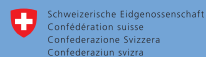


Åge A. Tiltnes and Huafeng Zhang

Progress, challenges, diversity

Insights into the socio-economic conditions of
Palestinian refugees in Jordan



Federal Department of Foreign Affairs FDFA
Swiss Agency for Development and Cooperation SDC

Corrigendum

- ◆ *Page 15, footnote 1, second line should read: "... response to the crises 1948 and 1967..."*.
- ◆ *Page 166, paragraph 2, last sentence should read: "There may also be a longer commute involved for children outside camps to get to UNRWA schools which do not offer a school bus service, or students might be guided by which schools their friends attend."*
- ◆ *Page 260, paragraph 1, last line: "... or to rent such property for more than three years." is removed.*
- ◆ *Page 260, footnote 95 should read: "Law No. 47 of 2007 on the Rent and Selling of Immovable Properties."*

*Corrected by: UNRWA Jordan Field Office in consultation
with Fafo*

Åge A. Tiltnes and Huafeng Zhang

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Foreword

Today, Jordan is host to almost two million Palestine refugees and a large number of other Palestinians displaced as a result of the 1967 war and subsequent hostilities. Whilst many of these refugees are accommodated in Jordan's ten official and three unofficial camps, the majority live alongside other Jordanians in cities, towns and villages. This report is a milestone, providing the first ever comprehensive picture of the diverse socio-economic profiles of Palestinian refugees throughout Jordan, both inside and outside camps. It offers insights into the past achievements and future challenges of Palestinian refugees and UNRWA. Through analyses of historical trends and the impact of services, essential information is provided for UNRWA and other stakeholders to identify priorities, improve the effectiveness of its planning, and optimize activities through better targeting.

The scope and quality of the data generated for this report are the result of close collaboration with the Department for Palestinian Affairs (DPA) and the Fafo Institute for Applied International Studies (Fafo). The survey and analysis would also not have been possible without the generous support of the European Commission, the Swiss Agency for Development and Cooperation (SDC) and the Norwegian Ministry of Foreign Affairs. By expanding the DPA-commissioned camp survey to areas outside camps, primary data gathered by this UNRWA-commissioned outside-camp survey is consistent with and comparable to data generated by the camp survey. Together, the surveys, both implemented by Fafo, establish a unique and updated socio-economic picture of Palestinian refugees in Jordan.

The findings in this report illustrate the great diversity, disparities and variations among the Palestinian refugee population. They demonstrate the considerable improvements that have taken place over the last decade across many socio-economic indicators, such as school enrolment, educational attainment, health insurance coverage and crowded living conditions. Yet many challenges remain: it was the camps that initially housed the most destitute and vulnerable refugees in Jordan, and, decades later, the report highlights the continuance of a stark disparity in human development between the camp and non-camp populations, as well as between different camps. Camp inhabitants have significantly lower income, larger households, sub-standard housing, lower educational attainment, perceived poorer health, and heavier reliance on UNRWA and other relief services. A key future priority should be to address the perpetuation of poverty and lower human development among this population.

This is not the only area of disparity within the Palestinian refugee population. While most Palestinian refugees in Jordan hold Jordanian citizenship, the significant number that do not (mostly 'ex-Gazans' who were displaced from Gaza for either the first or second time as a result of the 1967 war and subsequent hostilities) face even greater challenges. These non-citizen Palestinian refugees are not only much more likely to be poor but also more than three times as likely to be amongst the very poorest and most destitute, living on less than 1.25 USD a day. The Government of Jordan has taken steps to mitigate some of the consequences of the poverty which their status exacerbates, supporting a sewerage project in Jerash camp, which is home almost exclusively to ex-Gazans, and providing ex-Gazan children under the age of six with free government health insurance and other ex-Gazans with subsidized healthcare. However the figures in this report show that the root causes of their vulnerability, including restrictions on their ability to earn a living and accessing educational opportunities, remain unaddressed.

In terms of progress, perhaps the greatest strides have been taken in education, with ever-higher numbers of students completing all levels of schooling – an encouraging sign for the work of UNRWA's Education Programme over the last 60 years. This improvement is most apparent among female students, the current generation of whom are now outperforming males at all levels. Education is shown to be instrumental in escaping poverty, with a strong positive correlation found between level of education and income.

Yet whilst younger Palestinian refugees are increasingly acquiring higher education, the disparity between camp and non-camp refugees is not only sustained, but appears to have begun to grow again in recent years. More than twice as many men under 35 have completed post-secondary education outside camps as compared to inside camps. Given the positive association of higher education with income, self-perceived good health and male employment demonstrated in these surveys, this shows the need for sustained efforts to improve access to higher education for camp refugees. UNRWA's higher education provides opportunities for approximately 3,500 students, as well as overseeing a small number of university scholarships, but this is not enough to cater for the many Palestinian refugees who cannot access university because of high fees and limited places. There is a widely acknowledged need to tailor higher education to the demands of the labour market and to increase the proportion of students who choose vocational and technical qualifications, graphically illustrated by the much higher employment rates of graduates from UNRWA's vocational and technical colleges compared to the national average. However, given the large refugee youth population, UNRWA's efforts alone are clearly not enough, and the efforts of other actors, such as the Ministry of Higher Education, should also be supported.

In Health, whilst government hospitals are the main provider of services to Palestinian refugees in Jordan, UNRWA remains an important resource for the poorest, par-

ticularly in the camps. More than 70 per cent of the camp population and almost 20 per cent of the non-camp population make use of UNRWA's mother-child care programme, and 40 per cent in camps and 12 per cent outside camps relied on UNRWA's primary health care. As with UNRWA's Education programme, it is the camp population and the poor and uninsured segments of the refugee population that continue to rely on UNRWA Health Clinics, reflecting the powerful influence of income and insurance coverage on choice of health care provider. On a positive note, overall insurance coverage increased both outside and inside camps in the last decade, although the health insurance coverage amongst ex-Gazans and other non-citizens remains concerningly low. Since the survey was implemented, a major reform programme, the family health team approach, has been rolled out in 42 per cent of UNRWA health centres, delivering a beneficiary-centred service where the whole family is seen by the same medical team. Patients testify that this has improved the quality of treatment and it has also reduced the number of hospitalisations and antibiotic prescriptions. The reform will be complete in all health centres by 2015.

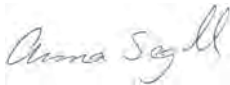
In terms of poverty relief, one of the basic services that UNRWA has been providing for the last 60 years, the survey findings suggest that UNRWA's poverty targeting strategy has successfully identified the key areas of need, but they also provide guidance on strategy in the future. Among the major recent changes to UNRWA's relief programme was the decision to change from status to poverty-based targeting to allow those refugees most in need to benefit from UNRWA's poverty support, a decision which this study shows to be well-founded. It should be noted that the implementation of this reform in Jordan took place after the survey was implemented and hence the better targeting is not reflected in these findings. Over 15,000 abject poor refugees have gained access to the programme since then as a result of the changes.

Meanwhile, the quality of dwellings has seen a steady improvement. There is less crowding, fewer power and water cut-offs, and a significantly higher proportion of the population has piped water and sewerage connection than a decade ago. These overall improvements testify to concerted efforts by the DPA and UNRWA to improve living conditions in the camps. Although not captured in the survey data, Jerash camp, where more than 98 per cent of the households were not connected to sewerage systems, is in the process of significant upgrading through a DPA-SDC project to install an underground sewerage system and rehabilitate the water supply networks. Yet the surveys also indicate the hugely detrimental effect of income poverty on living conditions, with sub-standard shelters clearly associated with deep income poverty. For example, inside camps, reconstruction needs of shelters are reported to be twice as high for households in the lowest income quintile. Thousands of shelters are in need of reconstruction and/or upgrading which these poor households are unlikely to be able to afford by themselves. In these cases, it is the DPA and UNRWA that must step in. Although needs are spread across all camps, a number of infrastructure and housing

indicators confirm the choice of Talbieh and Jerash as priority camps for UNRWA's Camp Improvement Projects, now funded by the German Government and the European Union respectively, and in the second phase of implementation with a strong emphasis on shelter rehabilitation.

In summary, this survey demonstrates significant progress and major improvements made over the last decade by the efforts of the refugees themselves, with the support of UNRWA and the international donors who sponsor its activities with both core and project funding, and the support of the Government of Jordan through the DPA. It also highlights the continued disparities and needs for the future: rising poverty and youth unemployment at a time when both the Government of Jordan and UNRWA face acute financial constraints that prevent expansion of assistance; an education system in which female students excel, but which does not connect well to the labour market where more vocational skills are sorely needed, and in which women are still underrepresented; the persisting vulnerabilities of those without a national ID number; and a continued need for infrastructure and housing rehabilitation, particularly inside camps.

UNRWA will use the information from this milestone survey to enhance its evidence-based planning and programming through its current Medium Term Strategy 2016-2021 review to better promote the welfare and protection of Palestinian refugees in Jordan in the next decade. We would like to take this opportunity to thank Fafo, DPA and the donors which funded the survey for making this possible.



Anna Segall
Acting Director of UNRWA Operations, Jordan

Acknowledgements

This report is the result of successful collaboration between several parties. UNRWA Jordan Field commissioned Fafo to conduct a socio-economic household survey on a representative sample of Palestinian refugees living outside the 13 'official' and 'unofficial' refugee camps recognized by the Jordanian government. The survey, implemented in early 2012, concentrated on the three governorates of Amman, Zarqa and Irbid, where an estimated 85 per cent of all Palestinian refugees in Jordan reside.

The questionnaires used were identical to an equivalent household sample survey commissioned by the Government of Jordan's Department of Palestinian Affairs (DPA), conducted inside the refugee camps a couple of months earlier. Thus, the two surveys complement each other and together aim at providing a comprehensive picture of the living conditions of the majority of Palestinian refugees living in Jordan. Alongside the camp survey, a comprehensive household survey of the refugee camps was also implemented.

This report, while concentrating on the Palestinian refugees living outside the refugee camps, benefits immensely from the inside-camp data as it aims to compare the circumstances of outside-camp Palestinian refugees with those residing inside the camps.

We would like to thank the European Commission, the Swiss Agency for Development and Cooperation and the Norwegian Ministry of Foreign Affairs for co-financing the outside-camp study, and the Norwegian Ministry of Foreign Affairs for also funding the study inside the refugee camps.

At UNRWA, Deputy Director of UNRWA Operations Jordan, Dr. Stefania Pace-Shanklin, envisioned and initiated the outside-camp project, and together with Associate Programme Officer Emilie Chazelle set the scope for the survey, liaised with Fafo, DPA and the donors, and ensured that a number of UNRWA experts provided input on both survey and questionnaire design. During the survey implementation and review phase, we would like to thank subsequent Deputy Director of UNRWA Operations Jordan, Mike Oswald and colleagues, including Dr. Ibrahim Hejoj and Ronia Salman, for their efforts in providing feedback on initial findings and draft chapters, particularly as part of fruitful discussions during a two-day workshop at UNRWA in February 2013. Here Fafo presented initial findings and later refined the analysis based on UNRWA's feedback. Finally, special thanks are due to Associate Programme Officer Anna Verley Kvittingen, who for two and a half years coordinated and managed all aspects of this project from UNRWA's side and personally reviewed all output, providing substantial feedback on both findings and interpretations of the data.

This report would not have been commissioned had it not been for the initiative taken by DPA's former Director General Wajeeh Azayzeh, who approached Fafo in 2009 and asked if we would like to assist DPA in updating the 1999 living conditions statistics on Jordan's Palestinian refugee camps. After consolidating Norwegian funding, survey preparations started in autumn of that year with DPA heavily involved from day one, including defining the study objectives and designing the questionnaires. During field implementation, DPA provided crucial logistical support to Fafo and the field teams in the 13 refugee camps.

Fafo would like to extend its gratitude to Azayzeh and his successor, Director General Mahmoud Kamel Aqrabawi, for their contributions to the successful implementation of the camp surveys. During the preparatory and design stages of the project, they received keen support from Nidal Salim Haddad, Director of the Camps Services Directorate, Ahmad Abed Alrahman Al-Rawashdeh, Director of the Research and Media Directorate, and Mohammad Naim Abdelhadi, Translator. The two former also contributed to data analysis. We appreciate their efforts. We would also like to extend our thanks to Executive Secretary Hanada Abed Alrahman Saleh, who provided administrative support to Fafo throughout this collaboration.

Once again, Fafo joined forces with Jordan's Department of Statistics (DoS). Under the direction of Director General Haidar Fraihat and his successor Fathi Nsour, and with Zeinab al-Dabbagh as project manager, three large and complicated survey operations went very well. Al-Dabbagh provided crucial input into survey design together with Mohammad Al Jundi. Al Jundi also assisted Fafo in the training of field workers and was responsible for fieldwork together with Ramadan Abu Haya. Batoul Obaid was in charge of sampling at DoS. Data entry and data cleaning were supervised by Nuha El Dawood, Ahlam Al Rosan and Saeda Zamzam. The outside-camp survey involved no fewer than 154 fieldworkers and editors, the vast majority of whom were women. In addition, 22 drivers and a similar number of data entry staff were assigned to the project. Some were permanent DoS employees while others were recruited from DoS' roster of fieldworkers. The vast majority had prior field experience, including from the two preceding refugee camp surveys, which employed approximately the same number of staff. Fafo extends its sincere thanks to DoS and all team members for work well done.

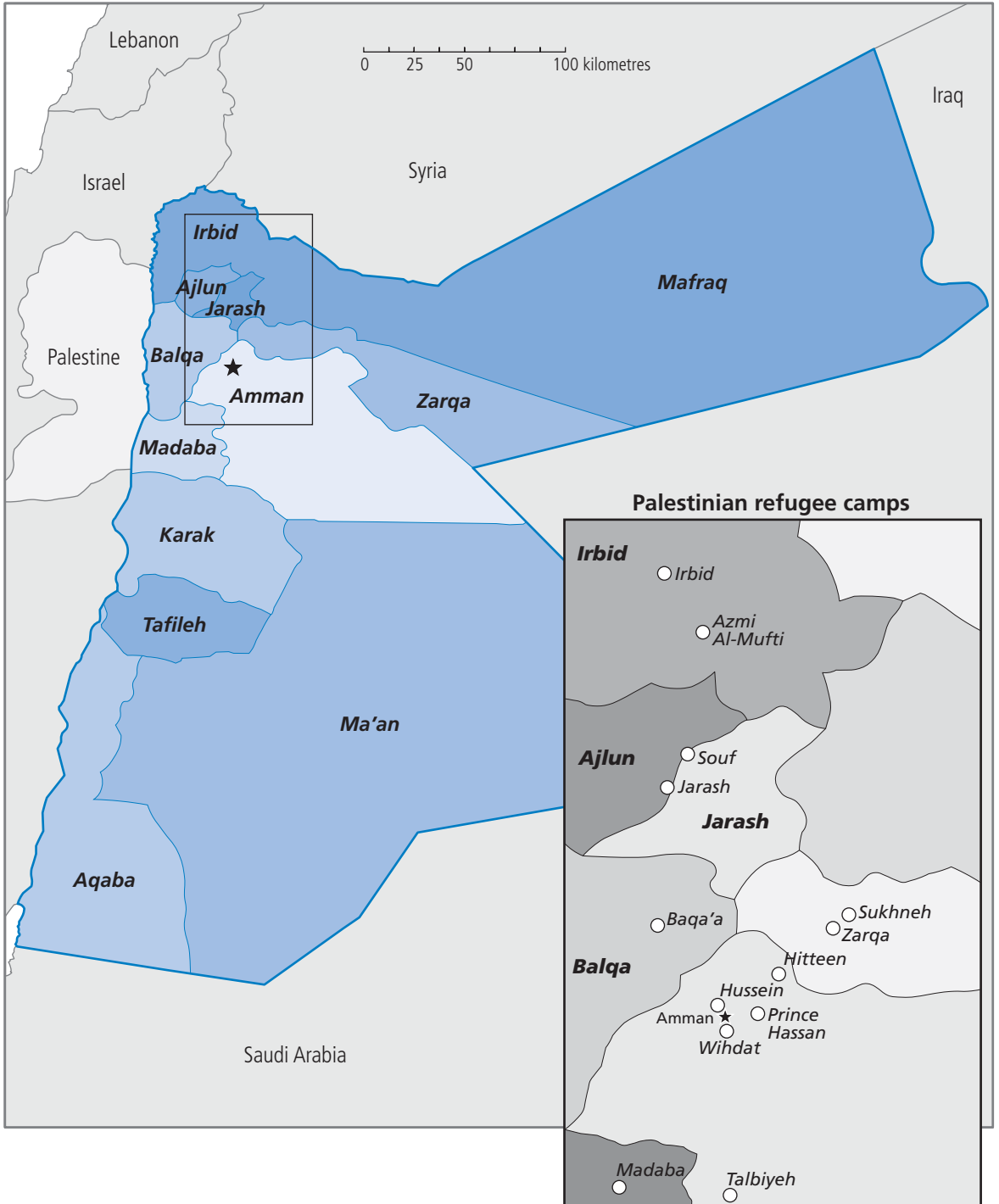
At Fafo, a number of people have participated in this project. It was managed by Åge A. Tiltnes, who participated in all stages from inception to reporting. During design, he was joined by Akram Atallah, Silje Sønsterudbråten and Huafeng Zhang. Together with Hani Eldada, Atallah was responsible for fieldwork training and supervision. Atallah was the liaison between Fafo and DoS, and Fafo and the DPA, throughout the project. Survey sampling was handled by Zhang in collaboration with DoS, and she also oversaw data entry and data cleaning, and prepared the user files on which this report is based. Tabulation reports were produced by Zhang and Tiltnes with support from Eldada. The main authors of this report are Zhang and Tiltnes. They want to express

their thanks to Hedda Flatø for writing up an early version of the health chapter and to Silje Sønsterudbråten for drafting the first version of the education chapter. Similarly, thanks are due to Tewodros Kebede for providing support to the analysis of poverty, particularly with regard to inequality.

As stated above, Fafø is appreciative of all the support received during the analysis, without which this report would have been much weaker. However, as always the analysis and conclusions, and any errors, remain the sole responsibility of the authors.

This report is supplemented by a comprehensive tabulation report with results from the outside-camp sample survey as well as several reports based on data from the inside-camp sample and comprehensive surveys, all of which are available on Fafø's website.

Map of Jordan with Palestinian refugee camps.



1 Introduction

Aiming to present data that will inform policies in relation to Jordan's Palestinian refugee population, this report analyses the living conditions of Palestinian refugees residing both outside and inside the 13 Palestinian refugee camps.¹ Comparisons between outside and inside-camp refugees are made, and conditions across camps and governorates are also contrasted. Furthermore, the report examines how the living conditions of Palestinian refugees have evolved since the 1990s.

The report draws primarily on three sources of data: (i) a comprehensive survey of the 13 Palestinian refugee camps (April to June 2011); (ii) a socio-economic survey of a representative sample of Palestinian refugee households residing inside the camps (September to November 2011); and (iii) a socio-economic survey of a representative sample of Palestinian refugee households residing outside the refugee camps (January to February 2012). These primary sources of data, which will be presented more thoroughly in a separate section below, are supplemented by survey data collected by Fafo in the 1990s and statistics from secondary sources and together enable comparison across time and with the overall Jordanian population.

The scope of these surveys and the ensuing reports would not have been possible without close and successful collaboration between several parties. The two inside-camp surveys were commissioned by Jordan's Department of Palestinian Affairs (DPA) with the support of the Norwegian Ministry of Foreign Affairs. The outside-camp survey was commissioned by UNRWA Jordan Field with the support of the European Commission, the Swiss Agency for Development and Cooperation and the Norwegian Ministry of Foreign Affairs. Substantial input to the survey design was provided by DPA, UNRWA and Jordan's Department of Statistics (DoS), but UNICEF also contributed to the design in the early stages, and the fieldwork and preparation of data files was conducted by Fafo in collaboration with DoS. Later, DPA, and particularly

¹ Only ten of the 13 existing Palestinian refugee camps were originally established as refugee camps in response to the crisis in 1948 and 1968 on government-owned or leased land for the specific purpose of establishing Palestinian refugee camps and are as such recognized as 'official' camps by UNRWA. The remaining three camps (Prince Hassan, Sukhneh and Madaba) were originally gatherings or concentrations of Palestinian refugees that were later recognized by the Jordanian government as camps but are still considered to be 'unofficial' by UNRWA. Although this has no major impact on the services provided by the Agency in these three camps, it impacts refugees' ownership of land and to some extent the responsibility for certain aspects of camp infrastructure and provision of services, for example, sanitation.

UNRWA, provided Fafo with significant support and input for data analysis. As agreed by all parties, the alignment of methodology between the surveys increased the scope of data collected and, when taken together, provides a much more comprehensive picture of the overall living conditions of the majority of Palestinian refugees currently living in Jordan.

Report content

The report is divided into this introductory chapter and six other chapters. This section of Chapter 1 presents the topics that are covered in great detail by the ensuing chapters, and in doing so makes reference to some major findings. The following section describes the data sources and survey methodology, including sampling, while also defining a few key concepts. Most concepts are, however, clarified as they are introduced in the subsequent analyses.

Chapter 2 presents key demographic features of Palestinian refugees, who make up 97.5 per cent of all camp households and about one-half of all outside-camp households in the governorates of Irbid, Zarqa and Amman. It shows that inter-marriage between refugees and non-refugees is less frequent inside camps and that a lower proportion of camp refugees have Jordanian citizenship, which later chapters demonstrate partly explains the higher poverty rates inside camps. Chapter 2 further shows how Palestinian refugees both outside and inside camps are part of the general demographic transition occurring in Jordan, characterized primarily by reduced fertility rates. However, the surveys highlight apparent demographic differences between the two population groups with inside-camp refugees tending to marry earlier than outside-camp refugees and higher fertility rates inside than outside camps. Furthermore, inside-camp households tend to be larger than outside-camp households, more often comprising three generations.

Chapter 3 examines refugees' housing standards and living areas. The findings reveal that housing standards in general are poorer inside than outside camps. While most camp dwellings, like outside-camp dwellings, now have access to infrastructure amenities like electricity, water and sanitation, and include a separate kitchen, a bathroom and a toilet, camp dwellings tend to be less spacious and have less outdoor space. This in part explains that crowding is much more of a problem inside than outside camps, although it also varies considerably across camps. In terms of quality, camp dwellings more often contain temporary building materials such as corrugated metal plates in roofs, are more frequently poorly ventilated and exposed to humidity and insufficiently insulated and therefore cold and difficult to heat in winter and uncomfortably hot in summer. Due to the structural density of the camps, dwellings tend to have limited

exposure to daylight and are subject to a high degree of noise from outside the building. Finally, Chapter 3 examines perceptions of safety and crime and concludes that a slightly lower proportion of inside-camp than outside-camp Palestinian refugees feel safe in their residential areas.

Chapter 4 looks at the health status of Palestinian refugees and their use of health services. It finds that the incidence of chronic health problems is higher amongst Palestinian refugees residing inside camps than those living outside camps and that cigarette smoking is also more common inside camps. It finds a positive association between household income and people's education on the one hand, and health outcomes on the other hand. Next, Chapter 4 demonstrates how access to health insurance is lower inside than outside camps, and how health insurance is linked to participation in the labour market: formal employment, particularly in the public sector, is positively correlated with possessing health insurance.

Health-seeking behaviour is also examined, and Chapter 4 analyses how this varies by place of residence, income level, and access to health insurance. UNRWA is found to be the dominant provider of primary healthcare inside camps and also an essential provider to those residing outside camps, particularly the poorest segments. Public health services are used by a higher proportion of Palestinian refugees than are private services. When it comes to UNRWA services, whilst generally well perceived, they receive lower satisfaction scores than public and, particularly, private services. Finally, therefore, Chapter 4 presents users' priorities regarding aspects to be improved at UNRWA health centres, emphasizing issues related to staff performance and quality of services, rather than the facilities.

Chapter 5 presents statistics on three broad issues: educational attainment, current enrolment, and perception of educational services. It identifies an overall positive trend in educational attainment since the 1990s for both Palestinian refugee populations and, except for the older generations, finds that females consistently outperform males in terms of educational attainment. However, outside-camp refugees are generally more highly educated than inside-camp refugees and the literacy rate is also higher outside camps. With regard to enrolment, both early childhood education and university education are found to have become much more common since the 1990s; however, both gross and net enrolment rates for children of basic-school age is approximately three percentage points higher for Palestinian refugees residing outside camps than for those residing inside camps.

Chapter 5 further documents how UNRWA is the dominant provider of basic schooling to Palestinian refugees inside camps, serving about nine in ten children. Outside camps, public schools serve about seven in ten Palestinian refugee children whilst private providers and UNRWA share the last 30 per cent equally. Finally, the chapter looks at perception of education services. It finds that, in the opinion of the great majority of respondents, basic education services provided by UNRWA and the

Jordanian government are excellent or quite good, while their assessment of private education services is somewhat better. According to parents and recent graduates, the four most pressing issues to be tackled in order to improve UNRWA's basic schools inside camps are class size, the double-shift system, student conduct and behaviour, and the school buildings and physical facilities.

Next, Chapter 6 looks at the labour force participation of Palestinian refugees. In doing so, it mainly applies the ILO framework for labour force statistics and uses data not only from the two sample surveys but also alternative employment data from the comprehensive camp survey. A key finding is low female labour force participation. Examining the occupation and industry structure of refugees who are gainfully employed, Chapter 6 shows significant differences between women and men, with women, who generally have high educational attainment, more often being employed as professionals or managers in education, health and social services sectors. The relative importance of professional work and management jobs has increased for women since the 1990s, while the occupational and industrial structure for men has not much changed.

Chapter 6 finds that private companies are the most significant and family enterprises the second most significant 'employer' of Palestinian refugees. Those with higher education are often employed in the public sector or work for UNRWA or an NGO. A higher proportion of women than men and outside-camp refugees than camp refugees are wage-earners in formal jobs.

Chapter 6 also investigates people's salaries, non-pay benefits and working conditions. It finds that inside-camp and outside-camp refugees have equally long working weeks, but that the hourly wage of camp refugees is considerably lower than those of outside-camp refugees. Furthermore, outside-camp refugees are generally entitled to a higher number of non-pay benefits from their employers and report better working conditions. Finally, women tend to work fewer hours and are paid a substantially lower hourly wage than men.

The final chapter of this report, Chapter 7, draws on the analyses of previous chapters and explores the overall economic situation of Palestinian refugee households in Jordan. In doing so, it considers annual household income and wealth, and examines absolute, relative and subjective poverty. A major finding is that people's annual income is substantially lower and poverty significantly higher inside than outside camps; however, the distribution of income is more skewed outside than inside camps. There is noticeable variation in poverty across both governorates and camps, with Jarash camp scoring significantly worse on most indicators. Furthermore, the chapter demonstrates that the likelihood of being a poor Palestinian refugee increases with household size, chronic health failure, low educational attainment, unemployment, and the lack of Jordanian nationality. Chapter 7 concludes by assessing the role of institutional assistance to alleviate poverty and finds poverty support from the National Aid Fund and UNRWA to be well targeted overall and crucial for beneficiaries.

Before addressing survey data and methodology in detail, some information might prove useful to the reader. First, to understand properly the many tables and graphs included in the subsequent six chapters, it is essential to read the captions carefully. Most tables provide results in percentages but totals do not always add up to 100 per cent due to rounding. A few tables contain cells with a dash (-), which indicates that not a single case (individual/ answer/ variable) has the given value. A zero in a table providing results as percentages, implies that at least one but less than 0.5 per cent of the cases have the given value and the result was rounded down to zero. The letter 'n' appears in most captions and many tables, and refers to the number of un-weighted cases or observations, which are the basis for calculating the percentages. The exact values of all graphs are found in a tabulation annex at the back of the report.

Second, concepts are generally defined when they are introduced in the following chapters; however, three core concepts are necessary to address: (a) in accordance with international survey standards a 'household' is a unit which pools its resources together, and whose members usually sleep and eat (most meals) together. It may take many different forms, which will be presented in Chapter 2. A household may comprise two or more families as defined by UNRWA (for example two married brothers with their wives and children), but this is rare; (b) a 'Palestinian refugee' is defined in detail at the outset of Chapter 2 so suffice it to say here that he or she is someone who defines him or herself as a '1948 refugee', a '1967 displaced', a '1948 refugee displaced again in 1967', or a person 'from the Gaza Strip' (also called an 'ex-Gazan') or someone who has inherited such a status through the patrilineal line; and, linked to the definition of household and Palestinian refugee, (c) a 'Palestinian refugee household' is a household which contains at least one Palestinian refugee as just defined.

Data sources and methodology

As stated above, the report largely relies on three sources of data: (i) a comprehensive survey of the 13 Palestinian refugee camps; (ii) a socio-economic survey of a representative sample of inside-camp Palestinian refugee households; and (iii) a socio-economic survey of a representative sample of outside-camp Palestinian refugee households.

The comprehensive survey of the 13 Palestinian refugee camps consisted of a rather brief questionnaire and collected basic information about housing and infrastructure, household income and durable goods, as well as data pertaining to each household member, such as gender, age, civil status, refugee status, nationality, health status, educational attainment and labour force participation.

Each of the sample surveys (implemented inside and outside camps) contained two questionnaires: (i) a household questionnaire which collected data about dwelling

standards and people's residential area, the household as an entity (income, savings and debt, durable goods), and information pertaining to each household member (gender, age, civil status, refugee status and nationality, chronic illness and use of health services, educational attainment and current enrolment, employment and unemployment, income), and (ii) a Randomly Selected Individual (RSI) questionnaire posing questions about attitudes and perceptions (e.g. satisfaction with health and education services, labour force participation, feeling of safety in neighbourhood) to one randomly selected person aged 15 and above in each household.²

The sample surveys asked more detailed questions on the same topics as the comprehensive camp survey and also covered other areas, thus yielding richer data. Importantly, the sample surveys were complementary, employing identical questionnaires to allow for direct comparisons between camp and outside-camp populations.

Apart from a few questions aimed at tapping into details about people's employment (their occupation and industry), which required the interviewers to note down details which were later coded by specially trained staff, the questionnaires only comprised questions followed by a list of pre-coded answer categories that interviewers marked upon listening to the answers. Respondents were as a rule not shown the questions and answer codes.

The outside-camp sample survey

Originally, the objective was to capture a representative sample of all Palestinian refugee households residing outside the 13 refugee camps. However, due to cost considerations, it was instead agreed to concentrate on the governorates of Amman, Zarqa and Irbid which, taken together, comprise approximately 85 per cent of all Palestinian refugees residing in Jordan.³

Random samples were drawn from each of the three governorates. To make the interviewing as efficient as possible, households without a single Palestinian refugee were asked only a limited number of questions from the household questionnaire (basic demographics, durable goods and subjective poverty), whilst households comprising at least one Palestinian refugee—defined as Palestinian refugee households by this study—were asked the full household and RSI questionnaires. This report analyses the socio-economic conditions of refugee households only, but, in doing so, refugee households are sometimes compared with non-refugee households and the overall situation of Jordanians, including by drawing on data collected in this survey.

² The English and Arabic versions of the comprehensive survey questionnaire as well as the sample survey questionnaires are accessible at <http://www.fafu.no/ais/middeast/jordan/refugees/living-cond-palestinian-refugees.html>.

³ Estimates based on previous surveys by DoS and Fafo.

The sample size of the outside-camp survey is presented in Table 1.1. The intention was to interview 8,526 households in 609 randomly selected outside-camp clusters in Amman, Zarqa and Irbid governorates. Information from previous surveys suggested it would be necessary to interview nearly 8,300 households in order to reach 3,800 Palestinian refugee households which would suffice to present representative breakdowns of the results for each of the three governorates. Furthermore, over-sampling took place to compensate for non-response.⁴

The first stage of fieldwork, lasting from 22 December 2011 to 9 January 2012, consisted of so-called listing. During this stage, fieldworkers—experienced DoS staff and temporary employees with experience from the inside-camp study—listed all households in the 609 randomly selected clusters.⁵

The second stage of fieldwork involved interviews with the households randomly selected from the lists prepared in the first stage and lasted from 15 January to 22 February 2012. Although most interviews were concluded a week earlier, a group of fieldworkers revisited households in which no one had been found to be at home during earlier visits and also to interview some of the RSIs who had also not been present at the time when the household questionnaire was completed.

Table 1.1 Outside-camp sample: number of clusters and households by governorate.

	Preparations			Final sample		
	Percentage of households with at least one refugee (according to previous surveys)	Target number of refugee households	Total number of households to be interviewed to reach target	Number of clusters	Number of households in each cluster	Number of households to be interviewed
Amman	58%	1,350	2,310	170	14	2,380
Zarqa	68%	1,350	1,993	147	14	2,058
Irbid	28%	1,100	3,975	292	14	4,088
Total	53%	3,800	8,278	609	14	8,526

⁴More detailed sampling information about the surveys is accessible at <http://www.faf.no/ais/mideast/jordan/refugees/living-cond-palestinian-refugees.html>.

⁵In the system of DoS, a cluster—also called a primary sampling unit or enumeration area—is a geographic area which comprises about 100 households. Each cluster is demarcated on maps and in the field, and so the 'listing' actually entails re-listing all dwellings and households within the sampled clusters. The random selection/ sampling of the exact households to interview is based on the updated lists of dwellings and households.

Interview results show that of the 8,526 questionnaires administered, 8,002 questionnaires, nearly 94 per cent, were successfully completed (Table 1.2). One hundred and thirty-three households declined to participate in the survey. The remaining ‘non-response’ primarily consists of vacant dwellings and dwellings under construction. The target of 1,350 households was almost met in Amman but was missed by 199 households in Zarqa and 116 households in Irbid governorates. While unfortunate, the results nevertheless suffice to produce separate and reliable statistics on Palestinian refugee households in all three governorates.

Table 1.2 Result of sampling and interview status, outside camps.

	Governorate			Total
	Amman	Zarqa	Irbid	
Palestinian refugee households	1,343	1,151	984	3,478
Non-refugee households	936	785	2,803	4,524
Filled questionnaires	2,279	1,936	3,787	8,002
Non-response *)	101	122	301	524
Sample size	2,380	2,058	4,088	8,526

*) About 25 per cent of the non-response was refusals.

The comprehensive camp survey

The comprehensive camp survey was conducted within Jordan’s 13 Palestinian refugee camps. In this study, the geographic definition of a camp is narrower than that often applied for operational purposes. Rather than covering all areas considered to be camp locations today, i.e. including the natural extension of the camps, the inside-camp comprehensive survey, and as a consequence the inside-camp sample survey were limited to the ‘official’ or ‘historical’ borders of the camps since they have traditionally defined the mandate areas of the DPA. Hence, the first stage of the comprehensive survey was to identify and demarcate these borders with the support of the DPA.

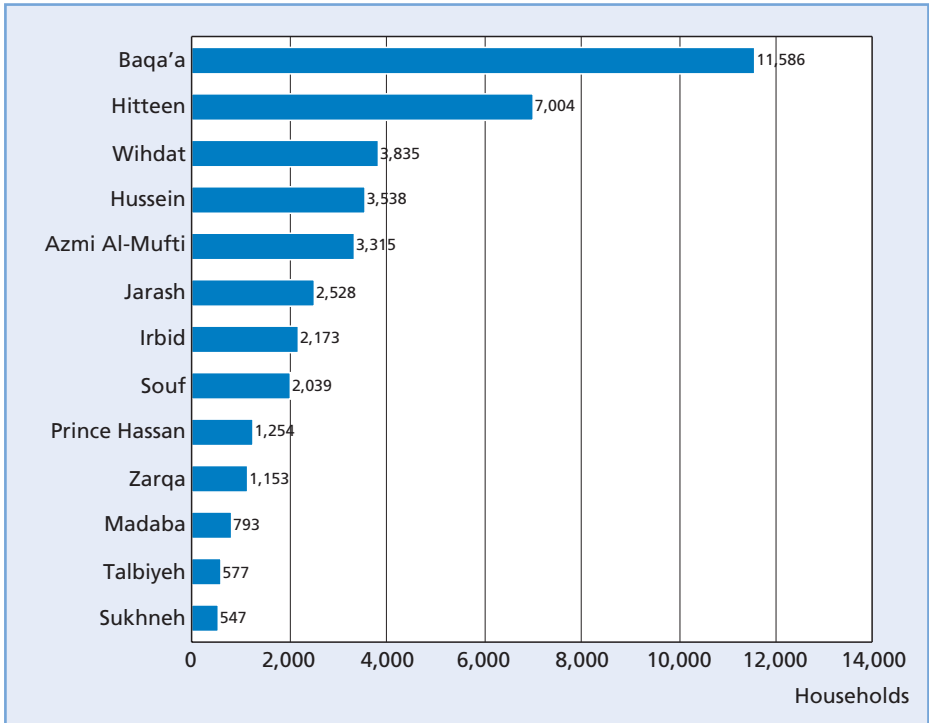
In the second stage of the comprehensive survey, all building structures, dwellings and households inside the camps were listed. This process entailed two and sometimes three visits to ensure quality and accuracy of the listing. Interviewing the listed households constituted the third stage of the comprehensive survey. Listing fieldwork started on 26 February and survey interviewing ended on 28 June 2011. The listing identified altogether 40,843 households residing within the historical borders of the camps. In some cases, fieldworkers failed to reach households despite repeated visits and in other instances, despite interventions by DPA representatives, households declined to participate in the survey. Such non-response varied across camps from less than one per cent to more than three per cent. Since the household size of non-participant households is unknown, it is impossible to establish the exact population size of the historical refugee camps. Furthermore,

a complete listing such as this typically has an undercount of up to four per cent. In this particular case, because of very thorough fieldwork, we expect the undercount to be lower.

In total, 40,342 households comprising 204,830 people were interviewed in the third major stage of the comprehensive survey. The distribution across camps is shown in Figure 1.1. As just indicated, the actual population size of the historical camps is somewhat higher. Assuming the mean household size of 5.1 for households interviewed (Chapter 2) also for the households which were not interviewed (1.2 per cent of all households), as well as an undercount of two per cent, the actual population size inside the historical borders of the camps may be in excess of 211,000. Of the interviewed households, approximately 97.5 per cent were Palestinian refugee households as defined by this study, i.e. households comprising at least one Palestinian refugee (see Chapter 2 for details), and 197,642 individuals or 96.5 per cent of the population covered by the survey were Palestinian refugees.

The number of building structures identified by the comprehensive camp survey was 31,488 and the number of dwellings 45,397. This is respectively around 6,000 and 7,500 higher than the numbers reported by the Department of Palestinian Affairs some years ago (DPA 2008).

Figure 1.1 Number of households interviewed in the comprehensive survey. By camp.



However, the population size is substantially below the number of UNRWA-registered refugees at the time. Excluding Prince Hassan, Madaba and Sukhneh camps which are not covered by UNRWA's camp registration statistics⁶, the number of Palestinian camp refugees covered by the comprehensive survey was 185,118, merely 53 per cent of the 350,899 individuals registered with UNRWA as of 31 December 2010 (UNRWA 2011: Table 2.5). However, this is not unexpected since the survey figures concern people *actually residing* within the camps (as defined by the historical borders and not subsequent de facto extensions of the camp boundaries), while UNRWA's statistics cover the number of individuals originally *registered* with UNRWA at registration points (inside the ten camps recognized by UNRWA) and their eligible descendants. Whereas many registered Palestinian refugees reside within the historical camp borders that this study relates to, others have their homes in the camp extensions or immediately adjacent areas and a considerable, but unknown, number of refugees reside farther away.

The refugee-camp population size of around 200,000 Palestinian refugees is also considerably below the general perception of the camp population. That is explained by the fact that the general understanding of the camps' geography is different from the definition used in this study. Refugees residing in the immediate vicinity of the historical camp borders will often consider themselves to be camp dwellers and their neighbourhoods to be part of the camps. Such horizontal growth is perceived to be 'natural', resulting from a combination of factors: high fertility rates (Chapter 2), restrictions on vertical expansion of building structures inside camps, and refugees' wish to reside close to where they were born and grew up.

Consultations with DPA, UNRWA and DoS conclude that most camps, and particularly those in urban settings, have adjacent neighbourhoods that de facto form part of the camps today. This is definitely the case in Wihdat, Hussein and Hitteen camps, but also holds for Zarqa and Irbid camps.

It is impossible to know exactly how many people reside in the 'wider' camps until a clear definition is reached, new camp borders are demarcated, and a new listing survey carried out. This is particularly the case as such areas (for example, next to Wihdat camp as defined by this study) are home to many Palestinian refugees but also a considerable number of Jordanian non-refugees and foreign nationals. However, DPA's estimate is that the total population size in the historical refugee camps and their extensions taken together amount to approximately 360,000 persons.

⁶ As stated in footnote 1, only ten of the 13 existing Palestinian refugee camps were originally established as refugee camps in response to the crisis in 1948 and 1968 on government-owned or leased land for the specific purpose of establishing Palestinian refugee camps and are as such recognized as 'official' camps by UNRWA. The Agency's camp registration statistics thus include only registered refugees in the recognized ten official camps.

In principle, the results of the comprehensive and sample surveys inside camps are not valid for Palestinian refugees residing in the camps' extensions. However, according to DPA and UNRWA staff as well as researchers (e.g. Farah 2009) familiar with these adjacent areas, the circumstances of people residing there are not significantly different from those inside the historical borders. We therefore believe the data and analysis in this report should also indicate the living conditions of Palestinian refugees residing in these adjacent areas.

The camp sample survey

The inside-camp sample survey fieldwork was implemented from 23 October to 21 November 2011. The sample is a linear systematic random sample of all the households listed during the comprehensive survey in the 13 camps. Hitteen camp was over-sampled with a take of 900 households to allow reporting on that camp, while the remaining 3,100 households were allocated on the other 12 camps with the same inclusion probability. As with the outside-camp sample survey, one household member in each selected household was randomly selected from all household members aged 15+ to answer the RSI questionnaire.

Fieldwork resulted in 3,773 household questionnaires, or just above 94 per cent of the 4,000 households sampled, being successfully completed (Table 1.3). Thirty-six households declined to participate in the survey. The remaining 'non-response' primarily consists of vacant dwellings.

Despite the over-sampling of Hitteen camp, we have chosen not to report separately on Hitteen in this report. Instead we use the four reporting domains or areas/camps as shown in Table 1.3. Talbiyeh, Hussein (or Jabal al-Hussein), Wihdat (also called Amman New Camp) and Prince Hassan camps, all administratively located in Amman governorate, as well as Madaba camp in Madaba governorate are grouped into the 'Amman' reporting domain. Baqa'a camp makes up one of the four reporting domains (areas) on its own since its population size, and as a consequence its sample size, is sufficiently large to allow so. The camps of Zarqa, Sukhneh and Hitteen (also named

Table 1.3 Sample and interview status, inside camps.

	Area/camp				Total
	Amman	Baqa'a	Zarqa	North	
Filled questionnaires	855	1,026	1,007	885	3,773
Non-response *)	50	56	51	70	227
Sample size	905	1,082	1,058	955	4,000

*) About 16 per cent of the non-response was refusals.

Marka and Schneller) are classified into the reporting domain 'Zarqa', the governorate in which they are administratively situated. Finally, Irbid and (Martyr) Azmi al-Mufti (Hosun) camps in Irbid governorate along with Jarash (also called 'Gaza camp' due to the large proportion of so-called 'ex-Gazans' there; see Chapter 2) and Souf camps in Jarash governorate are grouped into the reporting domain 'North'.

2 Population

This chapter presents key demographic features of Palestinian refugees in Jordan's governorates of Irbid, Zarqa and Amman as well as in the 13 Palestinian refugee camps.⁷ It describes the composition of the population using a number of indicators such as the gender and age distribution, household size and type, the dependency ratio, civil status, formal relationship to the Jordanian state and UNRWA, and refugee status. Comparisons across the outside-camp and inside-camp populations are made and changes from the 1990s are also sometimes shown. Moreover, we compare the Palestinian refugee population with non-refugees in Irbid, Zarqa and Amman governorates.

These are some of the major findings: inside camps 97.5 per cent of all households are Palestinian refugee households and outside camps about one-half of all households in the governorates of Irbid, Zarqa and Amman are Palestinian refugee households. Eleven percentage points more of Palestinian refugees residing outside camps (96 per cent) than those living inside camps (85 per cent) hold Jordanian citizenship. The proportion of refugees with Jordanian citizenship is particularly low in Jarash camp (six per cent). Inside-camp refugees tend to marry earlier than outside-camp refugees and in the age group 15 to 19, 12 per cent of females inside camps and six per cent of females outside camps are married. Compared to Palestinian refugee and non-refugee households outside camps, Palestinian refugee households inside camps tend to be larger (5.1 versus 4.7 household members), more often comprise three generations and are characterized by a heavier dependency burden.

Citizenship and refugee status

This section clarifies how 'Palestinian refugee' is understood and used in this report, and distributes the outside-camp and camp populations across the various categories. It further presents their relationship to place of origin in historical Palestine, their citizenship and their formal connection with UNRWA, the UN Agency providing services to many Palestinian refugees.

⁷Ten of these camps are officially recognized by UNRWA, whilst three are 'unofficial' camps. See footnote 1.

Household refugee status

This report applies 'Palestinian refugee' in accordance with a Jordanian classification system, which has been used in several surveys by Jordan's Department of Statistics (DoS) and Fafo. It was used for the first time in Jordan's 1994 population census. The survey requested that all household members be categorized into the following groups:

1. Refugee from 1948
2. Displaced from 1967
3. Refugee from 1948, then displaced in 1967
4. From the Gaza Strip
5. Non-refugee

A 'refugee from 1948' is an individual whose place of permanent residence used to be in what is today the State of Israel ('1948 areas') and who took refuge in neighbouring countries as a result of the 1948 Arab-Israeli war and was prevented from returning. Someone 'displaced from 1967' is an individual who arrived in (the east bank of the river) Jordan in conjunction with the 1967 war, and who was not already a refugee from 1948. 'Refugees, then displaced' are people who were first forced to flee due to the 1948 war and settled in the West Bank (from 1951 part of Jordan) and then had to flee for the second time in conjunction with the 1967 war. The label 'from Gaza Strip' refers to people who arrived in Jordan from Gaza, mostly as a result of the 1967 war, and were unable to return, some of whom had already been displaced once (to the Gaza Strip) in 1948. Descendants of these four categories of refugees and displaced inherit the status through the patrilineal line. The fifth group in this self-ascribed classification system is a residual category, comprising all those who did not fit into the first four categories. It includes individuals from various backgrounds, including Egyptians, Syrians and other foreign nationals as well as a few Jordanians of Palestinian origin who do not consider themselves refugees (as defined here).

Unfortunately, the possibility of overlap between these categories (with regard to category four and the other categories) may have resulted in some inaccuracy in reporting.⁸ As a consequence, the four different categories of Palestinian refugees will not be used for analytical purposes, and this survey question is more useful for simply

⁸ For example, a refugee displaced for the first time to Gaza in 1948 and a second time to Jordan in 1967 or later should have reported as 'from Gaza' according to the government of Jordan categorisation, despite not actually being originally from Gaza and thus being more likely to self-report that they are a 1948 refugee, displaced in 1967. There also seems to have been some confusion over the distinction between 1948 refugees and 1948 refugees who were later displaced for a second time, which may have resulted from the differences between Government of Jordan and UNRWA definitions.

distinguishing between ‘Palestinian refugee’ and ‘non-refugee’ (i.e. not a *Palestinian* refugee). Where data on the four refugee categories are presented, it will be as reported to us in the field by the respondents themselves. Instead, what is of some analytical relevance is Jordanian citizenship, i.e. having a national ID number or not, which may impact rights to services and public employment, and UNRWA registration, which largely defines an individual’s formal relationship and access to services from the UN Agency.

Hence, a ‘Palestinian refugee’, or simply ‘refugee’, in this report refers to a person who belongs to any of the first four categories. This is different from the definition of ‘Palestine refugee’ applied by UNRWA, whose core mandate is to provide services to ‘Palestine refugees’, defined as any person whose ‘normal place of residence was Palestine during the period 1 June 1946 to 15 May 1948 and who lost both home and means of livelihood as a result of the 1948 conflict’. However UNRWA also provides limited services to some Palestinians displaced after 1948 in subsequent conflicts.⁹ The Agency’s Consolidated Eligibility and Registration Instructions (CERI), issued in 2009, provide that UNRWA makes its services available to non-registered persons displaced as a result of the 1967 and subsequent hostilities ‘in accordance with established practice and/or host country agreement.’

We will return to people’s connection to UNRWA below as we look at the incidence of registration with the Agency and repeatedly throughout the report as people’s use of its services is examined. Henceforth, when we report on individual characteristics, we only use data on refugees according to the Jordanian classification system. However, we also report on Palestinian refugee *households*, defined as any household with at least one member who is a Palestinian refugee as defined above.

Inside camps, 2.5 per cent of all households completely lack members who are Palestinian refugees. Hence, 97.5 per cent of all households are refugee households. Outside camps, the situation is very different as, according to our survey, Zarqa and Amman governorates have 59 and 57 per cent refugee households, respectively, whereas 26 per cent of all households in Irbid governorate comprise at least one Palestinian refugee. Thus, on average about one-half of all households in the three governorates are refugee households according to our definition, a slightly lower proportion than found in 1996 (Table 2.1).

Eighty-three per cent of all outside-camp refugee households consist of Palestinian refugees only, while 17 per cent of them comprise both refugees and non-refugees. Inside camps, 93 per cent of all Palestinian refugee households are solely made up of refugees whereas seven per cent are ‘mixed’ households (Table 2.2).

Most of the ‘mixed’ refugee households receive their status as a result of marriages between Palestinian refugees and non-refugees. Table 2.3 shows the refugee back-

⁹This is endorsed by GA-Res. 2252 of 1967 and GA-Res. 67/115 of 2012.

ground of household heads and their spouses in Palestinian refugee households.¹⁰ It is more common for refugee men to marry non-refugee women than the opposite. This is especially the case inside camps. Table 2.2 and Table 2.3 illustrate that after more than 45 or 60 years in the country, Jordanians from Palestinian refugee backgrounds marry Jordanian non-refugees to a limited degree, and the prevalence of inter-marriages has been stable for approximately the past 15 years.

As stated above, throughout the report, the ‘mixed’ refugee households will be included as refugee households when the characteristics and situation of the refugee households are discussed. However, all non-refugee household members will be excluded from the analysis of the refugee population’s individual characteristics pertaining to such topics as demographics, health, education, employment and perceptions.

Table 2.1 Refugee status of outside-camp households by governorate in 1996 and 2012. Percentage.

	2012				1996			
	Amman	Zarqa	Irbid	Total	Amman	Zarqa	Irbid	Total
Only Palestinian refugees	48	51	18	42	47	55	18	42
Both refugees and non-refugees	9	8	8	9	12	14	9	12
Only non-refugees	43	41	74	50	41	31	73	46
n	2,279	1,936	3,787	8,002	1,388	665	828	2,881

Table 2.2 Household composition by refugee status. Comparison of outside-camp and inside-camp Palestinian refugee households by year. Percentage.

	Outside camps			Inside camps	
	1996	2003	2012	1999	2011
All members are refugees	78	81	83	93	94
Mixed household	22	19	17	7	6
n	1,293	1,673	2,887	2,048	31,920

¹⁰ The data allow analysis of couples where one of the two is household head only. Thus, for example, households comprising more than one married couple are excluded from the analysis. However, there are few such cases.

Despite the inaccuracies in the self-reporting of refugee status (discussed above), the following patterns are visible: Palestinian refugee households outside of camps comprise a larger proportion of 1967 refugees, i.e. people who originate from the West Bank and were displaced (for the first time) to the east bank of the River Jordan during or after the 1967 war, than inside-camp households (22 versus 12 per cent). On the other hand, inside-camp refugee households comprise a higher proportion of 1948 refugees, many of whom fled for the second time in 1967, than outside-camp households (80 versus 67 per cent), not least because five of the 13 refugee camps—Irbid, Wihdat, Hussein, Zarqa and Madaba—were established in the aftermath of 1948 specifically to accommodate these 1948 refugees. Moreover, the proportion of people reporting to originate from the Gaza Strip is higher in camp households than in outside-camp households.

Due to the higher proportion of ‘mixed’ refugee households outside of camps, more members in refugee households outside than inside camps are non-refugees (eight versus two per cent, respectively).

There is variation across place of residence within the two populations. Amongst outside-camp Palestinian refugee households, which include more non-refugees than inside-camp households in general, Irbid has the highest proportion of non-refugees (15 per cent), followed by Amman (eight per cent) and then Zarqa (six per cent). This is explained by a higher incidence of inter-marriage between Palestinian refugees and non-refugees in Irbid.

The ‘refugee composition’ of the inside-camp population varies by camp. With one exception (Souf), the five camps that were established to accommodate the first wave of Palestinian refugees (four ‘official’ camps and one ‘unofficial’ camp) comprise the highest proportion of 1948 refugees, whereas the camps created after the 1967 war house a higher proportion of 1967 refugees. The ‘1967 camps’ of Talbiyeh and particularly Jarash and Hitteen provide shelter to a high proportion of refugees from the Gaza Strip.

Table 2.3 Prevalence of marriage between Palestinian refugees and non-refugees outside and inside camps by year. Percentage of couples in Palestinian refugee households where one of them is the household head.

	Outside camps			Inside camps	
	1996	2003	2012	1999	2011
Both husband and wife are refugees	79	82	82	94	94
Husband is refugee; wife is non-refugee	13	11	9	5	5
Husband is non-refugee; wife is refugee	8	6	8	1	1
n	1,293	1,673	2,887	2,048	31,920

Citizenship

The majority of Palestinian refugees are Jordanian nationals with a Jordanian national ID number, i.e. fully-fledged Jordanian citizens with the same political and civil rights as non-refugee Jordanians. As mentioned earlier, having a Jordanian citizenship is of importance to the individual as it is also associated with access to services and provides access, in principle, to the entire labour market. A higher proportion of Palestinian refugees living outside the camps (96 per cent) than those living inside the camps (85 per cent) hold Jordanian citizenship. Nearly all people without citizenship hold a temporary Jordanian passport (without a national number). The vast majority of these hold a two-year temporary passport (issued to those from the Gaza Strip), whilst a few hold a five-year temporary passport (issued to those from the West Bank who are not Jordanian citizens). Outside camps, 86 per cent of Palestinian refugees without Jordanian citizenship hold two-year temporary passports. The comparable figure inside camps is 94 per cent. There are also some rare instances of Palestinian refugees with other nationalities, or who have a (temporary) residency permit only, or altogether lack permission to stay in the country.

For outside-camp refugees, there is no substantial variation across governorates on the issue of Jordanian nationality. However, inside some camps, and particularly one of them, people more often lack Jordanian citizenship (Figure 2.1). Only six per cent of the Palestinian refugees in Jarash camp are Jordanian citizens. Instead, more than nine in ten of the camp's refugees hold two-year temporary passports. This group of people primarily comprises individuals whom the Government of Jordan and others commonly term 'ex-Gazans' since they came to Jordan from the Gaza Strip (they may have been originally from the Gaza Strip, or they may have taken refuge in the Gaza Strip in 1948 and been further displaced to Jordan in 1967 or during subsequent hostilities). In Hitteen camp, this group constitutes 24 per cent of all refugees, also a substantial proportion of its inhabitants.

It is important to specifically identify Palestinian refugees without a national ID number since they face several constraints not faced by Palestinian refugees who are Jordanian nationals and which impact their socio-economic status. For example, they are barred from the majority of positions in the public sector and professions such as dentistry and legal practice (USCRI 2009), have limited rights over property and lack or have limited access to a number of services including the Jordanian National Aid Fund (poverty support), state universities and government health insurance.

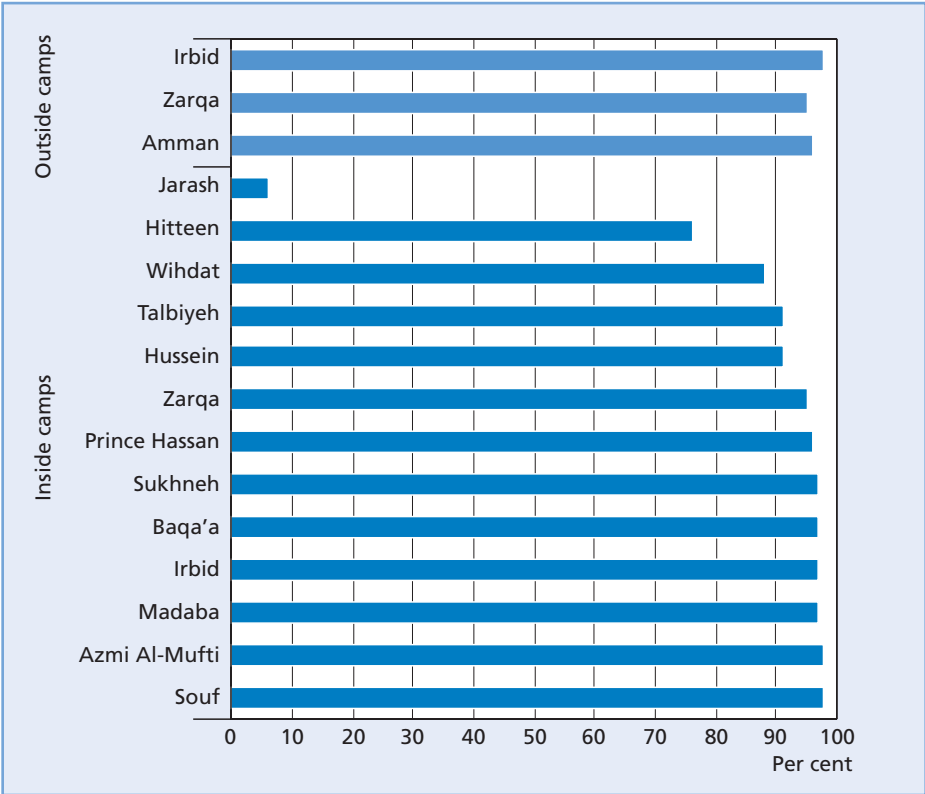
Registration with UNRWA

A higher proportion of Palestinian refugees inside camps than outside camps are registered with UNRWA, 86 versus 68 per cent. This follows from the fact, as reported above, that there is a higher proportion of 1948 refugees inside than outside camps,

not least in the oldest camps, which were established to shelter Palestine refugees as defined by UNRWA. When considering the figures for registration with UNRWA, the following must be noted: First, during fieldwork, interviewers asked to see the family registration cards but also accepted answers in many cases where these documents were not shown. Given that some 1967 refugees have reported to be ‘registered’, there may have been confusion as they may have a document from the Government of Jordan’s Department of Palestinian Affairs showing that they are Palestinians displaced in 1967 (‘1967 refugees’ in this report), which may be used to access some UNRWA services. However, 1967 refugees cannot be issued UNRWA registration or family cards as such.

