Bank, assistance has been less widespread than in the Gaza Strip, but UNRWA remains the main assistance provider. However, the host authority has seemed to target its beneficiaries slightly better. Assistance seems to have had no impact on the use of income-increasing strategies. The relationships turns out to be relevant when particular types of assistance programs were implemented. Beneficiaries of cash and food assistance resorted to a greater extent to cost-reducing strategies than to income-increasing strategies. Therefore, it seems that in the West Bank part of refugee population has been covered by such assistance. The same result is found among beneficiaries of emergency programs. However, in the Gaza Strip, non-SHC refugees seem to be in a more vulnerable position than those receiving relief assistance (SHC).

**FIGURE 27**  
**Use of Coping Strategies According to Assistance Received in the Gaza Strip**







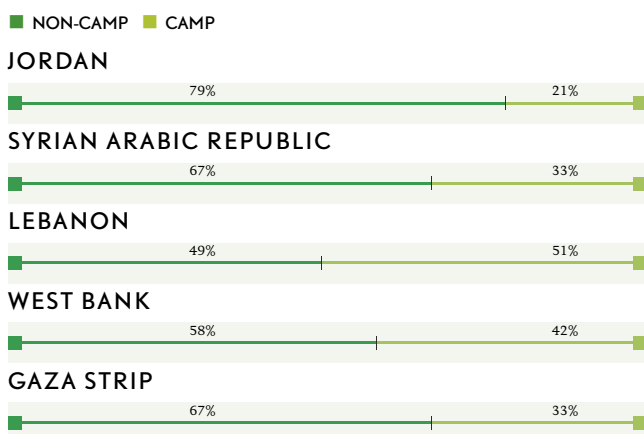
# REFUGEES HOUSING CONDITIONS

Housing conditions affect the physical and psychological health of dwellers, more so the underprivileged communities with an unsettled status and unstable livelihoods. Housing for Palestine refugees has been a key issue since the beginning of the UNRWA's activities in 1950.

Habitation in camps evolved from tents and one-room shelters provided over 50 years ago to the vertical and horizontal sprawl of houses built according to the needs and assets of dwellers. Indeed, since the boundaries of the often overcrowded camps cannot be extended, floors have often been added (with various degrees of control by the host authorities across UNRWA's five fields) in order to accommodate growing families.

Population growth in camps has spurred the demand for services and housing. However, UNRWA's budget has not increased in proportion to the growing refugee population. Its housing rehabilitation programs are thus currently limited to the special hardship cases residing in camps, a situation that has affected the overall refugees' housing needs, including acceptable accommodation, sanitation, community services and access to jobs.

**FIGURE 28**  
**Proportion of refugees residing in camps and non-camps, by location (%)**



N: Jordan 1988; Syrian Arab Republic (SAR) 1993; Lebanon 1999; Gaza 1994; West Bank 1982.

Palestine refugees' living conditions vary considerably according to the environment prevailing within each field of operation. Freedom of mobility, access to the labour market and social integration contribute to the improvement of their living conditions. For example, refugees in Lebanon face a housing crisis due to the lack of rehousing alternatives in response to population growth. In the West Bank and the Gaza Strip, the Israeli Defence Forces (IDF) have increasingly set constraints on the refugees through closures, demolition of houses and incursions into camps and houses. In Jordan and the Syrian Arab Republic, on the other hand, refugees do not face the same problems. Overall, however, refugee housing conditions can be characterized as minimal in all fields.

Geographic differences may influence housing conditions. First, the sharp climatic variations, from the mountainous areas and plains of northern Lebanon to the arid conditions in southern Jordan and parts of the West Bank, has resulted in different needs in terms of housing design and construction material. Construction material is another important criterion affecting housing comfort, notably in terms of passive cooling and heating. Second, housing conditions may differ between refugees living in camps, informal refugee gatherings. Figure 28 shows that, except in Lebanon, most refugees live outside camps. Given this uneven distribution between refugees living inside and outside camps, housing conditions may not necessarily reflect the housing policy of UNRWA.

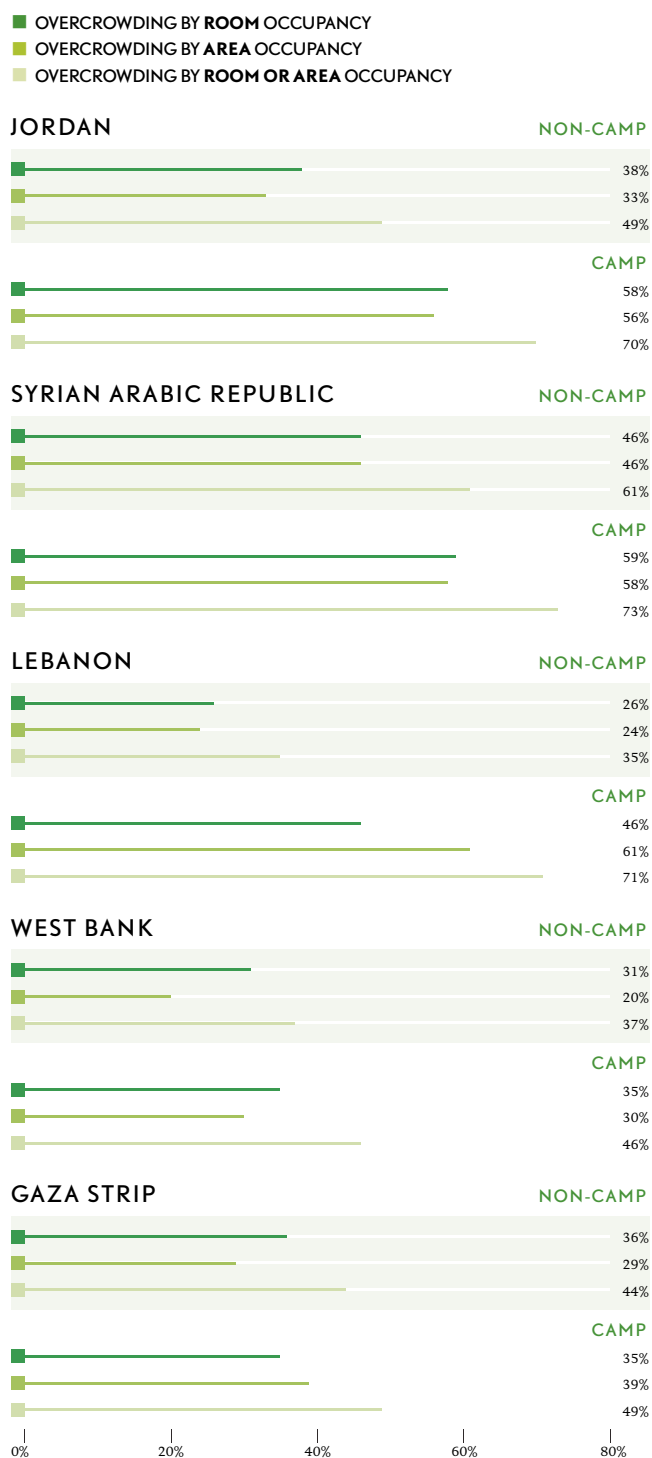
## 7.1 In-House Crowding

Assuring adequate space for dwellers is an important housing right contributing to a healthy living environment (i.e. preventing the spread of diseases) and privacy. Yet crowding of housing is a major difficulty faced by Palestine refugees. Crowding is measured both by the occupancy per room and by the floor area per capita. Levels of house occupancy are considered normal when no more than three household members share a room, including bedrooms and living rooms.