Second, there are some refugees who consider themselves 1948 refugees and are registered as such in the survey data, but report themselves as not registered with UNRWA. This may be because they have failed to register with UNRWA owing to problems with documentation, or they have not met the registration criteria of UNRWA, or they simply may not use UNRWA services and so may have had no need

Figure 2.1 Percentage of Palestinian refugees with Jordanian nationality outside camps by governorate (n=15,123) and inside camps by camp (n=197,642).



to register with UNRWA or not be aware that they—or their family—are or were registered with UNRWA (either because the registration card has been lost, or because younger generations have not been included, or new families have not been registered).

First-generation refugees

Approximately five per cent of Palestinian 1948 refugees residing inside the camps are first-generation refugees in the sense that they were born before the onset of the Arab-Israeli war of 1948 and actually resided inside what is today Israel. The figure for outside-camp refugees from Irbid, Zarqa and Amman governorates is six per cent.

Origin in '1948 areas'

Palestinian 1948 refugees hail from all the districts of the '1948 areas' but their origin is more concentrated in some of the districts: 23 per cent inside camps and 18 per cent outside camps come from the areas around Khalil (Hebron); 19 per cent inside camps and 15 per cent outside camps originate from Ramla; 14 and 13 per cent inside and outside camps, respectively, were either born in or are descendants of people from Jaffa; ten and eight per cent, respectively, come from Bir Sheba; and six per cent of the 1948 refugees inside camps and 12 per cent of the 1948 refugees outside camps have roots in Jerusalem.

Close relatives abroad

Approximately one third of Palestinian outside-camp and camp refugee households have close relatives abroad (35 and 32 per cent, respectively). This is a stark decline since the 1990s when as many as 68 per cent of outside-camp refugee households (in 1996) and 60 per cent of camp households (in 1999) reported close relatives abroad. The observed trend suggests reduced out-migration or increased return-migration, or a combination, in recent time as compared with was the case in the 1990s and the decades before. A close relative is here defined as a parent, child or sibling of any household member (domestic staff excluded).

Palestinian refugee households residing in Irbid (the North) more frequently have close relatives living outside of Jordan than Palestinian refugee households elsewhere. This holds for both outside-camp and inside-camp households. Actually, approximately one-half of households in Irbid report close kin abroad as compared with from one-fifth to one-third of all households in the other governorates (Table 2.4). The table also provides an overview of where people's close relatives reside and as shown, Palestinian refugees outside and inside camps in Irbid more often have close relatives in the Arab Gulf and in Europe than Palestinian refugees living elsewhere. Furthermore, camp refugees in Irbid, outside and inside camps alike, have close kin in the occupied

Table 2.4 Percentage of households with close relatives abroad by country of residence. Comparison of Palestinian refugee households outside camps by governorate and inside camps by region/governorate.

		No close relative abroad	West Bank/Gaza Strip	1948 areas	Lebanon	Syria	Egypt	Gulf country	Other Arab country	US, Canada	Europe	Other country	n
Out-side camps	All	65	9	1	0	1	1	20	1	8	4	1	3,477
	Amman	68	8	0	0	1	1	17	1	8	3	1	1,342
	Zarqa	64	11	1	0	1	0	21	1	7	4	1	1,151
	Irbid	52	8	1	0	3	0	30	1	9	9	2	984
Inside camps	All	68	9	1	1	1	1	17	1	3	4	1	3,762
	Amman	64	8	1	0	2	1	17	1	5	4	1	851
	Baqa'a	80	5	0	0	0	0	11	1	1	2	0	1,026
	Zarqa	77	8	0	0	0	1	12	1	2	2	1	1,007
	North	50	16	1	1	3	2	28	1	3	7	1	878

Note: Some households have close relatives in more than one country or group of countries, so the total adds up to more than 100 per cent.

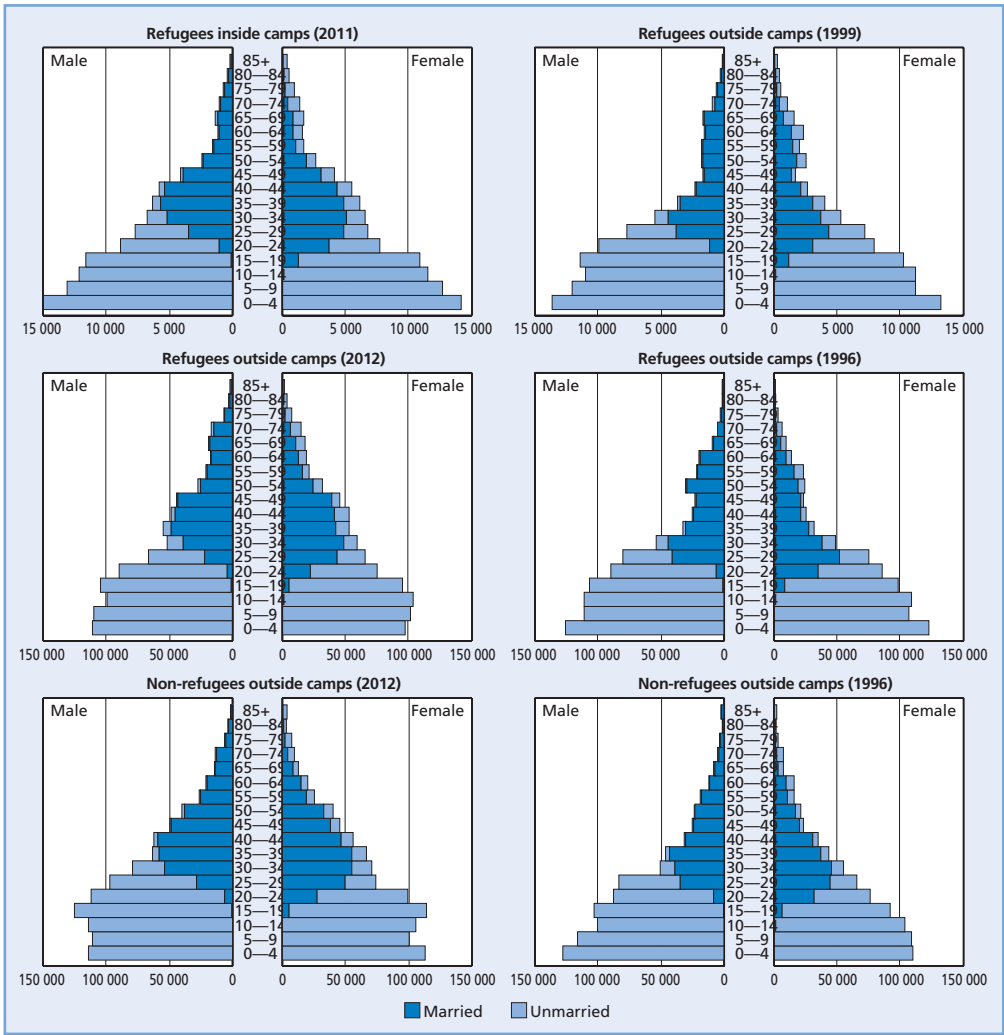
Palestinian territory twice as often as other refugees. More than twice the proportion of outside-camp refugees than inside-camp refugees has close relatives residing in the United States of America or Canada. A final observation is that very few households have close kin living in Israel ('1948 areas'), which should come as no surprise as they are almost exclusively related to (and mostly siblings of) first-generation refugees, of whom, as reported above, there are few still alive.

Population structure

Jordan is characterized by a population which is fairly young, and 37 per cent were below the age of 15 in 2009. The country has experienced a decline in fertility in the past 30 years or so, with the proportion of individuals younger than 15 falling from 51 per cent in 1983 (DoS and ICF Macro 2010: 12-14). Yet, while a rapid decline in fertility was observed in the 1990s, it has slowed down and remained fairly stable for the past ten years, at the national level (DoS and ICF International 2013: 8-10). This trend has resulted in population pyramids which still have a broad base, but as we shall see below, it has narrowed. Also, as we shall return to in the next section, such a development can be considered favourable in economic terms as the support burden of people of employable age decreases (Fargues 2012).

As shown in Figure 2.2, our survey found that the Palestinian refugees residing inside camps are different from the outside-camp refugees and non-refugees residing in Irbid, Zarqa and Amman governorates in that they comprise a relatively higher proportion of young people. This is evident from the much broader base of the population pyramid characterizing inside-camp refugees than the other two populations. It is also expressed by the fact that the median age of outside-camp refugees is 21 years, while it is only 19 years for refugees residing inside camps.

Figure 2.2 Population pyramids providing the distribution on gender, age and marriage status. Comparison between Palestinian refugees outside camps and inside camps, and non-refugees outside camps. By year.



Whereas the base of the population pyramids of the two outside-camp populations has become narrower since the 1990s that is not the case for the camp population. This suggests higher fertility in the Palestinian refugee camps, something which is confirmed by the most recent Jordan Population and Family Health Survey (DoS and ICF International 2013: 10, Figure 3) and was also the situation in the 1990s (Khawaja and Tiltnes 2002: 21-22).

Gender ratio

The gender ratio for Palestinian refugees living outside of camps was 1,034 males per thousand females, which was similar to what was found for inside-camp refugees: 1,020 males per thousand females. Non-refugees in the three governorates covered by the study had a higher gender ratio, with 1,086 males per thousand females. These ratios are high compared to those found by other surveys. For example, Fafó's 1999 survey of Palestinian refugee camps found 1,008 males per thousand females and the 2009 Jordan Population and Family Health Survey resulted in 1,020 males per thousand females. Furthermore, in the refugee households, there were generally more males than females in the younger age groups, but fewer males than females in the older age groups. Such a variation across age groups is also found by other surveys and may be the result of age-specific migration.

Marital status and marriage age

Palestinian refugees residing inside the camps tend to marry earlier than those residing outside the camps, while outside-camp refugees do not differ significantly from non-refugee Jordanians (Table 2.5). This observation holds for both males and females but is more pronounced for females. Leaving out the youngest age group for males because there are so few married individuals under the age of 20, the mean age at first marriage for people aged between 20 and 39 years inside camps ranges from 0.1 to 0.6 years below the marriage age outside camps. Yet, the median age at first marriage for the four age groups in question is the same, indicating that the difference between the two population groups is minimal, for males. For females, the median age at first marriage is one year lower inside than outside camps for four of the five youngest five-year age groups. The mean age at first marriage is 0.3 to 0.6 years lower for all age groups between 15 and 39.

Considering all married refugees, the median age at first marriage is five years higher for males than females both inside and outside camps, and it is one year lower inside camps than outside camps for both genders. The gender difference and the difference between the two populations appear stable across generations.

Table 2.5 Mean and median age at first marriage for all ever-married persons aged 15 and above. Comparison between Palestinian refugees inside and outside camps and non-refugees outside camps. By gender and five-year age groups.

		Refugees inside camps			Refugees outside camps			Non-refugees outside camps		
		Mean	Median	n	Mean	Median	n	Mean	Median	n
Male	15-19	18.4	18	3	15.0	15	1	18.7	19	4
	20-24	20.4	21	81	21.1	21	48	20.9	21	84
	25-29	23.6	24	291	23.7	24	198	24.2	24	345
	30-34	25.0	25	470	25.3	25	346	26.1	27	608
	35-39	25.8	26	546	26.2	26	438	26.8	27	650
	40-44	25.7	25	520	26.5	26	406	25.9	25	696
	45-49	25.5	25	413	26.4	26	375	26.5	26	546
	50-54	24.8	24	234	25.8	26	234	25.9	26	398
	55-59	24.5	24	147	25.6	26	157	26.3	26	268
	60-64	24.8	23	124	26.5	27	144	26.4	26	218
	65-69	24.6	24	144	26.3	25	158	25.3	25	151
	70+	24.4	23	223	24.8	24	236	26.4	25	270
	All 15+	25.0	24	3,196	25.7	25	2,741	26.0	26	4,238
Female	15-19	16.5	16	90	16.8	17	60	16.9	17	78
	20-24	18.3	18	352	18.7	19	204	19.5	19	345
	25-29	20.1	20	451	20.8	21	380	21.5	22	591
	30-34	20.5	20	506	21.1	20	435	21.6	21	674
	35-39	21.2	20	453	21.5	21	391	22.1	21	660
	40-44	21.7	21	488	22.1	21	383	21.4	20	601
	45-49	21.8	20	375	21.8	21	338	21.6	20	473
	50-54	20.6	19	254	20.9	19	245	21.0	20	397
	55-59	19.9	19	175	19.9	19	173	20.9	20	258
	60-64	19.7	18	156	19.7	19	153	20.4	19	208
	65-69	19.0	18	170	19.0	18	148	19.8	19	146
	70+	18.1	17	273	18.5	18	224	18.6	18	277
	All 15+	20.2	19	3,743	20.6	20	3,134	21.0	20	4,708
All	15-19	16.5	16	93	16.7	17	61	17.0	17	82
	20-24	18.7	19	433	19.1	19	252	19.8	20	429
	25-29	21.5	22	742	21.8	22	578	22.4	23	936
	30-34	22.7	23	976	23.0	23	781	23.8	24	1,282
	35-39	23.7	23	999	24.0	24	829	24.5	24	1,310
	40-44	23.7	23	1,008	24.4	24	789	23.9	23	1,297
	45-49	23.8	23	788	24.1	24	713	24.2	24	1,019
	50-54	22.6	22	488	23.2	23	479	23.5	23	795
	55-59	22.0	21	322	22.7	22	330	23.7	23	526
	60-64	22.0	20	280	23.0	22	297	23.5	23	426
	65-69	21.6	20	314	22.8	21	306	22.6	22	297
	70+	20.9	19	496	21.8	20	460	22.6	20	547
	All 15+	22.4	22	6,939	23.0	22	5,875	23.4	23	8,946

Not only is age at first marriage slightly lower inside than outside camps, but marriage is more prevalent amongst youth and young adults inside than outside camps. As shown by Figure 2.3, the proportion of married females aged 15 to 24 is consistently higher inside than outside camps for all ages, with the widest gap at age 21 when more than twice as many females inside than outside camps are married, at 43 versus 19 per cent. In the age group 15 to 19, 12 per cent of females inside camps are married, which compares to half as many, six per cent, outside camps. In the 20 to 24 age group, the comparative figures are 49 and 30 per cent respectively (Table 2.6, next page). Altogether, 27 per cent of females aged 15 to 24 are married. This is an increase from 21 per cent in 1999. In contrast, the prevalence of marriage amongst females of the same age outside camps has dropped from 24 per cent in 1996 to the current rate of 17 per cent. It is also worth noting that by the age of 24, one in a hundred females have already been married but are now divorced.

Figure 2.4 (next page) shows that the higher prevalence of marriage amongst women than men and inside camps than outside camps remains until around the age of 30. From that point onwards, the majority of men are married, and stay married, while the prevalence of marriage is lower and declines for women. The falling prevalence of marriage amongst women is explained by an increasing frequency of widowhood. For example, whereas 28 and 38 per cent of women inside camps aged 55 to 59 and 60 to 64, respectively, are widowed, the comparative figures for men who have lost their wives are one

Figure 2.3 Percentage of married females aged 15-24 by age. Comparison of Palestinian refugees outside camps (n=18,669) and inside camps (n=1,458).

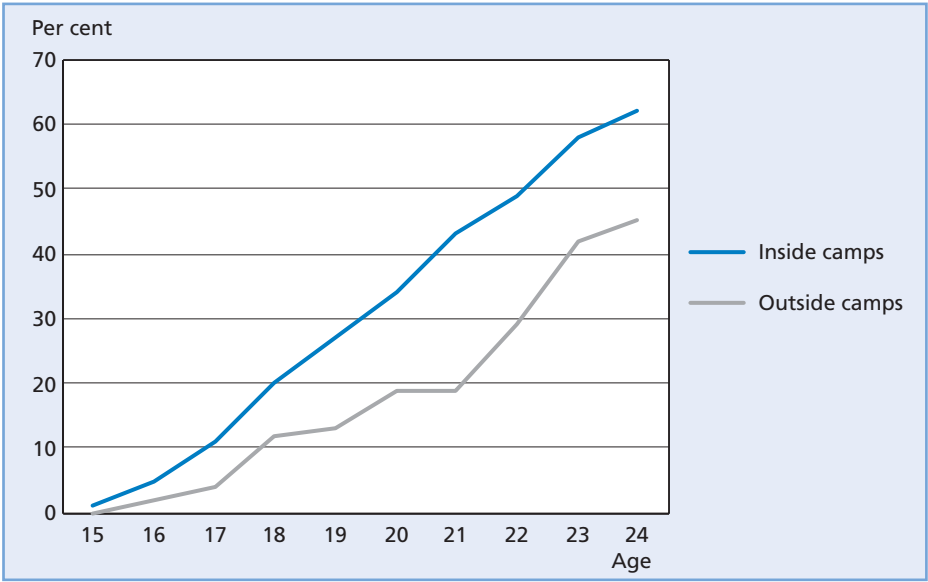


Table 2.6 Marital status of females aged 15-24 by age. Comparison of Palestinian refugees outside camps (n=1,458) and inside camps (n=18,669). Percentage.

		Age in single years										Age groups		All aged 15-24
		15	16	17	18	19	20	21	22	23	24	15-19	20-24	
Inside camps	Single, never married	99	95	88	79	72	64	55	49	40	36	88	50	72
	Married	1	5	11	20	27	34	43	49	58	62	12	49	27
	Widowed	0	0	0	0	0	0	0	0	0	0	0	0	0
	Divorced/separated	0	0	1	1	1	1	2	2	2	2	1	2	1
Out-side camps	Single, never married	100	97	96	87	83	80	81	71	58	55	93	70	83
	Married	0	2	4	12	13	19	19	29	42	45	6	30	17
	Widowed	0	0	0	0	0	0	0	0	0	0	0	0	0
	Divorced/separated	0	1	0	0	4	1	0	0	0	0	1	0	1

Figure 2.4 Percentage of married female and male Palestinian refugees residing outside camps (n=9,628) and inside camps (n=118,703). By five-year age groups.

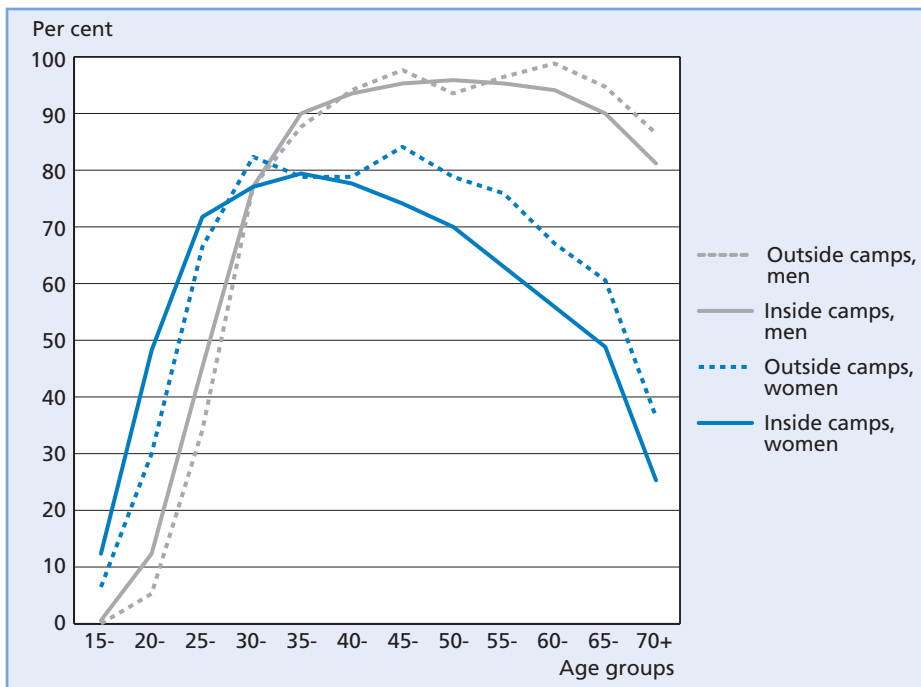


Table 2.7 Marital status of Palestinian refugees residing outside camps (n=9,628) and inside camps (n=118,703). By gender and five-year age groups. Percentage.

		Refugees inside camps			Refugees outside camps		
		Males	Females	All	Males	Females	All
15-19	Single, never married	99	87	94	100	93	97
	Married	1	12	6	0	6	3
	Widowed	0	0	0	0	0	0
	Divorced/ separated	0	0	0	0	1	0
20-24	Single, never married	87	50	70	95	69	83
	Married	12	49	29	5	30	17
	Widowed	0	0	0	0	0	0
	Divorced/ separated	0	2	1	0	0	0
25-29	Single, never married	54	25	40	65	31	48
	Married	45	71	58	34	66	50
	Widowed	0	0	0	0	0	0
	Divorced/ separated	1	3	2	1	2	1
30-34	Single, never married	22	19	20	22	15	18
	Married	77	77	77	77	82	80
	Widowed	0	1	0	0	1	0
	Divorced/ separated	1	4	2	1	2	2
35-39	Single, never married	8	15	12	11	15	13
	Married	90	79	85	88	79	83
	Widowed	0	2	1	0	1	1
	Divorced/ separated	1	4	2	0	5	3
40-44	Single, never married	5	14	10	5	15	10
	Married	94	78	86	94	79	86
	Widowed	0	4	2	0	4	2
	Divorced/ separated	1	4	3	1	2	2
45-49	Single, never married	3	12	8	2	9	6
	Married	95	74	85	98	84	91
	Widowed	0	9	5	0	5	2
	Divorced/ separated	1	4	3	0	2	1
50-54	Single, never married	2	8	6	2	4	3
	Married	96	70	82	93	79	86
	Widowed	1	17	9	0	16	9
	Divorced/ separated	1	4	3	5	2	3
55-59	Single, never married	2	5	4	2	2	2
	Married	95	63	78	96	76	86
	Widowed	1	28	16	1	21	11
	Divorced/ separated	1	4	3	1	2	1
60-64	Single, never married	2	3	2	0	2	1
	Married	94	56	72	99	67	82
	Widowed	3	38	24	1	29	15
	Divorced/ separated	1	3	2	0	2	1
65-69	Single, never married	1	2	2	0	0	0
	Married	90	49	67	95	60	78
	Widowed	8	47	30	4	37	20
	Divorced/ separated	1	2	2	1	3	2
70+	Single, never married	1	1	1	0	1	1
	Married	81	25	49	87	36	63
	Widowed	18	72	49	13	61	36
	Divorced/ separated	0	1	1	0	2	1
All aged 15+	Single, never married	43	32	38	44	34	39
	Married	55	56	55	54	56	55
	Widowed	1	9	5	1	8	4
	Divorced/ separated	1	3	2	1	2	1

and two per cent (Table 2.7, previous page). Some men have more than one wife and in such cases the age gap between the husband and the youngest wife is particularly large, enhancing the likelihood that she outlives him.¹¹ Not only do women tend to outlive their husbands, but men are much more likely to re-marry if they are widowed than are women.

Women and men differ on one more account with regard to marital status: A higher proportion of women than men never marry but remain single, a trend found both outside and inside camps. For example, in the camps two to four times the proportion of women as men is single and never married in the age groups 35 to 59. The figures are somewhat different outside camps, but the general tendency is the same.

Household size, composition and dependency burden

As will be shown below, the households in Jordan are relatively large but have shrunk over the years. Three-generation households are not as common as they were in the 1990s. As regards the household size, household composition and household dependency ratio, the features of outside-camp Palestinian refugee households are more akin to non-refugee households than to the refugee households inside camps. The latter are larger, more often comprise more than two generations and are characterized by a heavier dependency burden.

Household size

The average size of Palestinian refugee households outside refugee camps is smaller than inside-camp refugee households. The mean size of refugee households outside camps in Amman, Zarqa and Irbid is 4.7 members per household. Inside camps, the mean size is 5.1 members per household. On the other hand, the size of outside-camp refugee households is similar to that of non-refugee households. As shown in Figure 2.5, non-refugee households have slightly more households with only one member, while outside-camp refugee households consist of a higher proportion of households with five or six members but fewer very large households (eight members or more) than non-refugee households. As many as eight per cent of camp households comprise at least nine household members, while only half as many outside-camp refugee households and non-refugee households do so.

¹¹ At the national level, five per cent of married women aged 15 to 49 live in polygynous unions. Polygyny increases with age, is more prevalent in rural than urban settings, and is more common amongst poor than wealthy Jordanians (DoS and ICF Macro 2010: 61-62).

The household size has decreased considerably since the 1990s, both outside and inside camps. On the other hand, the mean household size of Palestinian refugees outside camps has ‘always’ been smaller than inside camps. The average household size of refugee households outside camps in the three governorates was 5.9 members per household in 1996, 5.6 in 2003, and 4.7 in 2012, nearly the same as that of non-refugee households. In contrast, the mean household size of refugee households inside camps was 6.7 in 1996, 6.3 in 1999, and 5.1 in 2011. As shown by Figure 2.6 (next page), there were many more large households (nine or more members) in the 1990s both outside and inside camps. In 1999, 25 per cent of inside-camp refugee households were of this size as compared with 17 per cent of outside-camp refugee households and 18 per cent of non-refugee households. This implies a reduction by two thirds in the prevalence of these very large households since the late 1990s.

The household size of refugee households is typically larger in Irbid (5.1 members per household, on average) than in Amman (4.6 members per household) and Zarqa (4.8 members per household). This pattern also holds for the non-refugee households in the three governorates.

The average household size for all Palestinian refugee camps is 5.1 and varies from 4.9 in Zarqa, Hussein and Irbid to 5.3 in Talbiyeh and Souf. However, as shown in Figure 2.7 (next page), Jarash camp stands out with an extraordinarily large mean household size of 5.8. This is explained by the significantly higher proportion of very

Figure 2.5 Household size. Percentage of refugee households outside camps (n=3,447) and inside camps (n=39,336), and of non-refugee households (n=4,525) in 2011/2012.

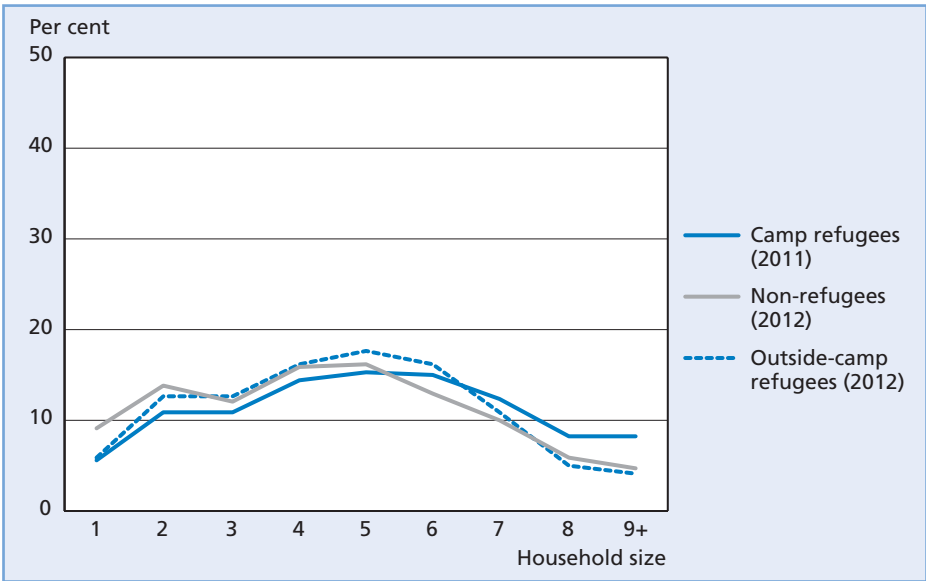


Figure 2.6 Household size. Percentage of refugee households outside camps (n=1,491) and inside camps (n=2,536), and of non-refugee households (n=1,390) in 1996/1999.

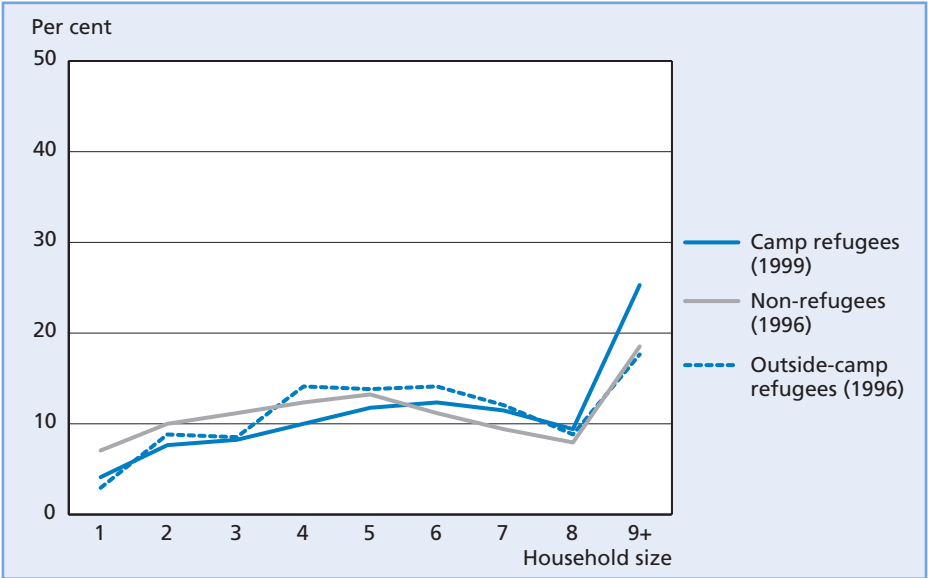
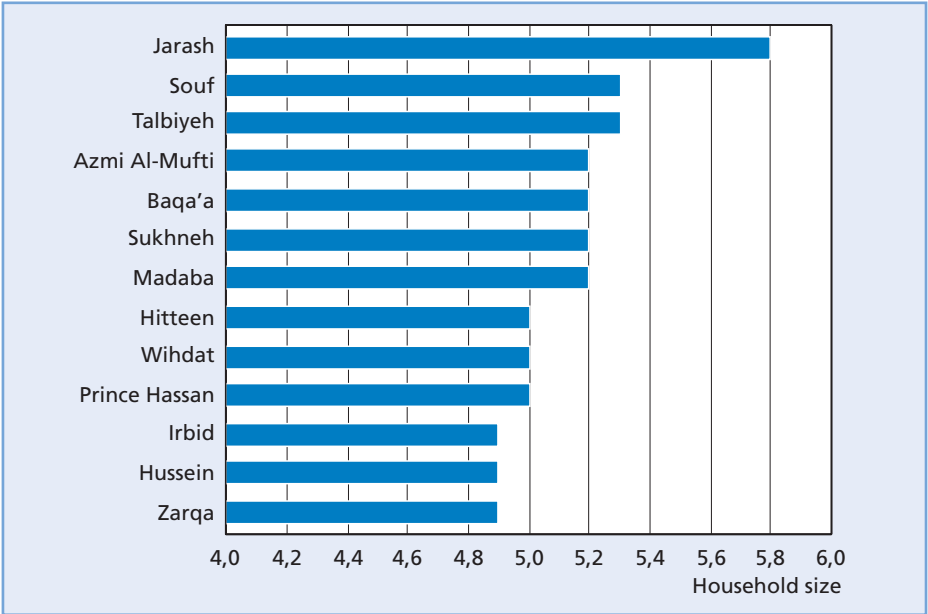


Figure 2.7 Mean household size for each of the Palestinian refugee camps (n=39,336).



large households found in Jarash: 17 per cent of all households comprise nine or more members, which is more than twice the average for the camps.

Dependency ratio

A high population dependency ratio indicates a high economic burden of the (assumed) economically unproductive children and old people on the households. The dependency ratio is calculated by dividing the total number of children below the age of 15 and the elderly above the age of 65 by the number of adults aged 15 to 64.

The dependency ratio is quite high in Jordan's refugee households but has dropped since the 1990s. The substantially broader base of the population pyramid for inside-camp refugees than outside-camp refugees and non-refugees means a larger proportion of young people. That is reflected in the dependency ratio, which is significantly higher for the inside-camp population than the other two population groups. However, there is also a significant gap between outside-camp refugees and non-refugees. While the dependency ratio for inside-camp refugees is 0.790 or 790 dependents per thousand adults aged 15 to 64, it is 681 dependents per thousand adults for refugees residing outside of camps. The dependency ratio is even lower for the non-refugees, at 0.563 (Table 2.8).

Examining data from previous surveys, it is evident that the dependency ratio has been significantly reduced since the 1990s for Jordan's population outside the refugee camps and less so for Palestinian camp refugees (Table 2.8). The reduction has been larger for non-refugees than for refugees. For outside-camp refugees the dependency ratio dropped from 0.787 in 1996 to 0.705 in 2003, and further decreased to 0.681 in 2012. Among non-refugees, the dependency ratio has reached a lower level from about the same starting point. The dependency ratio inside camps was only a little higher than outside camps in the 1990s. However, since the reduction inside camps has been

Table 2.8 Population and child dependency ratio of Palestinian refugees outside and inside camps, and of outside-camp non-refugees. By year.

		Population dependency ratio	Child dependency ratio
Inside-camp refugees	2011	0.790	0.713
	1999	0.809	0.734
Outside-camp refugees	2012	0.681	0.595
	2003	0.705	0.633
	1996	0.787	0.741
Outside-camp non-refugees	2012	0.563	0.501
	2003	0.696	0.631
	1996	0.760	0.709

insignificant in comparison with the change outside camps, there is now a wide gap whereby the burden of dependents on inside-camp households is much heavier than it is on the refugee and non-refugee population outside camps.

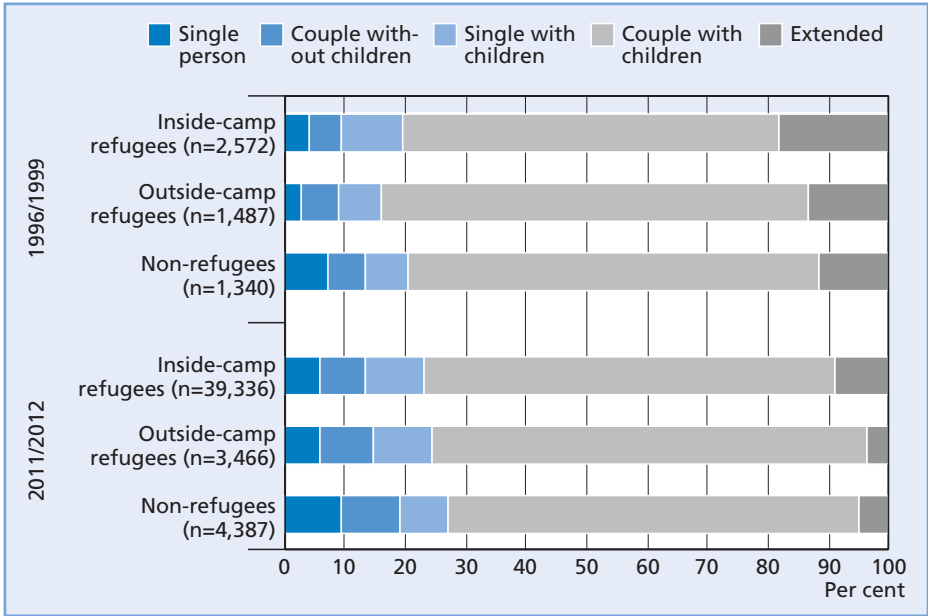
Outside camps, the dependency ratio for refugees was highest in Irbid (0.741) and Zarqa (0.728) governorates and lowest in Amman governorate (0.653). Inside camps, the dependency ratio ranges from 0.714 in Zarqa (lower than the figure for outside-camp refugees in Irbid and Zarqa) to 0.893 in Jarash.

As shown in the table, child dependents contribute the most to the population dependency ratio. For example, out of the 681 dependents per thousand adults aged 15 to 64 amongst outside-camp refugees, 595 are children younger than 15 years of age. Similarly, inside camps, 713 of the 790 dependents per thousand adults are children. Reduced fertility is the key to easing further the burden of dependents on Palestinian refugee households.

Household type

Most refugee households living outside of camps in Amman, Zarqa and Irbid are nuclear households, composed of a couple with children or a single parent with children (81 per cent). Other main household types, shown in Figure 2.8, are: single-person households (six per cent), households with a couple without children (nine per cent),

Figure 2.8 Type of household. Percentage of refugee households inside and outside camps, and non-refugee households outside camps. By year.



and three-generation households (two per cent). Nearly six in ten outside-camp refugee households (58 per cent) included at least one child below 15 years of age.

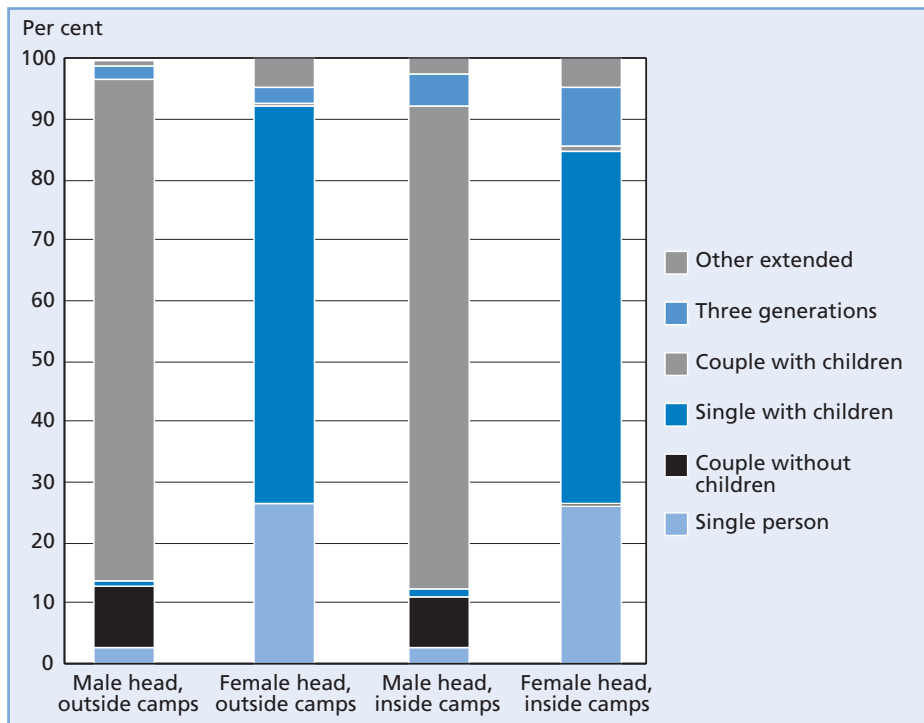
The composition of outside-camp refugee households closely resembles that of non-refugee households in the three surveyed governorates. The only exception is that there is a higher proportion of one-person households amongst non-refugees than outside-camp refugees (nine as compared with six per cent). There is only one striking difference between the household structure outside camps and inside camps, namely that the camps have a larger proportion of extended households. Amongst the camp households, as many as nine per cent are extended (and six of the nine per cent are three-generation households), while four per cent of outside-camp refugee households and five per cent of non-refugee households are extended households.

Compared to the 1990s, one-person households and couples without children have become more common. That is matched by a significant reduction in the prevalence of extended households, as shown in Figure 2.8.

Female-headed households make up 14 per cent of all outside-camp refugee households, which is almost the same proportion of female-headed households as found inside camps (15 per cent) and slightly higher than in the non-refugee population (11 per cent). The composition of the female-headed households suggests that they are more vulnerable than male-headed households (Figure 2.9, next page). Of the outside-camp refugee households headed by women, more than one-fourth (27 per cent) are one-person households (mainly widowed or divorced), while about two thirds (66 per cent) are single mothers with children. The picture is similar inside camps, as 26 per cent of the female-headed households comprise one person only and 58 per cent are made up of single mothers with one or more children. A major reason why single mothers are less common inside camps is probably the higher incidence of extended households there, as discussed above.

To summarize this section, refugee households outside camps more closely resemble non-refugee households than inside-camp refugee households. This goes for the general population structure (gender and age distribution), dependency ratio, household size and household composition. Inside-camp refugee households are characterized by a younger population, indicative of a higher fertility rate than found outside camps. Their household size is also larger, on average, partly due to the high child dependency ratio, and partly due to the fact that it is more common that parents, siblings, children, grandparents and grandchildren live together in camps, i.e. extended households are more frequent.

Figure 2.9 Type of household. A comparison of male-headed and female-headed households outside camps (n=3,012 and 454, respectively) and male-headed and female-headed households inside camps (n=34,429 and 3,266, respectively). Percentage.



3 Housing and infrastructure

This chapter aims to shed light on physical aspects of people's homes, the place where most people in several stages of life—during childhood, motherhood and retirement—spend so much time. How much space do they have? How is the quality of the building itself and do people have access to piped water and sanitation? Is the quality of the indoor environment satisfactory, and do they consider their dwellings in need of upgrading? What do people think about their neighbourhoods? The picture presented is one where the housing conditions of Palestinian refugees both outside and inside camps have steadily improved over the years, but more so outside than inside camps. There is still much to be done, particularly with regard to the quality of housing inside camps, as well as for the poor residing outside camps.

The housing space and general housing quality as well as the outdoor living environment are much better amongst Palestinian refugees residing outside than inside camps. Reflecting poorer objective conditions, people's level of satisfaction with their housing and neighbourhood inside camps is also much lower than outside camps.

To summarize some of the findings: a larger proportion of Palestinian refugees outside camps currently live in apartments and own their dwellings than in the 1990s. The camps have also seen a moderate shift from *dar* housing to apartments. The vast majority inhabit dwellings with a separate kitchen, a bathroom and a toilet. They have piped water and a smaller proportion of households suffer from water or power cuts than before. Dwellings outside camps are more spacious than inside camps. They also tend to have more outdoor space and are of a much better quality. Even though crowding has been greatly reduced inside camps, it remains a problem for many households, especially the poorest. Corrugated metal plates and other temporary building materials are still used for roofs inside camps, and many camp households report major cracks in their dwellings' walls. Whereas seven per cent of the households outside camps consider their dwelling to be of such poor quality that it should be torn down and rebuilt, three times as many households inside camps think so. Three times as many respondents inside as outside camps also consider that crime and violence as well as alcohol and drug use is a problem in their residential area.

Type of housing, ownership and living space

Type of housing

While a majority of camp households reside in traditional *dar* houses (59 per cent), most outside-camp households live in apartments (83 per cent). The latter form of housing has become increasingly more common over the past years amongst both population groups (Figure 3.1). While in principle the same definitions of *dar* and apartment were applied in the previous and the most recent surveys, we cannot rule out that interviewers made different judgements and hence categorized some dwellings differently in 1996 and 1999 than in 2011/2012. Moreover, whether a dwelling unit should be classified as one or the other is particularly difficult inside refugee camps due to the general housing density and the sometimes confused system of entrances whereby two or three doors may lead from the street (or alleyway) into one and the same dwelling or housing unit, but may also lead to multiple housing units. Thus, the accuracy of the classification may be slightly poorer inside than outside camps and may have resulted in some dwellings being wrongfully coded as *dars*, rather than as apartments.

A few additional words about our classification: a *dar* is a lone-standing house and typically used to comprise two to four rooms on the ground floor plus some outdoor space adjacent to it. Over time, particularly in urban settings and refugee camps, many *dars* have had the adjacent empty space built in and vertical expansion has taken place. For example, as late as twenty-five years ago, the refugee camps in Amman almost exclusively consisted of single-storey structures, while the camps' fringes had multi-storey structures and apartment buildings (Abu Helwa and Birch 1994). Regulations have prevented significant vertical expansion inside the refugee camps, but these regulations have gradually softened and been modified to match building practices. For example, while three-storey buildings have been erected illegally inside the camps until recently, from January 2013 three-storey structures can be built upon approval by the Department of Palestinian Affairs.¹²

In the case of large households, and definitely so in extended and three-generation households, these larger two or three-story buildings would still be classified as *dars*. However, with extended households becoming less prevalent and the household size diminishing (Chapter 2), perhaps coupled with a more widespread wish by young couples today to live separately from their parents, what used to be a *dar* may have been turned into a building containing two and occasionally even three and four dwelling units, with the original *dar* at the ground level and other dwelling units—labelled apartments

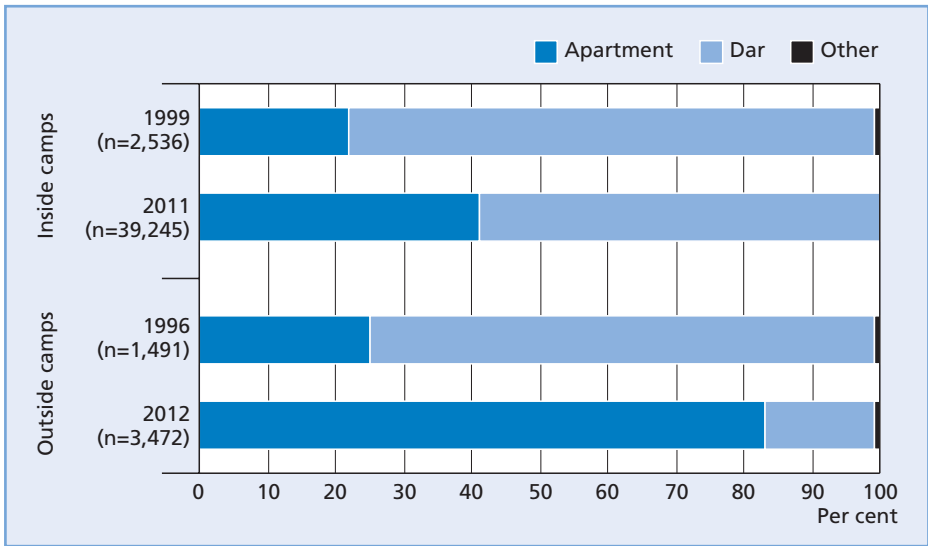
¹²Information obtained from DPA, 6 November 2013.

by us—above it. More often than not it is still close family members of the original inhabitants of the *dar* who reside in the dwellings on the second and third storey.

Sometimes, also in refugee camps, old-style *dars* are torn down and new, modern apartment buildings spring up. In Amman (outside camps), and presumably in other cities, while a number of detached *dars* and villas have been erected since the late 1990s, the vast majority of the growing population has settled in apartment buildings.¹³

Not many households, and fewer than in the 1990s, live in ‘other’ forms of housing, which is a category encompassing a variety of makeshift living quarters such as huts and tents and the occasional household temporarily occupying a workshop, a garage, a storage room or the like. The 2011 comprehensive survey of the refugee camps identified only 43 such cases.

Figure 3.1 Type of dwelling. Comparison of Palestinian refugees outside and inside camps, and by time period. Percentage of households.



¹³ It should be noted that the terminology used in the report to distinguish types of dwellings may not be identical to that used by others and differs from the terminology used by UNRWA for housing inside the camps. According to UNRWA, the word ‘shelter’ is used to describe any series of rooms (across any number of floors) with a private entrance from a public space occupied by one or more families (households). Hence the term ‘shelter’ could be used to describe a *dar*, a larger house, or an apartment within a larger building. Any built structure with a roof for the purpose of accommodating people or for carrying out a trade or other work, with an entrance from a public or private road leading to all or most of its parts is termed a ‘building’. A building may incorporate several shelters. A shelter in UNRWA’s terminology would equate to a dwelling, dwelling unit or housing unit, which are the terms used interchangeably in this report.

Ownership of dwelling

In terms of tenure (Table 3.1), a higher proportion of refugees living inside camps reported to own their dwellings (81 per cent) than those living outside camps (67 per cent). However, this requires some qualifications. Asserting ownership to a dwelling unit is common for camp refugees although they lack deeds to the land upon which it is erected and they cannot legally own it. Consequently, whilst camp dwellers formally own the dwelling itself, they only have the ‘right of use’ of the associated plot. The land is provided for free by the Jordanian government, which either owns the land or has long-term leasing agreements with private landowners. However, despite the lack of land titles, camp dwellings are in practice traded on the real estate market and ownership should be rather be understood as transferring the right to use.

As many as 29 per cent of the outside-camp households rented their homes, while only 16 per cent of households inside camps did so. In addition, five per cent of refugee households outside camps and three per cent of refugee household inside camps occupied their abode for free. In a few instances this would be as part of a person’s salary but usually these cases consist of grown-up sons and their nuclear families not being charged rent by their parents, or elderly people living at no cost in a dwelling owned by their offspring.

When compared with the situation in the 1990s, a higher proportion of refugee households outside camps now own their dwellings, and with less debt than before: whereas 11 per cent owned their homes but reported housing debt in 1996, that had dropped to four per cent in 2012. If one were to speculate, the reduction could perhaps be caused by (the perceived) worse economic times in 2012 as compared with 1996. This being the case, people cannot afford to take up loans to the same extent as before. Furthermore, while reluctant to take up commercial loans from banks and other lending institutions many people have traditionally benefited from private loans. However, due to difficult economic times, people today might be less able to afford to provide

Table 3.1 Tenure of dwelling. Comparison of Palestinian refugees outside and inside camps, and by time period. Percentage of households.

	Outside camps		Inside camps	
	2012	1996	2011	1999*
Owned, no debt	63	45	79	81
Owned, debt	4	11	2	
Rented	29	35	16	13
Occupied rent-free	5	8	3	6
Total	100	100	100	100
n	3,472	1,491	39,245	2,536

* The 1999 survey did not differentiate between ‘owned, with debt’ and ‘owned, no debt’.

such loans to relatives and friends. Then again, it could be that less debt and a higher proportion of refugees owning their dwellings outside camps than in 1996 indicate that they are better able to afford to finance their dwellings than before.

Among camp refugees, tenure did not change significantly from 1999 to 2011. Unfortunately, as the 1999 survey did not distinguish between ‘owned, with debt’ and ‘owned, no debt’ we cannot say whether debt increased or decreased among home owners inside camps. However, both inside and outside camps, a lower proportion of households lived in their homes rent-free than in the 1990s. Again, this might be caused by poor economic circumstances and fewer people being in a position to let out their dwellings for free or, alternatively, it might indicate that a higher proportion of people can afford to pay the rent nowadays than in the 1990s.

Amongst outside-camp refugees, the proportion of households owning their dwelling was higher for households living in traditional *dar* housing (80 per cent) than for households living in apartments (64 per cent). In camps, there was no such variation.

Four in ten outside-camp households owning their homes were responsible for the construction themselves, as compared with three in ten refugee-camp households (Table 3.2). This difference is at least partly explained by the fact that in most camps, the original dwelling units (shelters) were provided by UNRWA in the form of pre-fabricated housing.¹⁴ However, many of these have later been replaced with more durable housing structures. About one in four home-owners in both populations bought their dwellings, while becoming a home-owner through inheritance is slightly more common inside camps than outside camps (at 39 versus 33 per cent).

Table 3.2 Ways to owning a dwelling. Comparison of Palestinian refugees outside camps (n=2,282) and inside camps (n=30,684). Percentage of households reporting ownership of their homes.

	Outside camps	Inside camps
Built it	42	32
Bought it	24	26
Inherited it from parents or relatives	33	39
Received it for free from other than relatives	1	1
Other	0	2
Total	100	100

¹⁴ In the case of Talbiyeh camp, the Iranian ‘Red Lion and Sun Society’ was responsible for the original dwelling units. In Irbid and Hussein camps, UNRWA did not provide shelters but provided roofing material for shelters the refugees built themselves. Details are available from the camp profiles on the UNRWA website: <http://www.unrwa.org/where-we-work/jordan/camp-profiles?field=13>.

Inside camps, approximately one half of households that rent their dwelling unit do so from a relative while the other half rent their dwelling on the market (including from a friend, an acquaintance or other landlord). Outside camps, renting on the private market is more common, whereas a lower proportion of tenants pay rent to a next-of-kin (Table 3.3). The rents are significantly lower inside than outside camps, on average. The inside-camp mean and median monthly rents are 72 and 70 JD, respectively.¹⁵ Outside camps, the comparative figures are 121 and 100 JD. Renting from a relative might help account for the lower rent inside camps—assuming that at least close relatives are ‘kinder’ and request lower rents. However, as this chapter will show, camp dwellings tend to be smaller and of lower standard, and together with the worse environmental and economic conditions inside camps this probably explains most of the variation in rent.

The survey asked home-owners to assess what it would have cost them to rent their dwelling on the private market. Camp and outside-camp home-owners alike frequently price their dwellings higher than the rent actually paid by tenants. Outside camps the mean and median estimated rents were 146 and 120 JD per month, respectively, as compared with 85 and 80 JD per month inside camps. This somewhat higher rent seems realistic and reflects the fact that owned dwellings are often larger and of better quality than rented dwellings.

Living space

We shall first examine space as measured by the number of rooms and the floor area of the dwelling. Next, we will analyse density or crowding. It will be illustrated that dwellings occupied by Palestinian refugees outside camps are more spacious than dwellings inhabited by camp refugees, and that crowding is far more of a problem amongst camp dwellers than refugees outside camps. Towards the end of this section we shall consider additional, non-essential space that people might have, such as a courtyard, a roof area or a balcony.

Table 3.3 Type of landlord. Comparison of Palestinian refugees outside camps (n=1,164) and inside camps (n=8,633). Percentage of households renting their homes.

	Outside camps	Inside camps
A relative	28	48
Employer	1	0
NGO	1	0
Market	71	51
Total	100	100

¹⁵ A recent study of housing conditions in Baqa'a camp found that rents typically varied between 50 and 70 JD a month and that the better dwellings would cost up to 150 JD (Alnsour and Meaton 2014).

Even though the average household size is smaller outside camps (4.7) than inside camps (5.1), the outside-camp dwellings are larger: the average number of rooms available to outside-camp households is 3.5 as compared with 2.8 rooms available to camp households, and while the mean and median floor area in dwellings outside camps is respectively 114 and 100 square metres, it is respectively 78 and 90 metres in camp dwellings.¹⁶ Whereas about one in five Palestinian refugee households inside camps live in dwellings which are 100 square metres or larger, three times as many outside camps do. And whereas two per cent of outside-camp households have less than 50 square metres at their disposal, and 14 per cent have less than 75 square metres, this is the situation for respectively 15 and 39 per cent of camp households (Table 3.4).

Since households outside camps tend to be smaller than camp households, perhaps a better way to contrast the situation of the two population groups than total area of residence is area of residence per person. When so doing, the gap between camp dwellers and outside-camp refugees becomes more blatant: while the mean and median floor area per capita outside camps is respectively 33 and 24 square metres, it is only 20 and 15 square metres per capita inside camps (Table 3.5, next page). Amongst outside-camp refugees, dwellings in Amman governorate tend to be somewhat larger than in Irbid and Zarqa governorates. This is mainly due to a higher prevalence of very large dwellings in the capital, illustrated by the fact that 40 per cent of all households in Amman governorate have a living space surpassing 30 square metres per person, which compares to 31 and 30 per cent in Irbid and Zarqa governorates, respectively.

There is variation between camps also, but it is not particularly significant. However, to reiterate the difference in living space between outside-camp and camp households, Sukhneh and Hitteen camps have the highest proportion of households with a floor area of a minimum of 30 square metres per capita, at 20 per cent—less than half the proportion outside camps in Amman governorate. In Hussein camp, only 12 per cent of the households have over 30 square metres per person at their disposal (Table 3.5).

Table 3.4 Area of residence in square metres. Comparison of Palestinian refugees outside and inside refugee camps, and by time period. Percentage of households.

	Floor area in square metres							
	Below 50	50-74	75-99	100 and above	Total	Mean	Median	n
Outside camps	2	12	26	60	100	114	100	3,476
Inside camps	15	24	42	19	100	78	90	39,336

¹⁶The floor area was not generally measured but interviewers recorded the figures given by the respondents. In some instances when the area was unknown, the interviewer would assist the respondent in assessing it.

At the other end of the scale, whereas two per cent of outside-camp households have a floor area below eight square metres per person, 18 per cent of the households in Talbiyeh and Wihdat do so.

We next return to indoor space as measured by the number of rooms, where this number includes living rooms and bedrooms, but excludes separate kitchens, bathrooms, hallways and storage rooms etc. Both outside and inside camps, the most common size of dwelling is three rooms, found for 42 per cent of households outside camps and 48 per cent of households inside camps (Table 3.6, page 58). However, while altogether 44 per cent of outside-camp households live in homes comprising four rooms or more, only 17 per cent of camp households do so — less than a third as many. While outside-

Table 3.5 Area of residence in square metres per capita. Comparison of Palestinian refugees outside and inside refugee camps, and by place of residence within the two populations. Percentage of households.

	Floor area per capita, in square metres							Total	Mean	Me- dian	n
	<8	8- 11.9	12- 15.9	16- 19.9	20- 29.9	30- 49.9	50+				
Outside camps	2	8	14	13	25	21	18	100	33	24	3,469
Amman	2	7	12	12	24	24	20	100	35	25	1,341
Irbid	2	8	16	12	31	19	12	100	29	23	980
Zarqa	2	9	17	14	27	15	15	100	28	20	1,148
Inside camps	10	20	21	16	16	11	6	100	20	15	39,294
Sukhneh	6	16	21	19	18	14	6	100	22	17	537
Hitteen	7	17	21	18	17	14	6	100	22	16	6,889
Baqa'a	6	17	22	21	14	15	4	100	21	16	11,305
Prince Hassan	10	20	19	12	21	7	9	100	21	16	1,224
Souf	8	18	22	14	18	12	6	100	21	16	2,033
Madaba	10	20	22	13	18	8	8	100	21	15	774
Azmi Al-Mufti	9	22	22	13	20	9	5	100	19	15	3,280
Zarqa	15	23	18	13	16	7	8	100	19	14	1,115
Irbid	10	24	23	14	16	9	5	100	19	14	2,153
Wihdat	18	22	19	12	14	8	7	100	19	13	3,538
Hussein	16	24	20	11	16	5	7	100	18	13	3,365
Jarash	13	27	22	12	14	8	4	100	18	13	2,525
Talbiyeh	18	23	23	10	14	9	4	100	17	13	556

Table 3.6 Percentage distribution of households by number of rooms in residence. Comparison of Palestinian refugees outside and inside camps, and by time period and place of residence.