According to figure 29, all refugees, whatever the field and the place of residence, experience considerable overcrowding, both in terms of area per person and number of persons per room. The situation is particularly dramatic in camps, be it in Lebanon (71%), in the Syrian Arab Republic (73%) or in Jordan (70%). Unexpectedly, camps in the West Bank and the Gaza Strip, although overcrowded as well, appear to be better off in this regard (Gaza 46% and West Bank 46%). There are fewer discrepancies between the incidence of overcrowding in camps and non-camps in the West Bank and the Gaza Strip, while overcrowding is observed far more inside camps than outside them in the three other locations. The largest gap in terms of overcrowding between those living in camps and those living outside them can be found in Lebanon. There is less overcrowding of refugees living outside camps in Lebanon than in any other field of operation. Refugees in the Syrian Arab Republic living in camps are the most exposed to overcrowding.

FIGURE 29

**Percentage of households with overcrowding observed in terms of room occupancy and area occupancy, or either, by residential site and field of operation.**



## 7.2 Refugee Camps

Figure 28 (page 91), revealed that the percentage of refugees living in camps varies considerably from one field to the other. Table 33 below shows a strong correlation between total household income and residential site: Except in the Gaza Strip where poverty is prevalent whatever the area of residence, the proportion of poor households (lower income quintiles) is higher in refugee camps than outside. Conversely the proportion of better-off households (higher income quintiles) is comparatively lower inside camps. This confirms the intuitive assumptions that refugees with higher income seek higher living standards outside camps. Additionally, refugees living outside camps may benefit from more job opportunities and they enjoy higher incomes. These figures nevertheless do not account for some underprivileged refugee groups, living outside camps in informal 'gatherings', where housing conditions are known to be seriously deteriorated.

## 7.3 Appliances Owned

The number of appliances owned is an indicator of the living conditions of households in terms of material comfort. Thus appliances may serve as a proxy for household income and living standards, as the findings in the thematic report suggest. Since appliances are not essential, their presence in households does not necessarily indicate that basic needs are being satisfied.

Electricity and light, necessary to operate most of the appliances, is available on average in 99% ( $\pm 1\%$ ) of households without distinction between camps and non-camps or amongst host countries. In the thematic report, an index was created to aggregate the number of appliances held by households: Respondents answered to a list of 18 appliances. Households scoring 10 possess all possible appliances, while those scoring 1 have only 0 to 1 appliance.

TABLE 33 Distribution of income groups by camp residence (%)

		LOWEST	RATHER LOW	MIDDLE GROUP	RATHER HIGH	HIGHEST	TOTAL	SIGNIFICANCE <sup>A</sup>	N	MISSING
JORDAN	NON-CAMP	16%	9%	31%	21%	23%	100%	***	1 492	120
	CAMP	30%	14%	28%	19%	9%	100%	***	388	
SAR	NON-CAMP	15%	20%	21%	21%	24%	100%	***	1308	44
	CAMP	20%	25%	19%	19%	16%	100%	***	648	
LEBANON	NON-CAMP	15%	14%	18%	26%	27%	100%	***	878	166
	CAMP	22%	21%	24%	19%	14%	100%	***	956	
GAZA	NON-CAMP	18%	22%	19%	21%	20%	100%	ns	1 117	54
	CAMP	18%	20%	21%	21%	20%	100%	ns	829	
WEST BANK	NON-CAMP	18%	19%	19%	18%	26%	100%	***	1 224	182
	CAMP	20%	23%	19%	21%	17%	100%	***	594	

<sup>A</sup> Significance based on chi-square \*\*\*  $\leq 1\%$  | \*\*  $\leq 1\%$  | \*  $\leq 5\%$  | ns  $> 5\%$

**FIGURE 30**  
**Distribution of appliances in households (%)**

PROPORTION OF HOUSEHOLDS HOLDING FROM 0 TO 9 APPLIANCES (%)