	Number of rooms						Total	n
	1	2	3	4	5+			
Outside camps, 1996	4	18	38	26	4	100	1,491	
Outside camps, 2012	1	12	42	29	15	100	3,476	
Amman	1	12	41	29	17	100	1,341	
Irbid	1	14	36	32	16	100	984	
Zarqa	1	14	47	29	9	100	1,151	
Inside camps, 1999	9	30	40	17	4	100	2,536	
Inside camps, 2011	5	30	48	14	3	100	39,336	
Sukhneh	2	22	57	17	2	100	537	
Baqa'a	4	24	59	11	2	100	11,323	
Prince Hassan	2	26	50	20	2	100	1,224	
Azmi Al-Mufti	6	26	42	22	4	100	3,285	
Souf	6	28	40	19	7	100	2,033	
Jarash	8	26	45	15	5	100	2,525	
Hitteen	5	30	53	10	2	100	6,890	
Madaba	5	33	45	16	1	100	775	
Irbid	7	33	43	15	2	100	2,153	
Hussein	3	42	35	18	2	100	3,380	
Zarqa	5	40	41	12	2	100	1,115	
Talbiyeh	4	42	38	13	3	100	556	
Wihdat	6	44	35	13	2	100	3,540	

Table 3.7 Crowding. Percentage of households by number of persons per room. Comparison of Palestinian refugees residing outside and inside camps, and by time period.

Persons per room	Outside camps		Inside camps	
	2012	1996	2011	1999
Less than 2	74	56	49	34
2-2.99	20	26	33	32
3-3.99	4	10	12	20
4 and more	1	8	5	14
n	3,472	2,318	39,336	2,536

camp households have more space than in the 1990s, there is almost no change inside camps, as measured by the total number of rooms.¹⁷ For instance, outside camps the prevalence of one and two-room living quarters has dropped from 22 to 13 per cent, while it has decreased from 39 to 35 per cent inside camps. And, whereas there has been an increase in the prevalence of large dwellings comprising five rooms or more from four to 15 per cent outside camps, such large dwellings have not become more common inside camps and are in use by only three per cent of all refugee-camp households.

The different development outside and inside camps may be explained by three factors. First, restrictions on vertical expansion inside camps have limited people's opportunity to enlarge their housing units. Second, the camp population is generally much poorer (Chapter 7), which restricts their ability to expand their homes. Third, while outside camps, new built-up areas allow the construction of large houses and apartment buildings with spacious dwelling units, the physical compactness of the camps often prevents the construction of large building structures.

Despite the much more favourable development in household size outside camps than inside camps, even inside camps crowding has become less of a problem than it used to be due to the significant reduction in household size. Before discussing this, however, two further observations regarding Table 3.6 are appropriate. First, a lower proportion of the outside-camp population in Zarqa governorate as compared with Irbid and Amman governorates inhabit very large dwellings.¹⁸ Second, there are variations across camps: while respectively 12, 13 and 14 per cent of households in Hitteen, Baqa'a and Zarqa live in dwellings comprising four rooms or more, 26 per cent of households in Azmi Al-Mufti and Souf do so.

When space is measured as the number of persons per room, it is evident that crowding—defined here as three or more persons sharing one room (excluding kitchen and bathroom)—is much more of a problem inside than outside camps. As many as 17 per cent of camp households as compared with five per cent of outside-camp households are crowded according to this measure. On the other hand, the incidence of crowding has fallen considerably since the 1990s for both populations, from 18 to five per cent outside camps and from 34 to 17 per cent inside camps (Table 3.7, previous page).

¹⁷ However, it seems that the dwelling size inside camps has seen a positive development since the 1980s. A sample survey of 1,081 households in refugee camps and on their fringes in Amman in 1987-88 showed that 16 per cent of households in Hussein camp and 17 per cent in Wihdat lived in one-room dwellings and respectively 55 and 48 per cent in the two camps lived in two-room dwellings (Abu Helwa and Birch 1994). This compares with three and 42 per cent for the two dwelling sizes in Hussein, and six and 44 per cent in Wihdat in 2011 (Table 3.3).

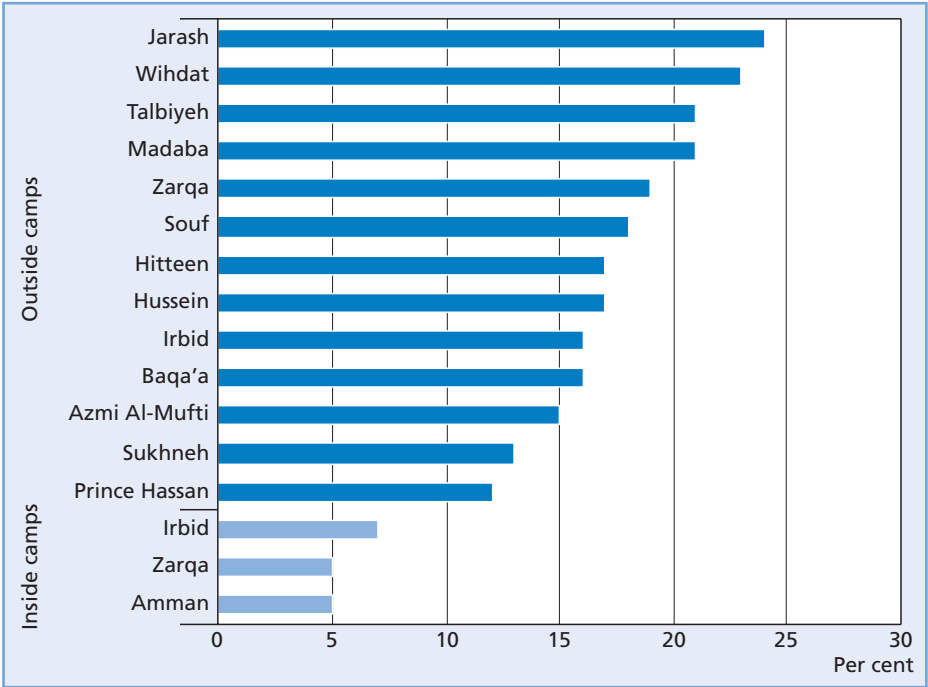
¹⁸ Note that, as shown above, the picture is slightly different when considering dwelling size as measured by square metres. Then Amman is doing better than Irbid. However, on both indicators, outside-camp refugees in Zarqa have somewhat smaller dwellings than those in Amman and Irbid.

Outside camps, crowding is a problem slightly more often in Irbid governorate (seven per cent) than in Amman and Zarqa governorates (five per cent). Inside the camps, however, crowding varies substantially more, from 12 per cent of all households in Prince Hassan to 24 per cent in Jarash (Figure 3.2).

While there is not absolute consistency between this measure of crowding and the ‘square metre per capita’ measure presented above, they generally tend to place camps at the same end of the list if ranked from the lowest to the highest score. For example, Talbiyeh, Wihdat and Jarash make up three of four camps with the lowest median per capita square metres of living space. Hussein is the fourth camp, but comes out better than the other three on the persons per room measure. On the other hand, Prince Hassan and Sukhneh are the two camps with the lowest prevalence of crowding as measured by persons per room. These two camps come respectively fourth and first on the list when the camps are ranked according to floor area (Table 3.5).

As expected, crowding is less of a problem for the economically better off households than for the comparatively poorer households. This holds for both groups of Palestinian refugees. Outside camps, not a single household in the richest income quintile

Figure 3.2 Crowding. Percentage of households living in dwellings comprising three persons or more per room. Comparison of Palestinian refugees residing outside camps (n=3,476) and inside camps (n=39,336) by place of residence.



experiences crowding, and inside camps merely four per cent do so. This compares with respectively 21 and 37 per cent in the lowest income quintile of the two populations (Table 3.8). For Palestinian refugees residing outside camps, this result is produced by a combination of two trends: the higher the household income the smaller the household (fewer members) and the larger the dwelling (higher number of rooms). Inside camps,

Table 3.8 Percentage of households by household size, number of rooms and persons per room. By income groups based on annual household per capita income. Comparison of Palestinian refugees residing outside and inside camps.

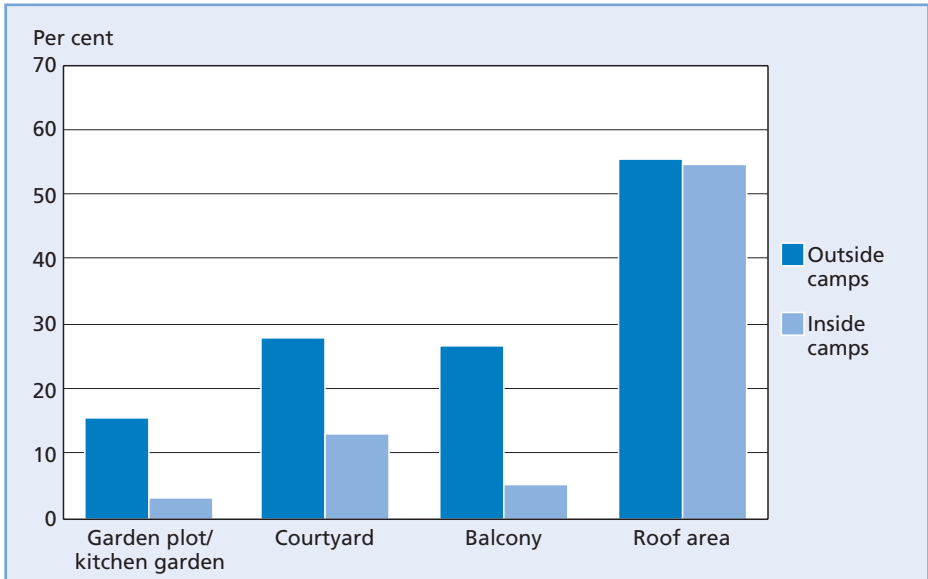
			Lowest income	Low income	Middle income	High income	Highest income
Outside camps	Household size	1-2	5	10	11	21	40
		3-5	29	40	55	55	47
		6-7	42	39	25	19	13
		8+	24	11	9	4	1
	Number of rooms in dwelling	1	2	2	1	1	0
		2	24	16	12	8	6
		3	44	46	44	43	34
		4	25	27	30	34	29
		5+	6	9	13	14	31
	Number of persons per room	Less than 2	41	62	75	88	97
		2-2.99	39	31	24	11	3
		3-3.99	14	6	2	1	0
		4 and more	7	1	0	0	0
	n		610	804	744	630	684
	Inside camps	Household size	1-2	6	7	14	15
3-5			24	35	40	58	44
6-7			37	36	32	19	10
8+			33	22	14	8	4
Number of rooms in dwelling		1	6	4	5	5	5
		2	33	31	29	29	29
		3	47	50	49	48	46
		4	11	13	15	15	16
		5+	2	2	3	3	4
Number of persons per room		Less than 2	24	33	47	63	81
		2-2.99	39	43	38	29	16
		3-3.99	24	17	11	6	3
		4 and more	13	7	4	2	1
n			7,976	7,759	8,242	7,899	7,369

however, the number of rooms a household inhabits is not directly associated with income. Thus, inside camps a reduction in crowding with increasing income is caused by the co-variation between income and household size (the smaller the household the higher the per capita income). In the camp population, 86 per cent of all households in the richest income quintile have five household members or fewer, as contrasted with only 30 per cent of households in the poorest income quintile.

As will be shown in Chapter 7, the income of Palestinian refugees outside camps is generally much higher than amongst camp refugees. The gap in average income between households in the highest income quintile of the two populations is considerable. This fact helps explain how three in five outside-camp households in the highest income quintile live in dwellings with four rooms or more, whereas one in five inside-camp households in the highest income quintile does so.

We will return to the content and the quality of people’s dwellings below. However, first we examine one additional physical aspect of their housing. When at home, people may not spend all their time inside the dwelling, but may also make use of outdoor space in the immediate surroundings or directly attached to the dwelling proper, which they either own or have access to. Four such areas are listed in Figure 3.3. It shows that roof areas are equally accessible to about 55 per cent of camp and outside-camp refugees. The other three forms of outdoor space are considerably more common amongst Palestinian refugees residing outside camps: 28 per cent have a courtyard they can use, 27 per cent

Figure 3.3 Space outside the dwelling. Comparison of Palestinian refugees outside camps (n=3,476) and inside camps (n=39,336). Percentage of households.



can enjoy their time or hang laundry to dry on their balcony, while 16 per cent have a small piece of land on which they can grow vegetables, fruit and flowers. Just five, 13 and three per cent of camp households report access to such areas, respectively. The rare availability of courtyards and garden plots inside the refugee camps is a reflection of the limited space inside camps, where as much available space as possible has been used for building purposes.

Infrastructure and housing facilities

In this section we will mainly consider people's access to infrastructure amenities such as electricity, water and sanitation, and the availability of separate kitchens and bathrooms. The general picture is that access to such infrastructure and facilities inside dwellings is not significantly different in the two population groups and that the coverage is rather good. Exceptions are refuse collection, which is better inside camps, and water delivery, which is more stable outside camps. Furthermore, a higher proportion of outside-camp households lack toilets connected to a sewerage system. Overall, there have been significant improvements since the 1990s both inside and outside camps, on most indicators (Table 3.9).

Table 3.9 Infrastructure and housing facilities. Comparison between Palestinian refugees outside and inside camps and time period. Percentage of households.

	Outside camps		Inside camps	
	2012 (n=3,476)	1996 (n=1,491)	2011 (n=39,336)	1999 (n=2,535)
No separate kitchen	1	3	2	3
No piped water into residence	6	11	5	8
No toilet inside dwelling	1	5	2	23
No toilet connected to sewerage network	14	25	8	24
No private bathroom*	2	29	5	54
Power cuts*	7	18	6	27
Water cut-offs*	8	56	16	72
Refuse not collected	38	32	5	12

* Results for camps, 2011, are not based on the comprehensive survey but the sample survey (n=3,763).

The quality of dwellings has generally improved in the past 15 years or so. For instance, separate, proper kitchens and bathrooms¹⁹ are now the norm, and having a toilet inside the dwelling is also nearly universal. A particularly positive change can be observed with regard to separate bathrooms, which are now lacking in just two per cent of outside-camp and five per cent of camp homes. This is down from 29 and 54 per cent in the two populations in the 1990s. Clearly, there has been a push for improved dwelling standards in this regard.

With regard to toilets, 14 per cent of outside-camp households report that their toilet is not connected to a sewerage network, which is the case for eight per cent of camp households. The vast majority of camp dwellings that are not connected to a sewerage system are located in Jarash and Sukhneh camps. The absence of a sewerage system is not a problem *per se*, since the vast majority of dwellings without connection to a network are instead connected to a percolation pit or septic tank, which should in principle ensure proper treatment of the waste. However, as shown in the text box regarding the situation in Jarash camp, this is not always the case. Moreover, just as we lack information on the quality of people's kitchens and bathrooms, we cannot tell how the sewerage systems actually function. Thus, we are barred from concluding that all is well because toilets are connected to sewerage systems. For example, UNRWA warns that there are serious problems with the sewerage systems in some camps due to improper use over more than ten years.²⁰

Similarly, whereas camp residents are better off than outside-camp refugees concerning refuse collection—95 per cent as compared with 62 per cent have refuse collected at their doorsteps—there is more to the story. As wider infrastructure is not always functional, the private refuse bags frequently end up at refuse collection points without

Improving water and sanitation in Jarash camp

Jarash camp lacks an underground sewerage network. Grey water generated in the households, sometimes contaminated with leaks of sewage from old cesspools, runs along open collection ditches all around the camp and flows downstream to agricultural sites, where it is stored in small pools for irrigation use. Children play in streets with ditches and close to the pools, which results in an inflated incidence of (bloody) diarrhoea and hepatitis A (Dalahmeh and Assayed 2009). A dilapidated and undersized water supply network exacerbates the situation as the water may be of poor quality, and the scarcity of water impedes hygienic behaviour. Fortunately, a new sewerage and water network for Jarash camp, which will reach all households, is under construction (SDC 2013).

¹⁹ A kitchen is an area with tap water and a sink as well as a cooking stove or similar. It is usually a separate room in the dwelling or in modern apartments it is sometimes a distinct and well-defined area connected to the living room, but not walled off. A bathroom is a separate room which contains tap water and usually a bathtub or a shower.

²⁰ Information obtained at a meeting at UNRWA, Jordan Field, 27 February 2013.

being brought onwards to their destination in a timely fashion. The consequence is an accumulation of waste at these places to the point that the situation in Talbiyeh has been described by UNRWA as ‘environmental pollution.’²¹

One in twenty refugee households lacks piped water, which is fewer than in the 1990s. Furthermore, while over one-half of outside-camp households and over two-thirds of camp households reported water cut-offs in 1996 and 1999, respectively, only eight per cent outside camps and 16 per cent inside camps reported such cut-offs in the most recent surveys. A few households outside camps (one per cent) and inside camps (five per cent) said that the water cut-offs occur quite often or ‘always’. There was also regional variation. In Irbid governorate, close to one-fourth of the households outside camps reported water cut-offs, while this was the case for only three per cent in Amman governorate. Likewise, water cut-offs were not a big problem in Baqa’a and the camps in the Amman and Zarqa areas, while around one-half of camp households in the North reported it to be. Obviously, water delivery is a challenge in the governorate of Irbid, or at least it was in 2011 and early 2012.

Water is usually not pumped through the pipes continuously but reaches people’s homes at regular intervals varying by area, for example six hours a day or once a week for 20 hours. Therefore, people have storage tanks to buffer the intermittent water delivery. Besides, the tanks can be used to supplement piped water with water from alternative sources, usually underground wells and bought from tanker trucks. Whereas virtually every outside-camp household has proper storage tanks either on the roof (by far the most common type) or underground or both, three per cent of camp households lack such tanks. Moreover, while 94 per cent of outside-camp households with water storage tanks assert that the storage capacity is adequate for the household, only 86 per cent of those with storage tanks inside camps are satisfied with their capacity. Hence, weaker storage capacity relative to household size inside camps makes households there more vulnerable to water shortage, particularly if the network should be out of order for some time.

Piped water is the primary source of drinking water for 71 per cent of refugee-camp households but for only 40 per cent of outside-camp households. Instead, a higher proportion of households outside camps rely on filtered water bought in ‘gallons’ (35 per cent) or bottled water (24 per cent). This compares with 16 and 13 per cent of camp households using filtered and bottled water as their main source of drinking water. The fact that twice the proportion of outside-camp refugees as camp refugees buys drinking water in special units, be they large or small, is related to their overall higher income level and stronger purchasing power (Chapter 7).

More than 97 per cent of households are connected to the public electricity grid and obtain their electricity (mainly) from there. The stability of services has improved

²¹ Information obtained at a meeting at UNRWA, Jordan Field, 27 February 2013.

considerably since the 1990s: experiencing interruptions from time to time or weekly (rare) is down from 18 per cent outside and 27 per cent inside camps, to respectively seven and six per cent in 2012/2011.

Quality of the dwelling

The dwellings inside camps not only have more limited space than dwellings outside camps but, as will be shown in this section, are also of poorer quality, on average. This quality gap is indicated by the fact that 98 per cent of households residing outside of camps described their homes as ‘proper’ or ‘regular’ housing units, as compared to 84 per cent of camp households. As many as 22 per cent of Palestinian refugee households inside camps inhabited dwellings with corrugated iron plates and other temporary construction materials used for part or all of the roof, while less than two per cent of refugee households residing outside camps did so. Furthermore, over a third of camp households (35 per cent) reported that at least one of the walls had major cracks in them, while less than half as many (15 per cent) of outside-camp households had homes with this problem.

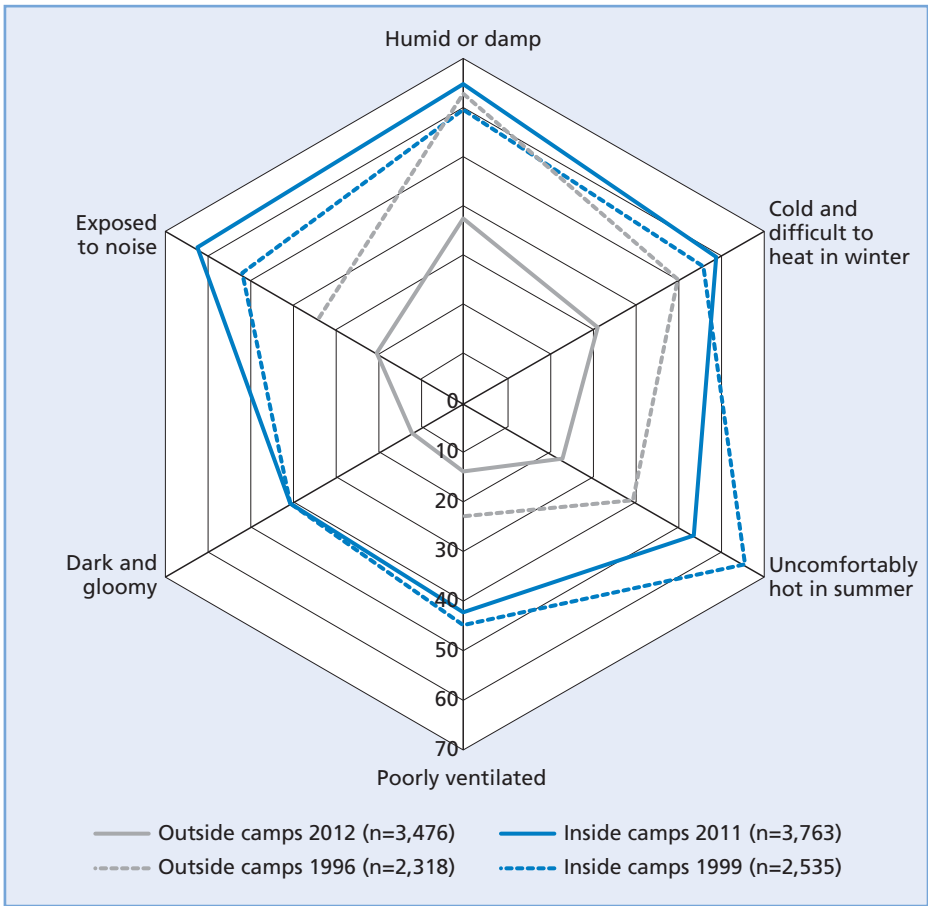
Indoor environment

Figure 3.4 (next page) shows the percentage of households with negative indoor environmental characteristics. Note that these are subjective, not objective, indicators of substandard conditions as they represent the opinions of the households. Furthermore, they refer to the conditions in ‘all or some of the rooms’ in the dwelling, implying that dwellings of fairly different quality can assume the same ‘score’ on an indicator. As should be evident from Figure 3.4, the indoor environment is significantly better outside than inside camps on all six indicators. Some 40 to 65 per cent of camp households reported various negative conditions, while the proportion of outside-camp households doing so was around 30 percentage points lower. The largest gap was found in exposure to noise from outside, as 62 per cent of households inside camps as compared to 21 per cent of households outside camps acknowledged this aspect.

Figure 3.4 further demonstrates the significant improvement in conditions that have occurred since the 1990s outside camps. Inside camps, however, little has changed. For example, humidity and dampness is reported to be the most prevalent of the six negative features both inside and outside camps. It was recognized by 63 per cent of outside-camp households in 1996 but only 38 per cent reported it in 2012. By contrast, inside camps the percentage reporting humidity in their dwelling did not fall but increased from 60 to 64 per cent between 1999 and 2011.

Humidity problems have also been emphasized as a serious negative feature by a recent study of housing conditions in Baqa'a camp, which by and large corroborates our findings (Alnsour and Meaton 2014). It lists numerous factors that contribute to this situation, such as the use of inadequate building materials and poor maintenance, leaky roofs and cracked walls, and the lack of windows and adequate ventilation space between building structures, which more often than not are the attached rather than free-standing kind. These conditions, in addition to the absence of thermal insulating materials, result in the dwellings being hot in summer and cold in winter, the authors point out. Compensating for the poor conditions by using air conditioning in summer time and electric heating during the coldest winter months is not an option for underprivileged refugee households because the energy costs are high relative to their generally meagre incomes.

Figure 3.4 Indoor conditions of dwelling. Comparison of Palestinian refugees outside and inside camps. Percentage of households.



The ad hoc and partly non-regulated way in which the camps have evolved, resulting in high housing density and attached housing, has compromised the amount of natural light available in many dwellings and explains why the proportion of households characterizing their homes as ‘dark and gloomy’ is much higher inside than outside camps (41 versus 12 per cent).

Table 3.10 provides data on the same six indoor conditions as Figure 3.4 and we have broken down the results by place of residence and according to household income groups. In addition, we have found it useful to add a summary measure of those households that do not report any of the five features related to temperature, ventilation and light/darkness. Exposure to noise (from outside the dwelling) is kept aside.

While exposure to noise is influenced by the dwelling’s capacity to insulate against sound, this particular indicator is conceivably more a reflection of the level of noise in one’s residential area than a measure of dwelling quality. A sign that this is the case

Table 3.10 Indoor conditions of dwelling. Comparison of Palestinian refugees outside and inside camps. By location and annual per capita income groups. Percentage of households.

		Humi- dity and damp	Cold and difficult to heat in winter	Uncom- fortably hot in summer	Poorly ventila- ted	Dark and gloomy	None of the first five conditions	Exposed to noise	n
Out- side camps	All	38	31	23	14	12	53	21	3,476
	Amman	30	23	16	12	10	62	16	1,341
	Zarqa	48	44	35	18	17	39	31	1,151
	Irbid	56	45	35	16	16	33	24	984
	Lowest income	58	49	35	24	22	31	26	610
	Low income	46	37	29	17	16	44	24	804
	Middle income	39	35	27	16	14	48	24	744
	High income	32	24	16	10	9	60	18	630
	Highest income	21	16	11	6	4	74	12	684
Inside camps	All	64	59	54	42	41	21	62	3,763
	Amman	77	63	59	52	54	10	69	852
	Baqa'a	56	54	50	37	32	28	59	1,026
	Zarqa	55	50	46	37	34	30	61	1,007
	North	71	67	59	44	43	15	61	878
	Lowest income	76	71	63	50	50	11	62	756
	Low income	66	61	56	44	44	18	63	839
	Middle income	67	59	54	44	41	21	64	646
	High income	58	52	50	39	37	26	61	850
	Highest income	54	49	43	34	30	30	62	661

is the total absence of association between income level and exposure to noise inside refugee camps, while there is such an association between income and the other five conditions. This finding suggests that the relatively better off and poorer camp refugees reside side by side in the same *hara* and are subject to the same level of noise. There are several features that characterize most Palestinian refugee camps and hence contribute to the larger problem of noise there than outside camps. Amongst these are: the relatively smaller-sized dwellings and larger households; the buildings seldom being detached from each other unless separated by a street or narrow pathway; the use of temporary construction materials; the scarcity of open space except for school courtyards, something which entails that children play in the streets, that youth hang out with friends there, and that even adults meet friends for tea and coffee in the street; and the fact that many stores and workshops extend into the streets and that some streets are used as marketplaces.

Outside camps, people from different socio-economic backgrounds tend to settle in different areas and are thus exposed to different levels of noise. However, even outside camps, there is much lower variation across income groups on this indicator than on the other indicators. It is really just the richest twenty per cent of households that stand out.

There is a systematic correlation between higher income and better-quality housing in both populations. This holds true for all indicators, except for the exposure to noise just mentioned. However, the relative difference between the score for the lowest-income and highest-income households is larger outside camps than inside camps for each of the five indicators. This is in accordance with the finding above that dwelling size was not associated with income for households residing inside the refugee camps but was associated with income outside camps. It is also in tune with the generally higher population density and poorer housing environment inside camps.

Outside camps, over one-half (53 per cent) of households do not report any negative environmental aspect of their dwellings, while inside camps four in five households (79 per cent) report at least one such feature in their homes. On average, the lowest-income households outside camps are better off with regard to these five indicators of indoor living environment than the highest-income households inside camps, as 31 per cent of the former households versus 30 per cent of the latter households lack all five negative features.

When we consider geographic variation, outside-camp refugee households in Amman governorate are doing far better than outside-camp households in Irbid and Zarqa governorates, as in Amman more than three in five households lack the five negative indoor housing features, contrasted with less than two in five in the other two governorates. The situation is the inverse inside camps, where households in the Amman area score much worse than households in the Zarqa area and Baqa'a camp. Camp refugees in the North area fare nearly as poorly as those in the Amman area. In Amman and the North, only ten and 15 per cent, respectively, of households report the absence of all the five undesirable conditions.

Satisfaction with housing and need for improvement

Satisfaction with housing conditions

In accordance with the objective and subjective measures reported previously in this chapter, camp households are much more dissatisfied with their housing conditions than outside-camp households (Table 3.11). The level of dissatisfaction has been radically reduced between 1996 and 2012 for the latter group: the overall level of discontent has been halved and significant positive changes have also occurred on each of the specific indicators (but the 1996 survey did not ask about satisfaction with water quality). The overall dissatisfaction with housing conditions in the camp population has dropped ten percentage points, which is the same as for the outside-camp population but in relative terms it is, of course, far less. Moreover, the level of overall dissatisfaction inside camps is still higher than it was outside camps in 1996.

Based on people's reported perceptions, the greatest gains between 1999 and 2011 have occurred with regard to water supply and indoor environment. On the other hand, despite the considerable gains made concerning space (primarily caused by a reduction in household size), the extent of dissatisfaction with space and privacy has been only moderately reduced. The fact that people's level of satisfaction has not increased more is probably due to heightened expectations, particularly, perhaps, in the younger generation. For the outside-camp population, it is noteworthy that a lower proportion is unhappy with the cost of housing in 2012 (15 per cent) than in 1996 (24 per cent).

Table 3.11 Dissatisfaction with housing conditions. Comparison of Palestinian refugees outside and inside camps by time periods. Percentage of households that state they are rather or very dissatisfied.

	Outside camps		Inside camps	
	2012	1996	2011	1999
Overall dissatisfaction	10	20	26	36
Space/ size of dwelling	13	27	29	33
Privacy	5	10	15	19
Housing cost	15	24	27	27
Exposure to noise	14	19	40	35
Indoor environment	10	17	20	34
Water supply	7	17	11	29
Water quality	19	*	26	20
n	3,476	1,491	3,787	2,535

*The question was not asked.

Inside camps, the same proportion of households voice dissatisfaction with the cost level in 2011 as twelve years before, 27 per cent. Summarizing the findings in Table 3.11, the level of satisfaction with housing conditions is much greater amongst outside-camp refugees than camp refugees and although there has been improvement in both populations, the gap in satisfaction has widened since the 1990s.

We next examine regional variation in satisfaction with housing conditions for each of the two refugee populations (Table 3.12). Outside camps, reflecting better scores on objective and subjective measures reported above, households in Amman governorate are more satisfied than households in the two other governorates in all the aspects. For instance, people in Zarqa and Irbid are twice as often dissatisfied with their housing cost (22 per cent) as those in Amman (11 per cent). Furthermore, dwelling space was considered a problem for more refugees in Zarqa and Irbid governorates (17 and 18 per cent dissatisfied, respectively) than in Amman (ten per cent dissatisfied) and noise from outside the dwelling bothers a higher proportion of households in Zarqa (21 per cent) than in the two other governorates (Irbid 15 per cent and Amman 11 per cent). In addition to relatively widespread dissatisfaction with housing cost, a high proportion of households residing outside camps in Zarqa and Irbid also expressed dissatisfaction with the quality of piped water (30 and 22 per cent, respectively).

In contrast to the situation outside camps, inside camps the highest rate of general dissatisfaction with housing conditions is found in the Amman area (35 per cent). It is also much higher in the North (31 per cent) than in the Zarqa area and Baqa'a camp (both 20 per cent). However, households in the Amman area are not consistently more dissatisfied than households in other places across all indicators. For instance, dis-

Table 3.12 Dissatisfaction with housing conditions. Comparison of Palestinian refugees outside and inside camps, and by place of residence within the two populations. Percentage of households that state they are rather or very dissatisfied.

	Outside camps				Inside camps				
	All	Amman	Zarqa	Irbid	All	Baqa'a	Amman	Zarqa	North
Overall dissatisfaction	10	9	14	13	26	20	35	20	31
Space/ size of dwelling	13	10	17	18	29	27	34	25	31
Privacy	5	5	5	6	15	15	17	13	13
Housing cost	15	11	22	22	27	22	33	20	32
Exposure to noise	14	11	21	15	40	40	45	39	36
Indoor environment	10	9	13	9	20	23	18	21	17
Water supply	7	4	9	14	11	6	5	7	27
Water quality	19	14	30	22	26	20	25	24	33
n	3,476	1,341	1,151	984	3,787	1,029	855	1,012	891

satisfaction with the indoor environment is higher in Baqa'a camp (23 per cent) than in camps in the Amman area (18 per cent) and dissatisfaction with the water supply is much more prevalent in the North (27 per cent) than in the other locations (five to seven per cent). The latter result is consistent with the finding that irregular water delivery is more common in Irbid governorate, as reported above.

Dwelling reconstruction, repair and improvement

The surveys asked the households whether their dwellings *in their opinion* were in need of upgrading of any sort. More specifically the survey asked about four different forms of improvement: (i) Re-construction, i.e. demolition of the existing shelter and construction of a new one at the same location; (ii) repair, i.e. repair of dilapidated, damaged or inadequate elements of the existing shelter, such as walls, columns, ceilings, roofs; (iii) expansion (horizontal or vertical), i.e. building additional rooms, kitchen, bathroom etc.; and (iv) adaptation, i.e. remodelling the inside of the existing dwelling by partitioning, merging or reshaping rooms.²²

The result would perhaps have been different had engineers undertaken professional assessments of reconstruction needs with an emphasis on safety concerns. However, the survey statistics presented in Table 3.13 (next page) are indicative of the quality of dwellings while also partially taking into account the perceived needs, wishes and aspirations of households. It essentially confirms previous findings, identifying needs that are at least twice as high inside as outside camps. Furthermore, previously reported associations between housing standard and place of residence, and housing standard and household income are corroborated.

Outside camps, households in Amman governorate less often report a need for reconstruction, repair, expansion and adaptation than other households, while inside camps the situation is the opposite: camp refugees in the Amman area more often assert a need to upgrade, but only slightly so, and households in the North in fact more often report a need for remodelling of their living quarters. What stands out for refugees in the camps of Amman is that a higher proportion of households there identify a need for complete reconstruction of their housing unit (29 per cent) than in other locations (17 to 23 per cent). This is five times as frequent as amongst outside-camp refugees in Amman. The rather high proportion of camp households in the Amman area claiming that their dwelling should be rebuilt probably reflects the fact that two of the four camps established in the aftermath of 1948 are in Amman—Wihdat and Hussein—and consequently many structures are old, some dating back to the early

²² These question and answer categories are used by UNRWA when the agency carries out assessments of dwelling quality and the need for upgrading. However, unlike UNRWA, which has experts making the judgments and classifying dwellings accordingly, the surveys rely entirely on the opinions of the responding households.

Table 3.13 Percentage of households whose dwellings need reconstruction, repair, expansion and adaptation. As perceived by the households themselves. Comparison of Palestinian refugees outside and inside camps. By place of residence and income quintiles (per capita household income).

		Need reconstruction	Need repair	Need expansion	Need adaptation	n
Out-side camps	All	7	27	21	15	3,476
	Amman	6	22	19	11	1,341
	Zarqa	9	37	25	20	1,151
	Irbid	8	36	26	23	984
	Lowest income	14	45	36	26	610
	Low income	9	34	29	20	804
	Middle income	7	30	25	18	744
	High income	3	22	13	9	630
	Highest income	2	12	7	4	684
Inside camps	All	22	54	44	38	3,787
	Baqaa	19	51	44	36	1,029
	Amman	29	61	46	41	855
	Zarqa	17	49	43	35	1,012
	North	23	56	43	42	891
	Lowest income	33	66	52	46	762
	Low income	23	59	45	41	843
	Middle income	22	53	46	39	650
	High income	16	48	41	35	856
Highest income	15	44	36	29	665	

1950s (when tents in camps were replaced by houses), that the building material is inadequate (roofs made of corrugated metal plates, cement of poor quality), and that vertical expansion has occurred without building permits and without necessarily following the regulations stipulated by authorities.

As previously reported regarding the association between housing indicators and household income, the relative difference across income groups is much greater outside than inside camps. Consider, for instance, the need for repair. Inside camps the declared need of the lowest income quintile is 50 per cent higher than for the highest income quintile (22 percentage points). Outside camps, the difference is nearly 400 per cent (33 percentage points).

Previously, crowding was defined as dwellings comprising three persons or more per room, and we found that respectively five and 17 per cent of households outside and

inside camps fulfilled the criterion. Clearly, a much higher proportion of households than that, 21 per cent outside camps and 44 per cent inside camps, want to expand their dwelling, in fact claim that it *needs* expansion. This suggests that our measure of crowding does not correlate particularly well with people’s minimum requirement for the space necessary to live a comfortable life. The percentage is closer to the proportion of households comprising two persons or more per room, which adds up to 26 per cent outside camps and 51 per cent inside camps.

People’s area of residence

This section contains a limited number of indicators providing information about people’s place of living. While most indicators represent people’s subjective opinions about such aspects as crime and safety and services in the area of residence, the first indicator deals with something very concrete and is assessed by the interviewers rather than the respondents, namely the quality of the street leading to the entrance of people’s homes.

Street quality

As mentioned above, a typical characteristic of refugee camps is the density of building structures and the sometimes narrow alleyways leading to the entrance of dwellings. Many of these are so narrow that cars cannot enter. The surface of streets leading to people’s homes inside camps are more often unpaved or poorly paved (altogether 34 per cent) than are the streets reaching the houses of outside-camp refugees (16 per cent). While ten per cent of camp households lack street lighting in ‘their’ street, this is the situation for only five per cent of households residing outside camps (Table 3.14). Wide streets and street lighting are conducive to a feeling of safety, while narrow, dark alleyways have the opposite effect on people. We next turn to the issue of safety.

Table 3.14 The quality of the street leading to the dwelling. A comparison of Palestinian refugees outside camps (n=3,476) and inside camps (n=39,336). Percentage of households.

		Outside camps	Inside camps
Street surface	Paved	85	66
	Partly paved	8	20
	Unpaved	8	14
Street leading to the house has lighting		95	90

Safety

The findings in this sub-section rely on the perception of one randomly selected individual aged 15 and above from each household. The data are thus different from those used elsewhere in this chapter, which are either 'objective' statistics or 'household perceptions' resulting from answers provided by the household head or the spouse of the head, in most cases. The prevailing feeling is one of safety. Nearly all respondents outside as well as inside camps express that they feel safe at home always or most of the time (Table 3.15). However, when contemplating the security at home and in its immediate surroundings, 12 per cent outside camps and twice as many inside camps feel the situation has deteriorated. On the other hand, around four in ten feel more secure than before.

Shifting focus from the home to the *hara* and wider area of residence, the surveys asked separately about the safety for children, women and men, and the respondents were requested to consider the situation both in daylight and after dark. The residential area is considered safe for most people during the day, but considerably less so after nightfall (Table 3.16). Again the outside-camp respondents perceive the situation to be somewhat better than the camp population, for all three groups of people and in both situations. While the safety for men is affected very modestly by the change from day to night, the safety for children and women is thought to suffer greatly after dark. Inside camps, only 30 per cent believe it is safe for women to be outdoors after dark and 18 per cent consider it safe for children. This measure cannot of course tell us whether it truly *is* so much more dangerous for women and children after dark than

Table 3.15 Feeling of safety at home and close to home. Comparison of Palestinian refugees outside and inside camps. Percentage of randomly selected individuals aged 15 and above.

		Outside camps	Inside camps
Feeling of safety in own home	Always safe	87	82
	Most of the time safe	11	15
	Sometimes unsafe	1	3
	Most of the time unsafe	0	1
	Total	100	100
	n	3,101	3,650
Feeling of safety in own home and its immediate surroundings compared to 3 years ago	More secure now	42	38
	Less secure now	12	24
	No difference	46	38
	Total	100	100
	n	3,093	3,629

during the day. However, the findings represent people's feelings, something that is felt and 'real', for them. Quite possibly, answers are also influenced by cultural factors and norms about what is the 'right thing'. For example, women's reputation, and by extension also the reputation of the household and wider family, is more at risk if they are observed outside alone after nightfall.

Camp residents hold the opinion that crime, violence, and substance abuse are much more of a problem in their area of residence than outside-camp people do. While one in four outside-camp refugees acknowledge the existence of such problems in their area of residence, four in five camp refugees do so. These are high numbers, particularly those for the camps. One should not, however, conclude from this that crime and violence, alcohol and drug abuse are three times as prevalent inside than outside camps. The data say nothing about this as the results can be impacted, for example, by a lower tolerance for any kind of alcohol use inside camps, or by the fact that the greater density and crowdedness inside the camps may result in problems being more 'proximate' to a larger number of people and thus perceived to be greater, or as more of a threat, or even simply more widely known. All these factors may have influenced the perceptions. However, higher incidences of poverty, dissatisfaction with living conditions and unemployment inside the camps may also contribute to a higher actual incidence of such problems. In any case, it is clear that people are highly concerned about crime rates and the level of alcohol consumption and so on, issues that deserve further investigation, development of policies and action.

Table 3.16 Perception of safety, crime and substance abuse in people's residential area. Comparison of Palestinian refugees outside and inside camps. Percentage of randomly selected individuals aged 15 and above.

	Outside camps	Inside camps
In general, it is safe to go out in daytime		
For children	82	76
For women	94	84
For men	98	96
In general, it is safe to go out after dark		
For children	30	18
For women	51	30
For men	97	90
Crime and/or violence constitute a problem	24	78
Alcohol abuse is a problem	26	83
Drug abuse is a problem	23	78

Satisfaction with area of residence

Just as the households were asked to express their level of satisfaction with their housing conditions, they were requested to express their level of satisfaction with their immediate neighbourhood (*hara*) and wider area of residence. When presenting the statistics, we shall concentrate on the unhappy households instead of those that consider things to be as they should and voice their satisfaction.

Two in ten households inside camps state that they are rather or very dissatisfied with their neighbourhood and three in ten say the same about their larger residential area. This compares to only one in ten households outside camps expressing their general dissatisfaction with the neighbourhood in which they live (Table 3.17). While the overall perception of the *hara* and residential area did not change from 1999 to 2011 inside camps, dissatisfaction with the neighbourhood fell by half between 1996 and 2012 outside camps.²³

Moving to details, it appears that there has been a positive development inside camps with regard to cultural institutions as well as work and business opportunities. The safety for children and public transportation has also improved slightly in people's view. Outside camps, there is improvement on every indicator save one: people were less content with work and business opportunities in 2012 than in 1996. Undoubtedly,

Table 3.17 Dissatisfaction with area of residence. Comparison of Palestinian refugees outside and inside camps by time period. Percentage of households that state they are rather or very dissatisfied.

	Outside camps		Inside camps	
	2012	1996	2011	1999
Overall dissatisfaction with neighbourhood	9	17	22	24
Overall dissatisfaction with residential area	10		32	30
Pollution and outdoor cleanliness	15	23	40	36
Safety for children	14	17	28	33
Traffic	12	20	21	21
Schools	8	15	9	9
Health services	6	18	8	10
Public transportation	7	18	7	10
Shops and commerce	9	12	4	5
Cultural institutions	25	54	26	34
Work and business opportunities	49	36	55	68
n	3,476	1,491	3,787	2,535

²³ The 1996 survey did not enquire about satisfaction with the wider area of residence.

access to employment and more precisely prospects for employment close to home, is a key concern for people. On this indicator the level of dissatisfaction is about the same for the two populations (49 per cent outside camps; 55 per cent inside camps). The same holds for local schools and health services, but the level is much lower. Here, eight and six per cent outside camps state they are dissatisfied, while the figures for the camp population are nine per cent dissatisfaction with local schools and eight per cent dissatisfaction with the community's health services.

When considering regional variation in dissatisfaction with residential area, a similar trend as for housing conditions is visible. First we take a look at outside-camp refugees. Rather than Amman governorates standing out as significantly better off than the two other governorates, it is now Zarqa governorate that stands out in a negative way. Whereas 14 to 15 per cent of households are dissatisfied with their *hara* and residential area in Zarqa, ten per cent in Irbid and below ten per cent in Amman are of the same opinion (Table 3.18). Zarqa governorate has the poorest 'score' on eight out of the nine detailed indicators, but Irbid governorate shows more dissatisfaction with employment and business opportunities. The outdoor environment seems to be much worse in Zarqa governorate than elsewhere. Refugees in Amman are less dissatisfied with local schools, health facilities and public transportation than refugees in the two other governorates.

Table 3.18 Dissatisfaction with area of residence. Comparison of Palestinian refugees outside and inside camps, and by place of residence within the two populations. Percentage of households that state they are rather or very dissatisfied.

	Outside camps				Inside camps				
	All	Amman	Zarqa	Irbid	All	Baqa'a	Amman	Zarqa	North
Overall dissatisfaction with neighbourhood	9	7	14	10	22	18	31	18	21
Overall dissatisfaction with residential area	10	9	15	10	32	26	41	26	34
Pollution and outdoor cleanliness	15	11	28	16	40	40	41	39	40
Safety for children	14	11	22	15	28	23	33	29	27
Traffic	12	10	18	12	21	18	27	19	18
Schools	8	7	8	11	9	8	8	8	14
Health services	6	5	10	9	8	7	7	7	12
Public transportation	7	6	10	8	7	6	7	9	7
Shops and commerce	9	8	12	7	4	4	1	5	4
Cultural institutions	25	26	28	15	26	33	23	33	16
Work and business opportunities	49	45	56	58	55	56	54	52	58
n	3,476	1,341	1,151	984	3,787	1,029	855	1,012	891

Second, we examine geographic variation amongst camp refugees. The overall dissatisfaction with the neighbourhood and wider residential area is approximately 50 per cent higher in the Amman area than in Baqa'a camp and the Zarqa area, and also higher than in the North. In Amman's refugee camps as many as two in five households express general discontent with their area of residence, more than four times the proportion of outside-camp residents of Amman. Looking at local schools and health services, the level of discontent in the camps is at the same level for all areas except one, the North, where it is considerably higher (14 and 12 per cent for schools and health services respectively, as compared with eight and seven per cent in the other three areas). People's degree of dissatisfaction with schools and health services is moderately higher inside than outside camps. Dissatisfaction with public transportation is fairly modest in all four areas, and overall stands at the same level as outside camps (seven per cent). Dissatisfaction with shops and commerce is lower than outside camps (four as compared with nine per cent) and nearly non-existent in the refugee camps in the Amman area (one per cent dissatisfied).

4 Health and health services

This chapter starts by examining some aspects of people's health status. The chapter will show that Palestinian refugees living inside camps report poorer health than those living outside camps. Cigarette smoking, primarily a male habit, is also more common inside camps. The chapter will demonstrate that there is a positive association between people's income and in particular their education, and health outcomes.

Second, we will look at health insurance coverage. The chapter will show how access to health insurance is principally explained by people's relation to the labour market: whether they work or used to work or not, and the sector of work and what type of employer they have, or used to have.

Third, we will examine health service utilization. The chapter will show that the use of health services varies with place of residence, income level and access to health insurance. UNRWA is the dominant provider of primary healthcare in camps and also an important provider of services to Palestinian refugees residing outside camps, particularly for the poorest. Health services provided by the public sector are used by a higher proportion of Palestinian refugees than are private services.

Fourth, we will examine how users 'rate' the various types of services. The chapter will demonstrate that UNRWA services, while generally well perceived, received lower scores than public, and particularly private, services provided to the chronically infirm and following acute illness and injury. Finally, the chapter will present people's priorities regarding issues to be improved at UNRWA's health centres. Emphasis is placed on issues related to staff performance and quality of services rather than the physical facilities. By far the most important recommendation for UNRWA health centres is reduced waiting time.

Before presenting survey results, a few words about the general health of the Jordanian population and the country's health services are warranted. Two indicators can illustrate improved health status: Infant and child (under-five) mortality²⁴ has declined dramatically with improved mother and child healthcare and vaccination programmes. In 1990, the national rates stood at 34 and 39 for infant and child mortality respectively, and have since dropped and stabilized at about half that level, at 17 and 21 per 1,000 births in 2012 (DoS and ICF International 2013). Infant mortality rates of Palestinian

²⁴ Infant mortality is the probability of dying before the first birthday; child mortality is the probability of dying between birth and the fifth birthday.

refugees and non-refugees in Jordan are comparable; infant mortality was measured to be 35 among Palestinian refugees in 1995 and had fallen to 19 ten years later (Riccardo et al. 2011). Mortality levels for the Palestinian refugee camp population are on a par with those of outside-camp residents, something that has been attributed to the efforts of UNRWA (Khawaja 2004). Further evidence of the overall improved health in the Jordanian population is found in indicators such as life expectancy at birth, which increased from 69 in 1990 to 71 in 2009, and life expectancy at age 60, which rose from 17 to 18 years in the same time period (WHO 2012b). On the other hand, the burden of non-communicable diseases is growing. Nearly one-half of Jordanian deaths are attributed to cardiovascular diseases and cancer, and risk factors such as smoking, physical inactivity, obesity and the intake of unhealthy food constitute significant challenges to public health (Al-Nsour et al. 2012).

The Jordanian health sector has undergone a tremendous development in the past decades, both in terms of the number of health facilities and its quality. It consists of a mix of governmental, semi-governmental and private providers, as well as the services provided by UNRWA. The country is well known for its medical services throughout the Arab region and medical tourism has become an important feature of the country. The number of public and private hospitals has grown from 84 in 1999 to 106 in 2011. The web of public health clinics is easily accessible for the population in all regions (Maffi 2013). In 2011, there were a total of 677 health centres and 435 maternity and child health clinics under the authority of the Ministry of Health (Ministry of Health 2011: 5, Table 1). This compares to 24 health centres operated by UNRWA, one-half of which are located outside the Palestinian refugee camps.

UNRWA provides free primary healthcare (preventive and curative) to Palestinian refugees registered with the Agency at its 12 health centres located inside refugee camps and at 12 other locations outside camps in areas with a high concentration of refugees. UNRWA further provides some financial help for assistive devices, such as hearing aids, artificial limbs, leg braces, crutches and walkers and distributes reading glasses to children in UNRWA schools. Under an agreement with the Ministry of Health, UNRWA can refer patients to public hospitals for medical treatment and covers part of the cost of some hospital referrals for inpatient care. UNRWA also subsidizes the cost of hospital delivery at government facilities in high-risk pregnancy cases. UNRWA does not reimburse treatment in private hospitals (except in Aqaba, which does not have a hospital run by the Jordanian government). For all hospital reimbursements, there are ceilings—maximum amounts that UNRWA will cover.

There is some differentiation between various categories of refugees with regard to the services offered by UNRWA. For instance, people displaced from the West Bank and Gaza Strip in 1967 (and not already 1948 refugees, i.e. exiled from what today constitutes Israel) who are not registered with UNRWA but reside in the refugee camps, are eligible for primary healthcare but not cost support for secondary and tertiary

healthcare and assistive devices. Palestinian refugees not registered with UNRWA and residing outside the camps are, in principle, ineligible for UNRWA health services. Palestinian refugees receiving UNRWA poverty support may get a higher share of their expenses refunded (up to a certain amount) than other refugees.²⁵

Health conditions

Self-assessed general health

Most adult Palestinian refugees both outside and inside camps report that they are in good health. In the survey, one individual aged 15 and above in each household was randomly selected to assess his or her general health condition. This was done by responding to the simple question, ‘How would you characterize your health in general?’—the most extensively used measure in European countries to assess a population’s health through a survey, recommended by the World Health Organization and also widely applied elsewhere (WHO 2002; Jürges, Avendano and Mackenbach 2008).²⁶ The question covers several dimensions of health which people tend to consider and weigh when answering: absence of disease, functional ability, physical fitness, psychological well-being, healthy behaviour, and the ability to lead a ‘normal life’, etc. While the weighting process, i.e. the relative importance attributed to each dimension, has been found to vary somewhat across social groups and by age and education, the self-assessed general health measure is considered a highly useful survey tool (Sturgis et al. 2001, Meltzer 2003, Schnittker 2005).

In the following, we will first concentrate on the outside-camp refugee population and show how self-assessed general health varies with a few background factors. Towards the end of this sub-section we shall then contrast the adult subjective health of outside-camp refugees with that of camp refugees.

In total, 55 per cent of outside-camp respondents perceive their health condition to be very good and 36 per cent rate it as good, while seven per cent say it is average or fair, and only two per cent report poor health. As shown in Figure 4.1 (next page), almost no one considers their health to be very poor, and the variation across gender is insignificant.

²⁵ Information from UNRWA, Jordan Field, February 2013.

²⁶ The language used by the World Health Survey is slightly different: ‘In general, how would you rate your health today?’ (<http://www.who.int/healthinfo/survey/whslongindividuala.pdf>). A marginally dissimilar scale has been more common in the U.S. (Jürges, Avendano and Mackenbach 2008).

Figure 4.1 Self-perceived health among Palestinian refugees outside camps aged 15 and above by gender (n=3,105). Percentage.

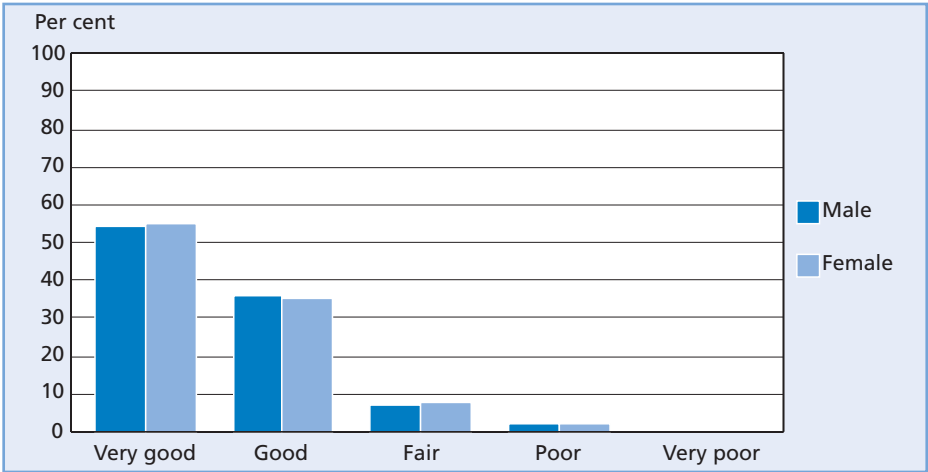
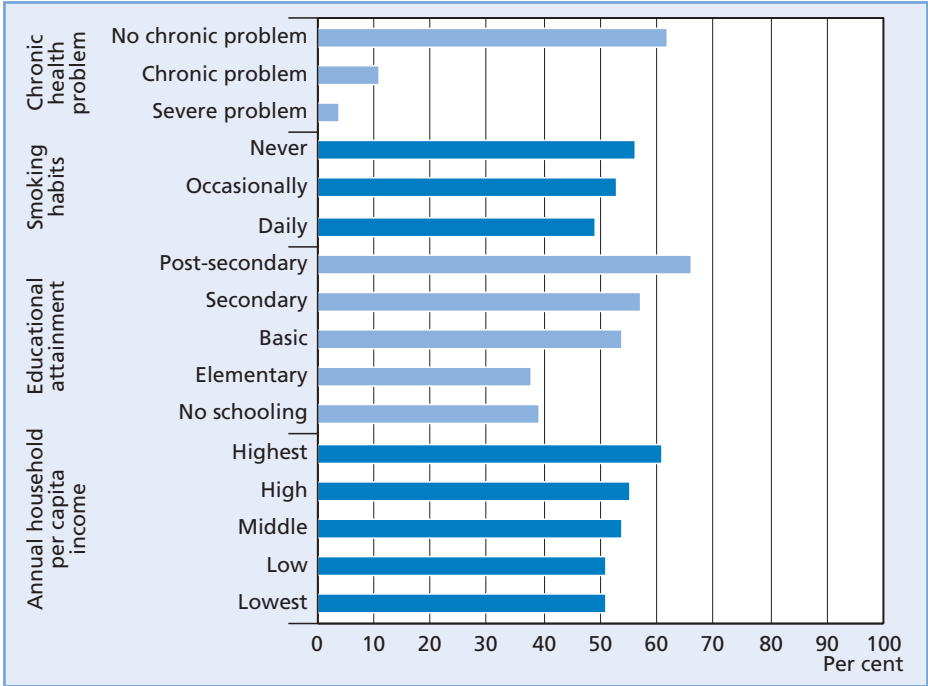
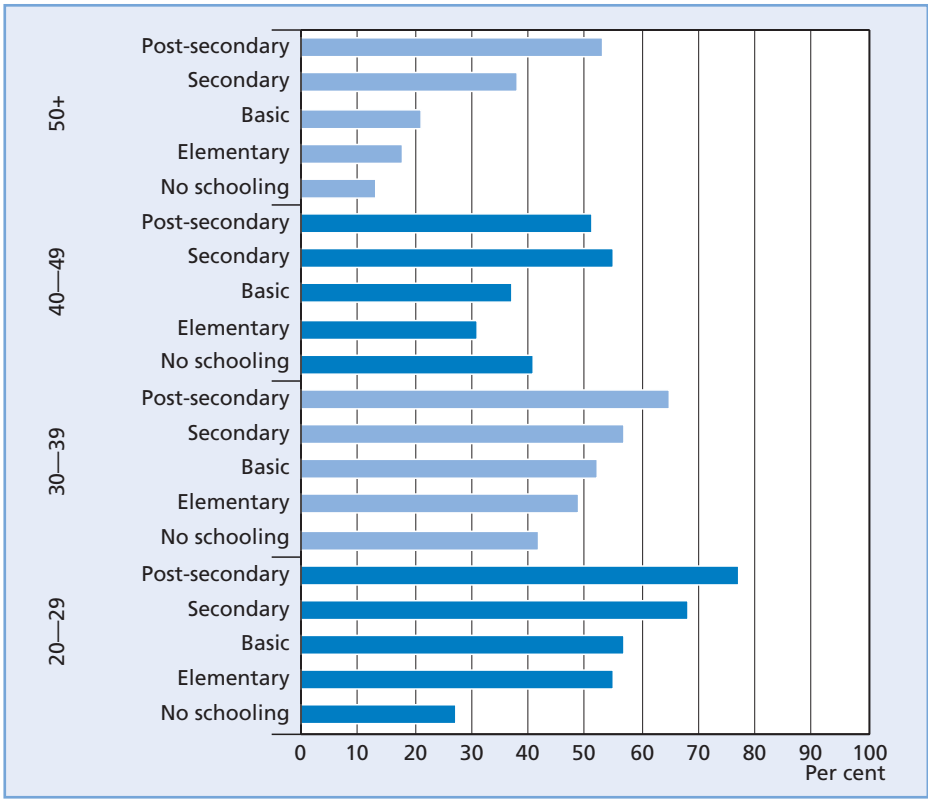


Figure 4.2 Self-perceived health among Palestinian refugees outside camps aged 15 and above. Percentage that rate own health to be 'very good' by household income (n=3,102), educational attainment (n=3,105), smoking habits (n=3,102) and the presence of chronic health failure (n=3,105).