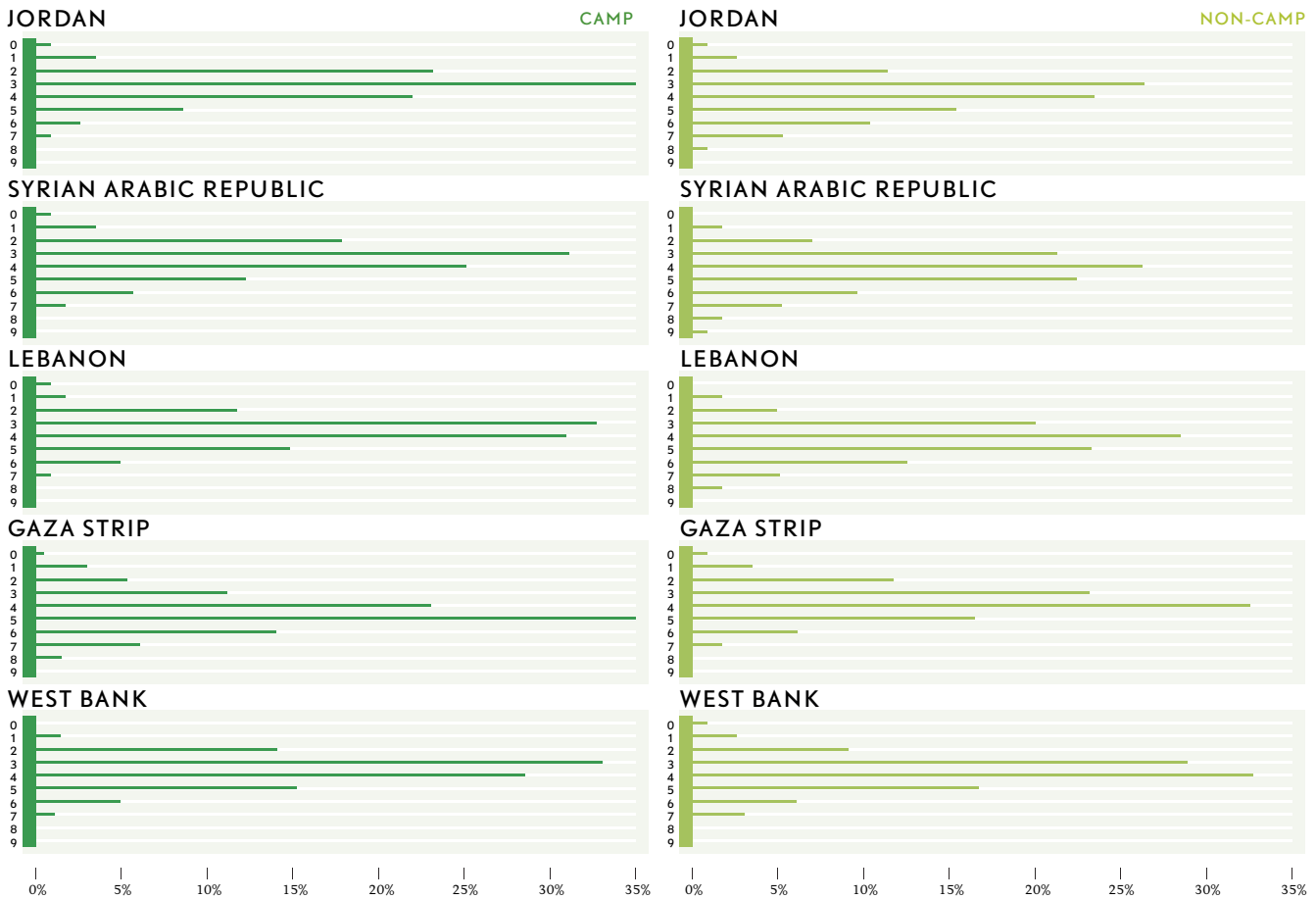
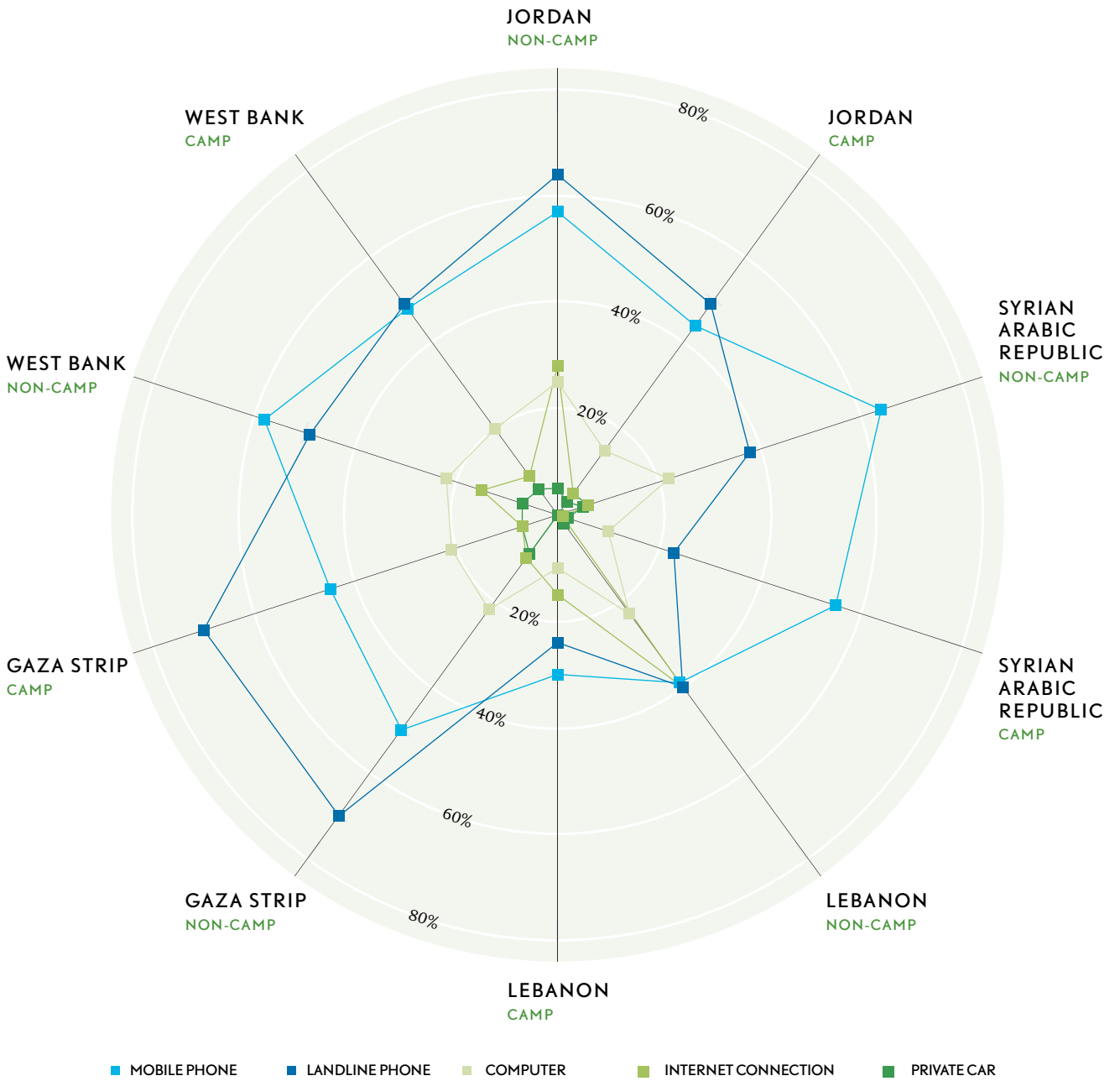


Figure 30 shows that camp refugees usually own fewer appliances than those residing outside camps. While most refugees in camps scored from 0 to 3, most refugees living outside camps scored over 4. In the thematic report, ownership of the different appliances is analysed by category. As an example, figure 31 below shows that households owning private cars live mostly outside camps in Jordan (25%) and in Lebanon (39%). Fewer refugees in the Syrian Arab Republic possess private cars than in the other host countries (8% of refugees living outside camps compared with 2% living in camps). Figure 31 further shows that only a small proportion of households (an average of 5%) have an Internet connection, although more non-camp refugees have connections than those in camps. Computer ownership shows the same distribution trend as Internet connections, although

there are more computers. Refugees in camps are slightly worse off compared to refugees outside the camps in terms of landline phones, and more refugees in the Syrian Arab Republic have landline phones than those in any other field of operation.. Refugees in the Gaza Strip and Jordan comparatively have more mobile phones, while fewer households living in camps have a mobile phone, regardless of the country/field of residence.