Health outcomes are normally associated with socioeconomic status. This is also the case here. People’s subjective health assessment improves gradually with household income and even more so with higher educational attainment (Figure 4.2). While two out of five individuals with only elementary schooling or less report their health to be very good, two out of three individuals with a post-secondary degree do so. Understandably, the effect of education is impacted by age since older people tend to have less schooling and, as we shall see below, poorer health. However, as demonstrated by Figure 4.3, the positive impact of education on self-rated health holds when ‘controlled for’ age as well. In fact, the effect of education is strongest among the oldest people, as four times the proportion of refugees aged 50 and older with higher education rate their general health as very good, compared to those with no schooling at all (53 versus 13 per cent). Figure 4.2 further shows how self-rated health is associated with two additional health and health-related indicators. First, the proportion of non-smokers who think

Figure 4.3 Self-perceived health among Palestinian refugees aged 20 and above outside camps. Percentage that rate own health to be ‘very good’. By age group and educational attainment (n=2,729).



of themselves as very healthy is slightly higher than the proportion of cigarette smokers. Second, and this is of course as expected, people with chronic health failure, and above all those with a serious health problem, seldom perceive their health to be very good. We take a closer look at the prevalence of longstanding health problems below.

For outside-camp refugees, there is minor variation in self-assessed, general health across the three governorates (Table 4.1). Palestinian refugees in Amman more often rate their health as very good compared with their peers in Zarqa and Irbid governorates. People in Irbid more frequently report that their overall health is poor or very poor than people in the two other governorates (five versus two per cent).

In the following, we have merged the categories very good and good health into 'good health' and very poor and poor health into 'poor health'.

In accordance with expectations, self-rated health deteriorates with age. While only two per cent of outside-camp refugees below the age of 30 report fair or poor health, eight per cent of outside -camp refugees aged 50 and above report that their health is poor and 23 per cent say their health is average (Table 4.2). Among the oldest age group, men report better health than women: 73 per cent of male outside-camp refugees aged 50 and above report good health as compared with 64 per cent of women in the same age group.

The general adult health condition of Palestinian refugees residing outside camps is considerably better than that of refugees living inside camps (Table 4.2). Among camp refugees, only 82 per cent report good health, while twelve per cent claim their health is average and six per cent rate it as poor, which is three times as many as amongst outside-camp refugees. The discrepancy in self-perceived health exists for all age groups but the gap widens steadily with increased age. In the oldest age group, refugees living outside camps are considerably more positive about the state of their health than their peers in the camps as 68 versus 46 per cent report to be in good health. Among camp refugees above 50, two and a half times as many (20 per cent) report poor health. The gap in subjective adult health between camp and outside-camp Palestinian refugees holds for both genders. As will be shown below, the variation in health outcome in

Table 4.1 Self-perceived health among Palestinian refugees outside camps (n=3,105) aged 15 and above. By governorate. Percentage.

	Amman (n=1,237)	Zarqa (n=1,050)	Irbid (n=818)	All (n=3,105)
Very good	59	45	49	55
Good	33	44	34	36
Fair	6	8	12	7
Poor	2	2	4	2
Very poor	0	0	1	0
Total	100	100	100	100

Table 4.2 Self-perceived health among outside-camp refugees (n=3,105) and camp refugees (n=3,631) aged 15 and above. By gender and age group. Percentage.

		Outside camps			Inside camps		
		Male	Female	Total	Male	Female	Total
15-19	Good	97	100	98	96	99	97
	Average	3	0	2	3	1	2
	Poor	0	0	0	2	1	1
20-29	Good	98	98	98	93	95	94
	Average	2	0	1	6	5	5
	Poor	1	1	1	1	0	1
30-39	Good	96	96	96	89	91	90
	Average	4	3	3	7	8	7
	Poor	1	1	1	4	1	3
40-49	Good	87	91	89	72	77	75
	Average	12	7	9	19	19	19
	Poor	1	2	2	9	4	6
50+	Good	73	64	68	48	44	46
	Average	19	28	23	32	37	34
	Poor	8	9	8	20	20	20
All	Good	91	90	90	83	81	82
	Average	7	8	7	11	14	12
	Poor	2	2	2	6	5	6

favour of the outside-camp refugee population is systematic in the sense that it also scores better than the camp population on other measures, principally the prevalence of severe chronic illness. Furthermore, and as we shall return to towards the end of this chapter, commensurate with better health outside the camps, outside-camp Palestinian refugees seek professional healthcare less often than refugees in the camps do.

Cigarette smoking

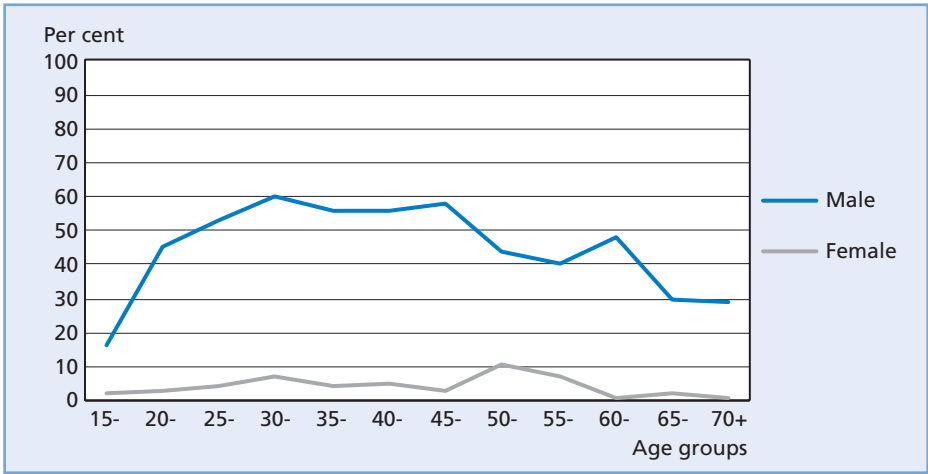
Tobacco smoking is the world's leading behavioural health risk factor. Causing e.g. heart disease and stroke, lung cancer and other cancers, and chronic obstructive pulmonary disease and other respiratory disease, direct tobacco smoking is responsible for some 5 million annual deaths globally. Another 600,000 are estimated to die from passive smoking (WHO 2012a). Recent national statistics show that tobacco smoking is common in Jordan as more than six in ten families have at least one person who smokes tobacco in the form of cigarettes, pipe, cigar and *argileh* (water pipe), the first being the choice of

96 per cent of all smokers.²⁷ As a share of total household expenditure, Jordanians spend more than twice as much on tobacco as on health services (Melkawi 2011).

The prevalence of cigarette smoking among Palestinian refugees outside and inside camps is on a par with, or above, national smoking rates. Among the adult Jordanian population aged 18 and above, 48 per cent of men and five per cent of women smoke every day or some days (Belbeisi et al. 2009). This compares to the 53 and 61 per cent of male and six and five per cent of female Palestinian refugees outside camps and inside camps who acknowledge smoking cigarettes daily or occasionally, respectively.²⁸

From here onwards we shall report on daily smoking only, and for all individuals aged 15 and above. As apparent from Figure 4.4, and as already reported above, smokers are mainly men: 44 per cent of male refugees living outside camps in Jordan smoke cigarettes on a daily basis, compared to only four per cent of female outside-camp refugees. The prevalence of smoking outside camps is highest for men aged 30 to 49 and women in their fifties. Except for youth aged 15 to 19, the elderly show the lowest smoking rates.

Figure 4.4 Daily smoking among Palestinian refugees outside camps aged 15 and above (n=3,103). By gender and five-year age group. Percentage.



²⁷ According to other sources, *argileh* smoking may be considerably more prevalent than this result from a survey carried out by Jordan’s Department of Statistics would indicate. For instance, according to the 2007 Global Youth Tobacco Survey, as many as 22 per cent of 13 to 15 year-old pupils smoke *argileh* (Melkawi 2012).

²⁸ Unfortunately, the survey did not examine the other forms of tobacco smoking. However, camp residents we met told us that smoking *argileh* (water pipe) had become increasingly popular in the past decade, also amongst women, and particularly young women. While most studies find that smoking water pipe is more prevalent among Jordanian male than female youth (e.g. Khabour et al. 2012, Mckelvey et al. 2013), a recent study of Jordanian school children aged 11 to 18 concludes that the percentage of girls who smoked water pipe was greater than the percentage of boys who did so (Alzyoud et al. 2013).

A comparison of the smoking habits of refugees living outside and inside camps shows that male outside-camp refugees in all age groups smoke less frequently than their peers inside camps (Table 4.3). The gap is particularly wide for the youngest: 30 per cent of males aged 15 to 19 residing inside the camps smoke, whereas only half as many outside the camps do so. The percentage gap is similar for the 20 to 29-year age group. For women, the trend is the opposite: female outside-camp refugees smoke slightly more than women living inside the refugee camps. What stands out in the data, though, is the vast difference in cigarette smoking between women and men in the camp and outside-camp population alike. Yet, as has also been noted elsewhere (Belbeisi et al. 2009), the ‘true’ prevalence of female smoking behaviour may be somewhat higher than reported here because women, particularly the young, for social reasons may deny their smoking—it is not a behaviour considered acceptable for (young) women.²⁹ Underreporting by women is the more likely because some of the female respondents were interviewed with a parent listening in. Furthermore, as men tend to smoke indoors, female exposure to tobacco smoke is certainly higher than what is suggested by women’s own smoking habits. Second-hand smoking, of course, also affects children.

Cigarette smoking among Palestinian refugees living outside camps remained at the same level in 2012 as in 1996, where it stood at 45 per cent for men and four per cent for women. The prevalence has been stable inside the camps as well: it was reported as 50 per cent for males and four per cent for females in the 1999 refugee-camp survey. This suggests that awareness campaigns about the health risks of smoking as well as anti-smoking laws and regulations, which have been beefed up in the past decade, including banning smoking in public and private institutions, shopping malls etc. (Belbeisi et al. 2009) have had very limited success.

Table 4.3 Daily smoking among Palestinian refugees outside camps (n=3,103) and inside camps (n=3,629). By gender and age groups. Percentage.

	Outside camps			Inside camps		
	Male	Female	Total	Male	Female	Total
15-19	16	2	9	30	1	18
20-29	49	3	28	63	3	36
30-39	58	5	31	65	3	35
40-49	57	4	26	60	4	32
50+	37	5	21	42	3	20
Total	44	4	24	53	3	29

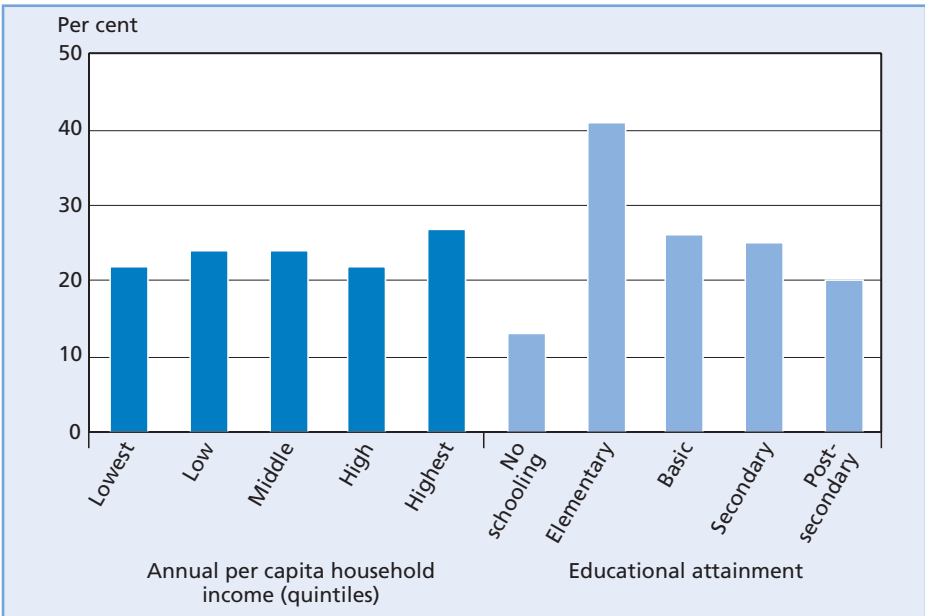
²⁹ For example, Shadid and Hossain (2013) found that female secondary school students were likely to smoke alone within contained or ‘secret’ places, whereas males tended to smoke with groups of friends on the streets and nearby their homes.

Smoking habits may be impacted by a number of other variables than gender and age. For instance, cigarette smoking may vary across geographic locations. However, daily smoking among outside-camp refugees is found to be similar in the three governorates (23 per cent daily smokers in Amman, 24 per cent in Zarqa and 26 per cent in Irbid).

Smoking habits may also be affected by household income, an indicator of socioeconomic standing and affordability. Considering per capita household income, results suggest that smoking is slightly more prevalent in the highest income quintile where daily smoking is reported by 27 per cent as compared to 22 to 24 per cent in the other four quintiles (Figure 4.5).

Educational attainment could be considered a second indicator of socioeconomic status. Furthermore, people’s understanding of the health risks of tobacco smoking should improve with higher education. Thus, the prevalence of smoking should fall with increasing education. This assumption is confirmed: smoking drops steadily with enhanced educational attainment, reaching 41 per cent for individuals with elementary schooling (six first years of basic schooling) whilst merely 20 per cent of individuals with post-secondary education are daily smokers (Figure 4.5). The proportion of smokers is lowest amongst those who have not even completed elementary schooling, but this group largely comprises youth and elderly, and six out of ten are women, who tend to smoke less often than men.

Figure 4.5 Daily smoking among Palestinian refugees outside camps aged 15 and above (n=3,103). By household per capita income and educational attainment. Percentage.



Next, smoking may be related to chronic illness (see next section), the assumption being that poor physical health may restrict the ability to lead a physically and socially active life, may imply boredom and depression, conditions which in turn may increase the likelihood of smoking. Longstanding psychological problems may have a similar effect.³⁰ However, the survey results show that outside-camp refugees with chronic illness do not differ from healthy refugees outside camps with regard to their smoking habits.

Finally, attachment to the labour market may be associated with smoking. One may hypothesize that unemployment and idleness are emotionally and psychologically challenging (for some), which may lead to smoking. Yet, the impact may also be the opposite: employment may introduce the individual to a work environment which stimulates smoking. In addition, employment usually implies cash income, which often, but not always, entails enhanced affordability and a better chance to meet the expenses of cigarettes. The statistics support the second suggested effect of employment as 46 per cent of the economically active smoke daily, contrasted with eleven per cent of the economically inactive. Obviously, some of the difference is explained by co-variation with gender: a much higher proportion of men than women both work and smoke. However the effect of labour force participation on male smoking is strong: 53 per cent of employed men smoke as compared with 28 per cent of men outside the labour force. For women, the difference is minimal: five per cent inside as compared with four per cent outside the workforce are regular smokers.

To examine further how people's smoking habit is correlated with other factors and to understand how each factor determines people's cigarette smoking while 'controlling for' the effect of other factors (keeping them constant), logistic regression analysis was conducted.³¹

The results of the logistic regression (see Chapter annex for details) on smoking in the outside-camp refugee population confirm that female refugees were much less likely to smoke than men, and that smoking increases slightly by age. Furthermore, the analysis endorses the absence of a statistically significant regional variation. When the other factors in our models are taken into account, household income turns out not to have any independent impact on people's smoking habit, while individuals with

³⁰ People with anxiety disorders and depression are more likely to become smokers and smoking is about twice as common among people with mental disorders in the United States and Great Britain (Lasser et al. 2000, CDC 2013, Royal College of Physicians 2013).

³¹ This is a form of regression analysis used to predict a dichotomous outcome, which is the case here: smoking or not smoking. The objective of logistic regression is to predict the likelihood of the dependent variable assuming the value 1 (smoking), given certain values on the independent or explanatory variables. Due to the small number of occasional smokers in our sample, they were excluded while regular or frequent smokers and non-smokers were included in the regression model. The model includes all independent variables (factors) mentioned above: gender, age, governorate, per capita household income, educational attainment, chronic illness and labour force participation.

higher education are significantly less likely to smoke than other people. Keeping other factors in the regression model constant, the likelihood of smoking for people who have basic or secondary education is not significantly different, while individuals with merely elementary education smoke more frequently.

The manifestation or not of chronic illness is confirmed not to correlate with cigarette smoking among outside-camp Palestinian refugees. Finally, people outside the labour force are much less likely to smoke than those who are economically active.

The logistic regression results for cigarette smoking inside camps deviate from the outside-camp regression results on a few accounts (details in Chapter annex). The effects of gender, income, education and labour force participation are similar. However, age is found to have a stronger positive effect, implying that 'controlled for' other factors, increasing age implies a higher likelihood of smoking. Next, chronic ill-health has a significant negative impact on smoking, i.e. refugees with a longstanding health problem are less likely to smoke than other refugees. Finally, the regression analysis suggests that smoking is less prevalent in the camps of Amman area and particularly in Zarqa area than in Baqa'a camp and the camps in the North.

Chronic illness

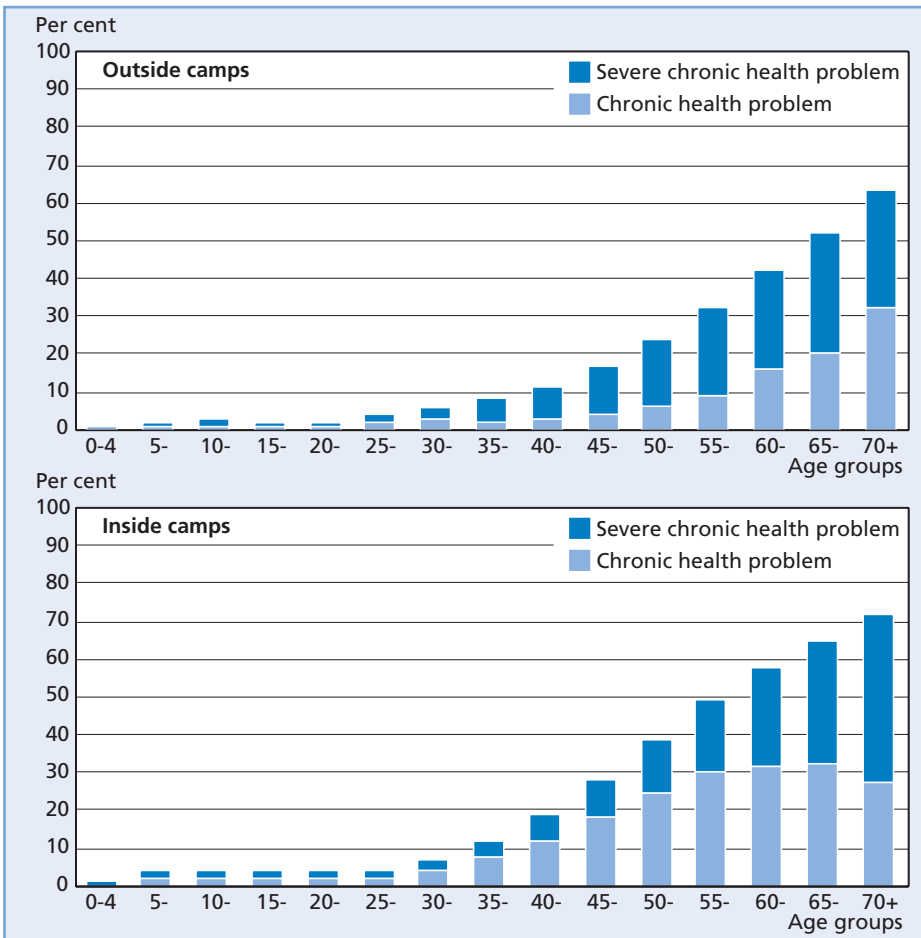
To tap into the prevalence of longstanding ill health, we asked the following question about all household members: 'Does [name] have any physical or psychological illness of a prolonged nature, or any afflictions due to an injury, due to a handicap, or due to [old] age?' Furthermore, to probe into the severity of the health problem, this question was followed up by a second, enquiring whether the identified problem 'hinders [name] from performing everyday normal routines and duties?' If the response to the second question was affirmative, the lasting, chronic health failure has been classified as severe. As opposed to questions enquiring about people's diagnosed ill health, which would be self-reported but 'objective' conditions and their negative consequences, our survey was vaguer. We probably captured a higher number of cases with our first question than we would have done, had we presented a list of broad classes of chronic ill health. Examples could be people enduring long-lasting headache for which no medical diagnosis is available, individuals being depressed or struggling with other symptoms of psychological problems about which they had not consulted a medical doctor and persons with minor physical handicaps after work accidents for which there is no diagnosis as such.

Altogether, 3.5 per cent of outside-camp refugees surveyed in 2012 were reported to suffer from chronic health problems so serious that it impeded what could be considered normal activities. Another six per cent had longstanding health failure of a less severe nature. Inside camps, the comparative figures were five and six per cent in 2011. Figure 4.6 shows how notably chronic health failure is associated with age. Below, we

shall examine more closely prolonged ill health and how it varies in the Palestinian refugee population.

As displayed by Figure 4.6, the prevalence of chronic health problems in the Palestinian refugee population is low at young ages but from age 25 onwards increases steadily with age. Outside camps, as many as 17 per cent of individuals older than 50 are reported to suffer from longstanding health problems hindering normal activities, compared to fewer than three per cent of those under 50 (Table 4.4, next page). Among elderly refugees above the age of 70 outside camps, about six in ten have a chronic health problem, and one-half of those have one or more problems that put restrictions on or at least seriously challenge their daily life.

Figure 4.6 Chronic and severe chronic health failure among Palestinian refugees outside camps (n=15,113) and inside camps (n=197,238) by age groups. Percentage.



Palestinian refugees aged 30 and above living inside camps are more likely to experience chronic health problems, and particularly severe health problems, than refugees living outside camps (Table 4.4). Twice as many camp dwellers as outside-camp refugees aged 30 to 49 reported a serious chronic problem and 28 per cent of camp residents aged 50 and above experienced chronic health problems which hindered normal activities, as contrasted with 17 per cent amongst outside-camp refugees. It seems that for both populations, severe long-lasting health failure is somewhat more prevalent among males than females, whereas less serious chronic problems are more common among females. However, as this is a subjective measure, the gender difference could also, at least partly, be explained by different perceptions across gender and the different expectations of men and women with regard to what 'everyday normal routines and duties' entail.

It could also be possible that different attitudes pertain amongst refugees inside and outside camps, which may lead camp refugees to perceive their health problems as greater. However, while such psychological or social influences cannot be completely ruled out, it is more likely that the variation is a result of the stark difference in objective aspects of living conditions inside and outside the camps. As we will show below, chronic health problems are associated with low education and poor economy, and camp dwellers generally score lower on these indicators than refugees living outside camps. Besides, the lower prevalence of formal jobs and public employment inside the camps, an indication of more manual labour and fewer white-collar jobs (Chapter 6), results in lesser health insurance (see below) and additional strain on people's physical health.

As reported above for adult subjective health, chronic health failure among Palestinian refugees in Jordan is correlated with lower income and poor education. As we

Table 4.4 Prevalence of chronic health problems by severity of problem, gender and three broad age groups. Outside-camp refugees (n=15,113) and camp refugees (n=197,238) compared. Percentage.

		Outside camps			Inside camps		
		Male	Female	Total	Male	Female	Total
0-29	Severe chronic problem	1	1	1	2	1	1
	Chronic problem	1	1	1	2	1	2
30-49	Severe chronic problem	4	2	3	8	4	6
	Chronic problem	7	7	7	10	10	10
50+	Severe chronic problem	16	17	17	31	26	28
	Chronic problem	23	28	26	24	33	29
All	Severe chronic problem	4	3	3	6	4	5
	Chronic problem	5	6	6	5	7	6

shall see, it is also associated with weak attachment to work-life, i.e. whether a person is member of the labour force or not. Such correlations are often found in survey statistics, reflecting mutually reinforcing effects whereby ill-health limits opportunities to generate income; and low socioeconomic status increases the risk of ill-health (Grossman 1972, Abegunde et al. 2007).

Table 4.5 again shows that the incidence of chronic health failure is higher among camp refugees than among refugees living elsewhere. It further demonstrates that serious chronic ill-health among adults aged 30 and above is negatively associated with income. Among refugees living outside camps, ten per cent of individuals in this age group and residing in households with the lowest income experienced serious long-standing health problems, decreasing to six per cent in the highest income group. For refugees residing in the camps, severe chronic illness is more prevalent overall. Also, the difference across income groups is larger: 16 per cent of the lowest-income individuals 30 years of age or older were reported to experience serious chronic ill-health as compared with ten per cent in the highest income group. It is worth noting that the prevalence of chronic health problems as such does not surge with falling income, but it is rather the gravity of the problem that does so, with the exception of the poorest segment of the camp population, which slightly more often reports chronic ill-health.

As was the case for self-rated poor health, the prevalence of chronic or lasting ill-health among Palestinian refugees falls systematically with enhanced education (Table 4.6, next page), and the association between education and chronic health failure is stronger than the association between income and long-lasting health problems. The trend is almost identical for the two refugee populations, with severe longstanding

Table 4.5 Prevalence of longstanding health failure among Palestinian refugees aged 30 and above. By severity of problem and annual per capita household income (quintiles). Comparison of refugees outside camps (n=5,437) and inside camps (n=64,842). Percentage.

	Lowest income	Low income	Middle income	High income	Highest income	All aged 30+
Outside camps						
Severe chronic problem	10	9	8	7	6	8
Chronic problem	13	12	13	16	14	14
No chronic problem	78	79	79	77	79	78
Total	100	100	100	100	100	100
Inside camps						
Severe chronic problem	16	12	12	11	10	13
Chronic problem	16	14	16	16	17	15
No chronic problem	68	74	72	73	73	72
Total	100	100	100	100	100	100

health problems being seven to eight times more common among people aged 30 and above without schooling than among those with higher education. As displayed in Table 4.7, the positive association between improved education and reduced prevalence of severe chronic illness remains significant when ‘controlled’ for the impact of age, just as was the case for self-rated health. For people aged 50 and above, the gap in the occurrence of severe chronic illness between those with highest and lowest education is 22 percentage points for the camp and outside-camp populations alike.

Longstanding ill-health is not distributed evenly across geographic locations within the outside and inside-camp populations (Figure 4.7). In accordance with findings suggesting better subjective general adult health among outside-camp refugees in

Table 4.6 Prevalence of longstanding health failure among Palestinian refugees aged 30 and above. By severity of problem and educational attainment. Comparison of refugees outside camps (n=5,442) and inside camps (n=64,966). Percentage.

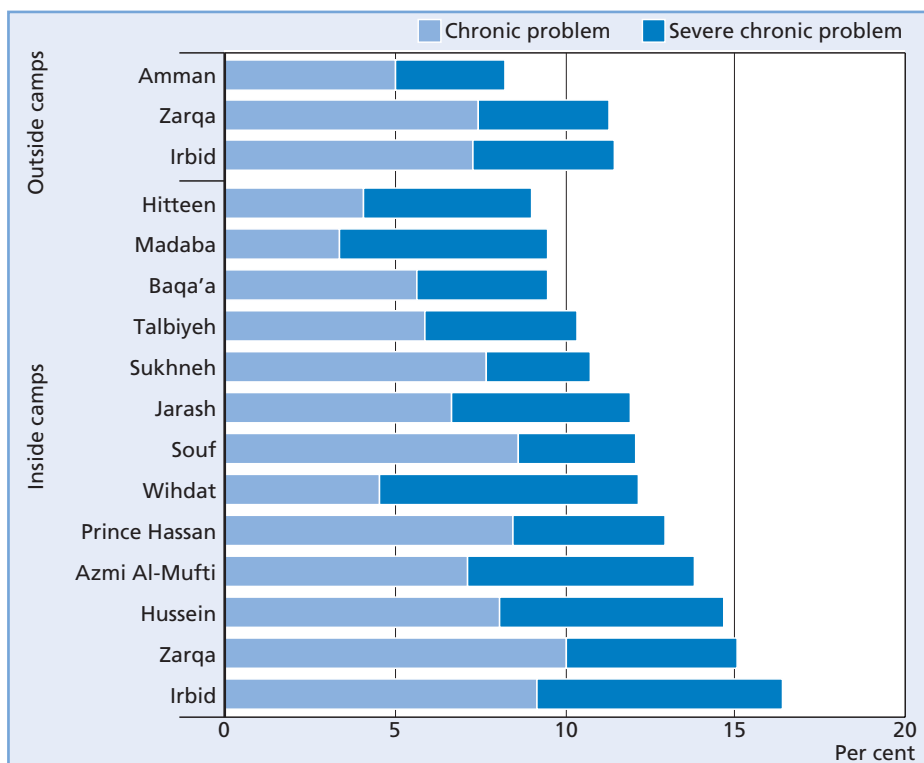
	No schooling	Elementary	Basic	Secondary	Post-secondary	All aged 30+
Outside camps						
Severe chronic problem	24	11	5	4	3	8
Chronic problem	28	15	11	11	10	14
No chronic problem	48	74	84	85	87	78
Total	100	100	100	100	100	100
Inside camps						
Severe chronic problem	29	13	7	6	4	13
Chronic problem	26	17	11	10	11	15
No chronic problem	45	70	82	84	85	72
Total	100	100	100	100	100	100

Table 4.7 Prevalence of severe longstanding health failure among Palestinian refugees aged 30 and above. By age group and educational attainment. Comparison of refugees outside camps (n=5,442) and inside camps (n=64,966). Percentage.

	No schooling	Elementary	Basic	Secondary	Post-secondary	All aged 30+
Outside camps						
30-39	10	3	3	0	0	8
40-49	12	8	3	3	2	14
50+	28	19	11	11	6	78
Total	100	100	100	100	100	100
Inside camps						
30-39	15	5	3	2	1	13
40-49	17	10	7	7	4	15
50+	34	24	21	21	12	72
Total	100	100	100	100	100	100

Amman, they are also less bothered by longstanding health problems than outside-camp refugees in Irbid and Zarqa. There is considerable variation in the prevalence of lasting ill-health across refugee camps also. Wihdat exhibits the highest incidence of severe chronic health problems at eight per cent, while Souf and Sukhneh have only three per cent. Irbid camp (16 per cent), Zarqa camp and Hussein camp (both 15 per cent) have the largest prevalence of people with a chronic health problem (severe or not so severe), whereas Hitteen, Madaba and Baqa'a have the lowest prevalence of all camps (nine per cent each). While none of the camp populations score as well as outside-camp refugees in Amman, five camps have a lower incidence of people with a longstanding illness or handicap than does the outside-camp refugee population of Irbid and Zarqa governorates. We note that just as the Zarqa and Irbid refugee camps score the worst of all camps, so do the governorates of Zarqa and Irbid score poorer than Amman amongst outside-camp refugees.

Figure 4.7 Prevalence of chronic health problems outside camps (n=15,113) and inside camps (n=197,640) by severity of problem and geographic location. Percentage.



Poor health has negative consequences at many levels, one being, as suggested by Table 4.8, that people may weaken their chances of finding suitable employment in the labour market. The table clearly shows that persons with serious longstanding ill-health are considerably less likely to work than other refugees. Nine in ten individuals aged 15 and above with what we have termed a ‘severe’ chronic illness or handicap remain outside the workforce as compared with seven in ten among those who are healthy. This picture holds for both populations within and outside the refugee camps. However, among people aged 20 to 49 with a serious longstanding health problem, the labour force participation rate in the outside-camp population is somewhat higher than among camp residents. In fact for people in their thirties it is a substantial ten percentage points higher. This might reflect better work opportunities for persons with reduced functional ability outside camps. It may be due to higher educational qualifications among outside-camp refugees and hence a better chance for many to find ‘lighter’ employment which is compatible with their health status. Possibly, this factor is combined with the fact that serious chronic health failure in the camp population may be more severe due to the higher prevalence there of manual and physically hard labour as well as poorer overall living conditions, including inadequate housing.

Table 4.8 Labour force participation by health status among Palestinian refugees aged 15 and above outside camps (n=9,626) and inside camps (n=11,530). By age groups. Percentage.

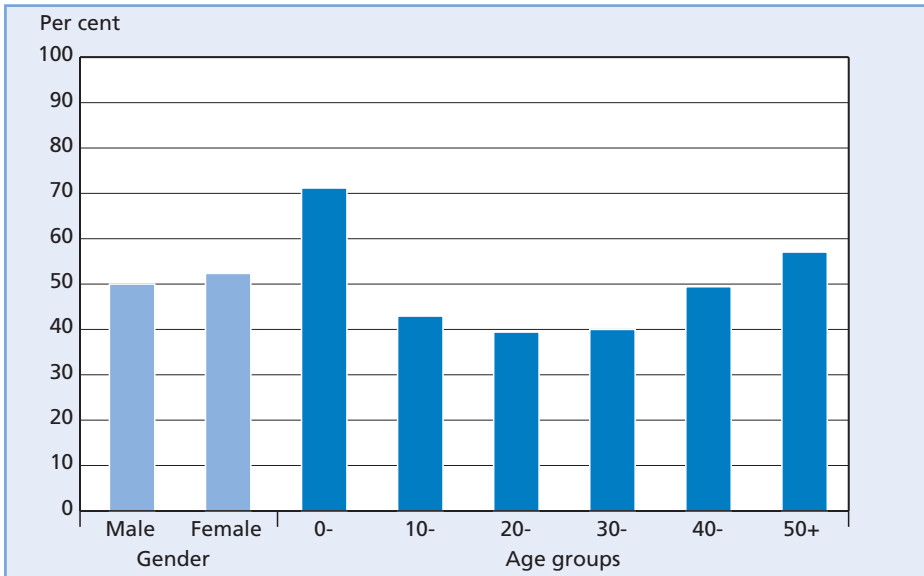
		Outside camps		Inside camps	
		Severe chronic health problem	No chronic health problem	Severe chronic health problem	No chronic health problem
15-19	In labor force	0	8	0	13
	Outside labour force	100	96	100	87
20-29	In labor force	24	44	18	45
	Outside labour force	76	56	82	55
30-39	In labor force	32	56	22	55
	Outside labour force	68	44	78	45
40-49	In labor force	29	52	22	52
	Outside labour force	71	48	78	48
50+	In labor force	4	31	3	30
	Outside labour force	96	69	97	70
All 15+	In labor force	10	32	9	32
	Outside labour force	90	68	91	68

Health insurance

About one half of the outside-camp Palestinian refugee population in Jordan was covered by some type of health insurance in early 2012. This is lower than the national average, which has been constantly rising in recent years. Data on health insurance coverage at the national level vary from source to source but seem to be 60 to 70 per cent. Some sources suggest coverage to be as high as 75 to 85 per cent, but they include UNRWA as an insurance provider (WHO 2009, Department of Statistics and ICF Macro 2010, Ajlouni 2011). However, UNRWA does not provide insurance as such but rather offers free or heavily subsidized preventive healthcare and limited curative medical treatment to its beneficiaries at its health centres. UNRWA's services are comparable to those of the Ministry of Health clinics, which provide services to all individuals at subsidized fees (15 to 20 per cent of cost). Additionally, UNRWA offers economic assistance to eligible beneficiaries undergoing certain types of tertiary treatment. There is no significant gender variation in refugee health-insurance coverage but the youngest children and older people are reported to be covered more often (Figure 4.8).

The most common form of health insurance among Palestinian outside-camp refugees is enrolment in the Civil Insurance Program (CIP), which covers all government employees and their dependents, poor people, the disabled, Jordanian and

Figure 4.8 Health insurance. Percentage of Palestinian refugees outside camps covered. By gender and age (n=15,118).



ex-Gazan children below six years of age³², and blood donors. About a third (35 per cent) of all outside-camp refugees are covered by the CIP. Two per cent are insured through a university, also a form of governmental health insurance. Five per cent of outside-camp refugees are insured with the Royal Medical Services (RMS), a scheme that covers military and security personnel and their dependents. Eleven per cent of the outside-camp refugees are enrolled in a private health insurance scheme. Two per cent have multiple health insurance coverage.

Insurance coverage among outside-camp refugees in Jordan is related to employment and income. Refugees with low income are at a higher risk of being uninsured than refugees in richer households (Table 4.9). The relative share of CIP and RMS insurances is almost equal for all income groups, but the prevalence of private insurance increases gradually with enhanced income and is much more common in the wealthiest income quintile as compared with the poorest, at 27 against two per cent.

People working in the private sector or family businesses are more likely to be uninsured than people with governmental employment (Figure 4.9). Even a higher share of adults who are not working have health insurance than those employed in the private sector, supposedly because a substantial portion of them are dependents of people employed by the government, be it the civil sector or the armed forces, or former public employees and their dependents.

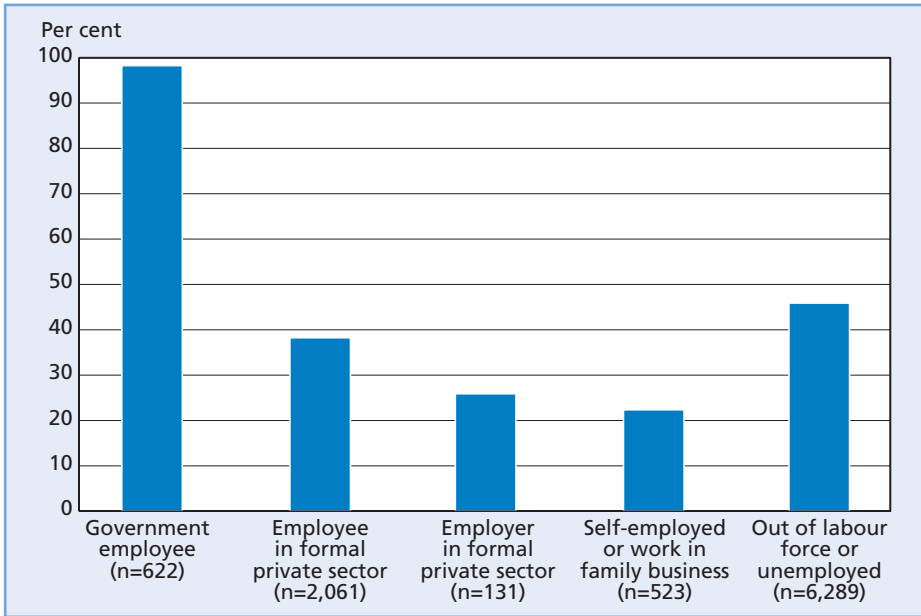
Table 4.9 Percentage of Palestinian refugees outside camps covered by health insurance. By annual per capita household income, quintiles (n=15,118).

	No insurance	CIP	RMS	University	Private
All	49	35	5	2	11
Lowest income	59	36	2	1	2
Low income	50	37	6	2	7
Middle income	48	37	7	2	9
High income	46	34	7	3	13
Highest income	40	30	5	4	27

Note: Two per cent have multiple insurance, so the total adds up to more than 100 per cent.

³² As a matter of fact, our data underreport the insurance coverage of the youngest children. As mentioned, the CIP covers all Jordanian and ex-Gazan children below six years of age (Government of Jordan 2004, 2007). Hence, the vast majority of children in our data should be registered as covered also. However, only 86 per cent of outside-camp children in this age group are reported as members of an insurance scheme. Inside camps, 94 per cent are, but that is also too low. While perhaps undermining the accuracy of the statistics presented in this sub-section, they also suggest that there may be people, perhaps underprivileged families, who lack knowledge about young children's right to free, public healthcare.

Figure 4.9 Percentage of Palestinian refugees outside camps aged 15 and above covered by health insurance. By attachment to labour market (n=9,626).



Health insurance coverage among outside-camp refugees varies considerably across governorates (Table 4.10, next page). The proportion enrolled in an insurance scheme is much higher in Irbid (around two-thirds of the population) than in Amman and Zarqa (around half the population). The reason is that a larger share of people in Irbid has access to the CIP and is enrolled with the RMS. This, of course, reflects the fact that public employment is relatively more widespread among outside-camp Palestinian refugees in Irbid (28 per cent of all employed individuals aged 15 and above) than in Zarqa and Amman governorates (17 per cent and 13 per cent, respectively). Private insurance, on the other hand, is more common in Zarqa (eight per cent) and particularly Amman (thirteen per cent) than in Irbid (five per cent).

Registration with UNRWA has no significant impact on health insurance coverage. Among outside-camp refugees, 51 per cent both of those who are registered with UNRWA and of those who are not, are insured. Inside camps, 45 per cent of refugees registered with the Agency possess health insurance whilst 49 per cent of those who are not registered (14 per cent of all camp refugees) have. Outside camps, the Palestinians displaced from 1967 (i.e. Palestinians who were displaced to Jordan for the first time in conjunction with the 1967 war) report moderately higher (but statistically insignificant) rate than 1948 refugees (at 54 and 51 per cent, respectively), while two-year passport holders, i.e., ex-Gazans, outside camps have the lowest enrolment

Table 4.10 Health insurance among Palestinian refugees outside camps by governorate (n=15,118) and inside camps by camp (n=197,642). Percentage.

	No insurance	CIP	RMS	University	Private	n
Outside camps	49	35	5	2	11	15,118
Amman	52	32	3	2	13	5,741
Zarqa	49	36	7	2	8	5,133
Irbid	34	49	12	2	5	4,244
Inside camps	54	37	3	1	6	197,642
Jarash	88	3	2	1	6	14,438
Hussein	69	26	1	-	4	16,076
Zarqa	68	26	2	1	4	5,225
Wihdat	66	29	1	-	4	17,088
Hitteen	58	34	3	1	6	34,199
Prince Hassan	58	36	3	1	5	5,910
Azmi Al-Mufti	49	37	11	2	4	16,524
Baq'a'a	46	43	2	2	9	57,763
Irbid	44	50	3	2	3	10,221
Madaba	43	50	3	1	4	3,919
Talbiyeh	37	55	3	1	7	2,916
Sukhneh	36	55	5	-	5	2,695
Souf	27	64	4	1	6	10,668

Note: Some individuals have multiple insurance, so the total adds up to more than 100 per cent.

in a health insurance scheme (30 per cent). Inside camps merely 17 per cent of the ex-Gazans are insured.³³

There is minimal difference overall in insurance enrolment between refugees residing outside camps and those living inside camps (Table 4.10). A lower share of camp refugees are covered by military insurance (RMS) but this is offset by the slightly higher enrolment by camp refugees in civil government insurance (CIP). The only notable difference between the two populations is that the prevalence of private health insurance is five percentage points higher among outside-camp refugees than among

³³ Amongst two-year passport holders aged above six residing inside camps, only 11 per cent were enrolled in a health insurance scheme. Amongst two-year passport holders below six years of age inside camps, 42 per cent were reported as having a health insurance. However, according to the law, they all had government insurance, which suggest that ex-Gazans may have a poor understanding of their rights.

camp refugees, reflecting differences in access to formal employment—more common outside camps—and the generally higher income level there, allowing a higher share of people to purchase private insurance.

However, just as there is variation in health insurance coverage across place of residence outside camps, so is the case inside camps (Table 4.10). The difference across camps is considerable, primarily due to disparity in access to government health insurance (CIP). In five camps, half the population or more have such insurance, whereas in one camp, Jarash, only three per cent have so. This is explained by the fact that the vast majority of the population there are ex-Gazans and holders of two-year passports, which limits their access to government services, including membership in the Civil Insurance Program. The almost total absence of CIP insurance in Jarash camp further explains why the overall insurance coverage there is exceedingly low, at only 12 per cent. The last noticeable result is the fact that RMS insurance is fairly common in Azmi al-Mufti camp at 11 per cent, which is due to the traditionally strong presence of the Army as an employer there, something which is only matched by outside-camp refugees in Irbid governorate.

As mentioned above, health insurance coverage in Jordan has improved in recent years. This is also reflected in the survey statistics for Palestinian refugees both outside and inside camps. For both populations, the proportion of uninsured decreased by approximately 20 percentage points from the 1990s (Table 4.11). Access to government health insurance doubled in the same period, while private insurance surged from five to eleven per cent among refugees residing outside camps and increased from four to six percent inside camps.

Table 4.11 Health insurance coverage among Palestinian refugees outside camps in 1996, 2003 and 2012 (n=15,118) and inside camps in 1999 and 2011. Percentage.

	No insurance	CIP	RMS	University	Private	n
Outside camps						
1996	71	17	7	-	5	12,790
2003	69	18	6	-	7	19,269
2012	49	35	5	2	11	15,118
Inside camps						
1999	74	19	3	-	4	15,907
2011	54	37	3	1	6	197,642

Note: Due to multiple insurance for some, the totals adds up to more than 100 per cent for some years; university insurance was reported as governmental insurance (CIP) in 1996, 1999 and 2003.

Health service utilization

This section examines several aspects related to the use of health services by Palestinian refugees. Amongst them is the share of people that sought professional healthcare during the past twelve months and how this use varied across population groups. We also look at medical follow-up of chronic health problems and report on where people claim they would go following sudden illness or injury, before presenting data on where people actually received professional consultation and treatment when they experienced acute illness. Finally, the issue of pre- and post-natal health controls is considered. The final two sections of this chapter will move on to profile the users of various services, and then to examine people's satisfaction with services and what they believe should be done to improve them. As in other sections, the health service utilization of outside and inside-camp refugees will be contrasted.

Use of healthcare by outside-camp refugees in the past year

Altogether twelve per cent of outside-camp refugees had benefited from professional healthcare during the twelve months prior to the interview (Table 4.12). Mother and child healthcare, such as pregnancy checks, health checks and vaccinations of infants during the first year, is excluded from these statistics. People older than 50 years of age were by far the most likely to have sought care. The youngest children had also more often been in touch with health services than older children and young adults. In the zero to four year age group, 15 per cent had seen a health professional. Outside-camp refugees in Amman governorate had seen a doctor or other health personnel significantly less often than people in the other two governorates, a trend that holds for individuals of all ages. For example, nearly twice the proportion of people aged 50 and above in Zarqa governorate as compared with the capital had visited some kind

Table 4.12 Percentage of Palestinian refugees outside camps who had sought professional medical services during the past 12 months (mother and child healthcare excluded), by governorate and age groups (n=15,118).

	Amman	Zarqa	Irbid	All
0-9	10	16	13	12
10-19	7	10	10	8
20-29	7	10	11	8
30-39	8	13	12	10
40-49	12	18	19	14
50+	20	37	31	25
All	10	16	14	12

of health service, at 37 versus 20 per cent. The lower use of health services in Amman is consistent with the fact that people's health there, as reported above, seems on average to be better.

During the past year, government hospitals and clinics were the most frequently used health service providers, at 42 per cent and 23 per cent, respectively (Table 4.13). Nineteen per cent (of those that had sought professional medical care) had visited a private hospital, whereas UNRWA clinics had been used by twelve per cent of outside-

Table 4.13 Type of healthcare services used in the past 12 months among Palestinian refugees outside camps who had sought healthcare services (n=1,983). Mother and child healthcare excluded. By governorate, gender, age groups, health insurance and household income. Percentage of individuals who have visited a given type of service at least once.

		UNRWA clinic	Public hospital	Public clinic	Private hospital	Private clinic	Military hospital	Military clinic	n
All		12	42	23	19	13	4	1	1,983
Governorate	Amman	10	37	27	23	14	2	1	596
	Zarqa	16	45	18	19	11	7	1	806
	Irbid	11	49	16	8	14	5	1	581
Gender	Male	10	42	24	21	13	3	0	971
	Female	14	41	21	18	14	5	1	1,012
Age groups	0-9	9	39	27	21	10	3	0	481
	10-19	15	30	30	19	15	0	0	280
	20-29	11	30	27	17	21	2	1	226
	30-39	9	42	22	25	10	3	1	206
	40-49	12	48	21	18	17	3	2	255
	50+	16	52	14	18	11	8	0	535
Health insurance *)	No insurance	21	33	22	18	21	1	-	757
	CIP	8	58	27	12	6	1	1	906
	RMS	3	25	24	2	5	47	5	166
	Private	2	13	0	75	19	-	-	142
Annual per capita household income	Lowest	24	40	26	11	12	2	1	421
	Low	15	48	32	12	9	4	1	526
	Middle	11	41	21	16	20	4	0	445
	High	7	44	21	19	15	6	2	280
	Highest	3	34	8	45	10	3	-	297

Note: A person could have visited more than one type of provider, so the total adds up to over 100 per cent.

*) There were so few cases with university insurance only (12 people), so that category is excluded from the table.

camp refugees. A small share had also used military hospitals (four per cent). The fact that more than one in ten in need of medical consultation had visited an UNRWA clinic is remarkable, considering that UNRWA offers its services at 24 health centres, half of which are located outside camps, contrasted with 677 public (MoH 2012: Table 2) and an unknown number of private clinics. In addition, the opening hours of UNRWA's health centres are slightly more limited than those of other providers.³⁴

No significant variation in the use of services was observed by gender, except that females visited UNRWA clinics more often than males. This holds for women of childbearing age (15 to 54) but also for older women (55 and above). Considering age groups, no strong pattern emerges, but it seems that visits to government hospitals become more common with increased age, whereas the use of public health clinics is more common among children and the youngest adults. This is most likely associated with a higher incidence of more serious or 'complicated' health problems for older age groups, conditions that are not easily handled at a private doctor's office or a health centre but require the specialists and advanced technical equipment found at hospitals.

There are noticeable geographic and, in particular, socio-economic disparities among outside-camp refugees with regard to the type of service used with higher income and health insurance increasing the likelihood of using hospital-level care. UNRWA clinics were more often used by poor, uninsured refugees residing outside camps.

As just mentioned above, more affluent persons are more prone to use hospitals than clinics. This is particularly the case for private hospitals, which had been used by 45 per cent of individuals in the highest income quintile as compared with a mere eleven per cent of the people in the lowest income quintile. Conversely, visits to government, and particularly UNRWA clinics, increased gradually and significantly with falling income. While only three per cent of refugees in the highest-income households (highest quintile) had seen a health professional at an UNRWA clinic, nearly a quarter of people in the lowest-income households (lowest quintile) had done so. This trend presumably emerges both because UNRWA provides the cheapest services (free of charge) and because UNRWA's services are located where poor outside-camp refugees tend to live—close to the refugee camps and in other disadvantaged areas. In other words, poor refugees' preference for UNRWA services is associated with UNRWA's policy on accessibility and affordability.

Outside-camp Palestinian refugees who lacked health insurance were also much more likely to use UNRWA clinics than those with insurance, and 71 per cent of those that had used UNRWA's health services during the previous year were uninsured. Furthermore, and this was surprising, they were as often users of private clinics as people

³⁴ For example, the working hours of UNRWA health centres is from 7:30 to 13:45 from Saturday to Thursday, whereas government clinics are open from 8:00 to 16:00 from Saturday to Wednesday and from 8:00 to 12:00 on Thursday.

with private insurance. Persons enrolled with the CIP had mainly used government providers. Military hospitals were almost exclusively used by people enrolled in the RMS. Among outside-camp refugees insured with a private company, as many as 75 per cent had used a private hospital and 20 per cent had used a private clinic.

Camp and outside-camp refugees compared

Palestinian refugees living inside the refugee camps tend to use health services more often than their peers outside the camps. Regarding the likelihood of having used healthcare services at least once during the past twelve months, the difference is minimal. However, on two other utilization indicators it is more pronounced (Table 4.14). The survey asked whether household members had experienced acute illness or injury during the past month, and if so, whether or not they had sought healthcare. Whereas 85 per cent of outside-camp refugees who had suffered a sudden health problem had sought professional medical help, the percentage was as high as 93 among camp refugees. Furthermore, persons with chronic health problems were asked whether they normally received follow-up medical care and the findings show that chronically ill Palestinian refugees inside camps were five percentage points more likely to receive such care than those residing outside camps.

These differences can be explained by slightly different health-seeking practices in the two populations: free and easily accessible UNRWA services inside camps can spur more visits among camp residents than among refugees residing outside the camps, who may live further away from the service point, implying longer travel, i.e. poorer availability, and added costs, i.e. reduced affordability. The extra travel time involved may also dissuade some people from seeking care, and not least a long journey might be impractical and tiresome, or even impossible for those with severe handicaps or otherwise very reduced health. Furthermore, the somewhat more extensive use of professional healthcare inside camps can be related to the overall worse health conditions there: if a person’s basic state of health is poor, sudden illness may hit harder or feel worse, which can trigger healthcare-seeking behaviour.

Table 4.14 Use of healthcare among Palestinian refugees outside and inside camps.

	Outside camps		Inside camps	
	Per cent	n	Per cent	n
Per cent who used any professional health care past 12 months	12	15,118	13	18,931
Per cent with acute illness past 30 days who sought health care	85	277	93	574
Per cent who receive follow-up care for chronic health problems	70	1,544	75	2,279

The visiting pattern of camp residents is significantly different from that of refugees living outside camps (Table 4.15). While camp dwellers go to government hospitals as often as outside-camp refugees do, they more seldom use private hospitals and clinics, and particularly public clinics. Instead, they are heavy users of UNRWA's health services. Four in ten persons who had sought professional healthcare during the past year had visited a health centre operated by UNRWA, which is about the same proportion who had visited a public hospital, and three times the proportion of outside-camp refugees who had received care from UNRWA. For the camp population, UNRWA clinics seem to replace the use of government and private clinics, as well as private and army hospitals which are more frequently visited by outside-camp refugees. Government hospitals, in contrast, attracted the same proportion of visitors from both inside and outside camps. The preference for public over private hospitals is primarily explained by affordability: services there are subsidized for all users. Also, users of UNRWA health centres are referred to public hospitals under an agreement from 2006 between UNRWA and the Ministry of Health. Moreover, a higher proportion of refugees are

Table 4.15 Type of service provider: provider used in past 12 months, most likely provider if acute illness or injury, and provider used to follow up chronic health problem. Palestinian refugees outside and inside camps compared. Percentage.

		Provider(s) used by those who sought health care services past 12 months	Intention. Most likely provider in case of acute illness or injury, for all household members	Provider of follow-up healthcare for persons with chronic health problems (up to three providers per person)
UNRWA clinic	Outside camps	12	8	20
	Inside camps	39	28	47
Government hospital	Outside camps	42	54	68
	Inside camps	43	55	59
Government clinic	Outside camps	23	11	30
	Inside camps	9	3	9
Private hospital	Outside camps	19	16	16
	Inside camps	11	8	12
Private clinic	Outside camps	13	7	20
	Inside camps	9	4	7
Military hospital	Outside camps	4	4	10
	Inside camps	3	2	5
Military clinic	Outside camps	1	0	1
	Inside camps	0	0	1
n	Outside camps	1,983	15,118	1,079
	Inside camps	2,558	18,930	1,710

Note: A person could have visited more than one type of provider, so the total adds up to over 100 per cent. Results for intentions, however, sums up to 100 per cent.

enrolled in CIP than private insurance schemes and UNRWA's agreement with the Ministry of Health facilitates their admission to Government hospitals.

This trend is mirrored when considering people's stated intentions with regard to the use of healthcare services after acute illness or injury, and also the actual use of healthcare associated with longstanding illness. Camp refugees would more often visit UNRWA clinics and less often use government clinics or private and military hospitals than would refugees living outside camps.

In case of acute illness or injury in the household, a majority of Palestinian refugees both outside and inside camps reported that they would seek help from a government hospital. Camp refugees were three-and-a-half times more likely than other refugees to visit an UNRWA health clinic in case of emergency. This is not only explained by affordability but also by accessibility, as a much higher share of camp dwellers have such a facility close by than outside-camp refugees do. Twice as many outside-camp as inside-camp refugees considered a private hospital as the most likely place to go in case of emergency.

Nearly one-half of all camp residents with a chronic health problem and who see someone for this problem would turn to UNRWA, as compared with one in five outside-camp refugees in the same situation. Instead, outside-camp refugees would go to government clinics more often than camp refugees would, again explained by availability of UNRWA and government clinics outside camps. However, nearly 60 per cent of camp refugees and ten percentage points more of outside-camp refugees would visit a public hospital. As for other indicators, chronically ill Palestinian refugees living outside camps would benefit from private and military health services more often than would camp refugees.

Cost of services after sudden illness or injury

Just over one per cent of the surveyed outside-camp refugees reported suffering from acute illness or injury during the four weeks prior to the interview. Of those, 85 per cent consulted someone—in most cases a medical doctor. Place of consultation mirrors fairly well the intentions revealed in Table 4.15: 41 per cent visited a governmental hospital, 18 per cent a private clinic, eleven per cent saw someone at a health centre operated by UNRWA or the public sector and ten per cent visited a private hospital. Just over one-half of the people saw a healthcare provider (usually a doctor) within their neighbourhood (13 per cent) or wider living area (39 per cent), while nearly one-half travelled farther. Only three per cent reported a second consultation as a follow-up to the initial visit. The vast majority of those who did not get professional help either said they were not ill enough, or treated themselves. However, about one in ten of those who did not seek professional assistance claimed they could not afford the consultation or treatment. The economic cost of travel may also have figured in people's calculation of costs, although the surveys did not specifically ask about this.

Healthcare services to outside-camp refugees in the month before the survey were largely free or provided at low cost (Table 4.16). Nearly half of the refugees did not pay anything for consultations and treatment. Among those who had made payments, about half had paid 10 JD or less and the other half had paid 11 JD or more. The general picture is the same for refugees residing inside the camps. Median total out-of-pocket expenditure stood at 2 JD both outside and inside camps. However, there is a nuance: While people enrolled in the Civil Insurance Program and residing outside camps received consultation and treatment free of charge more often than the non-insured, the picture is the opposite inside camps. Here, people with CIP insurance somewhat more often had to pay out of their own pockets.