**FIGURE 31**  
**Proportion of households owning the listed appliances (%)**



## 7.4 Structural Defects and Construction Material

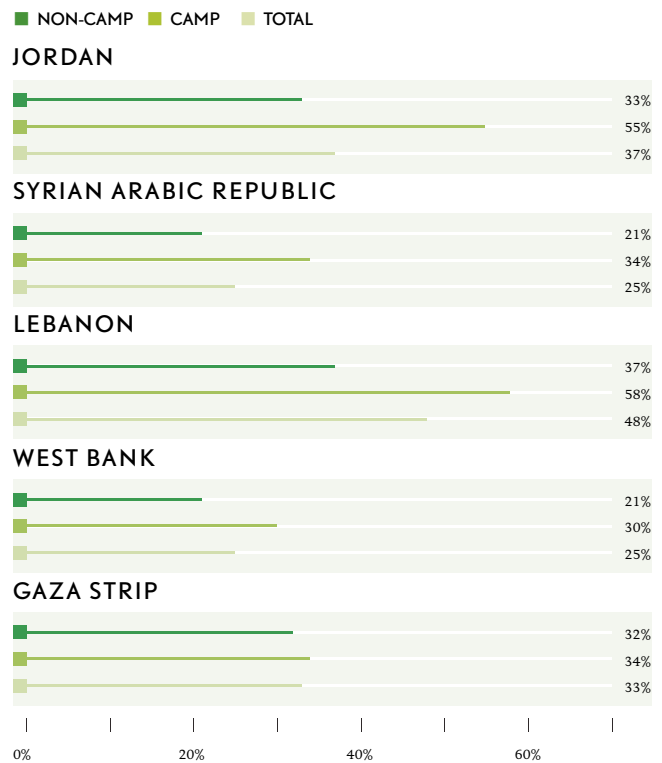
Initially, camp shelters were built to satisfy immediate accommodation needs. Later, as of the mid-late 1950's, UNRWA engaged in rehabilitation programs, endowing housing with more durable structures. Currently, UNRWA does not supervise extensions of houses in camps and limits its interventions to recommendations only. Refugees may not always receive adequate guidance for construction, or they may be reluctant to give up vertical extension of their houses, despite safety risks.<sup>1</sup> UNRWA ensures maintenance and reconstruction of shelters for special hardship cases residing inside camps only. However, those living outside camps may receive financial assistance for repairs.

Structural defects in refugees' houses are generally due to poorly built constructions and recurrent vertical extensions to accommodate growing households. They also result from the substandard type of construction material chosen, the type of dwelling and, in war-torn areas, from shelling and demolition.

Figure 32 shows that the highest proportions of refugees reporting defects in the living rooms and bedrooms of their houses are in Lebanon (48%) and Jordan (37%). It also shows large differences in terms of defects reported between those living in camps and non-camps (58% and 37% in Lebanon, and 55% and 33% in Jordan respectively). Fewer refugees in the Syrian Arab Republic and the Gaza Strip reported structural defects than in the other fields of operation.

FIGURE 32

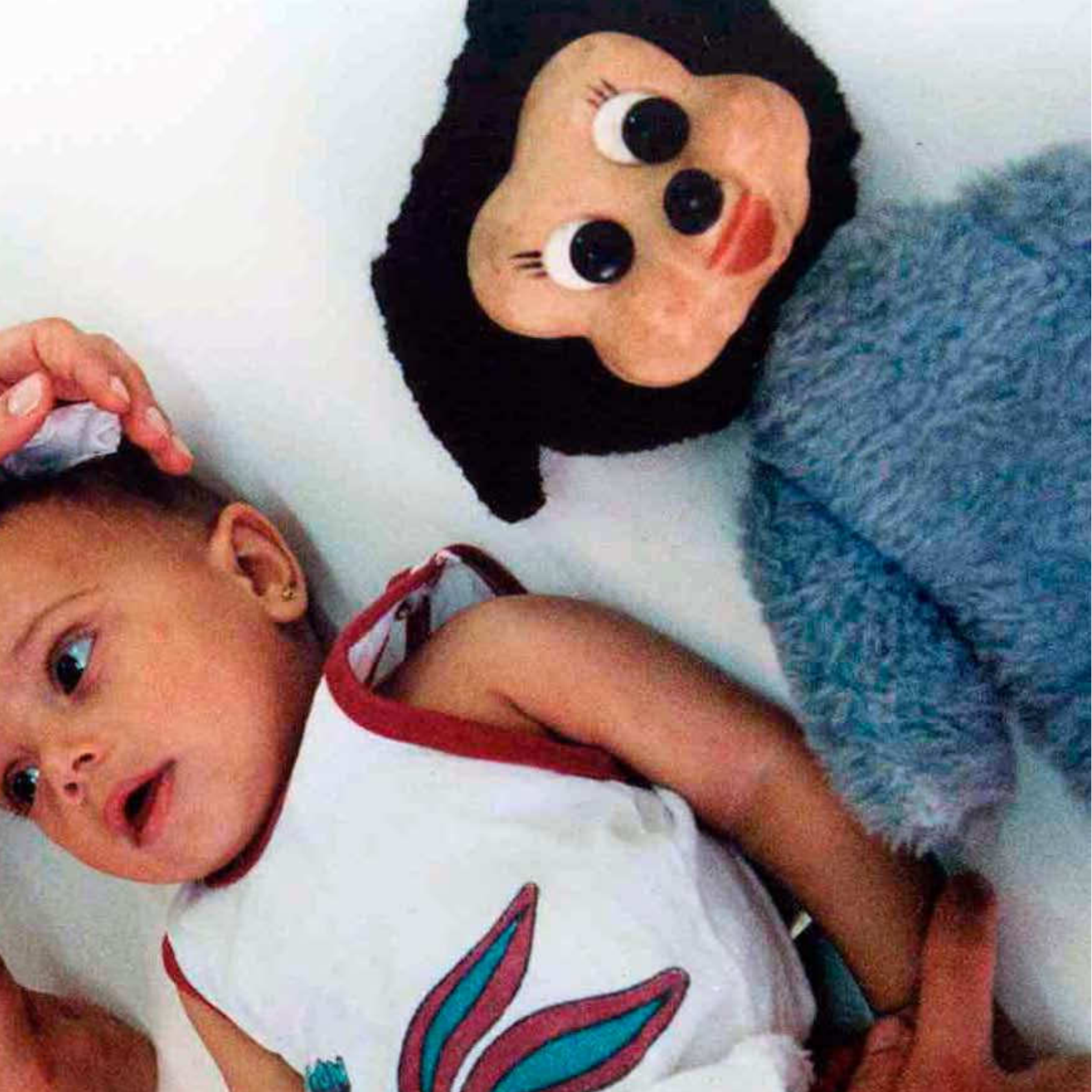
### Percentage of reported structural defects in living rooms and bedrooms of dwellings, in camps and non-camps



<sup>1</sup> The extent of self-help in shelters, the design of materials and their standards is discussed in detail in UNRWA, Shelter Rehabilitation: A Comparative Study, 2006.