Consultation and treatment following sudden illness or injury is free at health centres run by UNRWA and fairly inexpensive at health centres run by the Jordanian state. According to the survey data, UNRWA clinics most often provided completely free healthcare services for eligible persons (Table 4.17). However, since UNRWA does not charge for services (consultations and medicines) in their clinics, how should one account for the outlays reported by some people? First, Palestinian refugees registered with UNRWA co-pay for hospitalization and for (certain) medical equipment³⁵. Second, some may have erroneously included transportation costs in their reporting. Finally, if UNRWA health centres are out of the prescribed medicine (and with no alternative medicine), refugees purchase the medicine elsewhere and are reimbursed by UNRWA. However, some may have bought such medicines at a pharmacy without having them reimbursed, or bought medical equipment in relation to treatment and by mistake reported such an outlay as an expense paid to UNRWA.

Table 4.16 Total cost of consultation and treatment following acute illness among Palestinian refugees outside camps (n=238) and inside camps (n=525) during the four weeks prior to the survey. By insurance. Percentage.

	No cost	1-10 JD	11-30 JD	> 30 JD
Outside camps	46	27	15	13
No insurance	39	30	16	15
CIP	54	21	16	9
Inside camps	46	23	17	14
No insurance	51	19	17	14
CIP	43	28	17	12

Note: Results for holders of university, private and RMS insurance are excluded due to few cases.

³⁵ UNRWA usually co-pays the cost of inpatient care for registered refugees at Government hospitals after referral from an UNRWA health clinic. Examples of medical equipment could be hearing aid and assistive devices such as crutches, artificial limbs and leg braces. UNRWA can co-finance the cost of such devices if recommended by medical doctors at UNRWA clinics and approved by the Jordan Field Office.

Table 4.17 Cost of consultation and treatment after acute illness or injury in the past month. Comparison of Palestinian refugees outside camps (n=238) and inside camps (n=526). By type of healthcare facility visited. Percentage.

	No cost	1-10 JD	11-30 JD	More than 30 JD
Outside camps	46	27	15	13
UNRWA clinic	89	9	-	3
Government clinic	74	26	-	-
Government hospital	48	26	13	13
Private hospital	15	28	10	47
Private clinic	7	33	45	16
Inside camps	46	23	18	14
UNRWA clinic	98	1	1	1
Government clinic	45	42	13	-
Government hospital	37	32	15	16
Private hospital	14	15	27	43
Private clinic	4	29	48	19

Note: Consultations at home, visits to pharmacies, military clinics and military hospitals are excluded due to few cases.

Patients at private hospitals and clinics were more likely to have paid for care than those seeking care from government hospitals, civil and military alike. The overall picture is similar for outside-camp and camp refugees. However, two observations can be made. The first is that inside-camp refugees more often than outside-camp refugees report having received care at UNRWA clinics totally free. This could be because it is primarily outside-camp refugees who have mistakenly included transportation costs in their reporting. The second is that camp refugees significantly more often than outside-camp refugees were charged for services rendered by public health clinics. It is difficult to understand why this is the case since the share of people insured with the CIP and RMS is about the same in the two populations, unless, of course, it is now the camp dwellers who more often add transportation costs in their reports.

Outside-camp refugees in Jordan were more likely to seek healthcare services after sudden illness or injury in 2012 than in 1996. In 2012, 85 per cent of those who had experienced illness or injury during the past month had sought medical assistance, compared to 60 per cent in 1996. Inside camps, as many as 93 per cent had received professional healthcare after acute illness or injury in 2011, up from 84 per cent in 1999. Taken together, these results suggest that Palestinian refugees tend to seek medical advice and treatment more often than before. If this is indeed the case one can imagine several possible reasons, such as better accessibility and availability, including

as a consequence of enhanced insurance coverage, improved affordability, and that people's 'threshold' for turning to a doctor may have come down.

Type of use has also changed considerably (Table 4.18). In 1996, only three per cent of outside-camp refugees who had used health services after acute health problems had visited an UNRWA clinic, while 16 years later, eleven per cent had done so. This could partly be explained by the fact that since the mid-1990s, UNRWA has stepped up its services outside camps in an attempt to improve access. For instance, whereas the Agency used to have ten health service points outside camps, it now has twelve. Furthermore, in 2010 UNRWA introduced additional programmes, which may have increased the popularity of the services and provided the Agency with an edge over other providers. These programmes included pre-conception care, expansion of growth monitoring of children from zero to three years to zero to five years in line with WHO recommendations and the introduction of preventive oral healthcare for children aged zero to five years.³⁶ Amongst outside-camp refugees, the use of public hospitals doubled from 20 per cent in 1996 to 41 per cent in 2012, while the use of government clinics was reduced from 22 to eleven per cent. Also, the use of private clinics had been more than halved from 44 to 18 per cent in the same period.

Just like outside-camp refugees, camp dwellers are turning increasingly to private and particularly public hospitals after acute illness or injury. They go less frequently to private doctors and clinics, a trend also observed for outside-camp refugees. However, in contrast to outside-camp refugees, Palestinian refugees residing inside camps more seldom than before visit UNRWA clinics after acute health problems. Yet, while 11 per cent of outside-camp Palestinian refugees seek help at UNRWA clinics, 25 per cent of refugees residing inside the camps do so.

Table 4.18 Use of healthcare after acute illness or injury. A comparison of Palestinian refugees outside camps in 2012 (n=239) and 1996 (n=524) with refugees inside camps in 2011 (n=534) and 1999 (n=1,212). Percentage.

		UNRWA clinic	Government hospital	Government clinic	Private hospital	Private clinic	Other provider	Total
Outside camps	2012	11	41	11	10	18	9	100
	1996	3	20	22	7	44	5	100
Inside camps	2011	25	34	7	10	17	7	100
	1999	35	22	8	4	26	4	100

³⁶Information from UNRWA, Jordan Field, April 2013.

Profile of users

The demographic and socioeconomic composition of the outside-camp users of the different healthcare providers varies somewhat (Table 4.19). While the gender distribution of patients is comparable for most health service providers, UNRWA clinics tend to receive more females. With regard to age, the picture is not clear. However, it seems

Table 4.19 Profile of health service users outside camps. Percentage of those who sought help in the past 12 months by type of healthcare provider, location, gender, age, educational attainment in household, household income, health insurance and severe chronic illness (n=1,984). Mother and child healthcare excluded.

		Private hospital	Government hospital	Private clinic	Government clinic	UNRWA clinic	All
Region	Amman	64	48	58	64	45	54
	Zarqa	30	34	27	25	41	31
	Irbid	6	18	15	10	13	15
Gender	Male	53	50	47	53	42	50
	Female	47	50	53	47	58	50
Age groups	0-9	26	22	18	28	17	24
	10-19	14	11	17	20	18	15
	20-29	10	8	18	13	10	11
	30-39	13	10	8	10	7	10
	40-49	12	15	16	12	12	13
	50+	25	34	22	16	35	27
Highest education attained in household	No schooling	3	7	5	4	8	5
	Elementary	2	8	4	4	6	6
	Basic	17	25	19	37	30	24
	Secondary	17	17	16	19	28	19
	Post-secondary	62	43	57	36	27	46
Annual per capita household income, quintiles	Lowest income	10	18	16	22	36	19
	Low income	15	28	17	35	29	25
	Middle income	19	23	35	22	21	23
	High income	15	17	19	15	9	16
	Highest income	41	14	13	6	5	18
Health insurance	Insured	61	66	36	58	29	58
	Not insured	39	34	64	42	71	42
Severe chronic illness	Yes	16	20	13	12	22	15
	No	84	80	87	88	78	85
n		318	863	261	394	261	1,984

Note: Results for military clinics and hospitals, pharmacies and home visits are excluded due to few cases.

that government hospitals and UNRWA health centres get an above-average share of elderly outside-camp Palestinian refugees, while private hospitals and government clinics tend to receive a relatively higher proportion of children. The latter point is understandable given that all Jordanian and ex-Gazan children under the age of six have public insurance (CIP) and are treated free of charge at governmental health facilities (Government of Jordan 2004, 2007). Four in ten persons who had used a private hospital belonged to the highest household income quintile and people from households with higher-educated heads were over-represented. The latter was also the case with users of private clinics. In contrast, UNRWA health centres had received individuals from households with below-average educational attainment and considerably lower income. Users of government health centres also tended to come from households with below-average income. Users of UNRWA and, surprisingly, private health centres had a lower share of patients who were covered by insurance than the other types of institutions. UNRWA health centres and government hospitals received a higher share of people with severe chronic illness, i.e. health problems hindering what could be considered normal activities, than other health institutions.

The survey data show that 45 per cent of the outside-camp users of UNRWA health centres are from Amman governorate, whereas 64 per cent of the users of government clinics and private hospitals reside in Jordan's capital. Outside-camp refugees in Amman used private hospitals more often than refugees in Irbid governorate, whereas outside-camp refugees in Zarqa governorate more frequently than other refugees turned to UNRWA health centres and less often used government health centres. In Amman, the opposite was the case, i.e. people tended to use government clinics more and UNRWA clinics less than people in the other two governorates.

The gender profile of Palestinian camp refugees using UNRWA healthcare services resembles that of outside-camp users, i.e. a small majority is female (Table 4.20). This is understandable since the UNRWA clinics are only open during daytime, something which would preclude many employed men from using them. The age profiles of camp users at the various institutions do not generally deviate much from one another, with the exception that, as amongst outside-camp users, government health centres receive a slightly higher share of young patients and a somewhat lower share of old patients than the other institutions. Considering socioeconomic factors, it is worth mentioning that the private hospitals and clinics have a larger share of inside-camp users from households with relatively high income than the other institutions. UNRWA's clients inside camps are slightly overrepresented by people from the lowest income groups, but this trend is not as apparent as it is for refugees living outside camps, possibly because camp households by and large are poorer and also since only UNRWA operates health centres inside the ten 'official' camps. Sixty per cent of UNRWA's users residing inside the refugee camps lack health insurance as compared with 34 to 44 per cent of the users at the other institutions.

As many as 29 per cent of those visiting government hospitals had severe chronic health problems, compared to only 13 to 17 per cent of users of other health institutions. This is different from among outside-camp refugees, where UNRWA clinics in addition to government hospitals received a higher proportion of users with severe chronic health failure than other types of institutions.

With regard to the regional profile of users of health services inside the camps, three observations can be made. First, a low proportion of the users of UNRWA's health centres live in the capital. Second, a high share of camp residents in Zarqa governorate

Table 4.20 Profile of health service users inside camps. Percentage of those who sought help in the past 12 months by type of healthcare provider, location, gender, age, educational attainment in household, household income, health insurance and severe chronic illness (n=2,558). Mother and child healthcare excluded.

		Private hospital	Government hospital	Private clinic	Government clinic	UNRWA clinic	All
Region	Baqa'a	25	24	11	25	30	24
	Amman	24	25	20	24	14	21
	Zarqa	24	19	15	38	31	24
	North	27	32	54	13	25	31
Gender	Male	53	53	48	53	45	50
	Female	47	47	52	47	55	50
Age	0-9	23	19	28	34	24	24
	10-19	12	12	12	12	17	15
	20-29	12	9	10	8	10	9
	30-39	14	12	17	15	12	13
	40-49	13	16	12	13	12	13
	50+	25	32	20	19	26	26
Highest education attained in household	No schooling	6	10	7	8	8	8
	Elementary	7	7	3	10	9	8
	Basic	39	36	37	29	38	37
	Secondary	16	14	11	18	18	15
	Post-secondary	33	33	42	35	26	32
Annual per capita household income, quintiles	Lowest income	14	22	17	22	29	23
	Low income	29	30	18	28	27	26
	Middle income	16	18	15	18	18	18
	High income	23	19	29	20	17	21
	Highest income	18	11	21	12	8	12
Health insurance	Insured	63	58	56	66	40	52
	Not insured	37	42	44	34	60	48
Severe chronic illness	Yes	17	29	17	13	15	20
	No	83	71	83	87	85	80
n		284	1,093	224	249	1,018	2,558

Note: Results for military clinics and hospitals, pharmacies and home visits are excluded due to few cases.

utilize public health centres compared to a low proportion of inside-camp refugees in the North (i.e. Irbid governorate). Instead a high share, over half, of patients seeing private doctors and clinics live in the North.

Pre- and post-natal care

To examine use of mother and child healthcare, the two surveys posed questions to a randomly selected individual in each household who was female, below 45 years of age, currently married and had a child younger than ten years of age. The respondent was asked about the main type of provider of pre- and post-natal check-ups in relation to the latest pregnancy (the provider most often visited if more than one type used). The results are shown in Table 4.21

UNRWA health centres are the primary provider of pregnancy-related care to camp refugees, used by 71 per cent. Government and private providers are visited by 15 and 13 per cent, respectively. Among Palestinian refugees outside camps, UNRWA is used by one in five pregnant women, while government and private clinics each receive twice as many. Much to our surprise, a few respondents reported not receiving pre- and post-natal care at all, and some go to a military clinic for such services.

Both outside and inside camps, there is a clear tendency that the use of private care increases with household income, while it is equally evident that the popularity of UNRWA health services is highest among the poorest women seeking mother and child healthcare. The falling propensity to use UNRWA with rising income is particularly strong outside camps.

Table 4.21 Use of pre- and post-natal healthcare in past ten years by main provider and annual per capita household income. Users outside camps (n=698) and inside camps (n=840) compared. Percentage.

		Lowest income	Low income	Middle income	High income	Highest income	All
Outside camps	UNRWA	33	19	23	7	4	19
	Government	42	47	42	32	20	40
	Private	23	32	30	60	74	38
	Millitary	1	2	5	0	1	2
	No pregnancy care	1	0	0	-	1	1
	Total	100	100	100	100	100	100
Inside camps	UNRWA	71	77	72	69	53	71
	Government	22	15	15	6	17	15
	Private	5	6	11	24	29	13
	Millitary	-	1	-	1	1	-
	No pregnancy care	2	1	2	-	-	1
	Total	100	100	100	100	100	100

Opinions about health services

Evaluation of services

The sample surveys asked several groups of users to assess the quality of the health services. For all household members who had visited a health professional following acute illness or injury in the past four weeks, the respondent was asked to assess the quality of the service. In some cases the patient answered him or herself but in many cases answers were provided by proxy respondents, often a parent or spouse.

The picture is one of overall satisfaction with the services provided, both among the camp and outside-camp population (Table 4.22). However, private providers receive a better user rating than other providers do.³⁷ The share of users declaring they are very satisfied is lowest for UNRWA services. Public clinics and hospitals attract a higher degree of satisfaction than UNRWA health centres and less satisfaction than private-sector healthcare providers. Those few who stated they were unsatisfied with the services rendered were asked to provide up to three reasons why. Answers were mostly concentrated around three issues: (i) long waiting and delays; (ii) not getting the expected help, such as seeing a medical doctor or being referred to a specialist; and (iii) (the 'right') medicine was not available or the medicine was too expensive.

Table 4.22 Degree of satisfaction with health services used after acute illness or injury in the past four weeks by place of visit. Palestinian refugees outside camps (n=239) and inside camps (n=533) compared. Percentage.

	Very satisfied	Rather satisfied	Neither satisfied nor dissatisfied	Rather dissatisfied	Very dissatisfied
Outside camps	43	51	0	6	1
UNRWA clinic	11	82	0	7	0
Government clinic	19	71	0	10	0
Government hospital	33	58	0	7	2
Private hospital	69	31	0	0	0
Private clinic	80	19	0	2	0
Inside camps	37	54	0	5	4
UNRWA clinic	14	77	0	3	6
Government clinic	40	60	0	0	0
Government hospital	27	59	1	8	5
Private hospital	60	36	0	2	2
Private clinic	63	30	0	6	2

Note: Consultations at home, visits to pharmacies, military clinics and military hospitals are excluded because few cases.

³⁷ Some caution is advised due to the rather limited number of cases.

One respondent aged 15 and above in each household was randomly selected and asked to assess the overall quality of the assistance provided at the public, private and UNRWA health centre/clinic he or she had last used for a sudden illness/injury and in relation to a chronic health problem. It was possible to relate answers to visits as far back in time as five years. But first, let us examine the extent to which adult (aged 15 and above) Palestinian refugees living outside and inside refugee camps have visited—at least once in their lives—a governmental, private or UNRWA health centre, and when was the last time (Table 4.23).

Amongst adult Palestinians refugees outside camps, a larger share of people had visited public health centres than UNRWA and commercial centres with their chronic health challenges. Inside camps, UNRWA had received a higher proportion of the respondents with longstanding health failure than governmental and private centres. Adults inside camps have visited a health centre for chronic problems more often than their peers outside camps. Fifteen per cent of camp respondents admitted having visited an UNRWA clinic with a lasting health problem, two-thirds of who had been there in the month prior to the interview.

Turning to acute illness and injury, about four in ten refugees living outside camps said they had visited a government health centre at least once in their lifetime, nearly one-half of them during the past three months. Twenty-two per cent had received care at a private clinic while twelve per cent had been to one of UNRWA's health centres.

Table 4.23 Percentage of individuals aged 15 and above according to when they last visited an UNRWA, government or private health centre for a chronic and/or sudden health problem. Palestinian refugees outside camps (n=3,106) and inside camps (n=3,632) compared.

		Never	Past month	2-3 months ago	4-6 months ago	7-12 months ago	1-5 years ago	> 5 years ago	Total
Out-side camps	UNRWA, chronic problem	96	2	1	0	0	1	0	100
	UNRWA, sudden problem	88	2	3	2	1	3	2	100
	Government, chronic problem	90	4	3	1	1	1	0	100
	Government, sudden problem	61	7	11	6	4	9	2	100
	Private, chronic problem	96	2	1	0	0	0	0	100
	Private, sudden problem	78	4	5	4	3	4	1	100
Inside camps	UNRWA, chronic problem	85	10	2	1	0	1	1	100
	UNRWA, sudden problem	72	9	6	3	2	6	2	100
	Government, chronic problem	88	5	2	1	1	2	1	100
	Government, sudden problem	79	6	4	3	2	5	2	100
	Private, chronic problem	94	2	1	1	0	1	0	100
	Private, sudden problem	89	3	2	1	1	3	1	100

Inside camps, a higher proportion of people had visited UNRWA than the other two providers. Whereas approximately three in ten had at some time visited a health centre run by the Agency, about two in ten had been to a governmental and one in ten had visited a private health clinic. Again, the variation in usage of healthcare providers is primarily caused by accessibility: UNRWA's health centres are much less accessible to outside-camp refugees while public health facilities are available almost 'everywhere'.

With this as a background, we examine people's assessment of the services received. Outside-camp and camp refugees generally agree that private health centres provide by far the better services while UNRWA health centres receive the lowest score (Table 4.24). For instance, a majority of former patients living outside camps is of the opinion that private health clinics do an excellent job. Only from eight to 18 per cent hold the same belief about UNRWA and government health centres. People living outside camps tend to rate the services provided by all three types of healthcare providers and to patients with both acute and chronic health problems as somewhat better than camp refugees do. Consider for example that 70 and 76 per cent of outside-camp refugees perceive UNRWA services as either excellent or good for chronic and sudden problems, respectively, as compared with 54 and 59 per cent of refugees inside camps. Overall, people's opinion on how the health centres treated them with sudden problems is slightly more positive than their view on services rendered in connection with longstanding health problems.

Table 4.24 Assessment of UNRWA, government and private health centres visited in the past five years by purpose of visit: chronic and acute health problem. Palestinian refugees outside and inside camps compared. Percentage.

		Excel- lent	Quite good	Ade- quate	Poor	Very poor	Total
Outside camps	UNRWA, chronic problem (n=147)	8	62	24	5	1	100
	UNRWA, sudden problem (n=344)	14	62	21	2	0	100
	Government, chronic problem (n=385)	13	70	14	2	0	100
	Government, sudden problem (n=1,118)	18	65	14	2	0	100
	Private, chronic problem (n=156)	51	43	6	0	-	100
	Private, sudden problem (n=585)	66	28	5	1	0	100
Inside camps	UNRWA, chronic problem (n=561)	8	46	38	7	1	100
	UNRWA, sudden problem (n=937)	10	49	35	5	1	100
	Government, chronic problem (n=436)	13	59	25	3	0	100
	Government, sudden problem (n=715)	14	63	19	3	0	100
	Private, chronic problem (n=204)	44	49	5	1	-	100
	Private, sudden problem (n=391)	53	40	6	2	-	100

Unfortunately, the survey sample size is not large enough to allow a presentation of user satisfaction for each camp. However, data for Baqa'a camp and the three other reporting domains (areas/ governorates) are available³⁸, and they show little or no significant variation in people's level of satisfaction across location with UNRWA and government health centres, respectively (Table 4.25).

As reported before, in order to examine the use of pregnancy-related healthcare, the two surveys posed questions to a randomly selected individual in each household who was a woman, below 45 years of age, currently married and had a child younger than ten years of age. The mother was asked what type of provider she had seen for pre- and post-natal check-ups in relation to the latest pregnancy, and invited to assess the quality of the consultation and treatment rendered. The results of the evaluation are shown in Table 4.26. Private health centres were given a better rating by female refugees living both inside and outside the camps. Government and UNRWA clinics were assessed as equally good by camp residents, while UNRWA's pre- and post-natal services were judged to be of better quality than public services by women living outside camps.

Table 4.25 Assessment of UNRWA and government health centres visited in the past five years by purpose of visit: chronic and acute health problem. Percentage of Palestinian camp refugees. By place of residence.

		Excel- lent	Quite good	Ade- quate	Poor	Very poor	Total
UNRWA, chronic problem (n=561)	Amman (n=169)	5	54	35	6	0	100
	Baqa'a (n=108)	11	47	35	6	1	100
	Zarqa (n=107)	16	36	36	12	0	100
	North (n=177)	6	42	43	8	2	100
UNRWA, sudden problem (n=937)	Amman (n=181)	5	56	34	5	0	100
	Baqa'a (n=253)	8	57	32	2	0	100
	Zarqa (n=242)	17	44	35	4	1	100
	North (n=261)	10	41	37	9	3	100
Government, chronic problem (n=436)	Amman (n=149)	7	58	32	3	0	100
	Baqa'a (n=94)	16	60	22	2	0	100
	Zarqa (n=78)	21	56	23	0	0	100
	North (n=115)	14	62	20	4	1	100
Government, sudden problem (n=715)	Amman (n=128)	15	61	18	5	1	100
	Baqa'a (n=228)	14	73	12	2	0	100
	Zarqa (n=167)	13	62	23	1	1	100
	North (n=192)	16	54	26	4	0	100

³⁸ In addition to Baqa'a camp, the three reporting domains are: Amman, comprising Talbiyeh, Hussein, Wihdat, Prince Hassan and Madaba camps; Zarqa, comprising Zarqa, Sukhneh and Hitteen camps; and North, comprising Irbid, Azmi al-Mufti, Jarash and Souf camps.

Table 4.26 Assessment of UNRWA, government and private health centres/clinics visited for pre- and post-natal healthcare. Respondents were currently married women aged below 45 who had given birth in the past ten years; the answer related to the latest pregnancy. Palestinian refugees outside camps (n=691) and inside camps (n=832) compared.

		Excellent	Quite good	Adequate	Poor	Very poor	Total
Outside camps	UNRWA	41	46	11	2	-	100
	Government	14	74	11	1	-	100
	Private	60	38	2	-	-	100
Inside camps	UNRWA	25	50	22	2	1	100
	Government	26	46	25	3	-	100
	Private	52	41	5	1	-	100

A large majority of respondents perceived all three types of services to be excellent or very good. Twice the share of female camp dwellers as compared with women outside camps assessed public and UNRWA services to be only adequate. Very few considered the pre- and post-natal care as poor or very poor.

Suggested improvements

The surveys asked one randomly selected person aged 15 and above in each household the following question: ‘Consider everything you know about UNRWA’s health clinics, including your own possible experience from using them. What, in your opinion, are the first and second most important issues to be improved?’ The result is provided in Table 4.27 (next page).

We have included two issues when two were given without weighting one more than the other. The table differentiates between respondents who had visited an UNRWA health centre with their own sudden or chronic health condition in the past five years and those who had not done so. Among the latter, there might be people who had never visited UNRWA clinics (but might have formed an impression about UNRWA from talking to users), some that had been to one more than five years ago, women who had been to UNRWA for pregnancy check and mother-and-child healthcare as well as individuals who had visited one of UNRWA’s health centres while accompanying someone. The table contrasts the responses of camp and outside-camp residents and breaks down results by geographic location within those two populations.

The first comment to be made is on the different degree to which outside-camp and camp refugees hold an opinion about UNRWA health centres. Three in ten outside-camp residents declined to answer the question while only four per cent of camp refugees did so. This comes as no surprise since many refugees residing outside camps have never visited an UNRWA health centre, nor have they heard much about

Table 4.27 Most important issues to be improved in UNRWA clinics among Palestinian refugees outside camps (n=2,082) and inside camps (n=3,479). By personal experience with using UNRWA clinics in the past five years, and place of residence. Percentage.

	Outside camps						Inside camps						
	All	Visited for own health problem past five years		Governorate			All	Visited for own health problem past five years		Area/ governorate			
		No	Yes	Am-man	Zarqa	Irbid		No	Yes	Am-man	Baqa'a	Zarqa	North
Any staff-related issue	32	31	34	35	21	29	46	46	47	30	51	56	46
- Higher number of personnel	12	12	11	14	7	11	18	18	20	5	20	24	23
- Staff responsiveness	12	11	17	13	10	12	18	19	18	18	21	17	17
- Better skilled personnel	6	7	3	7	4	6	10	10	8	5	12	13	8
- Always doctors of both sexes on duty	5	5	6	6	3	4	9	9	9	6	8	13	7
Any issue related to the premises	24	23	25	27	16	16	22	24	20	21	27	29	11
- Better facilities	14	14	17	17	9	8	13	14	12	14	15	16	6
- More privacy	7	7	5	8	4	5	6	7	5	3	8	10	3
- Better hygiene	6	6	5	7	4	4	5	6	4	5	7	7	3
Any issue related to services	35	31	54	39	27	25	46	42	53	44	49	48	41
- More time during consultation	9	9	12	12	4	3	8	7	10	8	7	12	7
- Better information	3	3	2	4	1	3	3	4	2	3	3	5	1
- Less waiting time	21	16	42	21	22	17	32	28	39	32	35	30	30
- Guaranteed access to a doctor	3	3	5	4	1	2	3	3	4	4	4	3	2
- Better cooperation with specialized clinics or hospitals	2	2	2	2	1	1	2	2	2	2	2	2	2
- Easy transfer to specialized clinic or hospital	1	1	2	2	1	1	2	2	1	3	1	1	2
Any issue related to supplies	14	13	22	15	10	19	20	19	22	17	21	19	24
- Free medicines	5	4	7	5	3	6	7	7	7	4	8	7	9
- Greater variety of medicines available	6	6	9	6	5	10	10	10	10	9	11	7	12
- Larger stock of medicines (so they do not run empty)	3	3	6	4	2	4	4	4	6	4	3	5	6
Other issue	8	10	1	8	12	1	2	2	1	4	0	1	2
No improvements needed	33	36	22	27	46	47	22	23	20	32	16	13	27
n	2,082	1,661	421	920	697	465	3,479	2,206	1,273	771	985	967	756

Note: Two answers were allowed. Hence, the total adds up to more than 100 per cent.

one. This is rarely the case amongst camp refugees who, except perhaps for people who have recently settled inside a camp, have grown up with UNRWA facilities as cornerstone institutions. The distinction between outside-camp and camp refugees is exemplified by the fact that only 17 per cent of outside-camp respondents had received assistance for an acute or chronic health problem at an UNRWA clinic during the five years preceding the survey, while 56 per cent of camp respondents had. Those who answered “don’t know” are excluded from Table 4.27 to make the figures for the camp and outside-camp populations comparable. Among respondents who evaluated the services provided by UNRWA clinics, about one third of outside-camp residents and 22 per cent of camp dwellers asserted that no improvement was needed.

We have grouped suggested areas of improvement into five main categories, namely issues related to the staff, the facilities, the services, the medicine supply, and other issues. Issues related to services and personnel were the broad issues brought up most often, each mentioned by over 30 per cent outside camps and 46 per cent inside camps. The most pressing issue to deal with is ‘reducing the waiting time’, a point made by approximately 40 per cent of camp and outside-camp respondents who had used UNRWA health centres in the past five years. This point was not as common a complaint among those who lacked personal experience of UNRWA health services, and the difference between these two groups of respondents was especially striking outside camps. Two related topics, which were raised by many, were ‘staff responsiveness’ and ‘higher number of personnel’ (both mentioned by twelve per cent outside camps and 18 per cent inside camps). Furthermore, a significant proportion of the respondents said they wanted ‘more time during consultations’, suggesting that medical doctors see too many patients a day, or could organize their working day differently.

UNRWA’s Family Health Team reform: a new approach

It is worth noting that since the survey was implemented, UNRWA has begun rolling out the Family Health Team approach in its health clinics in Jordan, founded on the modern values of primary health care indicated by the World Health Organization in 2008, such as person-centeredness, comprehensiveness and continuity of care. As part of this reform, UNRWA introduced operational changes to improve efficiency and care provided in the clinics. These changes included the reorganization of the staff to work in multidisciplinary teams to provide comprehensive and continuous care and promote long-term patient-provider relationships, the use of appointment systems, the introduction of e-Health—electronic medical records—and physical modifications in the clinics to facilitate patients’ access. According to UNRWA Jordan’s Health Department (2013), this has significantly reduced waiting time, which has dropped from 26 to ten minutes, reduced overcrowding in health centres and increased patient satisfaction with overall services. In a satisfaction survey implemented in health centres in June 2013, UNRWA’s Health Department found 93 per cent of respondents to be either satisfied or very satisfied with the waiting time and 90 per cent of respondents to be either satisfied or very satisfied with the overall services provided by the health centre.

All issues related to supply are about medicines, either better availability or a demand for free medicines. The latter, mentioned by seven per cent inside camps and five per cent outside camps, is unexpected since UNRWA already, in principle, provides all medicines free of charge at their health centres. However, refugees may have to pay for some medicines acquired in connection with treatment at specialized clinics or hospitals, and these may not all be fully refunded by UNRWA. The answers provided could imply that people are of the opinion that these medicines should also be provided at no cost.

The outside-camp respondents living in Amman governorate more often than those living in Irbid and Zarqa governorates suggested improvements related to staff, services and facilities. In Amman, about a quarter of the respondents held the opinion that no improvements were needed, while nearly one-half of the outside-camp respondents in the two other governorates did so. Inside camps, the picture was somewhat different. Here, people in Amman area and the North (Jarash and Irbid) less often suggested matters to be improved at UNRWA's health facilities (approximately 30 per cent had no proposal), while the inhabitants of Baqa'a camp and camp dwellers in Zarqa area seemed less content (only about 15 per cent did not suggest anything to be improved). The two surveys did not identify significant variation in opinion between women and men or across age groups (not shown).

Chapter annex: logistic regression for cigarette smoking

Logistic regression for cigarette smoking of Palestinian refugees aged 15 and above outside camps.

	B	S.E.	Wald	df	Sig.	Exp(B)
Governorate (vs. Irbid)			2.730	2	.255	
Amman	-.235	.160	2.156	1	.142	.790
Zarqa	-.287	.180	2.538	1	.111	.750
Gender (women vs. men)	-2.592	.153	287.892	1	.000	.075
Age	.006	.003	3.501	1	.061	1.006
Household income (vs. highest)			3.652	4	.455	
Lowest	-.011	.175	.004	1	.950	.989
Low	-.043	.159	.072	1	.788	.958
Medium	-.055	.156	.124	1	.725	.947
High	-.265	.157	2.859	1	.091	.767
Educational attainment (vs. post-secondary)			50.759	4	.000	
Not completed any school	.015	.189	.006	1	.938	1.015
Elementary	1.176	.191	37.727	1	.000	3.241
Basic	.562	.134	17.696	1	.000	1.754
Secondary	.533	.158	11.329	1	.001	1.704
Chronic illness (vs. no illness)			.205	2	.903	
Chronic illness	-.050	.254	.039	1	.842	.951
Severe chronic illness	.071	.195	.131	1	.717	1.073
Employment status (vs. employed)			72.594	2	.000	
Out of labour force	-.991	.116	72.572	1	.000	.371
Unemployed/ discouraged	-.341	.352	.939	1	.332	.711
Constant	2.465	.281	76.938	1	.000	11.767

Logistic regression for cigarette smoking of Palestinian refugees aged 15 and above inside camps.

	B	S.E.	Wald	df	Sig.	Exp(B)
Area/ governorate (vs. North)			10.022	3	.018	
Baqa'a	-.089	.137	.426	1	.514	.914
Amman	-.238	.129	3.407	1	.065	.788
Zarqa	-.407	.138	8.629	1	.003	.666
Gender (women vs. men)	-3.270	.164	398.894	1	.000	.038
Age	.012	.004	11.528	1	.001	1.012
Household income (vs. highest)			15.090	4	.005	
Lowest	.395	.162	5.971	1	.015	1.485
Low	.129	.154	.701	1	.402	1.138
Medium	.251	.163	2.376	1	.123	1.285
High	.515	.152	11.572	1	.001	1.674
Educational attainment (vs. post-secondary)			35.386	4	.000	
Not completed any school	.344	.180	3.659	1	.056	1.411
Elementary	.737	.175	17.783	1	.000	2.090
Basic	.784	.147	28.646	1	.000	2.191
Secondary	.363	.196	3.417	1	.065	1.437
Chronic illness (vs. no illness)			15.235	2	.000	
Chronic illness	-.617	.213	8.434	1	.004	.539
Severe chronic illness	-.556	.172	10.445	1	.001	.574
Employment status (vs. employed)			67.250	2	.000	
Out of labour force	-.866	.110	62.252	1	.000	.421
Unemployed/ discouraged	.195	.271	.518	1	.472	1.215
Constant	2.795	.270	107.213	1	.000	16.368

5 Education and education services

The Jordanian educational system is one where ten years of basic schooling is mandatory. It is followed by secondary education, where students can follow the academic or vocational stream for two years, or vocational education. While vocational education does not qualify students for higher education, secondary education does. After secondary school, students can either pursue vocational or professional studies at community colleges, usually lasting three years, or they can enter universities where the first step is a Bachelor's degree. It is also possible to move on from a community college to university studies.

This chapter examines the educational qualifications of Palestinian refugees and contrasts the achievement of refugees residing outside camps with those living inside camps. In doing so, it not only considers attainment at various levels but also looks at fundamental reading and writing ability, or literacy. For example, while 14 per cent of outside-camp refugees aged 45 to 49 have attained a university degree, 30 per cent, or twice as many, of those aged 25 to 29 have accomplished the same. Amongst camp refugees, the comparative figures are seven and 11 per cent for the two age groups, respectively. And, the functional literacy rate stands at 97 per cent for outside-camp refugees aged 15 to 24 but is three percentage points lower for young camp refugees in the same age group.

Comparisons with past statistics are provided in order to describe the many positive developments that have taken place. Positive trends are also observed with regard to current enrolment, including the increased popularity of pre-school and university education in later years. Furthermore, the chapter demonstrates how females consistently outperform males. As way of example, in the age group 20 to 24 seven per cent of female and 11 per cent of male outside-camp refugees who had enrolled in school had left before completing basic cycle. Inside camps, this was the situation for 16 per cent of women and 20 per cent of men in the same age group.

While UNRWA has been and still is the dominant provider of basic schooling to the camp dwellers, serving some nine in ten children, the Jordanian government provides the majority of outside-camp refugees with essential reading and writing skills and prepare them for further vocational or academic education. Private institutions also provide basic schooling to Palestinian refugees, particularly outside camps, where they serve approximately the same proportion of pupils as UNRWA, around 15 per cent of the currently enrolled children and youth.

The chapter concludes by offering data on people's level of satisfaction with basic education. In doing so it compares schools run by UNRWA to those administered by the Jordanian government and private providers. Approximately 85 per cent of respondents express that the services rendered by the government and UNRWA are excellent or quite good, while their assessment of private schools is somewhat better. Although crude measures, they give voice to recent users of services and parents of current users. Moreover, they serve as an entry point to an overview of people's thoughts on issues that ought to be prioritized when aiming to improve the quality of basic schooling.

Educational attainment

While the Palestinian refugees who settled in camps in Jordan were predominantly from peasant backgrounds with little or no education, the Palestinian refugees that settled outside camps more often comprised people of the educated middle class from urban settings (Coate 1953, Dodd and Barakat 1967, Barakat 1973). Decades later, although camp literacy is higher than ever before and the majority of the youngest generation of camp dwellers complete basic schooling, the education gap between Palestinian refugees inside camps and those outside camps still remains. This section examines data on highest educational achievements. In doing so, it restricts the analysis to adults aged 25 years and above, as most people at that age have completed their education.

Comparison across time and population groups

The educational attainment of refugees living both inside and outside camps has gradually improved over time. Examining figures from the most recent surveys displayed in Table 5.1, one can observe a steady decrease in the proportion of individuals who have failed to complete basic schooling as we move from older to younger age groups and a corresponding increase in individuals with higher education—with the exception of people aged 30 to 39 outside camps and 25 to 39 inside camps. The exception is mainly explained by the slump in the proportion of people under 40 who have received degrees from community colleges ('intermediate diplomas'). Despite the slight dip in the attainment of university degrees outside camps between the ages 35 and 50, both populations saw a doubling in the proportion of individuals with university degrees as one moves from the 30 to 34 year age group to the 25 to 29 year age group, a development valid for both women (Table 5.2, page 128) and men (Table 5.3, page 129). These trends are associated with the reduced popularity of vocational education at community colleges, in part resulting from a change in government policy in the 1990s whereby a community-college degree was no longer sufficient to obtain a

civil-service work contract. Instead the bar for white-collar public employment was raised to a Bachelor's degree (DoS and Fafo 2005: 58). At about the same time, Jordan saw a tremendous increase in the number of private universities and subsequently, as witnessed here, a surge in university graduates.

The percentage of outside-camp university graduates aged 25 to 29 has reached 28 per cent, up from 12 to 15 per cent in the next four five-year age groups, and compared with only ten per cent in the mid-1990s. Inside camps, 11 per cent of the 25 to 29 year-olds have attained university education, which is twice as many as amongst people senior to them and also double that found by the 1999 camp survey for the same age group (Table 5.1).

Table 5.1 Highest level of education completed by five-year age groups. Comparison of Palestinian refugees outside camps in 1996 (n=2,944) and 2012 (n=6,523) and inside camps in 1999 (5,662) and 2011 (n=79,484). Percentage of individuals aged 25 and above.

		25-	30-	35-	40-	45-	50-	55-	60-	65-	70+	Total	
Outside camps	2012												
	Not completed any schooling	3	5	6	6	6	13	22	32	41	63	14	
	Elementary	7	10	10	10	11	12	11	13	14	11	10	
	Basic	34	40	37	29	28	24	26	15	12	10	29	
	Secondary	14	18	21	21	21	20	13	17	10	6	17	
	Community college	14	12	13	21	22	16	10	8	8	2	14	
	University	28	15	13	13	12	15	18	15	14	9	16	
	1996												
	Not completed any schooling	5	6	12	18	26	39	59	66	67	77	24	
	Elementary	14	16	23	23	23	22	13	18	21	11	18	
	Basic	25	28	24	24	16	11	11	8	7	7	20	
	Secondary	27	20	16	13	12	11	7	4	0	3	16	
Community college	20	20	16	11	8	3	3	1	2	0	12		
University	10	10	10	11	16	14	7	3	2	3	10		
Inside camps	2011												
	Not completed any schooling	7	8	9	11	16	25	36	57	68	87	21	
	Elementary	14	15	16	17	20	23	25	18	16	8	16	
	Basic	44	46	43	35	31	26	21	14	9	4	34	
	Secondary	15	16	15	13	11	9	6	5	3	1	12	
	Community college	9	8	13	19	17	13	7	4	2	0	11	
	University	11	6	5	5	5	5	4	3	2	0	6	
	1999												
	Not completed basic	38	41	50	70	76	86	89	96	98	98	62	
	Basic	25	23	16	6	10	4	5	2	1	0	14	
	Secondary	11	14	10	9	5	5	3	1	1	1	8	
	Community college	21	21	20	11	4	2	2	0	0	0	13	
University	5	3	4	5	5	3	1	1	1	0	3		

While these numbers point to a tremendous improvement over time and to the fact that the younger generation greatly outperform the generations before them, they also suggest that the education gap between outside-camp and inside-camp Palestinian refugees remains. Figure 5.1 and Figure 5.2 (both page 130) illustrate this point well. Three per cent of adults living outside camps have not completed any formal education (elementary) while over twice as many, seven per cent, lack formal schooling inside camps. While, as shown in Figure 5.1, this disparity is mainly explained by differences in the older segments of the population and the gap is significantly reduced in the younger age cohorts, it persists also for people under the age of 40. The picture

Table 5.2 Highest level of education completed by five-year age groups. Comparison of Palestinian refugees outside camps in 1996 (n=1,413) and 2012 (n=3,295) and inside camps in 1999 (2,898) and 2011 (n=39,974). Percentage of WOMEN aged 25 and above.

		25-	30-	35-	40-	45-	50-	55-	60-	65-	70+	Total
Outside camps	2012											
	Not completed any schooling	2	5	5	6	7	17	33	48	62	80	17
	Elementary	7	7	7	8	10	14	15	12	15	7	9
	Basic	32	37	34	30	24	23	22	17	9	4	27
	Secondary	17	24	21	22	26	21	13	13	7	3	19
	Community college	15	15	18	23	23	14	11	5	4	0	15
	University	27	13	14	11	10	11	6	4	4	5	13
	1996											
	Not completed any schooling	4	8	16	29	38	61	79	88	81	93	32
	Elementary	15	16	22	24	24	18	8	6	11	4	16
	Basic	21	31	26	24	14	8	5	5	2	2	18
	Secondary	31	22	17	12	13	8	4	2	0	2	17
Community college	22	18	13	9	7	1	2	0	2	0	12	
University	6	6	5	2	4	5	2	0	3	0	4	
Inside camps	2011											
	Not completed any schooling	5	7	8	12	20	33	51	76	88	97	26
	Elementary	13	14	15	16	20	23	23	13	9	3	15
	Basic	40	43	39	31	28	22	16	8	2	1	30
	Secondary	19	19	17	13	10	9	7	2	1	0	13
	Community college	11	11	16	25	19	11	3	1	0	0	12
	University	11	6	4	3	2	2	1	0	0	0	5
	1999											
	Not completed any schooling	38	40	54	81	91	97	100	100	100	100	67
	Basic	23	19	13	3	5	2	0	0	0	0	11
Secondary	11	14	11	6	2	1	0	0	0	0	7	
Community college	26	26	21	8	1	1	0	0	0	0	14	
University	2	1	0	2	0	0	0	0	0	0	1	

would have been similar in a graph displaying the percentage without ‘mandatory’ basic schooling: in the 25 to 29 age group, nine per cent of Palestinian refugees lack basic schooling outside camps as compared with 21 per cent inside camps.

Additional evidence that outside-camp refugees outperform camp refugees with regard to education is the proportion of adults who have completed post-secondary education, i.e. those who have achieved as a minimum an intermediate diploma (from a community college) or a Bachelor’s degree (from a university), with a figure of 30 versus 16 per cent for those aged 25 and above in the outside-camp and inside-camp populations respectively (Table 5.2). As illustrated by Figure 5.2, that percentage is

Table 5.3 Highest level of education completed by five-year age groups. Comparison of Palestinian refugees outside camps in 1996 (n=1,531) and 2012 (n=3,228) and inside camps in 1999 (2,764) and 2011 (n=39,510). Percentage of MEN aged 25 and above.

		25-	30-	35-	40-	45-	50-	55-	60-	65-	70+	Total
Outside camps	2012											
	Not completed any schooling	4	5	7	6	5	8	11	16	23	47	10
	Elementary	6	14	12	13	12	10	6	13	14	14	11
	Basic	36	44	41	27	31	25	31	13	15	15	31
	Secondary	11	11	21	19	17	19	14	20	13	8	15
	Community college	13	9	8	20	21	19	9	11	12	4	13
	University	30	17	12	15	14	20	29	27	24	12	19
	1996											
	Not completed any schooling	5	5	8	8	13	22	37	51	52	62	17
	Elementary	13	15	24	21	23	26	18	26	31	18	19
	Basic	29	26	22	24	17	13	18	11	13	11	22
	Secondary	22	18	14	14	11	14	11	6	0	3	15
Community college	18	22	18	13	9	5	3	2	2	0	13	
University	13	14	14	20	28	21	12	5	2	5	14	
Inside camps	2011											
	Not completed any schooling	8	9	9	10	12	15	20	30	43	74	16
	Elementary	15	17	16	18	20	22	27	24	26	14	18
	Basic	48	49	46	39	34	30	27	22	18	7	39
	Secondary	12	13	13	13	12	9	6	10	6	2	11
	Community college	6	6	10	14	16	15	12	8	3	1	9
	University	11	6	5	7	7	9	8	6	4	1	7
	1999											
	Not completed basic	38	42	45	57	61	71	78	90	97	97	57
	Basic	27	26	18	10	14	7	9	4	1	1	17
	Secondary	11	13	9	12	8	10	7	3	1	2	9
	Community college	17	16	19	13	8	4	3	1	0	0	11
University	7	4	9	8	9	8	2	2	1	0	6	

Figure 5.1 Percentage of adults aged 25 and above outside camps (n=6,523) and inside camps (n=79,484) who did not complete elementary school. By five-year age groups.

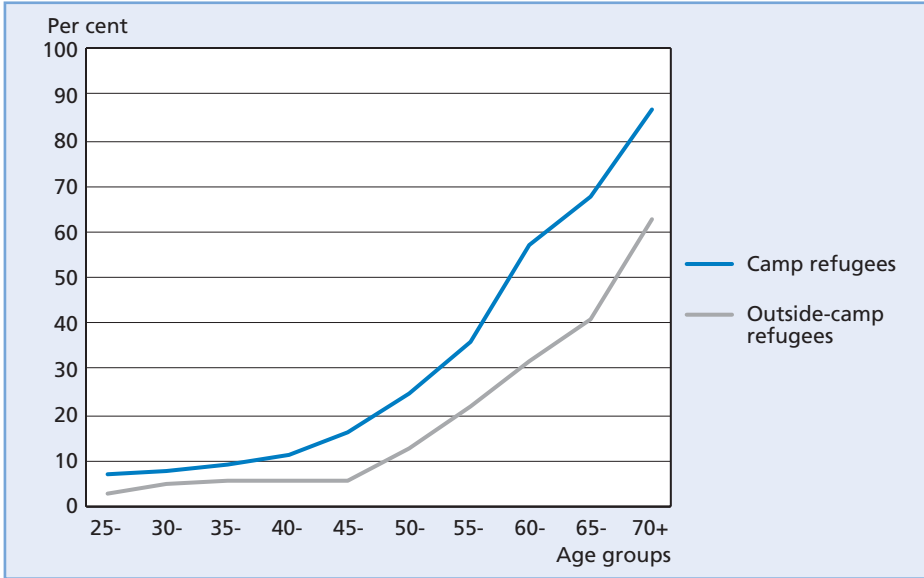
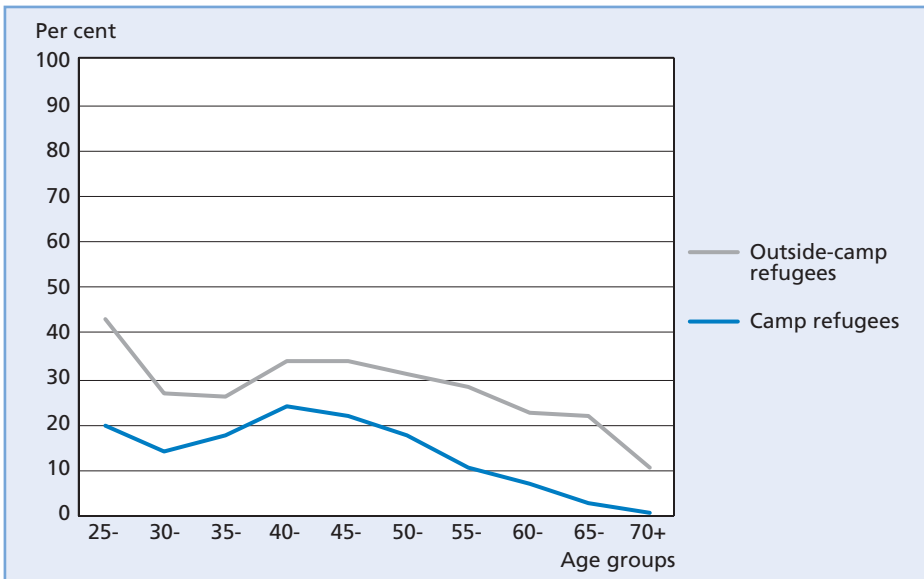


Figure 5.2 Percentage of adults aged 25 and above outside camps (n=6,523) and inside camps (n=79,484) that have completed post-secondary education. By five-year age groups.



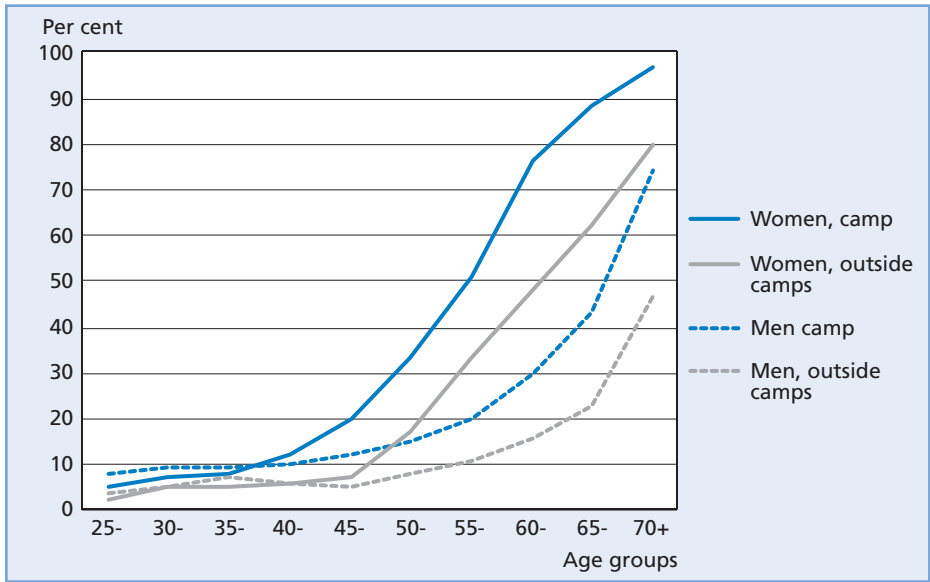
significantly larger for the outside-camp population than the camp population for all ages, and the gap has widened for people below 35 years of age. The attainment gap thus remains substantial for higher education, providing camp refugees with a disadvantage in the modern labour market.

Notwithstanding the gap in attainment between outside-camp and inside-camp Palestinian refugees, education generally pays off for both population groups. For, as will be shown in Chapter 6, educational attainment has a strong positive correlation with labour force participation for women and the monetary wage return, as expected, is substantially higher for employed people of both genders with post-secondary education as compared with people who have only completed basic schooling or less.

Gender differences

The gap in educational achievement between adults outside and inside camps generally holds for both genders. Considering first those that never completed even the elementary cycle, a higher percentage of young women and men inside camps fall into this group (five and eight per cent respectively in the 25 to 29 age group) than outside camps (respectively two and four per cent in the same age group). In both populations, the youngest men more often fail to complete elementary schooling than the youngest women (Figure 5.3).

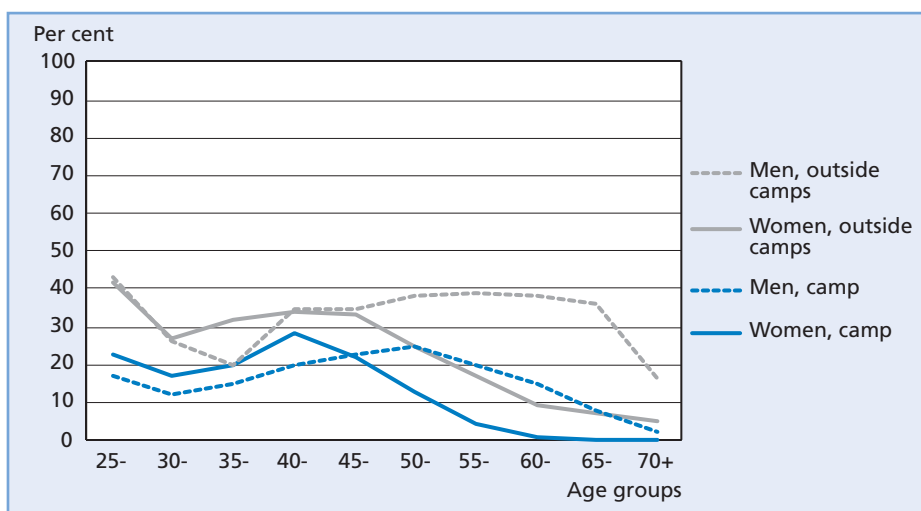
Figure 5.3 Percentage of adults aged 25 and above outside camps (n=6,523) and inside camps (n=79,484) that did not complete elementary school. By gender and five-year age groups.



Moving to highest achievement, there is a significant gender gap amongst camp dwellers. Whereas men outperform women in the age groups from 50 onwards, women do much better than men in the age groups below 40 (Figure 5.4). Outside camps, the survey finds no statistically significant gap in post-secondary accomplishments between women and men under the age of 35.

There is major variation in attainment of education beyond secondary schooling for young men in the two population groups. While 43 per cent of outside-camp refugee men under the age of 30 have attained a post-secondary degree, merely 17 per cent of men under the age of 30 inside camps have accomplished the same, a difference of 26 percentage points. For women the difference in favour of outside-camp women under the age of 30 is also large at 19 percentage points.

Figure 5.4 Percentage of adults aged 25 and above outside camps (n=6,523) and inside camps (n=79,484) that have completed higher education. By gender and five-year age groups.



Differences across locations

The proportion of Palestinian outside-camp refugees aged 25 and above without any formal schooling is similar across the three governorates of Amman, Zarqa and Irbid. However, there is variation according to other measures (Table 5.4). Firstly, a greater proportion has successfully completed basic schooling in Amman (78 per cent) than in Zarqa (74 per cent) and Irbid (70 per cent). Secondly, Palestinian refugees in Amman have much more often attained university degrees (19 per cent) than those residing in the other two governorates (ten per cent in Zarqa and 12 per cent in Irbid). The gap between the governorates is even wider for the youngest adults (Figure 5.5). While

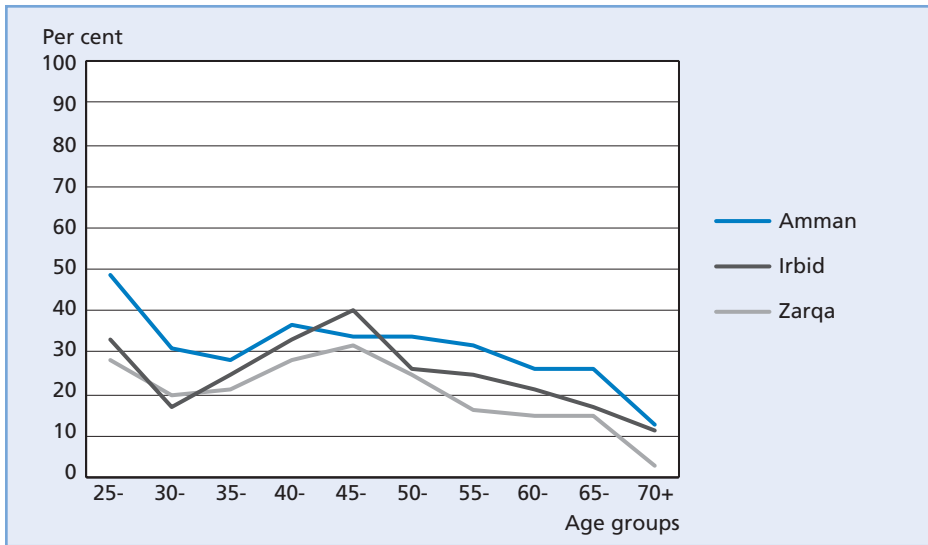
close to half (48 per cent) of outside-camp refugees aged 25 to 29 years living in the capital have completed a post-secondary degree, this holds true for only 31 per cent in Irbid and 26 per cent in Zarqa. It is perhaps noteworthy that when compared to Zarqa, Irbid contains a higher proportion of people who have not attained basic education but also a higher proportion with education beyond secondary school.

The much higher attainment in Amman as compared with the two other governorates may be explained by a combination of several factors, amongst which are these:

Table 5.4 Educational attainment of adults aged 25 and above outside camps by governorate (n=6,523). Percentage.

	Amman	Zarqa	Irbid
Not completed any schooling	14	14	15
Elementary	8	12	15
Basic	26	36	30
Secondary	18	16	13
Community college	14	13	15
University	19	10	12
Total	100	100	100
n	2,569	2,209	1,745

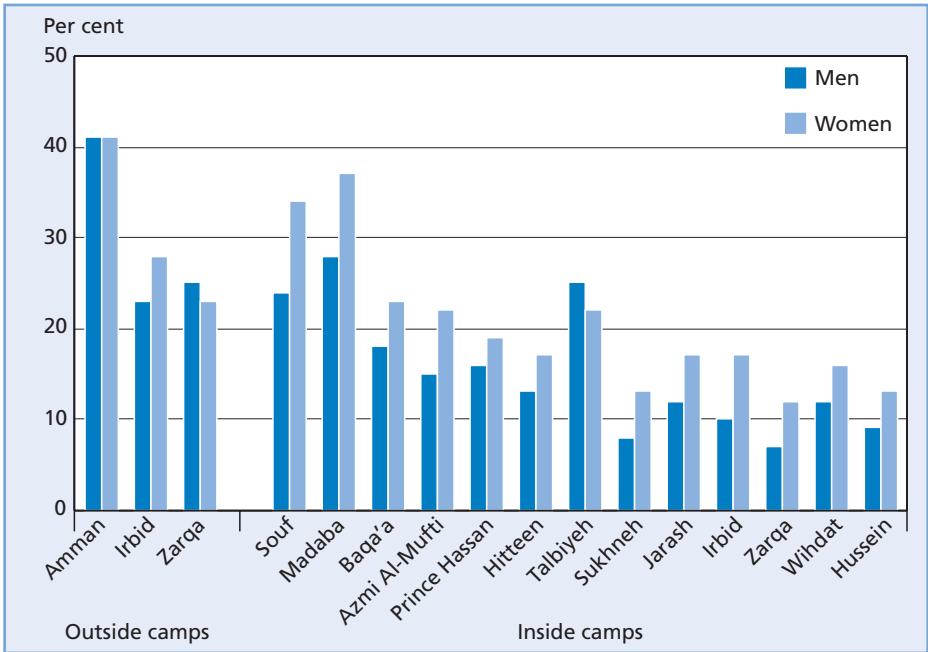
Figure 5.5 Percentage of outside-camp refugees who have completed post-secondary education (n=6,054). By governorate and five-year age groups.