# HEALTH

The survey solicited views on health needs of the refugees, the extent to which these needs are met, the nature of the challenges facing the refugees and health care providers in general, and recommendations for overcoming these challenges. At the individual level, health needs are explored in terms of field of operation, age, gender, disability, and chronic illnesses. At the institutional level, health needs are examined with regard to frequency of utilization of services, the type of health coverage (full public coverage, full private coverage, and no coverage), and the presence of a regular service provider (RSP) – UNRWA, public, or private.

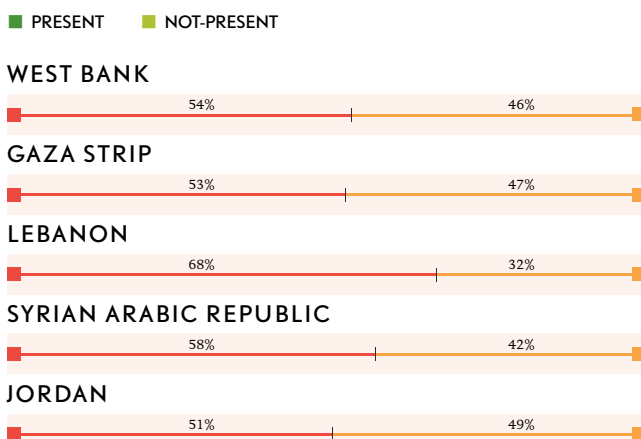
As stated in the report, the approach to health care delivery is guided by a ‘health system’ philosophy aimed at ‘maximizing coverage with basic services, minimizing cost, and maintaining quality with a focus on preventive care at the individual level. Such a philosophy is exemplified at the personal level of care by maternal and child health program and at the population level by environmental sanitation services.’<sup>1</sup> Although food consumption is dealt with in the report as one indicator of health and well-being, it will not be addressed in this summary since it was analysed extensively in the section on coping.

<sup>1</sup> Aziza Khalidi, Identifying and Meeting Health Needs – Beneficiaries’ Perspective, UNRWA-NEP Thematic Report 2006.

## 8.1 Chronic Illness/Disability

As shown in figure 33, the highest level of occurrence of chronic illness/disability<sup>1</sup> is among households in Lebanon (68%), followed by the Syrian Arab Republic (58%), Jordan (51%), the West Bank (54%), and the Gaza Strip (54%).

**FIGURE 33**  
**Presence of chronic illness or disability in household by field of operation**



- In terms of chronic illness, table 34 below presents data on hypertension, diabetes, high cholesterol, cardiovascular disease (CVD), and stroke by field of operation and number of cases per household. Hypertension, diabetes and CVD emerge as the most frequently reported types of chronic illness. Lebanon registers the highest level of chronic disease occurrence, followed by Jordan. The Syrian Arab Republic has the lowest number of hypertension cases and diabetes per household. The West Bank and the Gaza Strip fall in between.

- Visual, physical, and auditory disabilities are reported as the most common types of such illnesses. Here too Lebanon has the largest percentage of households with one disabled person involving these types, followed by Jordan. The Gaza Strip has the lowest level of incidence of disability, followed by the West Bank. The West Bank and the Gaza Strip have the highest incidence of impairing deformity (see table 35).

- Gender and age are significantly correlated with chronic illness and disability. Compared to younger people, the old in the Syrian Arab Republic and Jordan report prevalence of disability and chronic illness in larger proportions. In Lebanon, women of all age groups register higher rates of disability and chronic illness than men. In the Gaza Strip, the incidence of disability and chronic illness among older people is reportedly higher than that of younger people. There were no clear gender variations. In the West Bank, the effect of age holds within gender differentiation, although overall gender differences are not clear.

- With regard to education, in each of the five fields, lower levels of education are associated with higher level of reporting chronic illness and disability.

- Heads of households report fewer cases of chronic illness and disability compared to non-heads of households. The author of the report recommends more research in order to verify the accuracy of this observation.

- The poorest 20%ile have higher reporting rates of chronic illness and disability compared to the rest of the sample.

<sup>1</sup> Ibid. Chronic illnesses are listed as hypertension, diabetes, high cholesterol, cardio-vascular problems, stroke, cataract and other eye problems affecting sight, respiratory problems, tuberculosis, gastrointestinal problems, hereditary anemia, cancer, illness of reproductive system, depression, and combinations of the above. Disabilities are visual, auditory, physical, psychological, speech impairment, partial/systemic paralysis, impairing deformity, and multiple disabilities.

TABLE 34

**Occurrence of selected chronic illnesses in households by type of illness and field of operation***(percentage in household)*

	JORDAN		SAR		LEBANON		GAZA STRIP		WEST BANK	
	ONE INDIVIDUAL	TWO OR MORE	ONE INDIVIDUAL	TWO OR MORE	ONE INDIVIDUAL	TWO OR MORE	ONE	TWO OR MORE	ONE INDIVIDUAL	TWO OR MORE
HYPERTENSION	23	4	12	1	26	5	19	4	17	3
DIABETES	19	3	8	1	20	3	17	2	16	2
INDIVIDUALS	ONE OR MORE		ONE OR MORE		ONE OR MORE		ONE OR MORE		ONE OR MORE	
HIGH CHOLESTEROL	5		1		7		1		1	
CARDIOVASCULAR PROBLEMS	12		9		15		8		8	
STROKE	6		5		6		3		3	

TABLE 35

**Occurrence of disabilities in households by type of disability and field of operation***(percentage in household)*

	JORDAN		SAR		LEBANON		GAZA STRIP		WEST BANK	
	ONE INDIVIDUAL	TWO OR MORE	ONE INDIVIDUAL	TWO OR MORE	ONE INDIVIDUAL	TWO OR MORE	ONE INDIVIDUAL	TWO OR MORE	ONE INDIVIDUAL	TWO OR MORE
VISUAL	4	1	2	0	5	1	2	0	2	0
AUDITORY	2	1	1	0	4	0	1	0	2	0
PHYSICAL	6	1	5	1	8	1	3	0	5	1
COMBINATION	1	0	0	0	0	0	1	0	1	0
IMPAIRING DEFORMITY	1	0	1	0	1	0	2	0	2	0