(i) it may stem from higher-quality educational institutions, including the availability of private education, in the capital; (ii) it may be associated with the overall improved socio-economic standing of people residing there as compared with other governorates (Chapter 7); and (iii) it may be impacted by population movement if people with higher education more often than those with lower education migrate to Amman in search of appropriate jobs. We will return to the first point below as we examine the type of basic school being attended and when we report on satisfaction with services. However, it should be noted here that a higher proportion of children attend private schools in Amman (21 per cent) as compared with Irbid and Zarqa governorates (14 and ten per cent, respectively), and according to parents and recent graduates alike, private schools are significantly better. We will soon move to the second point as we demonstrate the strong, positive association between educational attainment and household income. We lack evidence to verify the third proposition, but find it likely that this is the case, considering that most state institutions as well as the bulk of businesses within telecommunication, IT and other modern sectors are located in Amman.

Just as there is variation in educational attainment across governorates for outside-camp refugees, there is substantial variation across the different camps (Figure 5.6). While, as measured by the proportion of adults aged 25 to 34 with post-secondary

Figure 5.6 Percentage of women and men aged 25-34 that completed post-secondary education by governorate outside camps (n=2,028) and by camps (n=27,815).



education, no camp on average performs better than outside-camp refugees in Amman, two camps—Souf and Madaba—do better than outside-camp refugees in Irbid and Zarqa, and one camp—Talbiyeh—is at the same level as they are. There is a wide gap between the camps with the best and the poorest-qualified inhabitants. In Madaba, in excess of 30 per cent of refugees aged 25 to 34 have obtained education beyond secondary school, which is more than three times the percentage in Sukhneh. Figure 5.6 also demonstrates well how young women significantly outperform men in all refugee camps save one (Talbiyeh). Accomplishments across gender are more ‘mixed’ for outside-camp refugees.

The impact of economic standing

The differences in educational attainment observed across governorates can, at least partly, be ascribed to variation in socio-economic standing of the refugee households residing there, which is considerable (Chapter 7). When coupling educational attainment to annual per capita household income, a distinct association between the two variables emerges (Table 5.5). While 21 per cent of outside-camp refugees aged 25 to 34 in the income-poorest households (defined as those in the lowest income

Table 5.5 Educational attainment of Palestinian refugees aged 25-34 outside and inside camps by annual per capita household income. Percentage.

		Lowest income	Low income	Middle income	High income	Highest income
Outside camps	Not completed any schooling	6	7	3	2	1
	Elementary	15	13	8	5	2
	Basic	56	44	42	29	21
	Secondary	12	20	19	14	13
	Post-secondary	10	16	28	49	63
	Total	100	100	100	100	100
	n	347	467	466	338	406
Inside camps	Not completed any schooling	13	8	7	5	4
	Elementary	20	18	14	13	9
	Basic	45	49	48	45	38
	Secondary	14	16	17	17	15
	Post-secondary	8	10	14	19	34
	Total	100	100	100	100	100
	n	5,040	5,520	5,548	6,148	5,494

quintile) have not completed basic schooling, this is true for merely three per cent of young adults in the income-richest households (defined as those in the highest income quintile). The difference is similar but less dramatic inside camps, varying from 33 per cent lacking basic education in the lowest income quintile to 13 per cent doing so in the highest income quintile.

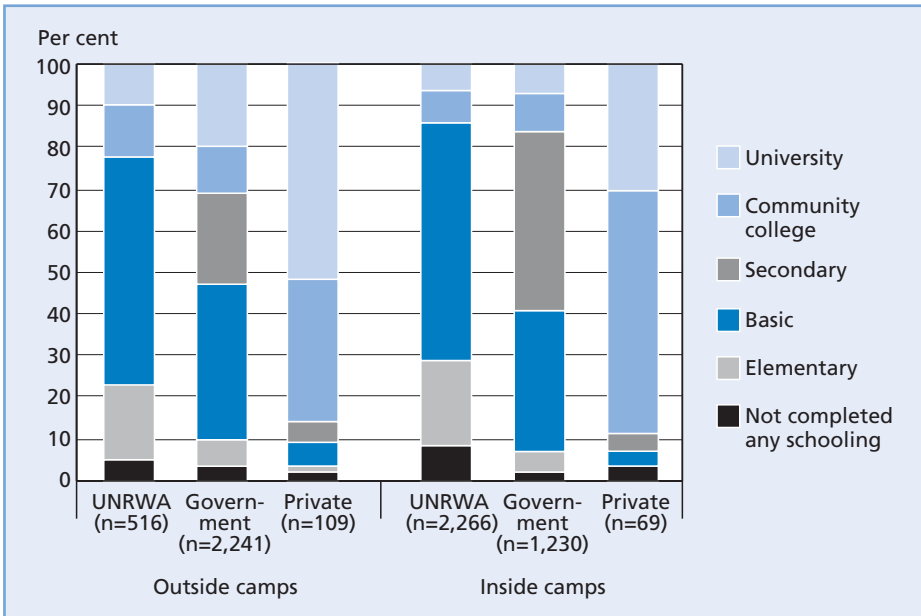
With regard to higher education, the disparity across economic standing is equally apparent: outside camps, six times the proportion of individuals from the richest households as compared with the poorest households have attained education beyond secondary school (63 versus ten per cent); inside camps, while at lower levels, the difference is still fourfold (34 versus eight per cent).

Attainment by type of basic education

As shown by Figure 5.7, educational attainment varies significantly according to which type of basic school people have attended. It shows how those few individuals aged 25 to 39 both outside and inside camps who attended private schools (or who attended more than one type of school, but spent most years in a private school) have achieved overall much higher levels of education than individuals who (mainly) attended UNRWA or public basic schools. Some 85 to 88 per cent of people in this age group who attended private basic schools have completed a post-secondary degree, as compared with 14 to 31 per cent of those who attended UNRWA and public schools. The superior educational accomplishments of people educated at private basic schools may be attributed to higher-quality learning environments there than in public and UNRWA schools. However, they may also be explained by 'selection effects' whereby it is the better-qualified children from families with better financial and human resources who attend private schools, many of whom would also have performed well academically if they had attended public and UNRWA schools.

Figure 5.7 also shows striking differences in accomplishments between Palestinian refugees who have attended basic schools run by UNRWA and those that have attended public basic schools. In the age group 25 to 39 a considerably higher proportion of those who (mainly) attended UNRWA schools have not managed to complete basic schooling as compared with those who attended public schools: 29 versus seven per cent inside camps and 23 versus ten per cent outside camps. Furthermore, a higher proportion of those who attended public basic schools than those who attended UNRWA basic schools have attained post-secondary education: 16 versus 14 per cent inside camps and 31 versus 22 per cent outside camps. What is remarkable is how Palestinian refugees who attend basic schools run by UNRWA and who continue their education do not stop after secondary but, without exception, obtain a higher degree. This is contrasted with the large proportion of Palestinian refugees who attend public basic schools but who stop after secondary education.

Figure 5.7 Educational attainment of adults aged 25-39 outside camps by type of basic school (mainly) attended. Percentage.



Literacy

As this section will show, change in the literacy level of the Palestinian refugee population more or less mirrors the development in educational attainment. Literacy varies by gender, age and socio-economic standing. Moreover, as with attainment, there are geographic discrepancies. Literacy is somewhat higher outside than inside the camps. Whereas there is no significant difference across governorates amongst outside-camp refugees, the prevalence of literacy differs between camps.

Before examining the findings in detail, a few words about the concept are in order. A functional definition of literacy was used in the survey, where household members were asked if they were able to read every-day written material such as a newspaper or a letter. The survey furthermore asked whether they could write simple messages or a letter to a friend, and, if yes, whether they could do so with ease or difficulty. Those who could read and write easily were considered literate, while others were classified as semi-literate or illiterate. People in the latter group could not even read with difficulty. It was assumed that individuals who had successfully completed education beyond the basic level were literate.

We would like to underscore that the data are based on self-assessment. While utilizing a test would have resulted in more accurate literacy statistics, for reasons related to resources this was not possible. It is Fafó's experience that the simple set of questions

used in this survey results in more realistic statistics than simply adding ‘illiterate’ as an answer category in a general question on educational level, or asking directly whether an individual can read or write, followed by a ‘yes’ or ‘no’. These even simpler approaches tend to result in an under-reporting of illiteracy. This is particularly the case for national statistics, which often assume that individuals who have completed a certain level of education, typically year five, are literate. As we will show below, this is frequently not the case.

Females versus males

Three main findings can be extrapolated from Table 5.6. First, the table shows a formidable positive development since the 1990s. Outside camps, the percentage of totally illiterate Palestinian refugees aged 15 and above has dropped from 23 to five per cent and inside camps from 18 to ten per cent. Second, complete illiteracy is lower outside camps (five per cent) than inside camps (ten per cent) and in keeping with this, literacy is higher outside than inside camps, at 90 and 85 per cent, respectively. Third, in both populations, women have made the greatest inroads, and literacy is only five to six percentage points lower amongst women than men.

Development over time can also be examined by comparing current literacy, or the opposite, illiteracy, across generations (Figure 5.8). In the oldest age group, complete il-

Table 5.6 Literacy among individuals aged 15 and above by gender. A comparison of Palestinian refugees outside camps in 1996 (n=2,273) and 2012 (n=9,619) and Palestinian refugees inside camps in 1999 (n=9,453) and 2011 (n=118,670). Percentage.

			Literate: can read and write easily	Semi-literate: can read or write with difficulty	Illiterate: cannot read or write	Total
Outside camps	Male	1996	72	15	13	100
		2012	93	4	3	100
	Female	1996	57	11	32	100
		2012	88	5	8	100
	All	1996	64	13	23	100
		2012	90	4	5	100
Inside camps	Male	1999	81	8	11	100
		2011	88	5	7	100
	Female	1999	69	7	24	100
		2011	82	5	13	100
	All	1999	75	8	18	100
		2011	85	5	10	100

literacy is widespread, particularly among women and more so inside than outside camps. For people under the age of 45, complete illiteracy is rare and the gender gap is virtually eliminated. In fact, the illiteracy rate for refugee-camp men is consistently higher than that of camp women in all age groups below 40. This corroborates results on educational attainment presented above, which demonstrates that Palestinian refugee women from the camps in at least the past two decades have outperformed camp men.

Youth literacy is depicted in some more detail in Table 5.6. Outside camps, 97 per cent of all youth aged 15 to 24 are literate, two per cent struggle with reading and writing and one per cent are completely illiterate. There is no statistically significant gender difference and the picture is similar for younger and older youth. Inside camps, youth illiteracy is more widespread and the gender difference is notable. Ninety-four per cent of all camp youth read and write with ease, which is three percentage points fewer than for Palestinian refugee youth residing outside camps. Of the illiterate, approximately half have acquired rudimentary reading skills and the other half are totally illiterate. The literacy rate of female camp youth is four percentage points higher than the literacy rate of male camp youth.

Since, as we shall see later, the vast majority of children enrol in school today, and most of those who do, manage to acquire basic reading and writing skills (as demonstrated by Figure 5.8 and Table 5.7, next page), literacy rates in the general population will keep improving in the years to come with the passing away of the older and generally less educated generation.

Figure 5.8 Illiteracy rate for adults aged 15 and above. Comparison of Palestinian refugees outside camps (n=9,619) and inside camps (n=118,670). By gender and five-year age groups. Percentage that cannot at all read or write.

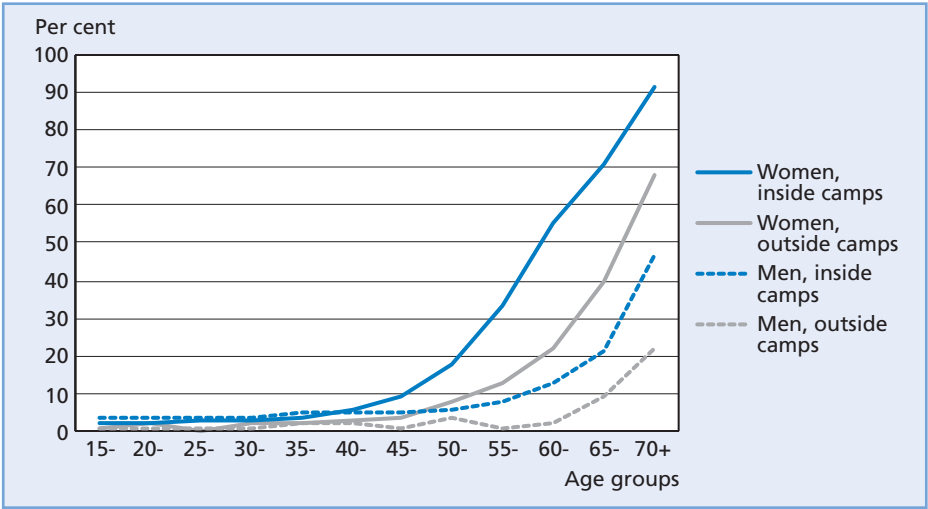


Table 5.7 Youth literacy. Literacy among individuals aged 15-24 by gender and age groups. A comparison of Palestinian refugees outside and inside camps. Percentage.

			Literate: can read and write easily	Semi-literate: can read or write with difficulty	Illiterate: cannot read or write	Total	n	
Outside camps	15-19 years	Male	96	2	1	100	890	
		Female	98	1	1	100	831	
		All	97	2	1	100	1,721	
	20-24 years	Male	98	1	1	100	755	
		Female	97	1	2	100	626	
		All	97	1	2	100	1,381	
	All 15-24 years		97	2	1	100	3,102	
	Inside camps	15-19 years	Male	92	4	4	100	11,632
			Female	96	2	2	100	10,927
All			94	4	3	100	22,559	
20-24 years		Male	91	5	4	100	8,889	
		Female	95	2	2	100	7,741	
		All	93	4	3	100	6,630	
All 15-24 years		94	4	3	100	39,189		

Illiteracy and schooling

Obviously, illiteracy is closely associated with schooling. Since the proportion of completely illiterate and semi-literate is highest amongst camp refugees, we take a closer look at the literacy-schooling connection for the camp population, a majority of whom have attended UNRWA schools.

Literacy is rare amongst camp youth aged 15 to 24 without any schooling at all (Table 5.8). Fortunately, they are not many. However, there is a higher number of youth who enrolled in basic schooling but did not complete the elementary cycle, and amongst them less than one-half have acquired reading and writing proficiency. Nearly nine in ten youth who have attained elementary schooling are literate. However, there is a significant difference between females (92 per cent literate) and males (84 per cent literate). Three per cent of the youth who have completed basic schooling are totally illiterate (one per cent of females and five per cent of males). Two per cent of young males and one per cent of young females who have completed compulsory basic schooling still struggle to read and/ or write. Camp youth who have completed education beyond basic schooling are all literate, as should be expected.

In addition to considering the literacy rate of people with various educational accomplishments, it might also be useful to 'profile' the illiterate with regard to their

educational qualifications. Among the illiterate camp refugees aged 15 to 49, close to half have never attended school, 36 per cent have been enrolled for one to five years, and 16 per cent have attained six or more years of schooling. Among the semi-literate camp population, i.e. those who read or write with difficulty, only one per cent have never been enrolled in school, 42 per cent have one to five years of schooling, 42 per cent have six to eight years of schooling, and 14 per cent went through the full basic education cycle. Finally, among the literate, the vast majority (97 per cent) have completed elementary schooling. The fact that 16 per cent of the self-reported illiterate and over one-half of the semi-literate have attended at least six years of schooling reflects that the quality of instruction and the overall learning environment are key determinants of literacy rather than simply access to elementary education. This finding can also be interpreted in light of the 2009 UNRWA student achievement survey, which found that close to one third of all students in grade 4 could not fully master 'foundational' literacy and numeracy skills required at their grade (UNRWA 2009).

Table 5.8 Youth literacy inside camps (n=39,189) by gender and educational attainment. Percentage of individuals aged 15-24.

		No schooling	Not completed any schooling	Elementary	Basic	Secondary	Community college	University
Male	Literate: can read and write easily	3	42	84	98	100	100	100
	Semi-literate: can read or write with difficulty	2	30	11	2	-	-	-
	Illiterate: cannot read or write	95	28	5	0	-	-	-
	Total	100	100	100	100	100	100	100
	n	258	1,051	3,911	11,607	2,808	453	433
Female	Literate: can read and write easily	4	55	92	99	100	100	100
	Semi-literate: can read or write with difficulty		27	7	1	-	-	-
	Illiterate: cannot read or write	95	18	1	0	-	-	-
	Total	100	100	100	100	100	100	100
	n	216	566	3,436	9,678	3,487	632	653
All 15-24	Literate: can read and write easily	4	46	88	99	100	100	100
	Semi-literate: can read or write with difficulty	1	29	9	1	-	-	-
	Illiterate: cannot read or write	95	25	3	0	-	-	-
	Total	100	100	100	100	100	100	100
	n	474	1,617	7,347	21,285	6,295	1,085	1,086

Inside camps, approximately two-thirds (65 per cent) of both the completely illiterate and the semi-literate refugees aged 15 to 34 are men, whereas a third are women. Outside camps, only a slightly higher proportion of young men to young women are not proficient in reading and writing: 54 per cent of completely illiterate individuals aged 15 to 34 are men while 57 per cent of the semi-literate are men.

The impact of socio-economic status

Literacy, like other indicators of educational achievement, may be associated with income and wealth, as affluent households possess more resources and can better afford to send children to school than poor households, and can finance higher-quality, private education. In addition, higher income tends to imply better housing and indoor environments more conducive to effective studies. For all income groups, older people are generally more often completely illiterate than are younger people. Furthermore, within one and the same age group, individuals from more affluent households are more rarely illiterate than individuals from poor households. These general tendencies are valid for Palestinian camp and outside-camp refugees alike (Table 5.9). The general pattern whereby illiteracy becomes gradually more common as one moves down from a higher to a lower income group within the same age cohort is less apparent among the youngest. Yet even amongst camp refugees aged ten to 19, the illiteracy rate is one to two percentage points higher in the poorest than in the other income groups.

People's educational achievements are also usually influenced by the educational level of parents and other household members. Aside from academic ambition, a key advantage for children growing up with well-educated parents is that they can receive more competent support with homework. Such an association is found between the educational level of the household head and the level of literacy for Palestinian refugees, as children and youth in households whose head completed secondary or higher education have a considerably better chance of being fluent in reading and writing than peers in households where the head did not receive proper education (Table 5.9). In camps, the illiteracy rate varies from five to eight per cent for children and youth aged ten to 24 whose household head did not complete even elementary schooling, while the figure is only one per cent for those whose household head achieved at least secondary education. In fact, in camp households with well-educated heads, illiteracy is as low as one per cent for individuals up to 49 years of age. This finding is echoed for Palestinian refugees outside camps.

It appears that although the economic circumstances of a household influence its members' literacy, the household head's educational level—perhaps a better proxy indicator for the home environment—has a greater impact on their reading and writing proficiency. In other words, the intergenerational transfer of human capital plays an important role in the educational achievement of Palestinian refugees.

Table 5.9 Illiteracy rate of individuals aged 10 and above by five-year age groups. Comparison of Palestinian outside-camp refugees by annual per capita household income quintiles (n=11,390) and educational level of household head (n=11,402) and inside-camp refugees by annual per capita household income (n=142,148) and educational level of household head (n=141,443).

		10-	15-	20-	25-	30-	35-	40-	45-	50-	55-	60-	65-	70+
Outside camps	Household income level													
	Lowest income	1	2	4	2	2	5	6	3	7	26	31	50	67
	low income	1	1	4	0	3	2	2	3	10	20	18	49	64
	Middle income	0	1	1	2	1	3	2	3	6	5	19	20	51
	High income	1	0	1	0	1	0	1	1	6	7	13	19	31
	Highest income	0	2	0	0	0	0	0	2	2	1	2	10	29
	Educational attainment of household head													
	No schooling	3	28	71	46	59	69	53	40	77	41	36	61	76
	Elementary	7	4	6	4	6	14	6	14	10	16	10	27	9
	Basic	2	2	3	1	2	2	3	4	14	15	28	33	41
	Secondary	1	1	1	0	0	1	1	3	3	10	22	19	41
Post-secondary	1	0	0	0	0	1	1	1	2	4	3	11	24	
Inside camps	Household income level													
	Lowest income	3	4	5	7	6	6	7	9	14	25	43	60	75
	Low income	2	2	4	4	4	5	6	8	15	25	40	48	76
	Middle income	1	2	3	4	4	4	6	7	12	22	43	50	76
	High income	1	2	2	2	3	3	4	5	12	18	36	46	70
	Highest income	2	2	2	2	3	2	4	5	9	16	30	45	63
	Educational attainment of household head													
	No schooling	5	7	8	9	13	17	23	26	37	49	62	69	80
	Elementary	3	3	4	4	3	4	6	6	9	10	19	23	40
	Basic	1	2	2	1	1	1	2	2	6	9	21	29	61
	Secondary	1	1	1	1	1	1	1	1	2	12	21	22	62
Post-secondary	1	1	1	1	1	1	1	1	2	4	10	22	70	

Geographic variation

As shown above, illiteracy is closely correlated with the population structure, that is to say a higher proportion of people in older age cohorts are illiterate than those in younger cohorts. If one location or reporting domain has a higher number of old individuals than another location, the illiteracy rate in the first location will therefore likely be higher than in the second. This is why, when one seeks to compare illiteracy across governorates and camps, age-standardized literacy rates should be calculated.³⁹

The age-standardized literacy rate in the outside-camp population aged 15 and above shows a minimal difference between the three governorates (Table 5.10).

Table 5.10 Age-standardized literacy rate among adults aged 15 and above. By governorate outside camps (n=9,619) and by camps (n=118,670). Percentage.

	Literate: can read and write easily	Semi-literate: can read or write with difficulty	Illiterate: cannot read or write	Total
Outside camps	90	4	6	100
Amman	90	5	5	100
Zarqa	91	3	6	100
Irbid	88	5	8	100
Inside camps	85	5	10	100
Madaba	90	2	7	100
Hitteen	87	4	8	100
Prince Hassan	87	5	8	100
Souf	87	5	9	100
Baqa'a	86	4	9	100
Talbiyeh	86	5	9	100
Jarash	83	5	11	100
Zarqa	83	7	10	100
Azmi Al-Mufti	83	5	12	100
Irbid	83	6	11	100
Sukhneh	82	6	12	100
Wihdat	82	7	11	100
Hussein	80	9	11	100

³⁹The age-standardized literacy rate for outside-camp refugees is based on the population structure of the population in the three governorates combined. It is calculated by applying weights so that in each governorate the proportion of the weighted sum of the population in every five-year group has the same proportion as that of the total population in all governorates. As a consequence, variation in age-standardized literacy across governorates is not affected by their respective population structures and thus represents the 'true' difference. The same procedure is applied for the camps and the age-standardized literacy rate is based on the population structure of the population in all 13 camps taken together.

Assuming that most people learn how to read and write properly in basic school, this fact reflects the results on attainment fairly well. The modest increment in the illiteracy rate from Amman (five per cent) to Zarqa (six per cent) and then Irbid (eight per cent) echoes the proportion of the population (albeit aged 25 and above) who had failed to finish basic schooling at 22, 26, and 30 per cent for the three governorates, respectively. As detailed above, the major inter-governorate disparity in attainment is the share of people with higher education, which is much higher in the capital.

The age-standardized literacy rate inside camps is five percentage points lower than outside camps, at 85 against 90 per cent, which is identical to that reported previously. However, the difference between camps is substantial, as demonstrated by the lowest literacy rate of 80 per cent in Hussein camp in Amman and the highest of 90 per cent in Madaba camp to the south of the capital.

Current enrolment

School enrolment in Jordan as a whole is practically universal for the youngest children, with 99 per cent of both boys and girls attending school at ages eight to thirteen (Department of Statistics and ICF Macro 2010:18, Table 2.5). Our data, while generally in accordance with these national statistics, show variation across population groups. In this section we shall present enrolment data for different levels and types of education, including early childhood education, and examine how enrolment rates vary. In doing so, we shall also consider school drop-out and explore reasons why pupils may leave school. However, before we present the first statistics, a brief comment on the data is needed.

Jordanian law requires that children enter school in the calendar year they turn six years old (aged at least five years and eight months at the start of the school year, which is 1 September), although they may enrol sooner. The data on which this chapter is based were collected in two different school years. The comprehensive survey inside camps lasted from April to June 2011. To analyse school enrolment with that data, therefore, all the ages reported in this section are children's age at the end of 2010, not their age at the time of interview. Children aged six at the end of 2010 should be in the first grade of basic school during the time of interview (or, if interviewed during the summer break: should have attended school during the school year that had just come to an end). Similarly, the two sample surveys took place during the 2011-2012 school year so children's ages from those two data sources and reported in this section are age at the end of 2011, not their age at the time of the interview. A similar age adjustment has been made for the four and five-year-olds when enrolment in pre-school education is discussed.

Enrolment in kindergarten

Early childhood education has become increasingly popular in Jordan (UNICEF 2009). This is also reflected in the extent to which Palestinian refugee camp children attended kindergarten in 2011 as compared with 1999. In 1999, only eleven per cent of the four and five-year-old Palestinian camp children were enrolled in a kindergarten (KG1 (first year) and KG2 (second year)), while the enrolment rate had jumped to 53 per cent for the same age group of children twelve years later. Outside camps the picture is somewhat different. While we lack data going back to the 1990s, we have statistics which allow comparison between 2003 and 2012. They show a reduction in enrolment from 55 to 43 per cent for the four to five-year age group between 2003 and 2012, making enrolment in KG1 and KG2 higher amongst Palestinian refugees living inside camps than amongst those living outside camps.

For both populations, early childhood education is significantly more widespread among five-year olds than among four-year olds (Figure 5.9). This may partly be due to cost considerations (see below), but the major reason is probably that parents give priority to children aged five to prepare them for school enrolment the coming year. One would have thought that the reduced prevalence of extended households (Chapter 2) had somehow undermined the existence of easily available child care, but it appears that low female labour force participation and high unemployment amongst young women (Chapter 7) hinders a stronger push for leaving children in pre-school and day care. The disparity in kindergarten enrolment between the two population groups is primarily explained by the much higher enrolment in KG1 inside camps (32 per cent of boys; 31 per cent of girls) than outside camps (16 and 14 per cent of boys and girls, respectively).

Enrolment in early childhood education varies with economic standing (Figure 5.10). However, not as much as one perhaps would have thought, suggesting that the services may be reasonably priced and carefully adapted to the various socio-economic segments of the population and their ability and willingness to pay. Income has a systematic impact on enrolment in kindergarten for both population groups and for children of both ages, but enrolment grows slowly as one moves from one income quintile to the next. The only dramatic effect is seen for the enrolment of four-year-old outside-camp refugees whose enrolment in KG1 triples from 21 per cent for the fourth income quintile to 62 per cent for the fifth quintile.

Despite the demonstrated effect of income on enrolment in early childhood education, the fact that the enrolment rate is higher in camps than outside camps despite the latter population's generally better economic circumstances, implies that other factors than affordability play a central role in explaining kindergarten enrolment. One such factor may be availability of services, to have kindergartens located close to home, and it could be that the coverage of services is somewhat better for the Palestinian refugee camps than elsewhere. For instance, as of early 2013, UNRWA is supporting 24 community-based organizations (Women's Programme Centres and Community

Figure 5.9 Percentage of children aged four and five enrolled in kindergarten. A comparison of the situation of Palestinian refugees residing outside camps (n=780) and inside camps (n=10,865). By gender and age.

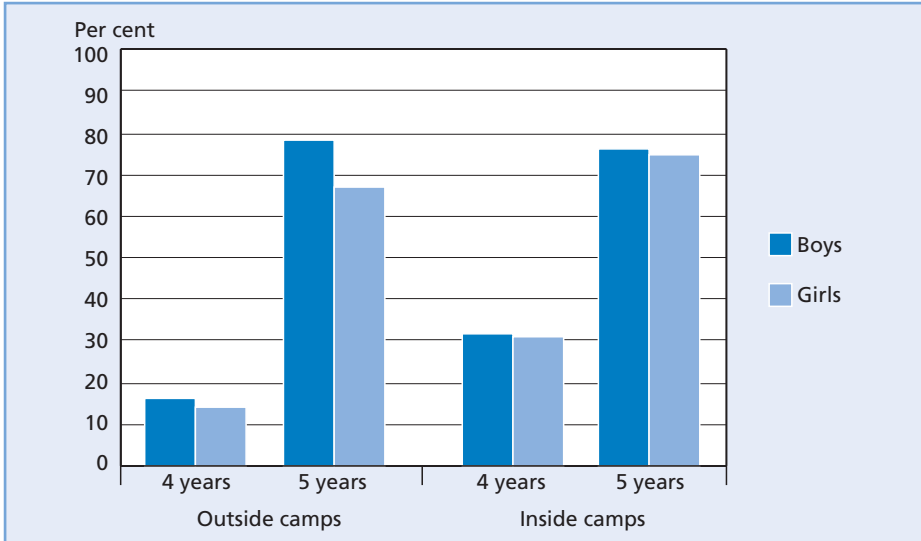
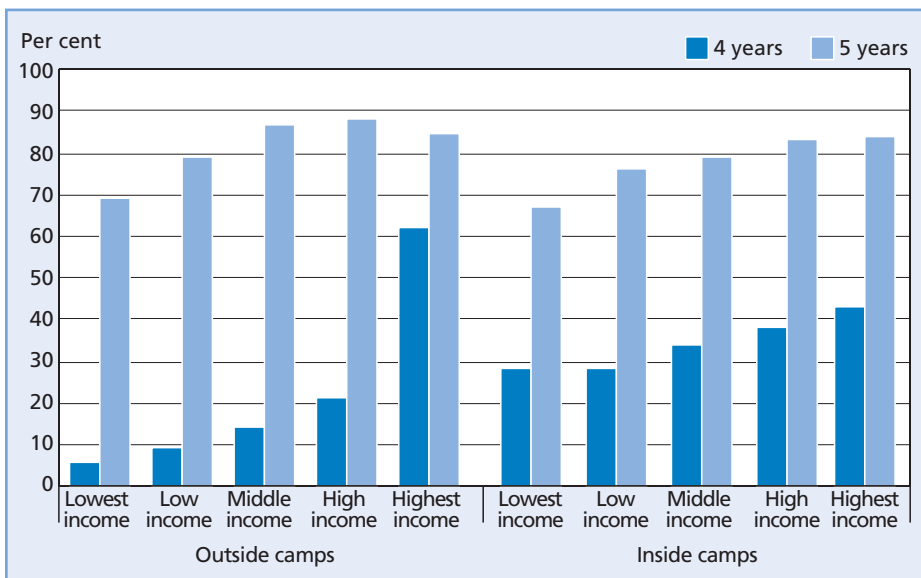


Figure 5.10 Percentage of children aged four and five enrolled in kindergarten. By age and annual per capita household income. A comparison of Palestinian refugees outside camps (left, n=779) and inside camps (right, n=10,865).



Based Rehabilitation Centres) which are managed by local administrative committees. These committees also supervise 13 kindergartens at community-based organizations in all but the three ‘unofficial’ refugee camps (Madaba, Prince Hassen and Sukhneh). Between them these kindergartens have 492 children in KG1 and 1,125 children in KG2 distributed over 51 classes. The average class size of the younger children is 29, while it is slightly higher, 33, for the older children in KG2. The proportion of boys is higher than the proportion of girls in both KG1 and KG2 (53 versus 47 per cent).⁴⁰ It is interesting that the UNRWA-supported services mirror the survey findings, namely a significantly higher proportion of enrolled five-year olds than four-year olds and slightly more boys than girls. These institutions are obviously supplemented by other services since, as we shall see next, enrolment in kindergarten is substantial also in the three unofficial camps where UNRWA does not support community-based organisations which run kindergartens.

Outside camps, there is no noticeable difference between the different governorates when it comes to the enrolment of four-year olds in kindergarten. For five-year olds, on the other hand, there is, as households in Irbid are more likely to send their five-year olds to kindergarten than families in Zarqa and Amman (Table 5.11). Nevertheless, this table does not give us the whole picture as it is more common for households in Amman and Zarqa governorates to send five-year olds to school: while seven per cent of five-year olds in Amman and Zarqa governorates attend school, this is not reported by one single household in Irbid governorate.

Returning to early childhood education, just as there is variation across governorates for outside-camp refugees, enrolment in kindergarten sees huge differences across the 13 refugee camps (Figure 5.11). The gap in coverage between the camp that tops the list and the camp at the bottom is 40 percentage points: whereas two in three children (67 per cent) aged four to five in Souf camp attend kindergarten, only one in four children (27 per cent) in Zarqa camp do the same.

Table 5.11 Percentage of children aged four and five enrolled in kindergarten. Outside camps. By age and governorate (n=780).

	4-year olds	5-year olds	4 and 5-year olds
Amman	15	70	41
Zarqa	15	73	45
Irbid	15	84	51
All	15	73	43

⁴⁰Information obtained from UNRWA, Jordan Field, 10 February 2013.

Figure 5.11 Percentage of children aged four and five enrolled in kindergarten. Comparison of outside-camp refugees by governorate (n=780), and by camp (n=10,865).

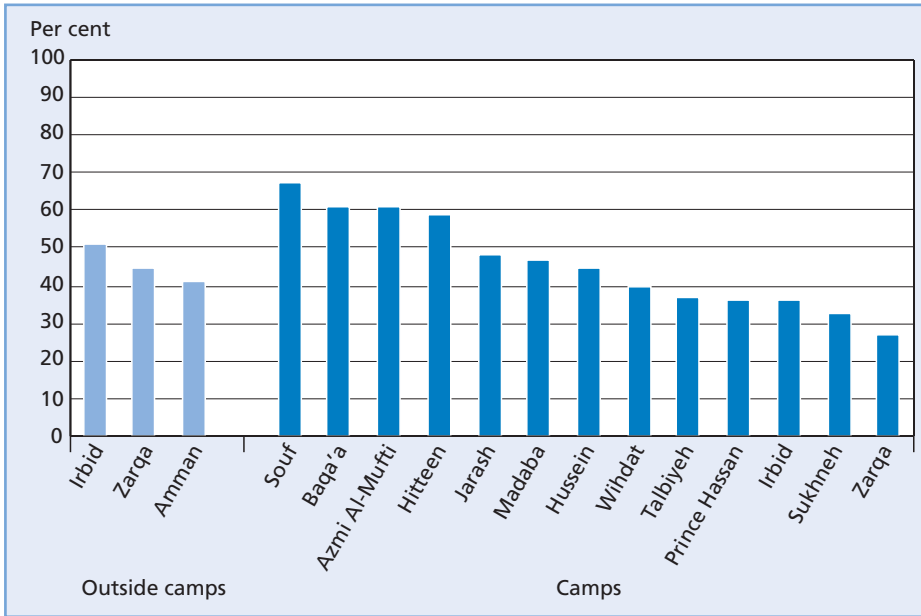


Table 5.12 Profile of children aged 4-5 enrolled and not enrolled in kindergarten. Palestinian refugees outside camps (n=780) and inside camps (n=10,598) are compared by gender, household income and educational attainment of household head. Percentage.

		Outside camps		Inside camps			
		4 and 5 years		4 years		5 years	
		Enrolled	Not enrolled	Enrolled	Not enrolled	Enrolled	Not enrolled
Gender	Male	56	52	52	51	50	50
	Female	44	48	48	49	50	50
Annual per capita household income	Lowest income	25	34	26	32	27	41
	Low income	29	32	23	28	28	29
	Middle income	21	19	23	21	22	17
	High income	15	11	19	15	16	10
	Highest income	11	5	8	5	7	4
Educational attainment of household head	No schooling	2	10	9	12	8	18
	Elementary	14	16	15	19	17	25
	Basic	40	36	44	44	44	39
	Secondary	16	15	14	11	13	9
	Post-secondary	28	24	18	14	18	9
n		351	429	1,762	3,765	4,019	1,052

To summarize some of the findings above, we are profiling the children attending pre-school education in KG1 and KG2 and comparing them to children that do not benefit from such services. In addition to gender and household economy, we are considering variation across the highest educational achievement of household head (Table 5.12, previous page).⁴¹ First, the gender of camp children aged four to five enrolled in kindergarten reflects almost perfectly that of non-enrolled camp children. However, as suggested previously, outside camps boys are over-represented in early childhood education. Second, there is a propensity for enrolled children to come from wealthier households, a tendency that is valid both outside and inside camps. And finally, children from households with highly-educated heads somewhat more often attend kindergarten—this tendency being most apparent for five-year-old children inside the camps.

School enrolment

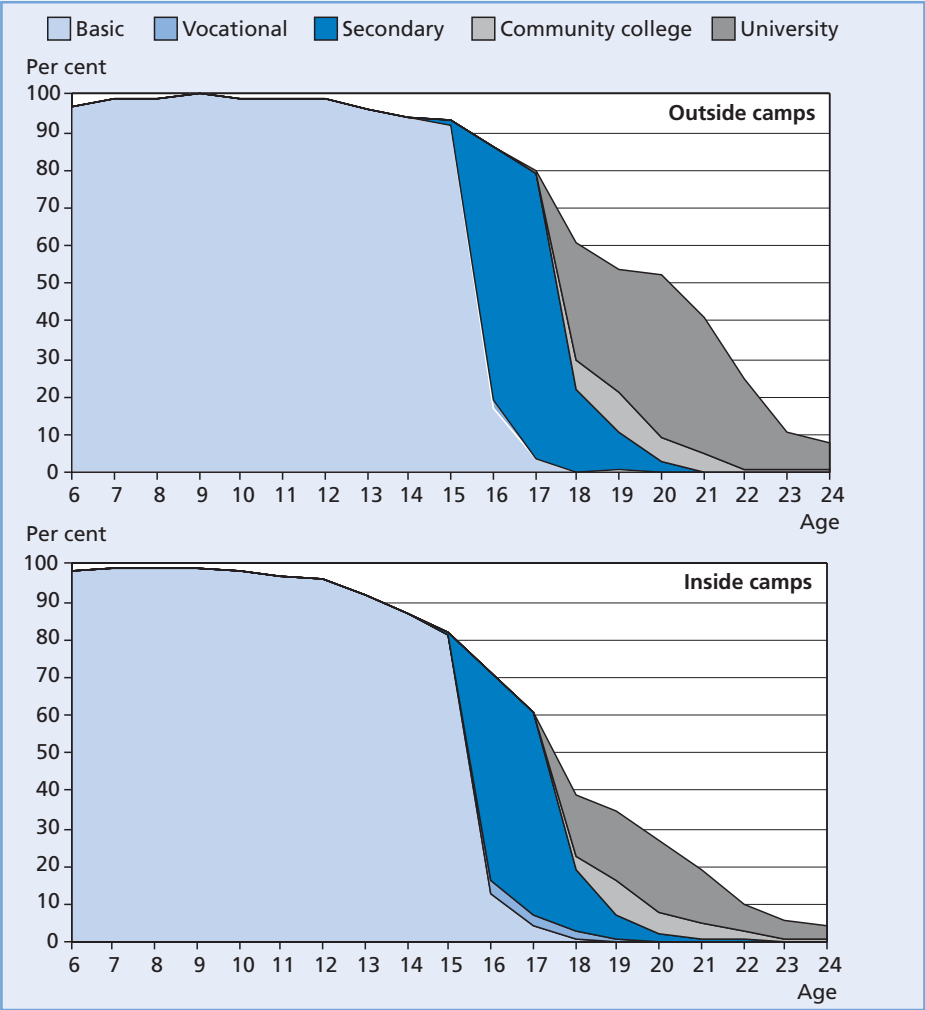
As discussed above with respect to literacy and highest education attained, Palestinian refugees—and camp dwellers in particular—have taken significant positive steps forward in recent years and are better educated today than ever before. After having examined pre-school education, this section takes a closer look at current school enrolment for Palestinian refugee children and youth. To what extent do they attend school? At what age do they leave, and why? Does school enrolment vary across locations, and as much as pre-school enrolment does? As we shall see, the comparatively good attainment of camp refugees with regard to early childhood education is matched in the first years of compulsory basic schooling, but they still fall behind outside-camp refugees, who retain higher enrolment rates at all educational levels (Figure 5.12).

Late enrolment does not seem to be a problem in either population as only two to three per cent of children aged six, the age at which mandatory schooling commences, are not enrolled in school as compared with around one per cent in the age groups that follow. From the age of seven and onwards, enrolment stays at 99 per cent until it starts to dip at age 13 outside camps and as early as age ten inside camps. Children from the refugee camps tend to leave school at a faster pace than outside-camp children do and by the time they reach 15, only 81 per cent inside camps as compared with 92 per cent outside camps remain in basic school. (In addition, one per cent in each population has entered secondary school at age 15.) Some children remain in basic education until they turn 16 and even 17 years of age (17 and four per cent outside camps; 13 and four per cent inside camps), suggesting that school repetition is a rather common feature of basic education in Jordan. More details on enrolment in basic schooling follow below as we examine gross and net enrolment rates.

⁴¹ Due to the small number of observations, we have merged the four and five-year olds outside camps, but provide data separately for the two age groups inside camps.

Technical and vocational training and education are pursued by few. Outside camps, two per cent of 16-year old Palestinian refugee attend such schools, while inside camps vocational education is somewhat more common, reported by three per cent of youth aged 16 and 17, two per cent of 18-year olds and one per cent of 19-year olds. This higher attendance amongst youth from the refugee camps may partly be explained by UNRWA's Technical and Vocational Education and Training (TVET) programme. Although admission is open to any refugee registered with the Agency irrespective of

Figure 5.12 Current enrolment of individuals aged 6-24 by age. Comparison of Palestinian refugees outside camps (upper graph, n=6,371) and inside camps (lower graph, n=83,993). Percentage.



place of residence, the TVET programme tends to attract the poorer segments of the population as it costs significantly less than university attendance and it prioritizes candidates from families receiving social safety net (SSN) assistance through a 25 per cent quota. Advertisement is primarily done throughout UNRWA schools, which are attended by a higher number of inside-camp than outside-camp students.

Enrolment in secondary school, community colleges and universities is significantly higher amongst outside-camp refugees than camp refugees. For ages 16 to 19, respectively 67, 75, 22 and ten per cent of outside-camp youth are enrolled in secondary education, which is matched by 55, 54, 16 and six per cent of adolescents from the camps. Enrolment in community colleges is only somewhat lower inside camps, reported by four, nine, six and four per cent of 18 to 21-year olds, respectively. Amongst outside-camp youth of the same four ages, the percentages were eight, ten, six and five. Finally, more than twice the proportion of outside-camp youth aged 18 to 24 as compared with camp youth the same age are attending universities, at 27 versus 12 per cent. University studies are most popular at ages 18 to 21, where enrolment figures vary from 31 to 43 per cent outside camps and 14 to 19 per cent inside camps. University enrolment rates of seven per cent for 24-year olds outside camps and three per cent for camp refugees of the same age suggest that few university students continue after obtaining a Bachelor's degree.

Gross and net enrolment in basic school

Gross and net enrolment in basic school is about three per cent higher outside camps than inside camps, for both girls and boys. Gross school enrolment⁴² among camp children stands at 96.7 per cent. The girls' gross enrolment in basic school is slightly higher than that of boys (96.8 as compared with 96.5 per cent). Net school enrolment⁴³ in basic school for camp children stands at 94.4 per cent. Again, girls' net enrolment is slightly higher than that of boys. Gross and net school enrolment varies across camps. As shown in Table 5.13, children's net enrolment in basic school is lowest in Wihdat and highest in Prince Hassan and Souf camps, and the gap is over five percentage points.

Outside camps, gross enrolment in basic school stands at 99.6 per cent with almost no gender difference, while net enrolment is 97.4 per cent with a gender gap of over one per cent—in favour of girls. The gender gap in net enrolment is larger in Amman and Irbid than in Zarqa, which also has a slightly higher net enrolment rate than the two other governorates. The difference is mainly explained by the higher net enrolment rate for boys in Zarqa.

⁴²The gross enrolment ratio (GER) is calculated by dividing the number of all individuals who are enrolled at a certain level of education by the number of individuals who are of the age group that officially corresponds to that level. Grade repetition and early start up can bring about a GER larger than 100 per cent.

⁴³The net enrolment ratio (NER) is calculated by dividing the number of enrolled individuals within the age group officially corresponding to a certain level by all individuals in that age group. It can never surpass 100 per cent.

Table 5.14 presents net enrolment rates for single years amongst children aged six to 15. It basically confirms the information provided above, namely that enrolment falls as children grow older, and the reduction is significant from age 13 onwards. Net enrolment is gradually reduced from the high 90s to 92 per cent for 15-year olds out-

Table 5.13 Gross and net enrolment in basic school by gender and location. Comparison of Palestinian outside-camp refugees (n=3,640) and camp refugees (n=48,976).

	Gross enrolment			Net enrollment		
	Boys	Girls	All	Boys	Girls	All
Outside camps	99.5	99.8	99.6	96.8	98.0	97.4
Amman	99.0	101.1	100.0	96.6	98.1	97.3
Zarqa	101.9	99.7	100.8	97.6	98.1	97.8
Irbid	97.3	98.3	97.8	96.8	97.9	97.3
Inside camps	96.5	96.8	96.7	94.2	94.6	94.4
Wihdat	93.0	93.5	93.3	91.0	91.2	91.1
Hussein	95.1	94.8	95.0	92.0	92.8	92.4
Azmi Al-Mufti	97.2	95.5	96.4	93.9	92.8	93.3
Zarqa	96.5	95.9	96.2	93.0	94.1	93.6
Jarash	95.6	96.0	95.8	93.6	94.6	94.1
Irbid	96.1	97.2	96.6	95.0	93.3	94.1
Hitteen	96.2	97.4	96.8	94.2	95.5	94.9
Baqa'a	97.3	97.5	97.4	95.4	95.6	95.5
Talbiyeh	98.0	100.8	99.4	95.5	96.0	95.7
Madaba	98.1	100.4	99.2	95.6	96.3	96.0
Sukhneh	99.7	96.9	98.3	95.6	96.8	96.2
Souf	97.4	98.9	98.1	95.9	97.4	96.6
Prince Hassan	99.6	99.4	99.5	96.3	97.4	96.8

Table 5.14 Net enrolment in basic school by gender and age. Comparison of Palestinian refugees outside and inside refugee camps.

Age	Outside camps			Inside camps		
	Boys	Girls	Total	Boys	Girls	Total
6	97.1	96.3	96.7	95.9	96.7	96.3
7	99.0	99.7	99.3	99.1	98.5	98.8
8	100.0	98.9	99.5	98.7	98.9	98.8
9	100.0	99.6	99.8	98.5	98.7	98.6
10	98.3	100.0	99.2	98.1	98.3	98.2
11	98.1	99.4	98.9	97.1	97.2	97.2
12	97.8	100.0	98.9	95.4	95.9	95.6
13	96.8	95.7	96.2	92.4	92.0	92.2
14	93.0	95.7	94.2	86.7	88.0	87.3
15	89.5	94.7	91.9	80.0	82.1	81.0
All 6-15	96.8	98.0	97.4	94.2	94.6	94.4
n	1,840	1,800	3,640	25,028	23,948	48,976

side camp and plummets to 81 per cent for youth of the same age inside camps. The gender gap in basic-school net enrolment in disfavour of boys is visible for ages 14 and 15, and is largest outside camps.

Type of basic schools attended

Seven in ten outside-camp Palestinian refugee children enrolled in basic school attend services provided by the Jordanian government; about 15 per cent attend a private school and nearly as many attend a school run by UNRWA. Inside camps, the situation is entirely different as about nine in ten school-aged children attend UNRWA schools, seven per cent are enrolled in government schools and only two per cent receive basic education from a private provider (Table 5.15). In both populations, boys are being prioritized and more often access private services than girls. Enrolment in private institutions is highest amongst the youngest children and gradually decreases with age, both outside and inside camps. This trend may be associated with affordability

Table 5.15 Supervising authority of basic schools attended by children aged 6-17. By gender, age and household income. Comparison of Palestinian refugees outside camps (n=3,605) and inside camps (n=46,999). Percentage.

		Outside camps				Inside camps			
		UNRWA	Government	Private	Total	UNRWA	Government	Private	Total
Gender	Boys	14	68	18	100	90	7	3	100
	Girls	14	73	13	100	92	7	1	100
Age	6	9	65	26	100	88	8	5	100
	7	12	63	25	100	90	7	4	100
	8	14	71	15	100	91	6	3	100
	9	13	65	22	100	92	6	2	100
	10	16	67	16	100	93	5	2	100
	11	15	71	14	100	92	6	1	100
	12	15	74	11	100	93	6	1	100
	13	15	77	8	100	93	7	1	100
	14	14	76	10	100	92	7	1	100
	15	15	75	10	100	91	9	0	100
	16	16	81	3	100	88	12	0	100
17	16	84	-	100	83	17	-	100	
Annual per capita household income	Lowest income	21	75	4	100	95	5	1	100
	Low income	13	77	10	100	92	7	1	100
	Middle income	11	70	18	100	90	7	2	100
	High income	9	67	24	100	86	9	4	100
	Highest income	4	37	59	100	81	11	8	100
All aged 6-17 in basic school		14	71	15	100	91	7	2	100

as school fees in private schools tend to be fairly moderate for classes one through six but increases significantly thereafter.

As expected, enrolment in private educational institutions is associated with economic circumstances. This positive relationship is particularly strong outside camps, where private school attendance surges in step with increased household income from four per cent of the six to 16-year olds in the lowest income quintile to 59 per cent in the highest quintile. Outside camps, enhanced enrolment in private schools is matched by falling enrolment in government and particularly UNRWA schools. Inside camps, just as enrolment in private schools increases with rising income, so does enrolment in public schools. Since there are no public schools located inside camps, a possible explanation can be transportation costs to public schools. The consequence is a substantial reduction in the enrolment of Palestinian refugees in basic schools operated by UNRWA with improved household economy, from 95 per cent amongst children from the poorest camp households to 81 per cent of children in the richest camp households.

The type of school attended varies across geographic locations too (Table 5.16, next page). As compared with outside-camp refugees from Amman and Irbid governorates, a higher proportion of outside-camp children from Zarqa governorate enrolled in basic school attend government institutions: 86 per cent versus 65 and 68 per cent in Amman and Irbid, respectively. However, enrolment in UNRWA and private facilities is lower in Zarqa than elsewhere. The main explanation for the lower enrolment in UNRWA schools in Zarqa is the higher proportion of 1967 displaced Palestinians there than in the two other governorates who are not registered with UNRWA. Outside-camp children with this refugee background are generally admitted to UNRWA schools if there are extra places so as not to affect the attendance of registered 1948 refugees.

Inside camps, three camps deviate significantly from the average. Hussein camp has the lowest proportion of children attending UNRWA schools at 65 per cent, whereas Prince Hassan and Sukhneh each have 84 per cent of children enrolled at a school run by UNRWA. These lower figures are reasonable given that Hussein camp is situated in Amman city with government schools in its vicinity and Prince Hassan and Sukhneh are 'unofficial' camps containing public schools.⁴⁴

Since the use of private institutions is very low in all camps, children tend to use government schools more often in these three camps than elsewhere. In some camps—like Jarash, Souf and Zarqa—nearly all children benefit from the educational services of UNRWA.

⁴⁴One additional factor may explain the lower proportion of pupils attending UNRWA schools in Hussein camp, namely the fact that the camp lacks a preparatory school for boys run by UNRWA. Instead boys must commute to UNRWA's preparatory school located in the nearby Nuzha area (about two kilometres away) when they start year seven. Thus, it may have been tempting for some to shift from UNRWA to public schools—located closer to home—from year seven. However, the comprehensive survey shows that this is not the case. In fact the proportion of boys aged 12 to 15 who attend UNRWA schools is higher than the proportion of girls.

Table 5.16 Supervising authority for basic schools attended by children aged 6-17, by location. Comparison of Palestinian refugees outside camps (n=3,605) and inside camps (n=46,999). Percentage.

	UNRWA	Government	Private	Total
All outside camps	14	71	15	100
Amman	16	65	19	100
Zarqa	5	86	9	100
Irbid	19	68	13	100
All inside camps	91	7	2	100
Talbiyeh	96	2	2	100
Hussein	65	33	2	100
Wihdat	94	3	3	100
Prince Hassan	84	11	4	100
Baqa'a	92	6	2	100
Zarqa	97	2	1	100
Sukhneh	84	15	1	100
Hitteen	93	5	2	100
Madaba	92	5	3	100
Irbid	91	6	3	100
Azmi Al-Mufti	94	3	2	100
Souf	98	2	0	100
Jarash	99	1	0	100

In the governorates of Irbid, Zarqa and Amman, a smaller proportion of pupils in basic school outside camps attend schools operated by UNRWA today than in the 1990s (Table 5.17). The reduction has been significant: from 21 to 14 per cent. For the most part, this change has been away from UNRWA schools to private schools. While private schools used to absorb nine per cent of outside-camp students, they now absorb 15 per cent. The trend has been parallel in all three governorates, namely an increase in the proportion of students attending private institutions from 12 to 19 per cent in Amman, five to nine per cent in Zarqa, and six to 13 per cent in Irbid. Inside camps, enrolment in UNRWA schools has also come down but only by two percentage points, from 93 to 91 per cent. Instead of a shift to private providers, government schools now receive seven per cent of the pupils, up from five per cent in 1999. Camp children do not attend privately owned basic schools more often than before. The development described here is only 'natural' as UNRWA is the sole provider of primary schooling inside the ('official') camps and thus concentrates its resources to serve Palestinian refugees living inside camps and in their immediate surroundings. Limited resources do not allow for the opening of many new schools.

Table 5.17 Supervising authority of basic schools attended by children aged 6-17. Comparison of Palestinian refugees outside camps in 1996 and 2012 and inside camps in 1999 and 2011. Percentage.

		UNRWA	Government	Private	Total	n
Outside camps	2012	14	71	15	100	3,605
	1996	21	70	9	100	2,087
Inside camps	2011	91	7	2	100	46,999
	1999	93	5	2	100	3,901

Enrolment in secondary education

After graduating from basic schools, children either choose vocational training or continue to secondary schools, which have a vocational and an academic stream. The peak of secondary-school enrolment is at ages 16 and 17, with the attendance of respectively 67 and 75 per cent outside camps and 55 and 54 per cent inside camps. The secondary vocational stream is not as popular as it was in the 1990s, when at least two in ten camp students attending secondary school were enrolled in the vocational stream (Drury and Nassar 1998, Khawaja and Tiltnes 2002). Nowadays the relative share of secondary students enrolled in the vocational stream has been halved and stands at ten per cent outside camps and 13 per cent inside camps. But just as in the 1990s, attendance varies by gender and socio-economic background of the students.

Nearly twice the proportion of boys as compared with girls is enrolled in the vocational stream of secondary school: 13 against six per cent outside camps and 16 per cent of boys as compared with nine per cent of girls inside camps (Table 5.18, next page). Educational choices are to a certain degree impacted by the economic standing of the children's households, as a higher proportion of students from the highest-income households are enrolled in the academic stream of secondary school, particularly outside camps. Furthermore, the chances of a child choosing vocational over academic secondary schooling come down when the household head has attained secondary or post-secondary education.

Subjects studied in vocational education

As reported previously, there are very few youth enrolled in technical and vocational education and training (TVET), and in secondary education few attend the vocational stream. Hence, due to data limitations data for TVET and vocational secondary are merged when examining the subjects of study. The choices are gendered as the boys tend to choose machinery and car mechanics as well as various subjects related to house construction, including electrical installation, carpentry and plumbing, whereas the few girls enrolled in vocational education tend to opt for personal grooming, nursing and food products (Table 5.19, next page).

Table 5.18 Percentage of children in secondary school distributed by academic and vocational stream. By gender, educational attainment of household head and household income. Comparison of Palestinian refugees outside and inside camps.

		Outside camps			Inside camps		
		Academic stream	Vocational stream	n	Academic stream	Vocational stream	n
Gender	Male	87	13	315	84	16	3,072
	Female	94	6	295	91	9	3,045
Educational attainment of household head	No schooling	89	11	43	85	15	659
	Elementary	89	11	87	82	18	981
	Basic	86	14	153	87	13	2,061
	Secondary	93	7	116	89	11	734
	Post-secondary	92	8	212	90	10	1,633
Annual per capita household income	Lowest income	90	10	143	86	14	1,780
	Low income	91	9	157	87	13	1,459
	Middle income	88	12	149	86	14	1,380
	High income	89	11	97	88	12	935
	Highest income	97	3	63	91	9	551
All		91	10	610	87	13	18,290

Table 5.19 Subject of study amongst students enrolled in technical and vocational training and education or in vocational secondary school. By gender. Comparison of Palestinian refugees outside camps (n=76) and inside camps (n=150). Percentage.

	Outside camps			Inside camps		
	Male	Female	All	Male	Female	All
Food products	2	20	6	7	9	7
Computer science and IT	5	10	6	7	3	6
Electrical (installation)	10	-	7	20	9	18
Building, construction	-	-	-	1	-	1
Nursing	2	12	4	-	24	5
Services for cars and machines/ mechanics	27	-	21	13	-	10
Clothing, knitting and leather work	3	-	2	3	3	3
Personal grooming	9	39	16	4	21	8
Traditional professions and handicraft	-	-	-	4	-	3
Air conditioning and plumbing	11	-	8	14	-	11
Carpentry, decor and crafts	11	-	9	6	3	6
Hotel and tourism	12	-	9	14	-	12
Electronics (TV, radio, mobile phone)	1	-	1	1	-	1
Other	6	18	9	7	26	11
Total	100	100	100	100	100	100
n	58	18	76	120	30	150

Children outside school and their characteristics

Below we take a closer look at early school leavers and those that never enrol. Because these individuals in many ways make up the ‘flip side’ of those who enrol, this subsection will necessarily summarize and supplement the findings on enrolment presented above. Outside camps, approximately nine in ten 20 to 24-year olds have completed basic schooling (88 per cent males, 92 per cent females) while the success rate is lower inside camps where about eight in ten individuals in the same age group have completed the compulsory basic cycle (79 per cent males, 83 per cent females).

The majority of Palestinian refugee children and youth have been enrolled in and have completed basic education. Outside camps, about 0.5 per cent in the six-to-nine age group have never enrolled in school. Twice as many camp refugees of the same age group, slightly over one per cent, have never enrolled in school. The proportion of individuals who never enrolled is stable across age groups and the rate for boys and girls is comparable for all age groups within the two populations (Table 5.20). The table shows that a larger proportion of camp children than outside-camp children who enrolled in school have left school before completing basic cycle, at all ages from six to 24, for males and females alike. The gap between males and females is relatively larger outside camps, to the disfavour of males—who tend to drop out of school sooner and faster than females. Whereas eight and 12 per cent of women and men aged 20 to 24, respectively, outside

Table 5.20 Percentage of individuals aged 6-24 who never attended school and left school without completing basic cycle. By gender and age. Comparison of Palestinian refugees outside and inside camps.

			Never attended school	Enrolled in school but left before completing basic cycle	n
Outside camps	Male	6-9	0.4	0.0	760
		10-14	0.9	2.4	881
		15-19	0.5	8.5	890
		20-24	0.8	11.1	748
	Female	6-9	0.5	0.0	736
		10-14	0.3	1.5	898
		15-19	0.6	5.4	833
		20-24	0.7	7.1	625
Inside camps	Male	6-9	1.2	0.3	10,333
		10-14	1.1	4.8	12,183
		15-19	1.2	17.8	11,461
		20-24	1.4	19.8	8,790
	Female	6-9	1.3	0.2	9,819
		10-14	0.9	4.5	11,744
		15-19	1.0	14.7	10,633
		20-24	1.4	15.9	7,650

Table 5.21 Profile of children aged 6-15 outside school versus those enrolled in school. By gender, household income, education of household head and illiteracy rate. Comparison of Palestinian refugees outside and inside camps. Percentage.

		Outside camps		Inside camps	
		Not in school	In school	Not in school	In school
Gender	Boy	65	50	54	51
	Girl	35	50	46	49
Annual per capita household income	Lowest income	26	30	42	34
	Low income	42	30	23	27
	Middle income	16	20	18	21
	High income	12	12	12	13
	Highest income	3	8	5	5
Education of household head	Did not complete any schooling	45	6	30	12
	Elementary	20	12	27	18
	Preparatory/ Basic	14	33	29	39
	Secondary	13	18	8	12
	Post-secondary education	7	31	6	20
Illiteracy	6-9 years	-	20	89	29
	10-12 years	41	3	60	7
	13-15 years	51	1	35	2
n		54	3,560	2,292	46,495

Note: The category 'In school' also includes a few children who have left school after completing basic cycle (year ten).

camps have never enrolled in school or have left without completing basic schooling, the same is the case for 17 and 21 per cent of young women and men in the camps.

As compared with enrolled children aged six to 15, those who never enrolled or have left are more often boys, particularly outside camps, and are much more frequently functionally illiterate: for example, 60 per cent of ten to 12 year-old and 35 per cent of 13 to 15 year-old camp children not enrolled in school are functionally illiterate versus seven and two per cent of children in school (Table 5.21). Furthermore, children not in school tend to be from a slightly poorer background, but this effect is barely visible. What stands out for both camp and outside-camp children is the association between the educational background of the household head and enrolment. The educational attainment of household heads with non-enrolled children is considerably lower than the attainment of household heads of children attending school. This fact suggests that education is to some degree 'inherited', that is to say that parents and other adults in the household influence the next generation and its educational success through educational aspirations and capacity to provide homework support and guidance, and other effects.

Drop-out

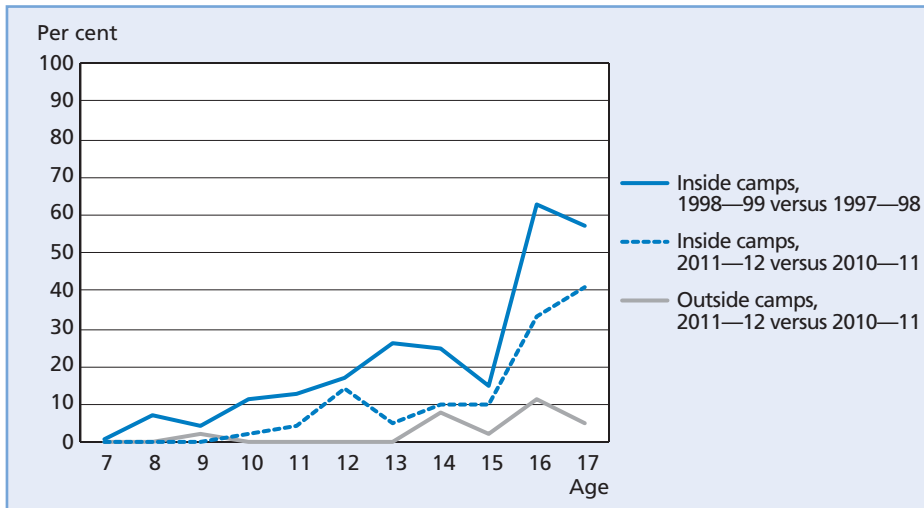
As described above, children's school enrolment rate remains high (around 99 per cent) until age ten inside camps and age 13 outside camps and falls steadily afterwards.

Here we examine children’s drop-out rate by comparing school attendance at the time of the interview with attendance the previous scholastic year. The drop-out rate is simply calculated as the percentage of children enrolled the previous school year but not enrolled at the time of the interview.⁴⁵

Figure 5.13 shows that the drop-out rates inside camps have decreased significantly since the late 1990s. For all ages up to 15 it stays below or just above one per cent. However, it is higher than outside camps, where drop-out below the age of 15 is hardly visible. Inside camps, drop-out surges at age 16—just as it did in the 1990s—implying that many camp youth leave school upon completing, or around the time they should have completed, compulsory basic education. In contrast, the survey data do not show such an increase for outside-camp refugees, indicating that nearly all children outside camps move ahead to the secondary cycle.

The gender difference inside camps is insignificant and the drop-out rate reached around one per cent for both boys and girls aged seven to 17. Outside camps, drop-out was found to be less than one-half of a per cent for girls and practically non-existent for boys.

Figure 5.13 School drop-out from one scholastic year to the next by age. A comparison of Palestinian refugees outside camps in 2010-11 (n=3,777) and inside camps in 1998-99 (n=4,086) and in 2010-11 (n=4,762). Percentage.



⁴⁵ Inside camps, the data collection took place in October and November 2010, i.e. early in the school year, while outside camps the fieldwork took place in January and February 2011, i.e. in the middle of the school year, giving outside-camp children some more time to leave. Hence, one might speculate that this would result in a higher drop-out rate in the outside-camp survey. However, if drop-out is primarily a summer and between-school-years phenomenon, which we think is the case, the comparison is valid. In any case, data show that the drop-out rate is higher inside than outside camps.

Reasons for not attending school

Table 5.22 provides an overview of explanations provided for never enrolling in school and for leaving school before completing the basic cycle. In the past two decades (data for those below 25 years of age in the table), disability, principally related to physical and psychological ill-health and learning disabilities, has been the main factor stated as preventing children’s enrolment (77 per cent outside camps and 61 per cent inside camps). While lack of interest in schooling⁴⁶ and poverty are still given as explanations for never enrolling (the latter only in camps), they were more common before (i.e. mentioned more often by people aged 25 and above). However, the main explanations for never attending any formal education for people aged 25 and above were conservative attitudes preventing girls from attending school, a reason almost never provided for the non-enrolment of younger girls. However, it should be stated that non-enrolment was much higher before and among the older generation. The fact that the most frequently given reason for non-enrolment for people older than 25 years of age is conservative attitudes does not mean that disabilities prevented fewer persons from enrolling before. To the contrary, UNRWA’s current policy of inclusive education, where disabled students can attend part of the week at a Community-Based Rehabilitation Centre (CBRC) and the other part of the week at school, facilitates the enrolment of children with disabilities better than in its early years. Similarly, the Jordanian government has developed policies for easier enrolment of children with physical handicaps into public schools, for example (ESCWA 2009: 29-32).

Table 5.22 Main reason for not enrolling in basic education, and for leaving school before completing this. Comparison of Palestinian refugees outside and inside camps. Percentage

	Never enrolled				Enrolled, left before completing basic cycle			
	Outside camps		Inside camps		Outside camps		Inside camps	
	6-24 years	25+ years	6-24 years	25+ years	6-24 years	25+ years	6-24 years	25+ years
Disability/ health reason	77	4	61	11	14	1	5	3
Poverty/ not affordable	0	14	13	15	2	21	11	15
Not interested	10	15	11	20	67	44	62	49
Work/ housework/ marriage	0	5	1	5	8	14	14	22
Girls not allowed schooling	0	43	4	38	1	8	5	7
Other	13	18	10	10	8	10	4	4
Total	100	100	100	100	100	100	100	100

⁴⁶The ‘not interested’ answer is perhaps not a ‘true’ answer as it is hard to picture parents not sending a six-year old child to school because of his or her ‘lack of interest’. We suspect there must be something else behind this but cannot know what the ‘real’ explanation is.

Explanations provided for leaving basic school prematurely, i.e. after starting school but before completing mandatory basic schooling, are somewhat different. Lack of interest is the main reason reported as to why children have been dropping out of school in recent years, mentioned for more than six in ten drop-outs under the age of 25 in both population groups. Inside camps, domestic duties—including in relation to engagement and marriage—and poverty are two other key explanations for drop-out. These two explanations are less frequently provided for outside-camp school leavers. Instead, health-related factors make up the principal reason for more than ten per cent of them.

When comparing factors explaining school drop-out for individuals below 25 years of age with those aged 25 and above, it is apparent that economic considerations, domestic duties/marriage and negative attitudes towards girls' education have become less important, whereas lack of interest and health-related factors have become more important. 'Lack of interest' is an explanation that could cover many different aspects such as a wish to quit school due to having failed exams in one or more subjects, dissatisfaction because one had to repeat a year, because of bad treatment at school, and so on. This particular finding corroborates the analysis of UNRWA school drop-out in a recent study, in which underachievement and school-related issues were identified as the main common reasons for drop-out across UNRWA's five areas (fields) of operation (UNRWA 2013).

Summarizing school attendance with regression analysis

To better understand what determines current school attendance, logistic regression analysis is used to isolate the effects of different factors.⁴⁷ Detailed regression results for the outside-camp and inside-camp populations are found in the chapter annex.

Our interpretation of the results is as follows: Keeping the effect of other factors constant, place of residence had some effect on school attendance, with children and

⁴⁷ Logistic regression is a type of regression analysis used for predicting dichotomous outcomes, which is the case here—a person is either enrolled or not enrolled. In our model, logistic regression examines the independent effect on school enrolment of refugees aged six to 24 of each factor included in the model by controlling for the effect of all other factors in the model. The model contains eight variables assumed to impact people's enrolment: place of residence (as shown above, enrolment varies across camps); gender (as reported, boys tend to leave school a bit sooner than girls); age (drop-out increases when children get older); household size (the larger the household, the higher the likelihood that a child/youth needs to generate income); household dependency ratio as expressed by the ratio of people aged 15 to 64 in employment divided by dependents (the higher the dependency ratio, the higher the likelihood that a child/youth is required for paid employment or to help with household chores); household income (although limited, schooling carries a cost, and low income may 'force' children into income-generation activities precluding their enrolment); education of household head, a proxy for human resources at home (the presence of well-educated parents or grandparents enhances the chance of support with school work); and illness hindering normal activities (severe physical handicap and psychological ill-health etc. minimize the chances of successful learning).

youth in Hussein, Wihdat, Zarqa and Jarash camps having a significantly lower school attendance than other camps. Outside camps, there is no significant difference between the three governorates. Women show slightly higher school enrolment than boys, and school attendance fall by age. The gender effect is more pronounced outside than inside camps. The effects of the remaining variables are comparable for the two populations.

The education of the household head (a proxy indicator for the human capital of the 'parent generation') is strongly correlated with children's school enrolment. When other factors are controlled for, children and youth in households whose head has higher educational attainment stand a much better chance of being enrolled than those in households with less educated heads. On the other hand, household income does not show up as an important factor explaining school attendance.

However, high dependency ratio (the ratio of children below 15 and elderly above 65 divided by people aged 15 to 64) limits school enrolment, and households with many children are more likely not to send (all) their children to school. Finally, people's health is a crucial determinant of school enrolment. Children and youth with health issues hampering what could be considered normal activities (Chapter 4) have less chance than others to be enrolled in school.

Perception of educational services

About the data

The sample survey asked one randomly selected respondent in each household about their opinions on a number of issues. More than 1,000 parents with at least one child in basic school at the time of the interview in each of the two populations were asked their opinions on the education services provided, and asked to relate their answers to the oldest child if they had more than one child currently enrolled. The survey also posed questions to respondents aged 15 to 29 about their experiences from and perceptions of the basic school(s) they attended or had attended. If people had attended more than one school, they were asked to relate their answers to the school where they had spent the most time. We restrict our analysis to respondents aged 15 to 24 to gauge opinions that relate to experiences fairly recently in time. About 800 previous students outside camps and 900 previous students inside camps shared their opinions. In accordance with data presented above, the majority of randomly selected youth inside camps had attended UNRWA schools while the majority outside camps had been enrolled in public schools. Too few students had attended basic schools run by private providers to benefit from those answers, but we have included the opinions of parents with children currently enrolled in private schools.

For parents, the answers represent an assessment of the situation as it is nowadays, but their answers are in a way ‘translations’ of their children’s experiences and many parents may have at best rudimentary knowledge about the school’s learning environment and how their children like it there etc. On the other hand, while the opinions of young adults are more ‘direct’ in that they refer to their own experiences, they may be based on experiences further back in time. At least the experience of respondents in their twenties may be perceived as ‘outdated’ by some. Nevertheless and notwithstanding the caveats just mentioned, we shall soon see that the opinions of children and parents for the most part are in agreement.

Satisfaction with basic education

The majority of all respondents think basic schools, ‘all things considered’, are excellent or quite good (Table 5.23). Outside camps, the rating of UNRWA and public schools is the same, with 86 per cent of students and 85 per cent of parents rating UNRWA schools in the top two categories, and 85 per cent of parents and students rating government schools in the top two categories. Meanwhile private schools are much more often rated as ‘excellent’—71 per cent of parents consider them excellent while only 22 to 23 per cent of parents and students rate government and UNRWA schools as excellent. Overall, people inside camps are somewhat more critical and more often find the schools to be adequate only. But here too, previous students and parents of children currently enrolled tend to concur, and private institutions are perceived as better.

Table 5.23 Assessment of the quality of basic schooling by type of provider. The opinions of parents with children in basic education and youth who have recently completed or are still enrolled in basic education. Comparison of perceptions outside and inside Palestinian refugee camps. Percentage.

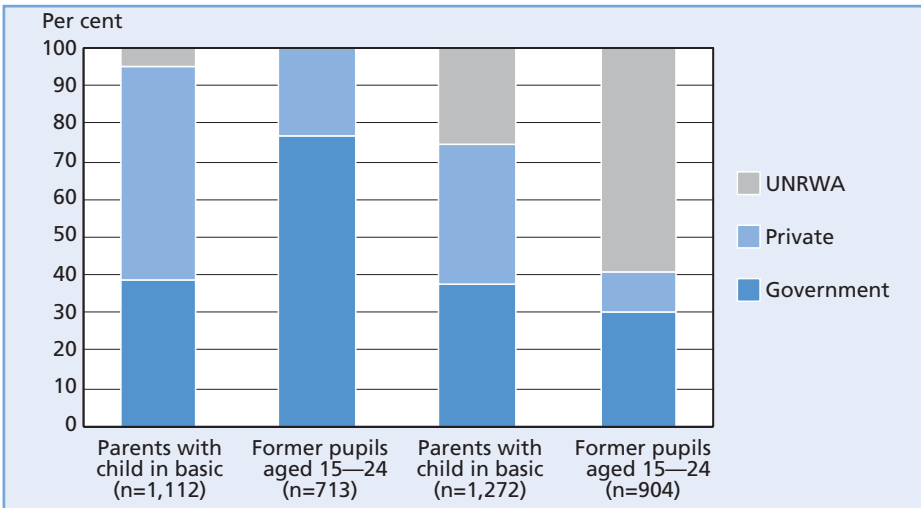
			Excel- lent	Quite good	Ade- quate	Poor	Very poor	Total	n
Outside camps	Former pupils aged 15-24	Government	23	62	12	3	-	100	563
		UNRWA	23	63	13	1	-	100	116
	Parents with child in basic education	Government	23	62	10	4	1	100	816
		UNRWA	22	63	11	4	1	100	140
		Private	71	26	3	1	-	100	168
Inside camps	Former pupils aged 15-24	Government	21	56	20	3	-	100	208
		UNRWA	17	53	24	4	1	100	692
	Parents with child in basic education	Government	27	54	11	8	-	100	132
		UNRWA	19	51	20	8	2	100	1,076
		Private	55	32	11	2	-	100	69

School preference

As just seen above, when asked about their general level of satisfaction with the schools where their offspring are enrolled, schools run by both UNRWA and the Jordanian government come out about the same and—despite a poorer ‘score’ than private services—fairly well. The result is the same when previous (and a few currently enrolled) students aged 15 to 24 are asked to assess basic schooling. However, when asked about their preferred type of school, the picture is somewhat different (Figure 5.14).

Perhaps due to the lower profile and availability of UNRWA schools outside camps, only a small minority of outside-camp parents would want their child to attend an UNRWA school, and not a single youth expressed a wish to attend a facility run by UNRWA. Amongst camp parents, one in four said they would want to enrol their child in an UNRWA school, whilst youth showed a preference for UNRWA schools, with two in three camp youth saying they would prefer an UNRWA school. Inside camps, 76 per cent of the 690 youth in the sample who themselves had attended UNRWA would have wanted to attend an UNRWA school again. On the other hand, none of the 117 outside-camp youth with previous experience from UNRWA schools would have wanted to repeat the experience. It is perhaps not so much considerations of quality but also practical considerations that guide answers in this section. For example, all UNRWA schools operate on a 6-day week—as compared with 5-day weeks in public and private schools—and 90 per cent of UNRWA schools have double-shifts. There may also be a longer commute involved for children outside camps to get to UNRWA schools which, unlike Government schools, do not offer a school bus service for the

Figure 5.14 School preference of parents and former pupils. Comparison of perceptions outside and inside Palestinian refugee camps. Percentage.



first six years, or students might be guided by which schools their friends attend. Furthermore, public schools are generally in a better physical condition following concerted school building projects in recent years, and certainly compared to the 40 schools in the 22 facilities UNRWA rents to accommodate its pupils. In addition, as a norm government schools had lower class sizes prior to the Syria crisis.

Above, we found that 71 per cent of Palestinian refugee children residing outside camps are enrolled in public schools, whereas the bulk of camp children (91 per cent) attend basic schools operated by UNRWA. Clearly, despite the fact that many parents were relatively satisfied with UNRWA and government schools, they would still like to take their children to greener pastures (i.e. private schools) if they had the chance. Obviously, for many this is not a realistic possibility (for financial and practical reasons), and the findings must be considered in this light. Furthermore, parents with children in one type of school may lack the necessary knowledge of other schools to make a well-informed assessment. Unless people know or have talked to people with experience of other type of schools than they know, they lack concrete information to base their judgments on. The impact of branding, advertising and other media presence of private schools in particular on public opinion should also be considered. It is also interesting to note that the preferences among former pupils do not align with their parents and reflect more closely the types of schooling that are attended in reality. At the same time, the data suggest a degree of dissatisfaction and that many think there is great potential for improvements, something we shall return to shortly.

For outside-camp parents, 'greener pastures' equals the private sector: 39 per cent say they would like their child to attend public schools whereas 56 per cent prefer private-sector schools. Less than half (46 per cent) of those who today have their children in government schools would like them to remain there, while over half, 52 per cent, would like to transfer their children to a private school and two per cent would like to transfer their children to an UNRWA school.

Inside camps, only 28 per cent of parents with children in an UNRWA school want them to continue, while 35 per cent would prefer them to attend a private school and 37 per cent favour a public school. However, in practice the absence of alternatives inside camps prevents most of them from attending non-UNRWA schools.

Parents with children enrolled in private schools are not immune to at least some dissatisfaction, as suggested by these figures: outside camps, some 17 per cent would prefer that their children attended a public school; inside camps, 13 per cent would like to see a move from the private to the public sector and 12 per cent would rather have their children attend an UNRWA school. However, compared with the public and particularly UNRWA sectors, private schools are held in higher esteem.

Considering the perceptions just presented, it is worth noting that in the quality control tests conducted by the Ministry of Education and which includes some UNRWA schools, and in the Trends in Mathematics and Science Study (TIMSS)

test (mathematics and science), UNRWA students have performed better than public school students (UNRWA and UNESCO 2010).

Issues to be improved

The survey asked parents of children currently enrolled in basic schooling and former pupils aged 15 to 24 to list up to three issues they thought it would be important to improve at 'their' schools. Due to few respondents with experience from private schools, the results shown in Table 5.24 and our comments are limited to people's opinions about public and UNRWA schools.

A slightly higher proportion of respondents from all four groups consider that no improvements are needed in public schools compared with UNRWA schools, which may suggest a slightly higher rate of satisfaction in government schools. A higher proportion of respondents inside camps have suggested improvements than those outside camps, and youth have more frequently done so than parents. Generally, the feedback given regarding the circumstances and areas in need of enhancement are fairly similar for UNRWA and public schools, and the views of parents and youth coincide.

More than a third suggest that the physical aspects (buildings, equipment and tools) of public and UNRWA schools alike need upgrading and change. About as many, but a slightly higher proportion with experience from UNRWA schools and a slightly higher proportion of youth than parents, are of the opinion that large class sizes represent a major challenge that should be tackled. More than half of camp parents and youth mention this issue, which is the single most frequently listed concern. At the same time, it should be noted that, according to the records of UNRWA's Education Department, class sizes have been decreasing over time, with UNRWA schools seeing a ten per cent decrease in class size over the last decade.

A third aspect which may affect the learning environment negatively is the so-called double-shift system, whereby two schools use the same physical facility, one providing classes in the morning and the other in the afternoon. The fact that this system is being applied more widely by UNRWA (156 out of 173 schools or 78 facilities host double-shift schools) than by public schools explains the much larger concern with this issue from people 'judging' UNRWA—mentioned by three in ten inside camps and two in ten outside camps.

Around 40 per cent of the respondents state that the teachers' qualifications should be further developed. This item includes expertise and skills in the subjects being taught, pedagogical abilities and the way teachers communicate with and treat their pupils.

Around three in ten respondents think the conduct of pupils should be improved. This issue is brought up slightly more often by former pupils than by parents, suggesting that not all parents are well-informed of or fully understand the social environment of their children in school.

Related to the content of what is taught and how it is presented to the children, is the quality of the curriculum and the textbooks, an item alluded to by about 15 per cent of the respondents.

Table 5.24 Most important issues to be improved at public and UNRWA basic schools. Opinions of parents with children currently enrolled in basic schools and youth aged 15-24 who have previously attended basic schools. Maximum three issues allowed. By type of school attended. Comparison between Palestinian refugees outside and inside camps. Percentage.

	Outside camps				Inside camps			
	Parents with child in basic		Former pupils aged 15-24		Parents with child in basic		Former pupils aged 15-24	
	Public	UNRWA	Public	UNRWA	Public	UNRWA	Public	UNRWA
Teachers' professional development and qualifications (any one of the 4 issues below)	45	31	44	39	44	47	47	42
- Teachers lack qualifications or skills	14	9	10	7	16	17	10	9
- Teaching methods and practices	16	10	19	16	14	14	16	16
- Teachers' commitment to teaching	16	14	15	11	21	19	16	13
- Teachers' attitudes and perception of pupils	10	8	12	15	9	12	16	13
Buildings, facilities and resources (any one of the 4 issues below)	37	40	35	35	39	39	41	43
- Educational equipment and learning facilities	20	23	16	21	15	18	20	19
- Buildings and physical facilities	24	20	21	19	22	24	29	25
- School is too small	3	2	4	5	7	4	4	5
- School is too big	2	4	1	-	1	2	1	2
Too many pupils in class	27	38	31	47	40	55	38	57
Student conduct, behavior and discipline	27	22	31	37	27	25	32	28
Textbooks and curriculum	15	16	20	13	17	14	14	13
Double-shift system was not convenient	3	19	4	17	6	28	10	29
Communication between parents and school and the role of parents in school	8	6	9	5	5	7	6	6
Other	0	-	0	0	3	1	0	0
No improvements needed	33	30	27	20	27	15	23	13
n	794	137	555	112	132	1,069	206	689

Chapter annex: regression analysis for school enrolment

Logistic regression for school enrolment of individuals aged 6 to 24 living outside camps.

	B	S.E.	Wald	df	Sig.	Exp(B)
Governorate (vs. Irbid)			1.170	2	.557	
Amman	.118	.119	.985	1	.321	1.125
Zarqa	.137	.135	1.026	1	.311	1.147
Gender (women vs. men)	.303	.079	14.575	1	.000	1.354
Age	-.469	.014	1140.719	1	.000	.626
Household size	.106	.020	27.695	1	.000	1.112
Household dependency ratio	-.483	.235	4.240	1	.039	.617
Household income (vs. high)			1.575	2	.455	
Low	-.131	.104	1.568	1	.211	.877
Medium	-.064	.113	.324	1	.569	.938
Education of household head (vs. post-secondary)			252.352	4	.000	
Not complete any schooling	-1.936	.145	178.982	1	.000	.144
Elementary	-1.417	.137	107.652	1	.000	.243
Basic	-1.221	.105	134.242	1	.000	.295
Secondary	-.450	.128	12.320	1	.000	.638
Illness preventing normal activities (vs. no illness)			88.152	2	.000	
Illness not preventing normal activities	-3.154	.354	79.164	1	.000	.043
Illness preventing normal activities	-1.052	.323	10.587	1	.001	.349
Constant	9.179	.353	677.584	1	.000	9693.885

Logistic regression for school enrolment of individuals aged 6 to 24 living inside camps.

	B	S.E.	Wald	df	Sig.	Exp(B)
Camps (vs. Jarash camp)			293.989	12	.000	
Talbiyeh	.534	.106	25.527	1	.000	1.706
Hussein	.082	.056	2.150	1	.143	1.085
Wihdat	-.037	.054	.482	1	.487	.963
Prince Hassan	.323	.078	17.080	1	.000	1.381
Baqa'a	.260	.045	33.138	1	.000	1.297
Zarqa	.012	.076	.023	1	.878	1.012
Sukhneh	.253	.108	5.469	1	.019	1.288
Hitteen	.178	.048	13.615	1	.000	1.195
Madaba	.988	.090	121.078	1	.000	2.685
Irbid	.329	.062	27.926	1	.000	1.389
Azmi Al-Mufti	.347	.056	38.361	1	.000	1.415
Souf	.621	.064	95.309	1	.000	1.860
Gender (women vs. men)	.047	.022	4.471	1	.034	1.048
Age	-.468	.004	15434.563	1	0.000	.627
Household size	.096	.005	335.100	1	.000	1.101
Household dependency ratio	-.368	.063	34.302	1	.000	.692
Household income (vs. high)			8.424	2	.015	
Low	-.028	.027	1.059	1	.303	.973
Medium	.069	.032	4.693	1	.030	1.071
Education of household head (vs. post-secondary)			1883.241	4	0.000	
Not complete any schooling	-1.563	.040	1550.682	1	0.000	.210
Elementary	-1.315	.038	1199.638	1	.000	.268
Basic	-.919	.034	719.401	1	.000	.399
Secondary	-.562	.045	155.860	1	.000	.570
Illness preventing normal activities (vs. no illness)			1235.432	2	.000	
Illness not preventing normal activities	-2.904	.083	1220.456	1	.000	.055
Illness preventing normal activities	-.392	.083	22.494	1	.000	.675
Constant	8.578	.104	6742.956	1	0.000	5313.676

6 Labour force

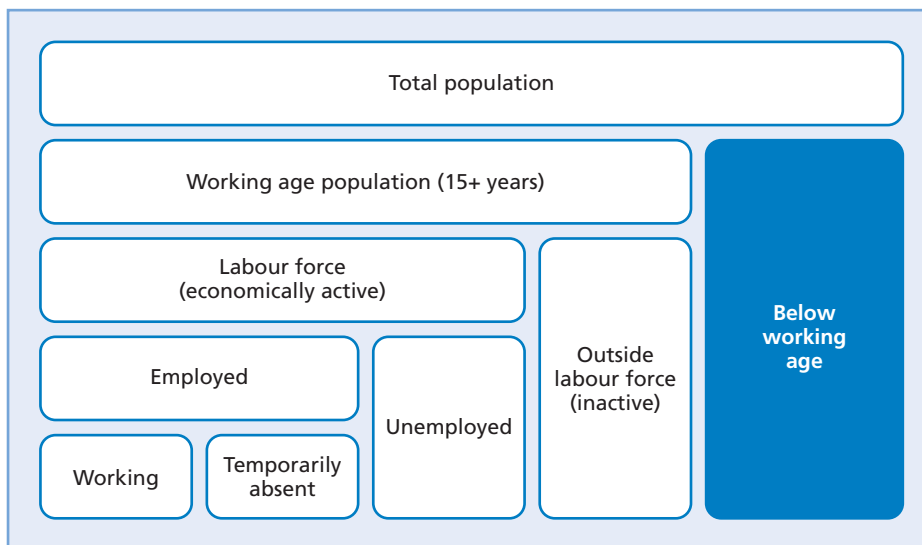
Palestinian refugees make up a substantial portion of the Jordanian population and hence form a crucial element of the country's economic system in terms of production of goods and services. By participating in the labour force, along with other citizens they contribute significantly to people's welfare. From being predominantly aid recipients with a minimal link to the local labour market upon their arrival in the wake of the wars of 1948 and 1967, Palestinian refugees are nowadays integrated into Jordanian working life on a par with other Jordanians except in one respect: they are less often represented in the public sector.

Except for those few who live off wealth accumulated by past generations, employment is the route to material wellbeing and provides income which can be used to purchase food and can be invested in improved housing, education, better health etc. Moreover, work can be rewarding in itself. Indeed employment, and the income generated by it, is associated with numerous aspects of people's living conditions.

This chapter aims to describe primarily the labour force participation of Palestinian refugees residing outside Jordan's Palestinian refugee camps, but in doing so we shall contrast it with the situation of camp refugees. We also sometimes draw on national statistics. Moreover, for some indicators, we shall benefit from past statistics to examine developments over time. Among the questions we attempt to answer are these: To what extent do women and men work? What kind of jobs do they hold? Are there any generational differences? Does the structure of the workforce vary between the camps and other areas? Is Amman different from other governorates? Is the refugee labour force more competent today than a decade ago? How much do people work? Can working conditions be characterized as good or bad, and are Palestinian refugees satisfied at work? Is unemployment a widespread phenomenon amongst Palestinian refugees, and does joblessness affect different segments of refugees differently?

However, before venturing into the statistics, a few words are required about the measurement of employment and our data. Labour force statistics tend to be much debated, not least due to confusion over what they are and are not. This report primarily relies on data collected in line with definitions of employment and other aspects of labour utilization as recommended by the International Labour Organization (ILO). The ILO framework, which usually concerns adults aged 15 and over, is illustrated in Figure 6.1. Based on several questions about 'productive' activities, the working-age population is sorted into people who are economically active (the labour force) and

Figure 6.1 The ILO framework for labour force measurement.



those who are inactive (outside of the labour force). The labour force comprises people who are employed or temporarily absent from work, and those who are unemployed but want to work, actively seek work and would be able to take on a job if one was offered. Employment includes work for pay (in cash or kind) as well non-paid activity, e.g. as an apprentice or in a household enterprise for at least one hour the previous week.

It is also possible to define unemployment according to a 'loser' set of criteria. For example, one could leave out the 'actively seeking work' condition and also include amongst the unemployed people who have given up looking for work but who would accept a job if they were offered one. The consequence of applying this wider definition of unemployment by including these so-called discouraged workers would be both a higher labour force participation rate and a higher unemployment rate. Excluding the 'wanting to work' criterion would have a similar effect.

The ILO framework was applied in the two sample surveys implemented outside and inside the refugee camps, while the questionnaire used in the comprehensive survey of the 13 refugee camps was much shorter and collected labour force data differently, simply requesting all household members over the age of ten to be categorized according to their main activity last week.⁴⁸ A distinction between the comprehensive

⁴⁸The question enquired what the person was doing most of the time last week, and the answer categories were: working; student; housewife/housekeeper; unemployed, not looking for work; unemployed, looking for work; unable to work; retired; and had income (from other sources than employment and retirement pension).

survey and sample surveys is that the employment and unemployment measures of the former are more akin to a self-classification while the sample surveys, adhering to the ILO framework, apply a list of concrete questions which the researcher, not the respondent, later uses to classify the household members with regard to their labour force status. For the most part this chapter will draw on the sample surveys, but the analysis will sometimes be supplemented by statistics from the comprehensive camps survey, above all when discussing unemployment.

Labour force participation

Introduction

The working-age population made up a lower proportion of the population of Palestinian refugees inside than outside camps. This follows from the fact that the camps comprise a younger population as a result of higher fertility (Chapter 2). The economic activity of the refugees showed a gender variation that is typical for the Middle East, with low female labour force participation. People entered working life later than previously due to additional years of study, and also left the labour force sooner than in the 1990s. Refugees living outside of camps started working even later than camp refugees but made up for this by delaying their exit from the labour force. Age was more often cited as the main reason for inactivity than in the late 1990s, while health reasons and a lack of suitable jobs were less frequently given as the explanation for not being gainfully employed.

Youth spent more time in school than previously and were more likely to be economically inactive upon completion of their education than before. Overall, Palestinian refugee youth residing outside camps took a longer period of education than their 'cousins' inside camps. As a consequence, compared to young outside-camp refugees, Palestinian camp youth, particularly males, were more often economically active, i.e. they were members of the labour force. However, they were also more often unemployed, suggesting that the transition from education to working life is challenging for many.

Labour force participation

Household sample surveys in the 1990s found that the working age population (aged 15 and above) both outside and inside camps comprised approximately 60 per cent of the Palestinian refugees. Currently, the working age population outside camps

comprises around 65 per cent, while inside camps it remains at the same level as in the 1990s. As explained in Chapter 2, the demographic transition outside camps is mainly caused by reduced fertility.

According to the most recent surveys, the labour force participation rate of the refugee population outside and inside camps is similar. It stood at 36 per cent, which is seven and five percentage points lower than was found in the 1996 and 1999 surveys. Back then, over 40 per cent of Palestinian refugees were members of the workforce. As shown by Table 6.1, the labour force participation rate fell significantly for both women and men, according to the surveys. There is a striking variation across gender, with a labour force participation rate for men at over 60 per cent and for women around ten per cent. However, as shown in the table, the figures from the comprehensive camp survey are in disagreement with the sample-survey results from the same time period (2011/2012) and are closer to the 1999 survey results. But even the comprehensive survey suggests a reduction in labour force participation for Palestinian refugee women. The variation in results between the comprehensive survey and the two sample surveys is explained by the different methodology as described above. The 1996 and 1999 surveys applied a methodology consistent with the ILO framework and hence the 2011 and 2012 surveys.

Findings for men are in line with the national trend of a steady decline in male labour force participation as documented by Jordan's Department of Statistics through its annual Employment and Unemployment Surveys (DoS 2012). They show a drop in the percentage of economically active men from 71 in 1993 to 63 in 2011. On the other hand, according to national statistics, female labour force participation saw a positive development in the same period, expanding from 12 to 15 per cent of women nationwide, which is significantly higher than the eight to ten per cent found by our two sample surveys and the Palestinian refugee-camp comprehensive survey.

Comparing the 2011 and the 1999 refugee camp surveys, we find that the proportion of adults who express they want to work is much lower in the most recent survey, plummeting from 20 to ten per cent for men and five to two per cent for women. The proportion of unemployed who stated they would like a job in the 2012 outside-camp survey is even lower, standing at five per cent for males and one per cent for females.

Table 6.1 Labour force participation rates for Palestinian refugees aged 15 and above in 1996/1999 and 2011/2012. Outside and inside camps compared. By gender. Percentage.

	Outside camps		Inside camps		
	2012	1996	2011	2011 comprehensive survey	1999
Men	62	71	63	70	69
Women	10	13	8	9	13
All	36	43	36	40	41
n	9,626	4,807	11,533	118,704	9,365

These are very surprising results and we cannot, we think, rule out somewhat higher underreporting on this particular question in the more recent surveys than in the earlier ones. The consequence of such underreporting, if this is indeed the case, is that the labour force participation rate, and particularly the unemployment rate is somewhat lower than it should have been. We will return to unemployment towards the end of this chapter. Here we shall concentrate on the labour force participation of Palestinian refugees, which generally, as already mentioned, has seen a downward trend since the 1990s in accordance with national developments. In doing so, we shall refrain from utilizing data from the refugee-camp comprehensive survey, as they are not comparable with the survey statistics.

Before moving on, however, we would like to add an alternative and perhaps complementary explanation for the downturn in reports on 'wanting to work'. It could also be that a higher proportion of people now than before are disappointed with previous attempts at finding employment to the extent that they even state they don't wish to work. Such job discouragement will be discussed together with unemployment below.

When compared with national statistics, it is the labour force participation rate of Palestinian refugee *women* which stands out as particularly low. For instance, our labour force participation rate of 62 per cent for males outside camps in the beginning of 2012 is identical to the national rate, whereas the labour force participation rate of ten per cent for women outside camps is four percentage points below the national average as captured by the Department of Statistics in the first quarter of 2012 (DoS 2012b).

These days, Palestinian outside-camp refugees tend to enter work life later and leave the labour market sooner than before (Figure 6.2, next page). Only 14 per cent of men aged 15 to 19 and 57 per cent of men aged 20 to 24 had started working, as compared with respectively 30 and 77 per cent of males in the same age groups 16 years before. Male labour force participation peaks at 96 per cent for the 35 to 39 age group both in 2012 and in 1996. However, men's economic activity fell more rapidly from the age of forty in 2012 than in 1996. Current female labour force participation is mainly lower than it was in 1996 due to more inactivity among young women under the age of 35. While in 1996, one in five women aged 20 to 24 were economically active, 16 years later only one in ten women were. A major reason for the delayed entry into work life is that youth on average remain longer in the educational system than before and especially that a higher proportion of youth pursue higher education than in the 1990s (Chapter 5).

A similar picture and trend as reported for Palestinian refugees residing outside camps was found for camp refugees. However, as we shall see next there are some differences between the two refugee populations.

Palestinian refugee men residing inside camps join the workforce earlier than their counterparts outside camps, but the peak rate of labour force participation is slightly lower for them (95 and 96 per cent, respectively) and they are likely to exit

Figure 6.2 Labour force participation of Palestinian refugees aged 15 and above outside camps in 2012 (n=9,626) and 1996 (n=4,807). By gender and age. Percentage.

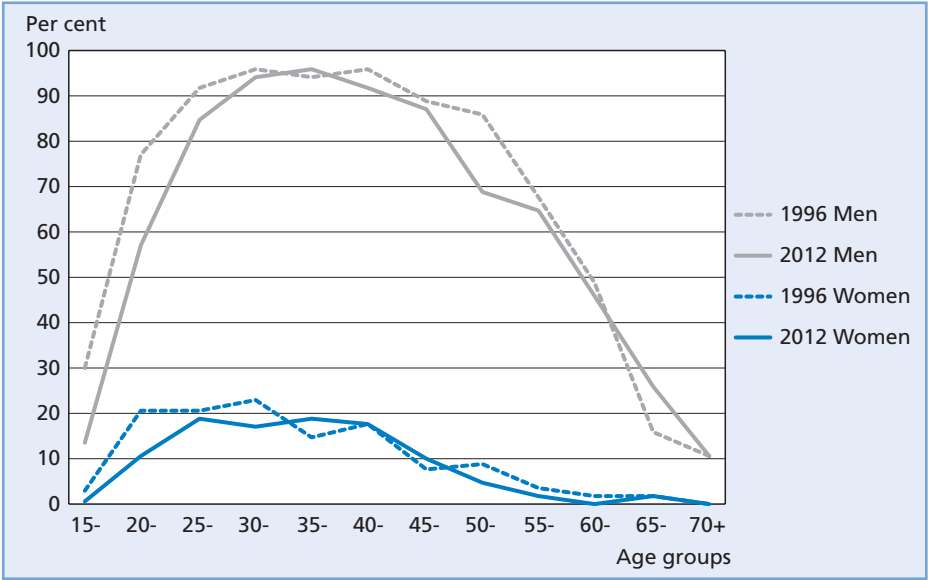
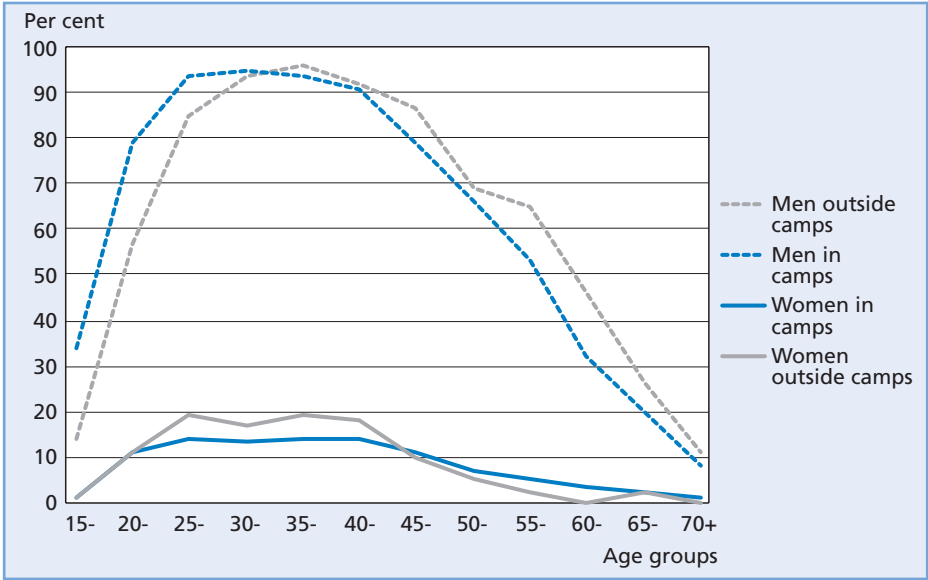


Figure 6.3 Labour force participation of Palestinian refugees aged 15 and above outside camps 2012 (n=9,626) and inside camps 2011 (n=11,533). By gender and age. Percentage.



the workforce sooner than outside-camp refugees (Figure 6.3). Overall, this adds up to a labour force participation rate for camp men that is one percentage point higher (63 per cent) than for outside-camp men (62 per cent). Whereas one-fourth of young camp men aged 15 to 19 are already economically active, this is so of merely 14 per cent of young outside-camp men of the same age. This can be accounted for at least partly by the fact that youth residing outside camps tend to remain longer in formal education than camp youth.

As shown by the graph, from the early thirties, the curve for labour force participation of male camp residents remains beneath the curve for outside-camp residents. While half of men aged 55 to 59 living inside the camps are economically active, 65 per cent of men outside camps are still in the labour market. Women outside camps are currently more often economically active than camp women—there is a distinct difference between women from their early twenties to their late forties in the two populations. Yet the general picture is one where only a small minority of female Palestinian refugees are employed: ten per cent of outside-camp residents and eight per cent of camp residents.

The higher labour force participation rates amongst Palestinian refugees inside as compared with outside camps is mainly accounted for by the significantly higher rate of employment of male camp dwellers in the Amman area, at 67 per cent—four percentage points above the average for camp men (Table 6.2, next page). This is most likely associated with better job opportunities in Amman. Outside camps, it is the women of the capital that stand out as having the highest labour force participation rate, at 12 per cent. This is presumably associated with the superior education attained by women in the capital (Chapter 5) and the positive impact of education on workforce participation (see below). Furthermore, jobs that are commensurate with their qualifications and that are considered 'suitable' for women are more often to be found in both the public and private sectors there. Camp women in the North (mainly Irbid governorate) are also more than averagely economically active at 11 per cent, something that may be explained by the relative 'popularity' of farm work as well as employment in manufacturing, particularly in the so-called Qualified Industrial Zones, in some camps. For example, some employers in these industrial areas provide female workers from Azmi al-Mufti with transportation and guarantee a segregated working environment to comply with traditional norms for 'appropriate' behaviour, hence making employment more accessible to the women from this camp.

Previous surveys on Jordanians and Palestinian refugees have consistently shown that educational attainment has a significant positive impact on labour force participation, particularly for women (Shakhatreh 1995, Awad and Arneberg 1998, Khawaja and Tiltnes 2002, Al-Madi and Ugland 2003, DoS and Fafo 2005, Egset and Al-Madi 2006, Bocco et al. 2007, Tiltnes 2009, Chaaban et al. 2010). This is confirmed here (Figure 6.4, page 181). Among males aged 15 and above who have not completed basic

Table 6.2 Labour force participation rates of Palestinian refugees aged 15 and above outside and inside camps. By governorate/ area and gender. Percentage.

		In labour force	Outside labour force	Total	n	
Outside camps	Total	36	64	100	9,626	
	Amman	Male	61	39	100	1,894
		Female	12	88	100	1,878
		All	37	63	100	3,772
	Zarqa	Male	62	38	100	1,665
		Female	7	93	100	1,528
		All	36	64	100	3,193
	Irbid	Male	62	38	100	1,314
		Female	9	91	100	1,347
		All	35	65	100	2,661
Inside camps	Total	36	64	100	11,533	
	Amman	Male	67	33	100	1,320
		Female	8	92	100	1,245
		All	38	62	100	2,565
	Baqa'a	Male	62	38	100	1,589
		Female	8	92	100	1,542
		All	35	65	100	3,131
	Zarqa	Male	61	39	100	1,535
		Female	7	93	100	1,448
		All	35	65	100	2,983
	North	Male	63	37	100	1,402
		Female	11	89	100	1,452
		All	36	64	100	2,854

education, only 46 per cent outside camps and 54 per cent inside camps are economically active. This is principally explained by the fact that many people of the older generation—who have previously been economically active but have retired or left due to faltering health and old age—have received little education.

For men with basic and secondary education, the labour force participation rate is around 70 per cent but falls for men with education beyond secondary. As we shall soon return to, the main explanation is that a considerable proportion of inactive men with a post-secondary degree are young (seven in ten are below thirty) and still pursuing their educational goals (56 and 64 per cent outside and inside camps, respectively, are students). Furthermore, some men with post-secondary education have given up hope of finding a job that is commensurate with their qualifications and hence, since they are no longer actively looking for work, they are excluded from the labour force. Amongst them are a good number of people who have obtained an intermediate diploma, which

might not be in great demand in today's labour market. Of all economically inactive men with post-secondary education, as many as 71 per cent outside camps and 84 per cent inside camps have this type of education.

Women's labour force participation increases according to educational attainment, with the most significant jump in economic activity for those who have attained a post-secondary degree. Women's labour force participation stands at five per cent or below for those who have completed basic schooling or less, and doubles if they have completed secondary education. The labour force participation rate for women who have successfully completed higher education increases dramatically to 26 per cent. However, as we shall return to towards the end of this chapter, the unemployment rate amongst well-educated women is also higher.

To 'control for' the possibly confounding impact of educational enrolment and retirement, we restricted the data to individuals aged 20 to 39 who were not attending any form of education at the time of the surveys. The picture for men shown in Figure 6.4 is 'corrected' by Figure 6.5 (next page) in accordance with the argument above. When older men are excluded from the calculation, the male labour force participation rate stays at the same level for all four education groups (only marginally lower for camp men without any formal education). This makes sense, as men must work to support their families notwithstanding their educational backgrounds. For women, the effect of education on economic activity becomes even stronger, with

Figure 6.4 Labour force participation of Palestinian refugees aged 15 and above outside camps (n=9,626) and inside camps (n=11,533). By gender and educational attainment. Percentage.

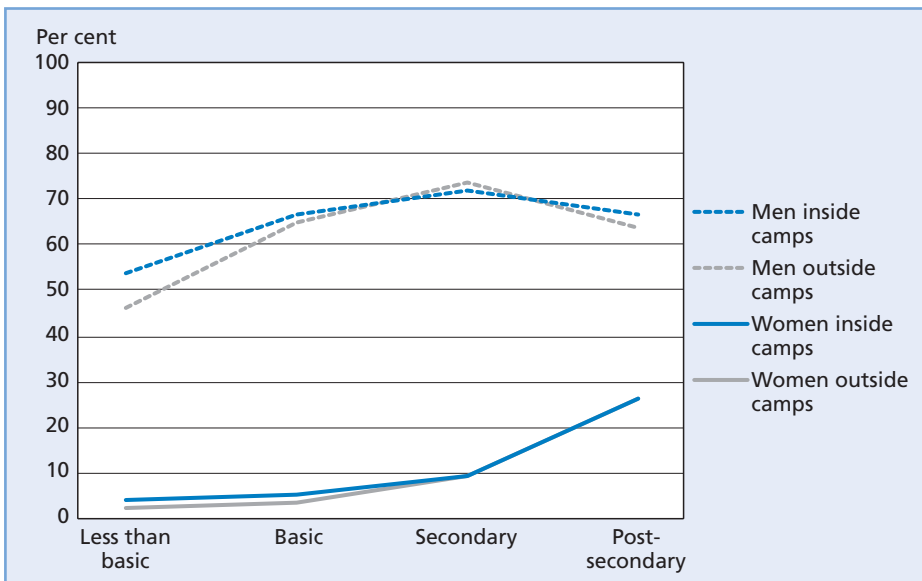
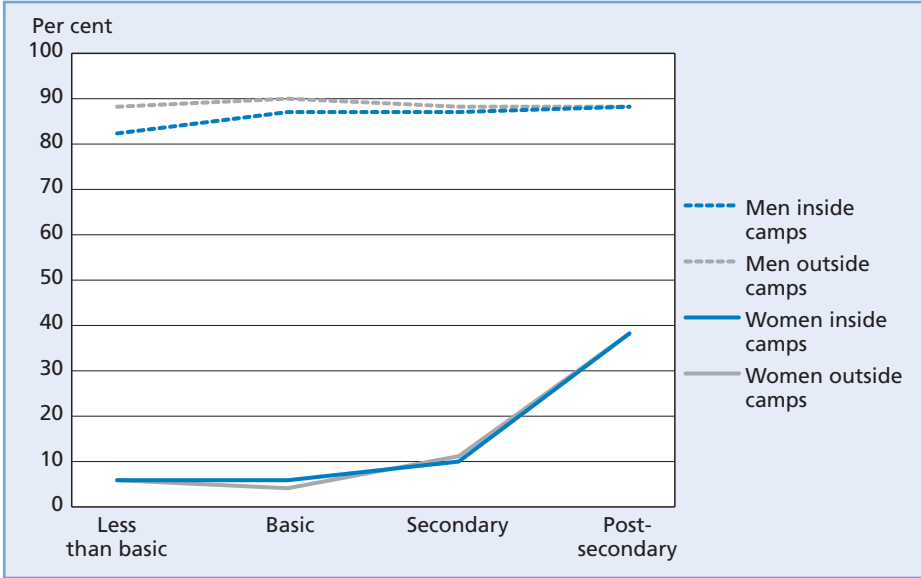


Figure 6.5 Labour force participation of Palestinian refugees aged 20-39 and not attending education outside camps (n=3,919) and inside camps (n=4,934). By gender and educational attainment. Percentage.



nearly four in ten women with a post-secondary degree both inside and outside camps being members of the labour force. The fact that many of the youngest adults are still enrolled in education has somewhat ‘camouflaged’ the strong impact of education on female workforce participation.

We just alluded to the strong male breadwinning role in Arabic culture, which is evidently associated with being responsible for one’s own family. Thus, in accordance with expectations, Table 6.3 shows that the labour force participation is significantly higher for young men who have completed their education and who are married (95 and 98 per cent for camp and outside-camp refugees, respectively) than for those who are single (77 and 79 per cent). For most women, marriage brings with it other expectations, namely those of motherhood and domestic chores (and economic dependency as compared to male control over income sources) in line with the ‘patriarchal gender contract’ (Moghadam 1998: 9). Such a traditional division of labour between the genders is reflected in Table 6.3: whereas young men’s labour force participation rate increases by nearly 20 percentage points upon marriage, it plummets from an already low level of around 30 per cent for women who have never married to around five per cent for married women.⁴⁹ The fall is steepest for women residing outside refugee

⁴⁹ A few cases of widowed and divorced individuals are excluded from the calculations.

camps. However, married women do work and constitute about 40 per cent of the entire female labour force (Table 6.4). This is because some married women (re-) enter gainful employment once their childbearing and child-rearing years are over. A good number of widowed and divorced women are also economically active, so single women comprise about one-half of all working women.

Since, as mentioned in Chapter 2, Palestinian refugees who are not Jordanian citizens are faced with constraints in the labour market that do not apply to Jordanian citizens—such as being barred from the majority of positions in the public sector—, one might think that non-citizens are less frequently economically active. However, this is not the case. For example, inside camps the labour force participation rate of Palestinian refugees aged 15 and above who have a Jordanian ID number is 40 per cent, whereas it is two percentage points higher amongst Palestinian refugees who are

Table 6.3 Labour force participation of Palestinian refugees aged 20-29 and not attending education outside camps (n=2,033) and inside camps (n=2,576). By gender and marital status. Percentage.

	Men			Women		
	Single, never married	Married	All	Single, never married	Married	All
Outside camps	79	98	83	33	6	18
Inside camps	77	95	81	25	4	11

Table 6.4 The male and female labour force aged 15 and above outside camps (n=3,456) and inside camps (n=4,157). By marital status and educational attainment. Percentage.

		Outside camps			Inside camps		
		Male	Female	All	Male	Female	All
Marital status	Single, never married	31	50	34	34	49	36
	Married	68	44	64	65	40	62
	Widowed, not remarried	0	2		0	5	1
	Divorced	1	4	1	1	6	1
	Total	100	100	100	100	100	100
Educational attainment	Less than basic	17	5	15	27	17	26
	Basic	37	8	33	47	20	44
	Secondary	15	14	15	10	12	11
	Post-secondary	31	73	37	16	51	20
	Total	100	100	100	100	100	100
n		3,019	437	3,456	3,678	479	4,157

non-citizens, according to the comprehensive survey. This should perhaps not come as a surprise: as Chapter 7 will show, poverty is more prevalent amongst Palestinian refugees without Jordanian nationality, and with meagre income and lack of savings, the need for multiple income earners is probably higher in such households.

To conclude the discussion on the composition of the Palestinian refugee labour force, we revert to educational attainment. While less than one-half of economically active men outside camps have achieved as a minimum a secondary degree, nearly nine in ten females in the labour force have accomplished this and nearly three in four have completed an education beyond secondary level (Table 6.4). Camp labour has a weaker educational background, with one in six men having attained a post-secondary degree. Here too, the educational attainment of economically active women is significantly better than that of economically active men, with about one-half having attained post-secondary education.

Self-reported reasons for remaining outside the labour force

We have already mentioned possible reasons why people stay outside the labour force. Those comments were based on objective characteristics of the economically inactive. The surveys also asked directly for reasons and the results for individuals aged 20 to 39 are shown in Table 6.5. The most frequently cited reason for economic inactivity amongst young men outside camps is their pursuit of studies, mentioned by nearly half of them. Education is also the major reason why three in ten men residing inside camps remain outside the labour force. For over 30 per cent of economically inactive young men outside and inside camps, the major reason for inactivity is the lack of jobs, or suitable jobs. This suggests that a sizeable proportion of young men would have

Table 6.5 Main reasons for non-participation in the labour force amongst Palestinian refugees aged 20-39 outside camps (n=2,285) and inside camps (n=2,779). By gender. Percentage.

	Outside camps			Inside camps		
	Men	Women	All	Men	Women	All
No job/ acceptable job available	31	7	12	38	7	13
Studies	49	10	18	30	5	10
Family responsibility/ housework	0	70	56	1	68	55
Disability/ medical reason	6	1	2	20	2	6
Social restriction	0	6	5	0	12	10
Other	13	6	7	11	5	7
Total	100	100	100	100	100	100
n	448	1,837	2,285	547	2,232	2,779

been employed under different circumstances but are now discouraged from seeking work, a topic we shall return to towards the end of this chapter.

Six per cent of economically inactive men outside camps and more than three times as many economically inactive men inside camps blame their exclusion from the labour force on health issues. While the difference between the two population groups is in accordance with the overall poorer health of camp residents (Chapter 4), the gap is surprisingly large. Very few women attribute their economic inactivity to poor health. For older women and men, faltering health is of course a more significant factor, as is retirement, which does not appear on the list in the table as it is restricted to young adults.

For young women, as for young men, being students and the lack of (appropriate) jobs are cited as causes of economic inactivity. However, it is mentioned by only five to ten per cent of economically inactive women. Instead, domestic responsibilities—e.g. caring for younger siblings or sick parents, or parenting and housework in one's own family—are the principal reason why they remain outside of the labour force, cited by approximately seven in ten economically inactive women aged 20 to 39. In addition, some young women (six per cent outside camps and twice as many inside camps) who would have liked to work outside the home are not allowed to do so. They cite being barred from entering the labour force by 'social restrictions', referring to local customs where daughters, sisters and wives concentrate on domestic chores whereas income generation is the duty and prerogative of fathers, brothers and husbands who may deny their female family members access to gainful employment (Sonbol 2003).

Labour force participation among children and youth

Palestinian refugee children aged ten to 14 residing both outside and inside camps were less often employed than in the 1990s (Table 6.6, next page). The most recent surveys found a negligible number of employed girls but 0.4 per cent of boys outside camps and about two per cent of boys inside camps were members of the labour force, both figures just a third of that found in the previous survey (in 2003 and 1999, respectively). A majority of working children are not enrolled in school.

While Chapter 5 examines enrolment and school dropout in detail, it should be noted here that there is a higher proportion of non-enrolled children who are economically inactive than those who are economically active (or seeking work). While only 0.3 per cent of boys aged ten to 14 and residing outside camps are not enrolled but are members of the labour force, 2.8 per cent are neither attending school nor working. The comparative figures for boys inside camps are 1.5 and 2.9 per cent. Similarly, a good number of girls are excluded from both the educational system and the labour market: 1.6 per cent outside camps and 3.7 per cent inside camps.