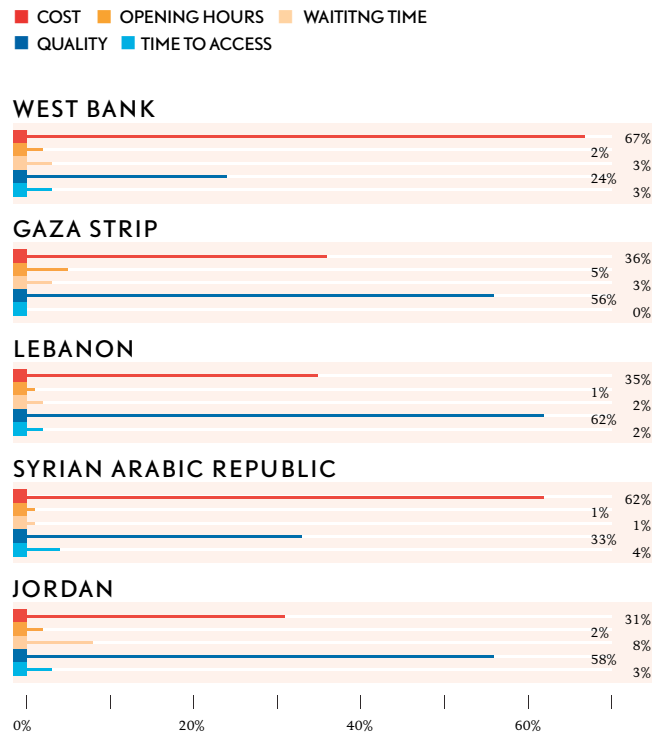
## 8.2 Appraisal of Health Care Delivery System

### 8.2.1. SATISFACTION

- Of the five fields, UNRWA users in Lebanon expressed the lowest level of satisfaction (<50%) with regard to care for chronic illness, minor ailments, dental care, and hospitalization. The level of satisfaction in the Gaza Strip was 90%.
- Overall, the highest level of satisfaction among UNRWA users was expressed when assessing radiology and laboratory services. Satisfaction levels varied from 51% for Lebanon, 60% for Jordan, 77% for the Syrian Arab Republic, and around 80% for the Gaza Strip and the West Bank.
- Of all those who use UNRWA RSP for hospital services, the very satisfied and satisfied amounted to 50% in Lebanon, 70% in Jordan, 75% in the Syrian Arab Republic, and more than 80% in the West Bank and the Gaza Strip.
- Although there were field differences, more than 50% of all women users expressed satisfaction with family planning, natal and prenatal care, and immunization of children.
- Refugees in the Gaza Strip and Lebanon consider quality as the main reason behind satisfaction with UNRWA family planning. The other fields cite cost as the main reason behind satisfaction.
- Women single out quality as the main reason behind using UNRWA services regarding immunization and child care, with the exception of the West Bank where cost becomes crucial.
- Quality was also cited as the main reason behind satisfaction with UNRWA natal care in Lebanon. However, cost was cited as the main reason in the West Bank, Jordan, and the Syrian Arab Republic.
- Across all fields, cost was cited as the main reason for satisfaction with dental care. The Gaza Strip was an exception, where cost and quality were rated equally.
- With regard to hospitalization, figure 34 shows that quality was cited as more important than cost in each of the Gaza Strip, Lebanon, and Jordan; in the Syrian Arab Republic, cost and quality were cited equally. In the West Bank, cost slightly edged quality as a reason behind satisfaction with hospital services.

FIGURE 34

### Reasons for satisfaction of UNRWA users with provider of hospitalization services, by field



### 8.2.2. DISSATISFACTION

- Reasons behind dissatisfaction were grouped around five main categories: cost, quality, waiting time, time it took to reach the facility, and hours of operation.
- With regard to chronic illness, quality was cited as the main reason behind dissatisfaction with UNRWA services. It ranged from a high of 90% in Lebanon to a low of 65% in Jordan. Waiting time ranked second, and was cited by a high of 25% in Jordan and a low of less than 5% in Lebanon. Cost as a reason behind dissatisfaction was only mentioned by 10% in Lebanon and Jordan and between 5 and 8% in the remaining fields.
- The same pattern emerges when asked about treatment of minor ailments. Quality was cited as the main reason behind dissatisfaction by over 90% of the refugees in Lebanon and a low of 60% in Jordan.
- Among the dissatisfied, married women gave quality as the main reason for dissatisfaction with family planning services: in excess of 90% in Lebanon, 70% in the West Bank, and around 60% in the remaining three fields.

- Quality was also cited across all fields as the main reason behind dissatisfaction with regard to physiotherapy, dental care, natal and pre-natal care, and immunization of children. In all of these cases, Lebanon refugees registered the highest level of quality dissatisfaction, reaching 90% and higher.
- With regard to hospital service, dissatisfaction with quality reached 80% in the case of Lebanon, the Syrian Arab Republic, and the Gaza Strip. For Jordan and the West Bank, 60 and 55%, respectively, mentioned quality as a reason behind dissatisfaction.

### 8.3 Institutional Factors

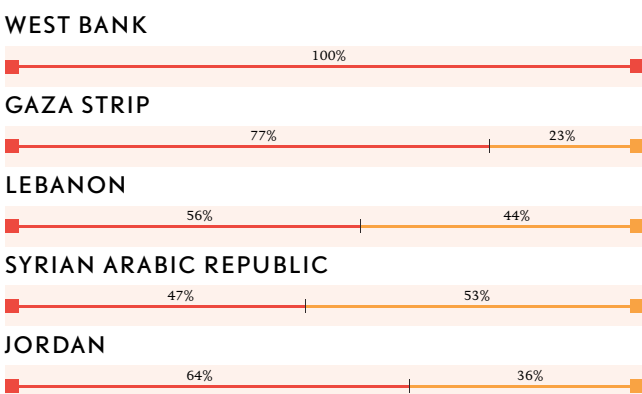
Two aspects of institutional factors were examined in the report: the use of regular service providers (RSP) and the type of health coverage refugees have. The presence or absence of the RSP has implications for availability of a range of services on a regular basis and continuity of care. These are essential elements of primary care.

- Of the three possible factors dictating choice of health care by beneficiaries (cost, quality, and lack of other alternatives), overall cost is the main reason for choosing RSP, followed by quality. The latter is the most important factor in the Gaza Strip and least important in Lebanon. In Lebanon, between 30 and 50% cited lack of alternatives as the main reason, depending on the type of service.
- The poor cited cost and lack of alternative care for chronic and minor ailments as the main reasons behind their choice. Quality of medical care figures less prominently in the choice of poor people.
- UNRWA is cited as the main RSP. Compared to other fields, the public sector plays an important role in Jordan, and significantly less so in the remaining fields. As an RSP, the private sector occupies third place in all fields. It is most noticeable in the Syrian Arab Republic, followed by Lebanon, Jordan and the West Bank, and the Gaza Strip.
- As expected, there were significant variations across fields in the use of RSP. The Gaza Strip reported the highest use of RSP, except for chronic illness and physiotherapy. The West Bank reported the lowest level of RSP use compared to the rest of the fields.
- There are more RSP users inside the camp than outside it, except for in the Gaza Strip in the case of minor ailments, natal care and child immunization. Camp residents in the West Bank reported lower use of RSP for physiotherapy and hospitalization.
- Although there is a significant relationship between the type of RSP used and poverty, there were variations by field of operation and type of service.
- With regard to chronic illnesses, poor refugees in Jordan, Lebanon, and the Syrian Arab Republic resort to UNRWA as the leading RSP. In the case of minor ailments, UNRWA was the main RSP used in all fields.

**FIGURE 35**  
**Presence of regular service provider of hospitalization services by field**

UNRWA-NEP 2005

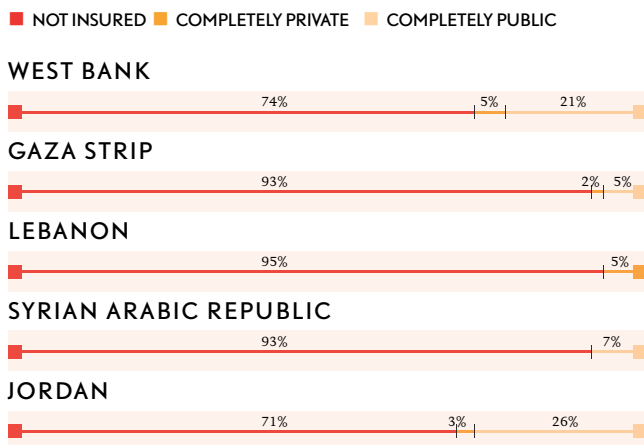
■ RSP PRESENT ■ NO RSP



- RSP and poverty correlate significantly in Jordan and the Syrian Arab Republic with regard to family planning.
- The poor in Jordan, the West Bank, and the Syrian Arab Republic tended to use UNRWA more often than other RSP when it comes to prenatal care.
- UNRWA was the leading RSP for natal care in Lebanon, Jordan, and the Syrian Arab Republic.
- Availability of hospital services varies from 64% in Jordan, 59% in the Gaza Strip, 56% in Lebanon, 47% in the Syrian Arab Republic, to 45% in the West Bank (see figure 35).
- In excess of 90% of the refugees in Lebanon, the Syrian Arab Republic, and the Gaza Strip lack health insurance. Public insurance covers a fifth of the refugees in the West Bank and one-quarter in Jordan. Private insurance coverage is miniscule, as shown in figure 36. Lebanon refugees have the lowest coverage of any group, amounting to 5% in the private sector and less than 1% in the public sector.

**FIGURE 36**  
**Insurance status by field by type of insurance**

UNRWA-NEP 2005



## 8.4 Some Policy relevant research implications

- Improvement in the training and quality of medical staff was cited as a recommendation by more than 90% of the respondents who access hospital services.
- Close to three-quarters of the respondents in the Gaza Strip, Lebanon, and the West Bank recommended reduction in cost. Bearing in mind that for registered UNRWA refugees the service is provided for free, this must refer to out-of-pocket expenses.
- Between 30 to 35% of respondents in the five fields of operation stated it was 'very important' to secure transport to medical centres, with the Gaza Strip registering the highest percentage and the Syrian Arab Republic the lowest.
- Upgrading of infrastructure, need for modern centres for surgery, expanding the types of services available, and the upgrading of medical equipment were almost unanimously endorsed by refugees in all fields.
- The location of medical centres was raised as an issue by the majority of respondents, although there were field variations. In the Gaza Strip, more than 80% ranked as very important the need to provide closer medical centres, followed by Jordan (70%), Lebanon (55%), West Bank (51%), and the Syrian Arab Republic (38%). To a very large extent, a similar ordering of choices emerged in response to increasing the number of working hours in medical centres. In the Gaza Strip, around 60% ranked this recommendation as very important, followed by Jordan (56%), Lebanon (45%), the West Bank (42%), and the Syrian Arab Republic (37%).





# APPENDICES

The UNRWA Near East Project (NEP) has been administered by the Graduate Institute of Development Studies (IUED), Geneva and the Catholic University of Louvain (UCL), who jointly sub-contracted Datadoxa, a private enterprise based in Geneva, specialized in surveys' methodology and statistical analysis.

A steering committee composed by R. Bocco, F. Lapeyre, M. Brunner and J. al-Husseini subcontracted four polling centres for administering the NEP survey's questionnaire in Palestine, Jordan, Lebanon and the Syrian Arab Republic. The committee also contracted a number of specialized authors to draft the thematic reports, as well as a number of reviewers for each report.

#### THE GRADUATE INSTITUTE OF DEVELOPMENT STUDIES' TEAM (IUED)

##### PROF. RICCARDO BOCCO

*team leader*

An Italian and Swiss national, professor of Political sociology at the IUED, he received his PhD in Political Science at the Institut d'Etudes Politiques in Paris. Besides the IUED, he has been working for the CNRS at the Maison de l'Orient of the University of Lyon II (1984-1991), has been the director of the CERMOOC (Centre d'études et de recherches sur le Moyen-Orient contemporain) a French research centre in social sciences based in Amman (Jordan) from 1995 to 1999. He held the position of Research Director of IUED (2001-2003) and has been invited professor at the EHESS (Ecole des Hautes Etudes en Sciences Sociales, Paris) and at the University of Bologna (Italy). His main geographical area of fieldwork during the past thirty years has been the Middle East, with a particular focus on Jordan and Palestine, where he has lived for several years. He is the Team leader of the Palestinian Public Perceptions Reports on the evolution of the living conditions of the Palestinian population in the OPT published since 2001.

##### PROF. ELIA ZUREIK

He received a PhD in Political sociology from the University of Sussex (UK) and is presently Professor Emeritus of Sociology at Queen's University, where he has been teaching since 1971.

##### DR. JALAL AL HUSSEINI

*regional co-ordinator in the Near East*

A Swiss national, he received his PhD in Political Science at the Graduate Institute of International Studies (IUHEI) in Geneva. He is presently the IUED representative in the Near East and Associate senior researcher at the Institut français du Proche Orient (IFPO) in Amman. He is also consultant for international agencies working on development and refugee issues, and has been evaluating rehabilitation projects in the Palestinian refugee camps in Jordan, provided background papers on the Palestinian refugee issues and poverty.

##### JABER SULEIMAN

*co-ordinator for the Syrian Arab Republic and Lebanon*

A Palestinian researcher residing in Lebanon, he received a MA at the Refugee Studies Centre, Oxford. He has written extensively on the issue of Palestine refugees.

##### TAREQ ABU-AL-HAJJ

*co-ordinator for the West Bank and the Gaza Strip*

A Palestinian researcher, he received a MA in Social Sciences, Data Collection and Analysis at the University of Essex. He has worked for several years for the World Food Programme (WFP) in Jerusalem where he was responsible for conducting needs assessments, vulnerability analysis, as well as monitoring outputs and outcomes in the course of project implementation.

##### LUIGI DE MARTINO

*programme officer, Geneva*

A Swiss citizen, he received a BA in Political Sciences and a MA in Anthropology at the University of Lausanne. He has been working extensively in Central Asia for UNDP and for the Swiss Agency for Development Cooperation (SDC). Presently programme officer for the UNRWA project and at the Palestine Research Unit of the IUED, he has regularly contributed to the Palestinian Public Perceptions Survey Reports on the evolution of the living conditions of the Palestinian population in the OPT.

## THE CATHOLIC UNIVERSITY OF LOUVAIN TEAM (UCL)

### PROF. FRÉDÉRIC LAPEYRE

*team leader*

A French citizen, he received his PhD in Development Studies from the Catholic University (UCL). He was awarded of a Fulbright post-doc scholarship to do research at Brown University, and is presently professor in Development Studies and Chairman of the Doctoral School in Development Studies of the French Community of Belgium. His fields of research are poverty, social exclusion and development policy issues. He is a member of the UN intellectual history project. He had a number of positions at the ILO and the Council of Europe. He is also a senior expert for international organizations such as the European commission, the United Nations, the International Confederation of Free Trade Unions, and the Belgian Government. He has regularly contributed to the Palestinian Public Perceptions Reports on the evolution of the living conditions of the Palestinian population in the OPT published since 2001.

### DR. ISABELLE CALLENS

A Belgian national, statistician and methodologist, she received her PhD in Management Sciences as well as the 'Agrégation en sciences économiques, sociales et politiques' from the Catholic University of Louvain (UCL). Presently researcher at the Centre d'étude du développement durable, (CEDD) at the Free University of Brussels, she is also lecturer at the Fondation Universitaire Luxembourgeoise and at the UCL.

### VICENTE TERRAN

A Spanish citizen, MSc in International Humanitarian Aid at the Université Catholique de Louvain and Social Research bachelor at the University of Barcelona. He spent 5 years working in an international consultancy of market and sociological research in projects in Europe and Latin-America. From 2004 to 2006 he worked as a research fellow at the WHO Collaborating Centre of Research on the Epidemiology of Disasters (CRED). He is currently working in the FC Barcelona Foundation running humanitarian projects in developing countries.

## THE DATADOXA TEAM

### MATTHIAS BRUNNER

A Swiss citizen, political scientist and methodologist, he received an MA in Political Science from the University of Geneva. Lecturer at the Department of Political Sciences of the University of Geneva and Lausanne University on Survey and social science research methodology (in particular survey sampling and quantitative data analysis) he is presently the director of DataDoxa ([www.datadoxa.com](http://www.datadoxa.com)), a private company based in Geneva. He is also consultant for UNCTAD and several private companies. He has regularly contributed to the Palestinian Public Perceptions Reports on the evolution of the living conditions of the Palestinian population in the OPT published since 2001.

### CÉLINE CALVE

A French national, she received a BA in Political Sciences and International Relations at the University of Toulouse and a MA on the Contemporary Arab World at the joint programme of the University of Geneva and Lausanne. She has been a 6-month intern with the WFP office in Jerusalem and has also regularly contributing (as assistant of M. Brunner) to the Palestinian Public Perceptions Reports on the evolution of the living conditions of the Palestinian population in the OPT published since 2001.

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**THE THEMATIC REPORTS****OBJECTIVES AND METHODOLOGY**

by Dr. Jalal Al Hussein, Prof. Riccardo Bocco,  
Matthias Brunner and Céline Calve

**YOUTH**

by Prof. Dawn Chatty (with the assistance of  
Sophia Stamatopoulou-Robbins and Hanna Jarzabek)

**IDENTIFYING AND MEETING HEALTH AND HEALTH SERVICE NEEDS**

by Dr. Aziza Khalidi

**A SOCIO-ECONOMIC PROFILE OF UNRWA REGISTERED REFUGEES**

by Prof. Frédéric Lapeyre and  
Prof. Mohammed Bensaïd

**LABOUR MARKET PARTICIPATION OF UNRWA REGISTERED REFUGEES**

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Prof. Frédéric Lapeyre

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by Prof. Brigitte Piquard and Dr. Isabelle Callens

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by Matthias Brunner, Hanna Jarzabek and  
Tareq Abu-al-Hajj

**RELIEF AND SOCIAL SERVICES**

by Francine Pickup

**ASSESSMENT OF HOUSING CONDITIONS OF PALESTINE REFUGEES**

by Henry Rueff and Alain Viaro

**MICROFINANCE AND MICRO CREDITS**

by Hanna Daoudi

**MAPS**

by Dr. Myriam Ababsa

**THE POLLING CENTRES****THE PALESTINIAN CENTRAL BUREAU OF STATISTICS**

Ramallah, Palestine

**AL-QUDS CENTER FOR POLITICAL STUDIES**

Amman, Jordan

**CONSULTATION AND RESEARCH INSTITUTE**

Beirut, Lebanon

**AL-SHAAM UNIT FOR SOCIAL RESEARCH AND STUDIES**

Damascus, Syrian Arab Republic

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## CONTACTS

Prof. Riccardo Bocco  
**Graduate Institute of Development Studies (IUED)**  
20 rue Rothschild, 1202 Geneva, Switzerland  
E [riccardo.bocco@iued.unige.ch](mailto:riccardo.bocco@iued.unige.ch)

Prof. Frédéric Lapeyre  
**Institute of Development Studies**  
Catholic University of Louvain  
1 place des Doyens  
1348 Louvain-la-Neuve, Belgium  
E [lapeyre@dvlp.ucl.ac.be](mailto:lapeyre@dvlp.ucl.ac.be)

Matthias Brunner  
**Data Doxa**  
1 avenue Industrielle  
1227 Carouge, Geneva, Switzerland  
E [info@datadoxa.com](mailto:info@datadoxa.com)