It is not possible to rule out that some underreporting of work amongst children has taken place, as this is known to happen in generalized surveys like these. It is also possible that some of the children work intermittently and are classified as economically inactive here because the reference period is restricted to the past week. Nevertheless, the fact remains that a good number of children aged ten to 14 neither receive schooling nor are gainfully employed. Yet, in accordance with traditional upbringing, one can assume that the girls are not 'idle' but contribute significantly towards the wellbeing of the household by doing domestic chores, looking after younger siblings, caring for older household members etc.

Male youth are more seldom members of the labour force today than 12 to 15 years ago. To some extent that is accounted for by increased educational enrolment, but a higher proportion of male youth is excluded both from employment and education. Altogether 12 per cent of 15 to 19- year-old young men outside camps and 17 per cent

Table 6.6 Child and youth labour force participation outside and inside camps. By gender and age groups, and comparison across time. Percentage.

		Male						Female					
		Outside camps			Inside camps			Outside camps			Inside camps		
		2012	2003	1996	2011	2011, comprehensive survey	1999	2012	2003	1996	2011	2011, comprehensive survey	1999
10-14 years	In labour force, enrolled	0.1	0.0	*	0.6	0.1	2.7	0.0	0.0	*	0.0	0.0	0.1
	In labour force, not enrolled	0.3	1.3	*	1.5	2.4	3.6	0.0	0.0	*	0.1	0.1	0.0
	Outside labour force, enrolled	96.8	97.8	*	95.1	94.9	89.4	98.4	97.9	*	96.2	95.2	94.4
	Outside labour force, not enrolled	2.8	1.0	*	2.9	2.5	5.4	1.6	2.1	*	3.7	4.7	5.5
15-19 years	In labour force, enrolled	0.7	2.4	1.4	1.6	0.5	4.5	0.1	0.2	0.3	0.0	0.0	0.1
	In labour force, not enrolled	13.0	29.9	28.7	22.2	33.1	32.2	0.6	3.2	3.2	0.8	1.4	2.4
	Outside labour force, enrolled	74.7	60.5	63.3	59.0	60.9	52.6	80.3	68.8	68.0	69.5	64.7	61.8
	Outside labour force, not enrolled	11.6	7.1	6.7	17.1	5.4	10.7	19.1	27.8	28.5	29.7	33.9	35.7
20-24 years	In labour force, enrolled	2.5	1.9	1.0	1.5	1.0	0.8	0.9	1.3	0.0	0.7	0.2	0.4
	In labour force, not enrolled	54.5	70.2	76.3	61.6	78.0	76.8	10.4	27.8	20.6	8.3	11.3	16.1
	Outside labour force, enrolled	27.4	22.7	18.0	17.5	15.8	10.1	30.9	15.8	14.8	16.0	15.0	13.7
	Outside labour force, not enrolled	15.6	5.1	4.7	19.3	5.1	12.4	57.8	55.1	64.6	75.0	73.5	69.8
n		2,526	1,889	967	3,187	32,727	3,082	2,360	1,700	892	2,945	30,263	2,798

*Labour force data for individuals younger than 15 years of age were not collected in 1996.

inside camps are 'idle', whereas the percentages are respectively 16 and 19 per cent for the two populations groups amongst young men aged 20 to 24 (Table 6.6). While it has become less common to combine schooling and employment among youth aged 15 to 19 (one per cent outside camps and three per cent inside camps currently do so), it has become slightly more common amongst men aged 20 to 24 (eight per cent in both populations do so). Men aged 15 to 24 residing inside camps are significantly more frequently economically active than their counterparts outside camps, at 25 versus 14 per cent for the 15 to 19-year-olds and 70 versus 63 per cent for the 20 to 24 year age group. Instead, outside-camp youth are more often students.

The labour force participation of female youth is minimal and not significantly different in the two populations, standing at less than one per cent amongst those aged 15 to 19 and around 13 per cent for those in the 20 to 24 year age group (Table 6.6). As for males, this is a drop compared with the situation in the 1990s. However, there is a substantial gap between female outside-camp and inside-camp youth with regard to whether they are attending some type of education or going 'idle': the proportion of young female students is ten to 15 per cent higher outside than inside camps, while the proportion of young women outside both the labour force and the educational system is correspondingly lower outside camps than inside camps. The higher prevalence of female youth 'idleness' inside than outside camps may be associated with several factors. For instance, as mentioned above and shown in Table 6.5, it seems that social restrictions hindering females from entering the labour market are more pronounced inside than outside camps. Moreover, a higher proportion of female camp dwellers marry at a young age (Chapter 2), and for the vast majority of these newly-wed young women, (continued) education and employment are not genuine options. Instead they become full-time housewives and mothers—and appear as 'outside labour force, not enrolled' in Table 6.6.

Employment

Introduction

Not only does the labour force participation rate of Palestinian refugees vary vastly according to gender, but the occupation and industry structure of those gainfully employed also shows significant differences between women and men. Women are more often employed as professionals or managers in education and health sectors due to their generally high educational attainment. Women residing outside camps more often work as professionals, managers and technicians, and perform office work more often than camp women, while they less often work in trade, as skilled agricultural

workers or in elementary occupations. The relative importance of professional work and management jobs has increased since the 1990s for women both outside and inside camps, while a lower proportion of women are employed as technicians or clerks than before. Employed refugee women are more concentrated in the service sectors, and are more often employed in education and health sectors than previously. For men, the occupational and industrial structure has not radically changed in the past decade or so.

People's age and, not surprisingly, educational attainment, are two important factors associated with type of employer. A much higher proportion of middle-aged women aged 30-49 hold jobs in the public sector than other women and men do. Overall, private companies are the most significant form of 'employer' of Palestinian refugees. Family enterprises make up the second most important type of employer. The refugees, especially men, are more likely to open family businesses at a relatively advanced age upon accumulating the required experience and social as well as economic capital. People with higher education are often employed in the public sector or work with UNRWA or an NGO, while people with less education tend to work in, often informal, family businesses.

Female refugees more often have work contracts than men. This is to be expected since a higher proportion of women than men are wage-earners in formal jobs. Furthermore, outside-camp refugees more frequently report having work contracts than camp dwellers. Again, this is not surprising as people outside camps have a stronger attachment to the formal job market than people inside camps do.

Women tend to work fewer hours and are paid a substantially lower hourly wage than men when comparisons are made between individuals in the same industry or occupation and with similar educational backgrounds. Overall, inside-camp and outside-camp Palestinian refugees work an equivalent number of weekly hours. However, the hourly wage of camp refugees is considerably below that of outside-camp refugees. Furthermore, Palestinian refugees residing outside camps are entitled to a higher number of non-pay benefits from their employers and report better working conditions than refugees inside camps.

Occupation and industry

This section looks more closely at what people do at work, i.e. their occupation and their types of employer or sectors of work, i.e. the 'industry'. Doing so, it draws on two international classification systems: the International Standard Classification System of Occupations (ISCO)⁵⁰ and the International Standard Classification of All Economic Activities (ISIC).⁵¹ We have categorized people into a limited number of groups. In doing so a lot of

⁵⁰The ISCO-08 was used. See, <http://www.ilo.org/public/english/bureau/stat/isco/http://www.ilo.org/public/english/bureau/stat/isco/>.

⁵¹The ISIC Rev.4 was used. See, <http://unstats.un.org/unsd/cr/registry/regcst.asp?Cl=27>.

detailed information is by necessity lost. However, we have done our best to use labels for the groups, which suggest what the majority of people in each group do, or where they work. A number of footnotes contain additional information on some of the groups.

The occupational profile of Palestinian refugee women outside and inside camps is somewhat different (Table 6.7, next page). The vast majority of outside-camp women work as professionals⁵² and managers (51 per cent), or technicians and clerks⁵³ (27 per cent), i.e. positions that, with a few exceptions, require solid education. Ten per cent are service and sales workers (including shopkeepers)⁵⁴, while four per cent work as crafts or tradespeople⁵⁵ or are employed as skilled agricultural workers. Eight per cent hold elementary occupations.⁵⁶ Camp women, on the other hand, less often have white-collar jobs. Instead, a higher proportion of them hold service occupations and jobs selling goods, working in various crafts and trades or as agricultural workers. Moreover, they hold a variety of elementary occupations requiring modest levels of education.

The tendency for professional occupations and office jobs to be more prevalent and elementary occupations less prevalent among outside-camp women as compared with camp women is essentially mirrored for men and reflects the generally superior level of education amongst Palestinian refugees outside than inside camps. Yet the relative significance of each (grouped) type of occupation for men is different from those of women (Table 6.7). For instance, in the outside-camp population, three times the proportion of employed women as employed men hold professional or managerial positions and twice as many have technical or administrative functions as key attributes of their jobs. In contrast, positions in trade and skilled agricultural work are five times as common among outside-camp men as outside-camp women, and while 15 per cent of men operate machinery and work within various forms of manufacturing businesses, such jobs are rare among outside-camp women.

⁵² 'Professionals' refers to occupations such as lawyer, economist, architect, engineer, dentist, medical doctor, nurse, pharmacist, teacher and journalist.

⁵³ 'Technicians' are made up of e.g. engineering technicians, construction supervisors, medical laboratory technicians, medical and nursing assistants, insurance representatives, real estate agents, ICT technicians and sports and fitness workers. 'Clerks' comprises e.g. office clerks, secretaries and office workers in numerous areas, cashiers, and hotel front desk receptionists.

⁵⁴ This category covers a variety of jobs such as travel guides, domestic housekeepers and housekeepers in hotels, ambulance personnel, hairdressers and beauticians, police officers and security guards, cooks, waiters, and sales persons on stalls and in street markets, shops and food outlets.

⁵⁵ There are many crafts and trades. Palestinian refugees outside camps most frequently report the following: various work related to building and construction, blacksmiths and toolmakers, machinery mechanics and repairers, and electrical equipment installers and repairers.

⁵⁶ The term 'elementary occupations' covers farm labourers, construction workers, manufacturing labourers, food preparation assistants and kitchen helpers, street vendors, garbage collectors etc.

Table 6.7 Occupation structure. Percentage of employed individuals outside and inside camps. By gender and time period.

	Male				Female			
	Outside camp		Inside camp		Outside camp		Inside camp	
	2012	1996	2011	1999	2012	1996	2011	1999
Professionals/ managers	17	15	6	7	51	18	30	8
Technicians/ clerks	14	12	8	10	27	47	19	30
Service and sale workers	23	19	22	18	10	8	14	14
Crafts and tradespeople/ skilled agricultural workers	25	30	34	30	4	18	14	28
Machine operators and assemblers	15	14	14	15	0	1	0	1
Elementary occupations	7	11	16	20	8	10	23	20
n	2,931	1,476	3,519	3,251	411	202	420	590

The occupational composition for men has not altered much since the late 1990s, while it seems to have undergone some change for women. For females residing both inside and outside refugee camps, a shift has occurred from positions as technicians and office workers to professional and managerial positions. Furthermore, the proportion of women in both population groups employed as craftspeople or skilled agricultural workers has been cut by half. These shifts might be a consequence of two factors, the first being the gradual improvement in female education and in particular a shift from practical and technical (and semi-professional) education at the secondary and community college levels towards a longer and more theoretical (and professional) education at the university level. With this shift, enhanced ambition or aspiration ‘naturally’ follows. In summary, better education and greater expectations may have brought a higher proportion of the employed into managerial and professional jobs.

However, these two explanations—better education and higher aspirations—may be accompanied by a third one, namely stark competition from (poorly educated) Palestinian refugee men for manual and low-skilled jobs, including in farming. This would be in accordance with traditional outlooks and norms which give priority to male over female employment in times of economic downturn and a difficult employment situation. Moreover, in agriculture, Palestinian refugees—alongside other Jordanians—also compete for jobs with low-salaried Syrian and Egyptian labour, a competition which may have become tougher.

Moving from occupation to industry confirms that a shift in people’s employment has occurred since the 1990s, and that significant gender differences exist in the composition of the labour force. However, the variation between the camp and outside-camp populations is modest (Table 6.8). Women’s employment is concentrated in the education, health and social service sectors where nearly half of them work—up seven to nine percentage points since the 1990s. However, this is below national figures, ac-

Table 6.8 Industry structure. Percentage of employed individuals outside and inside camps. By gender and time period.

	Male				Female			
	Outside camp		Inside camp		Outside camp		Inside camp	
	2012	1996	2011	1999	2012	1996	2011	1999
Agriculture	1	2	2	2	1	5	6	7
Manufacturing	16	21	18	20	12	20	18	32
Construction	10	11	14	14	2	1	0	1
Trade and vehicle repair	28	29	24	25	8	14	5	9
Transportation	10	11	10	11	3	2	0	1
Services	13	9	12	12	16	10	11	6
Education, health and social services	9	9	9	10	47	40	49	40
Public administration	9	7	9	3	6	6	5	2
Other	4	1	2	2	6	2	4	2
n	2,931	1,473	3,519	3,251	411	202	420	590

According to which two-thirds (66 per cent) of the female labour force is employed in education, health and social services (DoS 2012b: Table 5.5).⁵⁷ There has also been a shift away from work in manufacturing, trade and vehicle repair⁵⁸ to the service sector.⁵⁹ However, 18 per cent of camp women and 12 per cent of those residing outside camps still work in some sort of manufacturing. Eleven per cent of camp women and 16 per cent of outside-camp women hold jobs in the service sector. The outside-camp survey found that men are much more often employed in trade and vehicle repair (28 per cent) as well as the construction⁶⁰ and transportation sectors (ten per cent in each), but much less often employed in education, health and social affairs (nine per cent) than women. The situation for men residing inside camps is very similar.

Administrative work in the government sector has become significantly more important since the 1990s for Palestinian refugee camp residents of both genders and moderately so for outside-camp men, whereas the proportion of outside-camp women employed

⁵⁷ According to national figures, twice the proportion of men than found here work in these sectors, 18 versus nine per cent (DoS 2012b: Table 5.5).

⁵⁸ In addition to individuals working in vehicle maintenance and repair (as well as a few employed in sale of vehicles) and trade, a few people employed in real estate business are also included in this group. 'Trade' covers wholesale and retail sale of all kinds of goods. However, the majority work in shops and on market stalls where foodstuffs are the predominant merchandise.

⁵⁹ Major types of 'services' are accommodation and food services (e.g. work in restaurants and mobile stalls), communications and information systems as well as finance and insurance. Most people work within food services.

⁶⁰ We have also grouped a few people working in 'water and sanitation' as well as those working in 'electricity, gas and air conditioning' together with those working in the construction sector.

in public administration remains at the same level as before. A higher proportion of male than female refugees hold administrative positions with the Jordanian government (nine as compared with five to six per cent).⁶¹ Furthermore, employment in public administration is more prevalent in Irbid/ the North than in Zarqa and particularly in Amman governorates/ areas (Table 6.9 and Table 6.10), something which reflects the relative importance of that sector across the governorates. (But inside camps, a higher proportion of people are employed in public administration in Baqa'a camp than elsewhere.)

Table 6.9 and Table 6.10 also show variation across governorates/areas for other industries. For instance, outside camps 'manufacturing' and 'trade and vehicle repair' are more prominent in Zarqa than in the two other governorates. 'Services' is much more crucial for employment in Amman than Zarqa and Irbid, while 'education, health and social services' plays a larger role for employment in Irbid. Inside camps, the picture is slightly different, as manufacturing assumes the highest importance in Amman, not Zarqa area, and 'trade and vehicle repair' is an equally large sector in Amman and Zarqa areas. Just as for outside-camp refugees, 'education, health and social services' is a relatively larger sector for inside-camp refugees in the North than in Amman and Zarqa areas. However, it is an even more crucial sector for employment in Baqa'a camp.

Palestinian refugees are less often employed in the public sector than non-refugees, as they were in the 1990s. The 1996 survey shows that as many as 24 per cent of the non-refugees in 'our' three governorates at that time were employed in public administration, compared to only seven per cent of the refugees outside camps and three per cent of the camp refugees. The 2011 labour force survey in Jordan (4th quarter) reported 25 per cent of the employed as working in public administration and the 2012 labour force survey (1st quarter) reported that 26 per cent of all the employed worked in this sector, at the national level (DoS 2011 and 2012b, Table 5.5). The 1996 survey reported overall employment in public administration to be at 17 per cent. Thus, the relative importance of public administration seems to have grown since 1996. However, while employment in public administration among Palestinian refugees has undoubtedly increased with time, it still lags considerably behind that of non-refugees as suggested by the data. If at the national level 25 per cent of all the employed are wage-earners in the public bureaucracy and eight to nine per cent of Palestinian refugees are, this suggests that more than forty per cent of non-refugee Jordanians work in public administration, i.e. four to five times the proportion of Palestinian refugees.⁶²

⁶¹ 'Public administration' includes the civil bureaucracy as well as the armed forces and the public security sector.

⁶² The lower incidence of employment in public administration amongst Palestinian refugees than other Jordanians is most prominent in the defence and security sectors, something that can be deduced from health insurance data. As shown in Chapter 4, while 35 per cent of all outside-camp refugees are insured with the Civil Insurance Program, only five per cent are insured with the Royal Medical Services. Inside camps the comparative figures are 37 and three per cent.

We should note that some of the Palestinian refugees do not hold a national ID number and as such are largely excluded from public employment (Chapter 2). However they make up a rather minute proportion of all Palestinians. In addition to formal rules barring (some) Palestinian refugees from government employment, including in the Armed Forces and public security sector, implicit preferential treatment accorded to Jordanians who do not have a Palestinian refugee background may be involved. Furthermore, a higher proportion of Palestinian refugees than non-refugees may prefer employment in the private sector over governmental jobs.

Table 6.9 Industry structure. Percentage of employed individuals outside camps. By governorate and time period.

	2012				1996			
	Amman	Zarqa	Irbid	All	Amman	Zarqa	Irbid	All
Agriculture	0.8	0.3	3.2	1.0	1.4	3.5	7.1	2.5
Manufacturing	14.9	18.6	10.9	15.3	22.3	21.6	9.8	20.8
Construction	9.0	9.1	10.2	9.2	8.4	11.3	10.8	9.4
Trade and vehicle repair	24.4	27.8	23.0	25.0	28.8	22.7	26.6	27.1
Transportation	8.9	10.0	8.7	9.1	9.2	10.5	11.2	9.7
Services	15.9	10.6	7.4	13.8	10.9	7.8	5.7	9.6
Education, health and social services	13.9	11.2	19.8	14.0	11.9	12.0	17.9	12.5
Public administration	6.6	9.7	14.6	8.2	5.7	8.4	9.5	6.8
Other	5.4	2.6	2.3	4.4	1.3	2.2	1.3	1.5
n	1,342	1,112	888	3,342	944	514	217	1,675

Table 6.10 Industry structure. Percentage of employed individuals inside camps. By governorate/region and time period.

	2011					1999				
	Baqa'a	Amman	Zarqa	North	All	Baqa'a	Amman	Zarqa	North	All
Agriculture	1.9	0.8	0.5	5.8	2.4	1.3	1.9	1.3	9.7	3.0
Manufacturing	16.5	22.5	18.9	15.0	18.1	18.5	24.8	27.3	14.2	21.8
Construction	9.3	10.9	10.8	17.5	12.1	9.8	10.3	13.4	15.8	11.9
Trade and vehicle repair	18.1	26.6	26.3	18.6	22.0	21.6	24.9	22.3	23.0	23.0
Transportation	10.6	6.8	10.5	8.3	9.0	10.1	9.9	9.8	7.0	9.4
Services	11.1	14.9	11.7	9.7	11.8	14.1	10.2	11.7	9.5	11.5
Education, health and social services	17.3	10.0	11.3	13.8	13.3	19.8	12.8	9.3	16.5	14.5
Public administration	12.8	5.8	7.6	9.1	9.0	3.8	2.9	3.6	2.5	3.3
Other	2.3	1.8	2.3	2.3	2.2	1.0	2.2	1.3	1.8	1.6
n	1,052	911	1,004	972	3,935	682	2,103	613	443	3,841

People’s educational attainment plays a key role in determining their occupation (Figure 6.6). Palestinian refugees with higher education are mainly employed as professionals, managers, technicians and clerks, while refugees who have attained a secondary certificate but not ventured beyond that more often work as technicians, clerks, or service and sales workers than those with lower education. Among the latter, whether or not people have completed basic education does not affect their occupation. For the same education level, the occupational structure is slightly different between camp and outside-camp refugees. It appears that education pays higher dividends for outside-camp refugees than camp dwellers: a larger proportion of people with higher education hold professional and managerial jobs and a larger proportion of those with secondary education work as technicians or clerks. Furthermore, at all four education levels, elementary occupations are more prevalent among Palestinian refugees residing inside camps than those residing outside camps.

Just as for occupation, the most visible impact of educational level on the industry sectors of Palestinian refugees is for higher education (Figure 6.7). Compared with people who had attained secondary education or lower, refugees both inside and outside camps who had achieved a post-secondary degree, were much more likely to work in the education and health sectors, but less likely to work in any other sector. The distribu-

Figure 6.6 Occupation by educational attainment. Comparison of Palestinian refugees outside camps (n=3,342) and inside camps (n=3,939). Percentage.

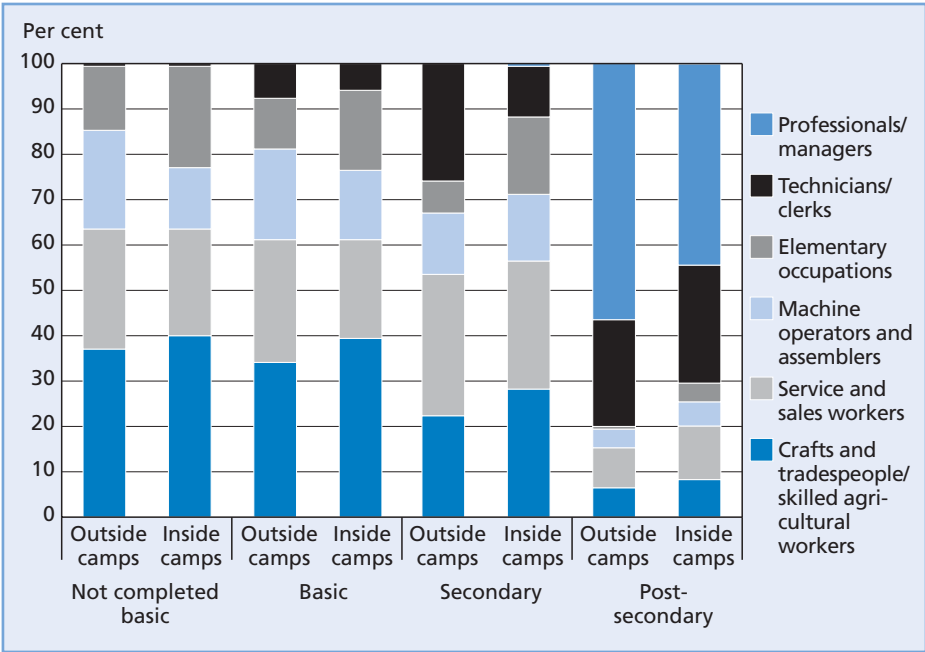
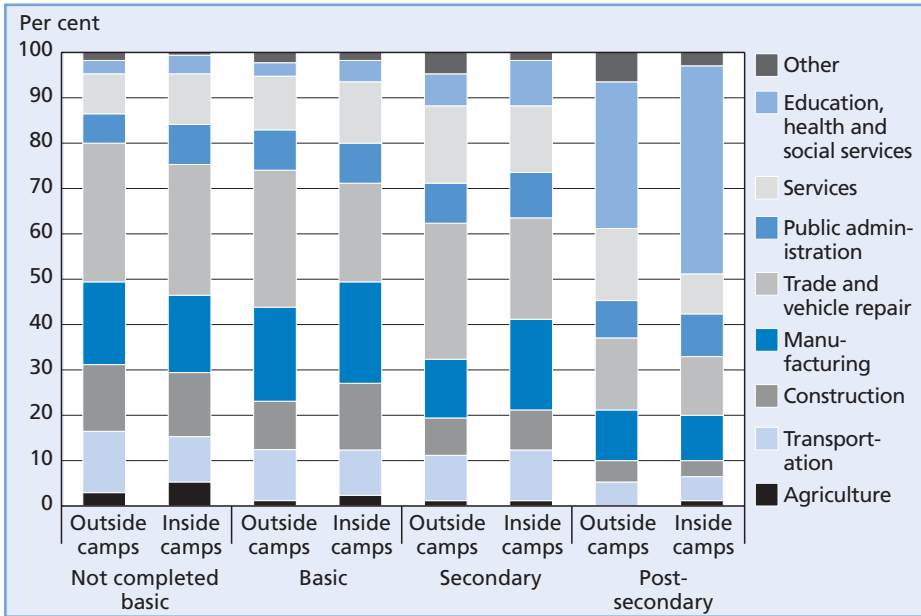


Figure 6.7 Industry by educational attainment. Comparison of Palestinian refugees outside camps (n=3,342) and inside camps (n=3,939). Percentage.



tion by industry for those who had completed secondary education or lower was not significantly different, including employment in public administration. It is noticeable that people of all educational backgrounds and both outside and inside camps work in the transportation and construction sectors. Even amongst people with post-secondary education, about ten per cent are employed in these two sectors. While some may have managerial positions and own businesses, a significant proportion work as taxi drivers and carry out manual labour at construction sites. This suggests underutilization of skills and what is termed underemployment, a topic we shall return to later in this chapter, but then concentrating on time-related underemployment.

Type of employment

Palestinian refugee men outside camps more often work in a family business⁶³ than women do (17 versus five per cent), while women are more frequently employed in the government sector or work for UNRWA or the NGO sector (27 and three per cent as compared with 14 and one per cent of men). Government jobs seem to be particularly significant for

⁶³ 'Family business' is a category which mainly comprises agriculture and manufacturing, and people working in such businesses are skilled and unskilled farm workers as well as craftspeople.

middle-aged women. Family enterprises are relatively important for the youngest members of the labour force—they may work alongside schooling—but generally seem to be an arena of employment which grows in importance by age (Figure 6.8). This may have several explanations. First, the reason may be that the older the person the poorer their education and hence the weaker their chances of landing a well-paid job in the formal work market. Second, this tendency may be associated with an accumulation of capital (including financial resources and social contacts) which could later be invested in starting up one’s own small-scale business. And third, with fairly low retirement ages in some sectors, people may start up a family enterprise when they cease working for an employer.

The type of employer is also correlated with educational attainment (Figure 6.9). With increasing education, government employment and work for UNRWA and NGOs gradually become more important employment arenas and family enterprises become less important. Over one in four people (26 per cent) with post-secondary education work in government, which is more than twice the proportion of people with secondary education (12 per cent) and basic schooling (ten per cent). Still, two-thirds (68 per cent) of all outside-camp Palestinian refugees have wage-employment in the private sector. The same is the case for camp refugees (Table 6.11). As shown in the table, the distribution of the outside-camp and camp labour force across the four crude types of employers is almost identical. However, as will be shown below, this does not imply that the two population groups are offered the same pay and benefit packages. Wage labour

Table 6.11 Type of employer outside camps (n=3,342) and inside camps (n=3,939). Percentage of the currently employed aged 15 and above.

	Outside camps	Inside camps
UNRWA and NGOs	1	3
Government sector	16	15
Private company/ business	68	68
Family business/ private household	15	13
Total	100	100

Table 6.12 Employment status outside camps and inside camps. Comparison across time. Percentage of the currently employed aged 15 and above.

	Outside camps		Inside camps	
	2012	1996	2011	1999
Paid employee	81	75	85	76
Employer	4	8	2	3
Self-employed	15	13	13	17
Unpaid worker in family business	0	3	0	2
Unpaid trainee	0	1	0	1
Total	100	100	100	100
n	3,342	1,678	3,939	3,841

Figure 6.8 Type of employer by gender and age groups. Outside camps (n=3,342).

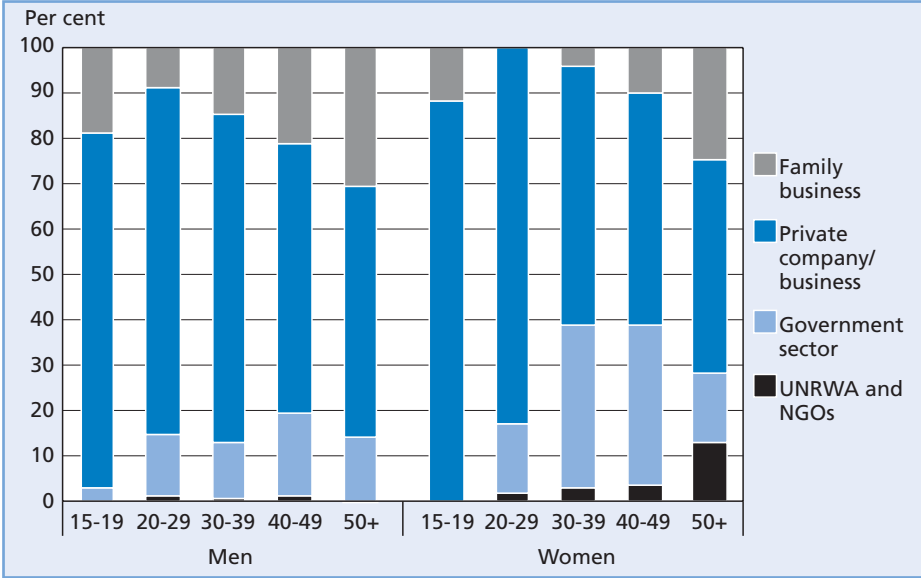
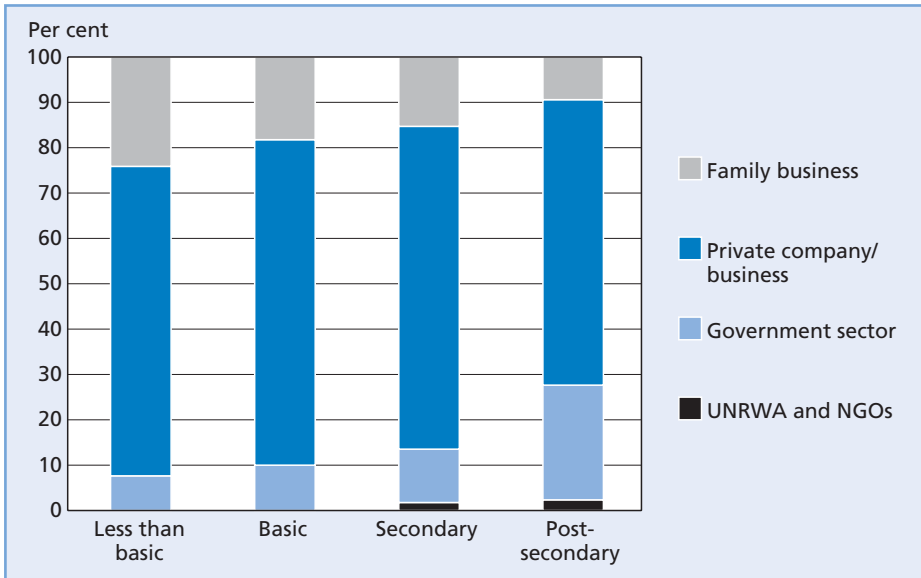


Figure 6.9 Type of employer by educational attainment. Outside camps (n=3,342).



is the predominant employment status both outside and inside camps. Whereas being a paid employee has become increasingly common since the 1990s, unpaid work has become less common and is currently extremely rare (Table 6.12, page 196). Three per cent outside camps held unpaid work in some sort of family business and one per cent worked as an unpaid trainee in 1996. In contrast, almost no cases were found in the 2012 outside-camp survey. The same trend is seen inside camps. The labour force currently comprises a lower proportion of employers than in the 1990s, but about twice the proportion outside camps (four per cent) as inside camps (two per cent) are categorized as such. The relative weight of self-employment outside camps increased slightly from the 1990s while it fell inside camps, and is currently more important outside camps (15 per cent of the employed) than inside camps (13 per cent of the employed).

Work contracts

Work contracts are important documents as they regulate the terms and conditions of employees. A work contract may specify wage level and important non-pay benefits that the employee is entitled to. It also serves as an important document in case of labour disputes and protects the employee's rights. The surveys found that 37 per cent of employed Palestinian refugees outside camps and 33 per cent inside camps had a written work contract.⁶⁴ A higher proportion of female than male refugees both outside and inside camps were employed with written contracts (Figure 6.10). While less than one-third of men in both populations had contracts, 72 per cent of employed women outside camps and 53 per cent of employed women inside camps reported to have contracts.

When compared with 1996, the situation had improved for women outside camps while the prevalence of work contracts had regressed for men. Both women and men inside camps had experienced significant gains since 1999. Back then, only 20 per cent of all employed camp refugees had a work contract whereas in 2011, 33 per cent had one. Over one-half of the employed camp women had a work contract in 2011, two and a half times as many as twelve years before.

Figure 6.10 illustrates the great gender gap with regard to work contracts, which in large part must be ascribed to the higher proportion of women working in the formal economic sectors and holding jobs with the government and UNRWA. Figure 6.11 shows how people working for these two types of employers more often report written contracts than people employed in the private sector. The survey outside camps found that 72 per cent of people employed with UNRWA, NGOs and voluntary organizations had written work contracts while 52 per cent of those working for the government had these. Inside camps, a slightly lower proportion reported contracts

⁶⁴ Data on contracts and other aspects of working conditions were obtained from the interviews with one randomly selected individual aged 15 or above in each household, provided he or she was employed.

with UNRWA and NGOs, and a somewhat higher proportion said they had written contracts with the government. Forty per cent outside camps and 31 per cent inside camps acknowledged having a signed contract with their employers in the private, commercial sector. As expected, people employed in family enterprises rarely had written work contracts (three per cent).

Figure 6.10 Percentage of employed Palestinian refugees outside camps (n=1,477) and inside camps (n=1,891) with a written work contract. Comparison across time. By gender.

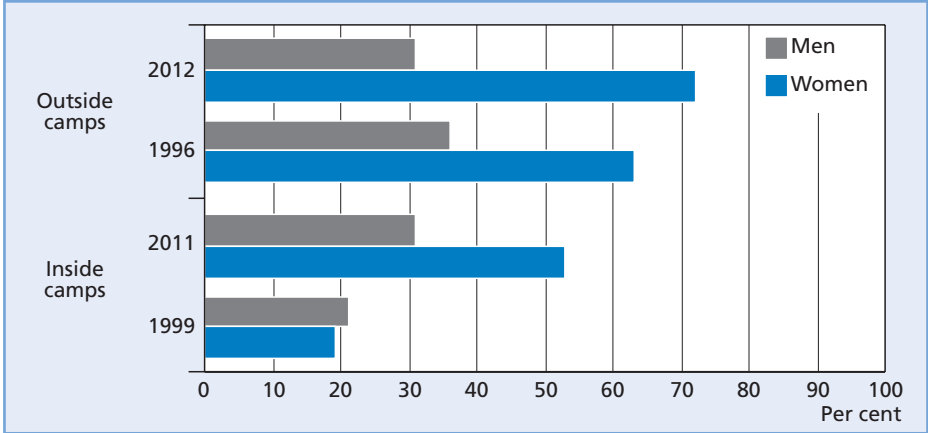
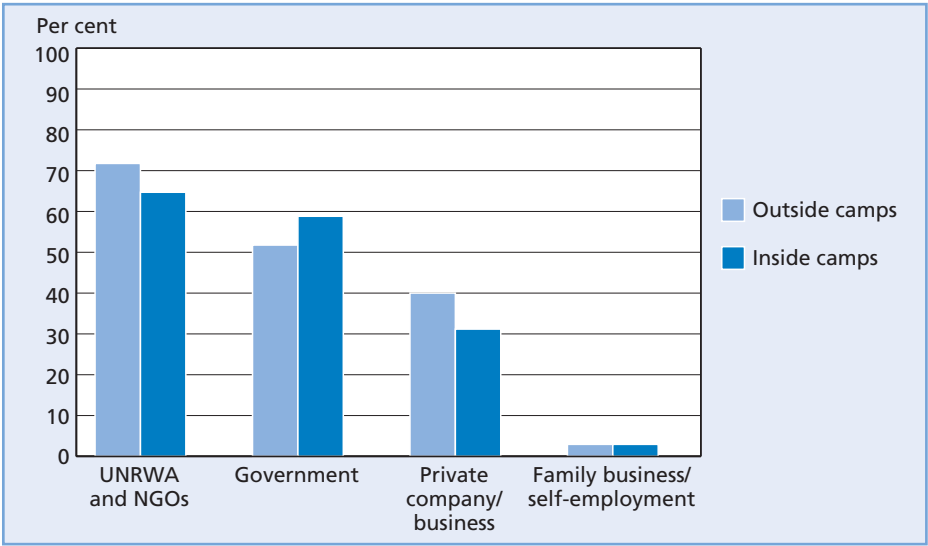


Figure 6.11 Work contract in main job. Percentage of employed Palestinian refugees outside camps (n=1,109) and inside camps (n=1,326). By type of employer.



Working hours

People residing outside and inside camps and employed in private companies and family businesses, as well as the self-employed, report longer working hours than those working for other types of employers (Table 6.13). In the surveys, people were asked how many hours they worked in their main job⁶⁵ during the seven days (the week) preceding the interview. There was no significant difference regarding the hours worked between outside and inside-camp refugees. Overall, around four in ten employees in private companies and more than half the self-employed and those working in family businesses worked over 55 hours (in their main jobs) during the reference week. The same was the case for only 12 per cent of public employees outside camps and 17 per cent of those in public-sector jobs inside camps. People employed with UNRWA and NGOs tend to have the shortest working weeks.⁶⁶

The general picture is one where a majority report long working weeks. Approximately 70 per cent of camp and outside-camp refugees work 45 hours or more. Women tend to work shorter hours than men, and the disparity is larger inside than outside camps. Median weekly working hours outside camps are 48 hours for men (mean, 52 hours) and 45 hours for women (mean, 45 hours).⁶⁷ Inside camps, median weekly working hours for men are also 48 hours (mean, 51 hours), but only 40 hours for women (mean, 41 hours).

Table 6.13 Working hours in main job in the past seven days. Percentage of employed Palestinian refugees outside camps (n=1,109) and inside camps (n=1,326). By type of employer.

			UNRWA and NGOs	Government	Private company/business	Family business/self-employment	All	n
Outside camps	Work hours in main job the past 7 days	<35 hours	30	11	3	9	6	88
		35-44 hours	34	45	17	9	21	239
		45-54 hours	14	32	37	17	33	335
		55+ hours	23	12	43	64	40	442
Inside camps	Work hours in main job the past 7 days	<35 hours	26	8	7	15	9	127
		35-44 hours	39	41	19	18	23	291
		45-54 hours	27	34	36	17	33	430
		55+ hours	8	17	38	50	35	469

⁶⁵ If a person had two or more jobs in the reference week, 'main job' referred to where the person worked the most hours or where he or she earned the most income. Only in very rare instances, the two did not coincide. Moreover, few respondents held multiple jobs.

⁶⁶ The number of respondents employed with UNRWA and voluntary associations is very small and hence the results should be treated with caution.

⁶⁷ The 'median' is the mid-point in a distribution sorted from the lowest to the highest value, with an equal number of scores below and above the mid-point, regardless of the value of the scores. This is different from the 'mean', which is the arithmetical average of all scores in the distribution.

Hourly wage

The median hourly wage of outside-camp refugees was higher than that of camp refugees for both women and men. Hourly wage is calculated based on working hours in a person’s main job during the past week and net (after tax) earnings in the same job in the past month, as reported by the person him or herself.⁶⁸ The survey found that the hourly wage of outside-camp refugees stood at 1.28 Jordanian Dinar (JD), while the hourly wage of camp refugees was much lower at only 0.96 JD (Table 6.14). The significant hourly wage gap between outside-camp and camp refugees holds for both genders. Furthermore, the gap between the two populations is consistent across educational attainment for both genders. However, the variation in hourly wage across the genders *within* each of the two populations is more modest, adding up to only 0.04 JD and 0.05 JD outside and inside camps, respectively. However, this is because women tend to have higher education and work in sectors with better pay than men. If comparison between women and men with identical educational background is carried out, it is evident that there is still a gender gap in hourly remuneration. For example, outside-camp refugee men who had completed post-secondary education had the highest hourly wage (1.92 JD), while women with a post-secondary degree and residing inside the camps had the lowest hourly wage of all at that educational level (1.31 JD).

The hourly wage for Palestinian refugees residing outside camps varies between the three governorates (Table 6.15, next page). However, people in Amman do not have a significantly higher hourly wage than in Irbid, as expected. But people in Zarqa have lower hourly earnings than the other two governorates. While the mean hourly wage was 1.68 JD in Amman and 1.65 JD in Irbid, it stood at only 1.32 JD in Zarqa. Inside camps, the mean hourly wage is higher in Amman area. Otherwise, the differences are insignificant.

Table 6.14 Median hourly wage (JD) of Palestinian refugees residing outside and inside camps. By educational level and gender.

	Outside camps			Inside camps		
	Men	Women	Total	Men	Women	Total
Secondary or lower	1.15	1.19	1.15	.96	.77	.96
Post-secondary	1.92	1.44	1.76	1.54	1.31	1.44
Total	1.28	1.24	1.28	.97	.92	.96
n	966	133	1,099	1,186	126	1,312

⁶⁸ Respondents were one randomly selected individual from each household who were employed in the week preceding the interview. Hourly wage was calculated based on the assumption that people worked the same number of hours every week in the past month as in the reference week. One month was assumed to comprise 4.33 weeks.

Table 6.15 Mean and median hourly wage (JD) of Palestinian refugees residing outside and inside camps. By place of residence (governorate).

	Governorate	Mean	Median	n
Outside camps	All	1.61	1.28	1,099
	Amman	1.68	1.32	478
	Zarqa	1.32	1.15	352
	Irbid	1.65	1.30	269
Inside camps	All	1.18	0.96	1,312
	Amman	1.29	0.96	292
	Baqa'a	1.13	1.00	397
	Zarqa	1.17	0.96	344
	North	1.16	0.96	279

The large discrepancy between mean and median hourly income in Amman and Irbid governorates for outside-camp refugees and in Amman area for people residing inside the camps, results from higher variation in hourly income, above all a higher proportion of people with hourly wages at the highest end of the distribution.

Table 6.16 shows how median income varies across a range of background characteristics of employed individuals and whether their place of residence is outside or inside a Palestinian refugee camp. As explained above, hourly wage is closely associated with educational attainment: the higher the education the better a person is paid. Both outside and inside camps, median income increases consistently with improved education. However, at the same educational level, outside-camp refugees earn higher hourly wages than camp refugees. The median hourly wage for outside-camp refugees with higher education stood at 1.76 JD, over 20 per cent higher than the hourly earnings of camp refugees with the same educational attainment.

UNRWA and NGOs pay the highest hourly wage⁶⁹ and the government sector also pays significantly better than private companies and family businesses. The median hourly wage of outside-camp refugees employed by UNRWA and NGOs is 2.64 JD, while camp refugees working for the same type of employer have a considerably lower median hourly wage at 1.92 JD. The discrepancy is most likely explained by the fact that outside-camp refugees working for such employers tend to have higher education, more senior positions and perhaps longer work experience. In the government sector, the median hourly wage stands at 1.85 JD amongst outside-camp refugees and 1.37 JD

⁶⁹Note that the number of respondents employed with UNRWA and voluntary associations is small and results should therefore be treated with caution.

Table 6.16 Median hourly wage of Palestinian refugees living outside and inside camps. By educational attainment, type of employer, industry and occupation.

		Outside camps	Inside camps
Educational attainment	Not completed any schooling	0.99	0.87
	Elementary	0.96	0.85
	Basic	1.15	0.96
	Secondary	1.29	1.07
	Post-secondary	1.76	1.44
Type of employer	UNRWA and NGOs	2.64	1.92
	Government	1.85	1.37
	Private company/ business	1.15	0.92
	Family business/ self-employed	1.24	0.89
Industry	Education and health	1.92	1.44
	Public administration	1.48	1.20
	Manufacturing	1.23	0.96
	Construction	1.20	0.96
	Services	1.20	0.92
	Transportation	1.15	0.99
	Trade and real-estate	1.15	0.82
	Agriculture	1.10	0.58
Occupation	Professionals/ managers	1.98	1.98
	Technicians/ clerks	1.32	1.26
	Machine operators and assemblers	1.15	0.99
	Trade/ skilled agricultural workers	1.15	0.96
	Service and sales workers	1.15	0.82
	Elementary occupations	1.08	0.92
All	1.28	0.96	
n	1,099	1,312	

amongst camp residents. Similar factors as those provided for UNRWA and NGOs probably account for the wage differential between the two populations.

Hourly wage furthermore varies across different industries and occupations. The hourly wage is highest in the education and health sectors and lowest in agriculture. For all types of industries, the hourly wage of outside-camp refugees is significantly higher than that of camp refugees. As could be expected, professionals and managers have the highest hourly wage of all occupations and people in elementary occupations report the lowest hourly wage. The hourly wage for professionals and managers is the same outside and inside camps. However, as reported above, the proportion of professionals and managers in the camps is lower than that outside camps. For all other (grouped) occupations, Palestinian refugees outside camps have higher hourly earnings than those inside camps.

Factors explaining earnings

People's employment incomes can be impacted by several factors, such as gender, educational attainment and occupation, factors that to some extent may correlate with one another. To understand the role of each factor in 'explaining' the level of employment income of Palestinian refugees, while 'controlling for' other factors, so-called ordinary least square (OLS) regression was conducted. OLS regression estimates the parameters for each factor and helps understand how the typical value on the dependent variable (income level) changes when any one of the independent variables is altered while the value of the other independent variables is kept constant. The natural logarithm of net earnings from the main job in the month preceding the interview was used as the dependent variable. The regression includes independent variables assumed to impact people's wage level: gender (women tend to have lower wages than men), age (earnings increase as people grow older and gain experience), and four dummy variables representing place of living (employment income may vary across governorate or regions), educational attainment (improved education often pays off in higher salaries and as just shown, the hourly wage increases with longer education), type of employer (the hourly pay received from public employment and work with UNRWA/NGOs is higher than in private companies and hourly profit from own-account work) and occupation (what people do for a living affects their pay-checks, and as shown above the hourly wage is higher in white-collar jobs than in other jobs).

The regression results⁷⁰ suggest a gap in earnings by gender, age and place of residence. Both outside and inside camps, the gender wage disparity is significant, and women are paid over a third less than men. People's income increases with every one year of age, but the relative wage gain falls by age, that is to say that additional years have a positive impact on earnings but the effect diminishes with increasing age. Monthly earnings inside camps are not significantly different in Baqa'a camp, Zarqa and the North areas and the gap between Zarqa and Irbid governorates outside camps is insignificant. However, monthly earnings are higher in Amman than elsewhere: around ten per cent higher inside camps and 14 per cent higher outside camps.

Additional education generally results in higher salaries. Outside camps, the earnings of people who have attained elementary schooling is at the level of those without schooling, whereas people who have completed basic, secondary or community college education receive a 16 to 20 per cent higher wage than those with less education. Furthermore, university education (Bachelor's degree or higher) enhances earnings by 47 per cent. The positive impact of education is found to be weaker inside than outside camps, as improved education inside camps only pays off upon completion of a post-secondary degree. The wage gain from education is also lower than outside

⁷⁰Details are found in the Chapter annex.

camps, especially for those with an Intermediate Diploma, who merely have a 13 per cent increment in earnings over those who have not completed basic schooling.

Occupation affects people's wage to a greater degree than type of employer outside camps, while the type of employer is the key factor impacting people's earnings inside camps. Inside camps, the refugees employed by government agencies or UNRWA/NGOs report a 24 per cent higher wage than those working in the private sector. Outside camps, public employees only report a seven per cent higher level of earnings than people working for private companies and those who are self-employed.

There is no significant variation across (grouped) occupations in terms of wage level inside camps, except that those in elementary occupations receive 17 per cent lower pay than others. Outside camps, on the other hand, professionals/ managers and technicians/ clerks are most highly paid. They receive 14 per cent higher wages than service/ sales workers and trade/ skilled agricultural workers, 19 per cent higher wages than machine operators and assemblers, and 40 per cent higher wages than people in elementary occupations.

Non-pay benefits

The surveys found that the Palestinian refugees residing outside camps are not only paid higher hourly wages, but are entitled to a higher number of non-pay benefits than camp refugees as well (Table 6.17, next page). Such benefits are vital in supplementing monetary payments and some also strengthen people's economic security. The largest gaps between the outside and inside-camp populations with regard to employment benefits are paid sick leave, paid vacation and paid holidays. Around 40 per cent of employed outside-camp refugees enjoy such benefits, while the proportion of employed camp refugees with the same benefits is ten percentage points lower.

Among employed refugees outside camps, 32 per cent report subsidized or free medical care, 23 per cent have an annual pay increase, and 23 per cent have retirement pensions, while among camp refugees, the comparable figures are 25, 18 and 14 per cent, respectively. Relatively fewer people both outside and inside camps report entitlement to overtime pay, paid or unpaid maternity leave, subsidized or free transportation and housing, and so on. Except for subsidized or free transportation, outside-camp employees generally have better coverage of all types of non-pay benefits. Women's standing with regard to non-pay benefits is better than that of men. While a majority of men report not having access to any benefit, only 21 and 37 per cent of women outside and inside camps do so, respectively. Again, this improved situation for women is related to the fact that a larger proportion of them have higher education and formal employment, including with the government and UNRWA.

Table 6.17 Percentage of employed people aged 15 and above receiving non-pay benefits. Comparison of Palestinian refugees residing outside and inside camps. By type of benefit and gender.

	All		Men		Women	
	Outside camps	Inside camps	Outside camps	Inside camps	Outside camps	Inside camps
No benefit	51	57	56	59	21	37
Paid sick leave	41	32	36	30	67	48
Paid vacation	40	29	35	28	66	39
Paid holidays	39	27	34	26	64	40
Subsidized medical care	31	25	28	24	52	32
Retirement pension	23	14	20	13	39	24
Annual pay increase	23	18	19	17	44	26
Overtime pay	10	9	10	9	9	7
Paid maternity leave	7	3	0	0	41	28
Unpaid maternity leave	2	1	-	0	14	11
Subsidized transportation	5	7	5	6	4	17
Subsidized housing	2	1	2	1	1	1
Commissions	3	2	2	2	5	1
Other benefits	3	3	3	3	2	4
n	1,109	1,326	973	1,196	136	130

The Government sector, the UN and NGOs⁷¹ provide a wider variety of non-pay employment benefits than the private sector (Table 6.18). Outside camps, most refugees employed by the government and UNRWA report at least five benefits (80 and 69 per cent, respectively), while more than one-half of those working for private companies and nine in ten people working in family businesses completely lacked non-pay benefits. Even for the same type of employers, camp refugees report fewer non-pay benefits than outside-camp refugees. For instance, while the public sector provided 80 per cent of outside-camp employees with a minimum of five non-pay benefits, only 63 per cent of camp refugees working with the government enjoyed five or more benefits.

There is a clear association between formality of work and access to non-pay benefits. Figure 6.12 shows how Palestinian refugees with a written work contract are more frequently entitled to such benefits and that they have a higher number of such benefits. Whereas one in five employed individuals with a work contract report not having any non-pay benefit, more than two-thirds of those who lack a work contract do so. And, whilst 43 per cent with a work contract outside camps and 36 per cent

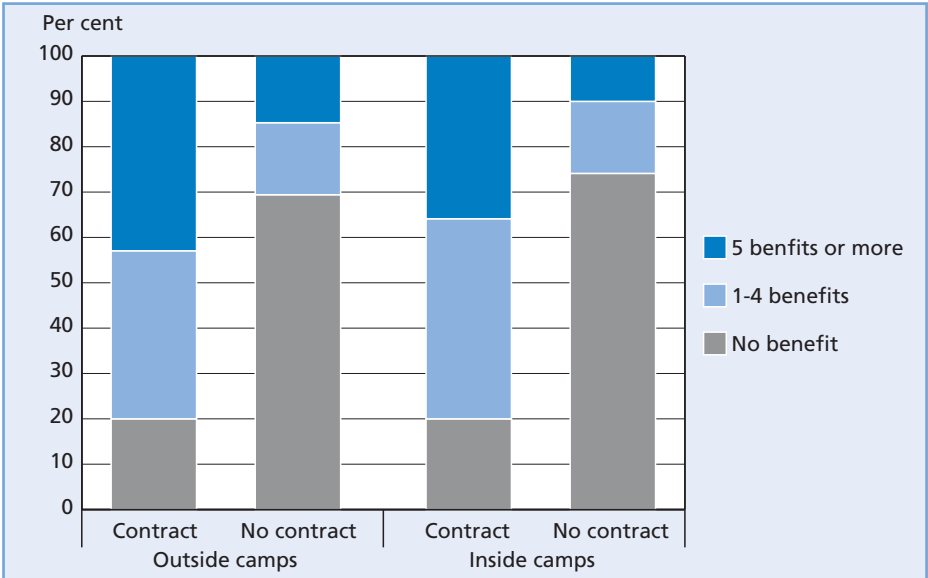
⁷¹ The number of cases employed with UNRWA and voluntary associations is very small and hence the results have high variance and should be treated with caution.

with a work contract inside camps enjoy five or more non-pay benefits, only 15 and ten per cent without a contract outside and inside camps respectively, report doing so.

Table 6.18 Number of non-pay benefits by type of employer. Comparison of Palestinian refugees outside camps (n=1,109) and inside camps (n=1,326). Percentage.

		0	1-4	5+	Total	n
Outside camps	UNRWA, NGOs	0	31	69	100	17
	Government	2	18	80	100	210
	Private company/ business	55	28	17	100	702
	Family business	90	9	2	100	180
Inside camps	UNRWA, NGOs	14	31	55	100	45
	Government	8	29	63	100	225
	Private company/ business	61	29	9	100	869
	Family business	98	2	0	100	187

Figure 6.12 Number of non-pay benefits by presence of work contract. Comparison of Palestinian refugees outside camps (n=1,109) and inside camps (n=1,326). Percentage.



Subjective working conditions

Men more often consider their working conditions as dangerous, unhealthy and physically unpleasant than women do, and they also tend to judge their work as tiresome, stressful and boring more frequently than their female counterparts (Table 6.19). Two-thirds of employed outside-camp men report to be exhausted by work, while just over half of women in the same population do. Furthermore, 56 per cent of outside-camp refugee men say their work is stressful, 41 per cent find it physically hard, 33 per cent think it is unpleasant and 30 per cent say their jobs bore them. A lower proportion of women report such negative aspects but four in ten female outside-camp refugees consider their jobs stressful.

People's appraisal of their own working conditions is generally better amongst those employed in the government sector and particularly with UNRWA and NGOs.⁷² Jobs there are considered less stressful and less boring than in other sectors. Furthermore, the proportion of outside-camp refugees employed by the Jordanian government who report dangerous, unhealthy and physically unpleasant work conditions is around ten percentage points lower than that reported by those employed in the private sector.

Camp dwellers report worse working conditions than people residing outside camps on all indicators (Table 6.19). The proportion of camp refugees reporting negative aspects is about ten percentage points higher than the proportion of outside-camp refugees. For example, 79 per cent of employed camp refugees report coming home exhausted from work and 70 per cent feel stressed at work, while respectively 65 and 54 per cent of the outside-camp refugees report this. When considering camp dwellers only, women and people employed by the government and UNRWA tend to report better working conditions than men and those working in private companies, which is the same general picture as that found for outside-camp refugees.

As could be expected, professionals and people in managerial positions report dangerous, unhealthy and physically unpleasant working environments much more seldom than people in other occupations, but even amongst them one in three find their jobs stressful and outside camps over one-half always or often arrive home exhausted from work (Table 6.19). Trade and skilled agricultural labour is the occupational category with the poorest working conditions. Outside camps, three in ten individuals in such occupations characterize their jobs as unhealthy and dangerous often or always.

Turning to type of industry, the worst working conditions are found in the construction sector where one in two consider their jobs unhealthy and dangerous. Construction is followed by manufacturing, transportation and agriculture, where conditions are also far from good. According to these subjective measures, the most favourable working conditions are found in the education and health sectors, but even here around one in ten report their jobs to be unhealthy and dangerous.

⁷² However, the number of respondents employed by UNRWA and NGOs is small.

Table 6.19 Assessment of own working conditions. Percentage that always or often experience each condition. Comparison of Palestinian refugees outside and inside camps. By gender, type of employer, occupation and industry.

		Exhausted from work	Hard physical work	Stressful work	Bored at work	Dangerous work conditions	Unhealthy work conditions	Physically unpleasant work conditions	n	
Out-side camp	All	65	37	54	29	24	23	30	1,109	
	Gender	Male	67	41	56	30	27	26	33	973
		Female	53	17	41	18	7	7	15	136
	Type of employer	UNRWA and NGOs	26	7	39	11	5	4	5	17
		Government	60	26	47	28	13	16	21	210
		Private company/ business	68	40	57	29	26	25	33	702
		Family business/ self-employment	59	39	51	29	25	27	34	180
	Occupation	Professionals/ managers	53	17	36	23	4	9	12	230
		Technicians/ clerks	56	22	42	20	13	13	17	153
		Service and sales workers	55	22	43	22	10	16	23	225
		Crafts and trades persons/ skilled agricultural workers	81	70	82	39	56	45	59	262
		Machine operators, assemblers	76	46	61	41	32	30	36	159
		Elementary occupations	77	57	75	29	31	32	41	80
	Industry	Agriculture	74	43	67	44	28	29	50	17
Manufacturing		75	54	68	27	34	26	36	154	
Construction		64	57	68	33	53	45	58	108	
Trade and vehicle repair		65	38	54	32	19	24	30	253	
Transportation		80	47	62	46	35	29	40	112	
Services		53	21	40	21	14	19	23	140	
Education, health and social services		54	19	41	24	7	9	11	183	
Public administration		72	32	59	27	18	18	30	103	
Other	67	42	42	20	26	26	21	39		
Inside camp	All	79	51	70	38	33	28	41	1,326	
	Gender	Male	78	53	71	39	35	30	42	1,196
		Female	83	37	60	31	17	15	26	130
	Type of employer	UNRWA and NGOs	75	33	58	32	14	20	29	45
		Government	68	42	53	33	27	29	32	225
		Private company/ business	82	56	75	39	38	30	44	869
		Family business/ self-employment	75	46	67	41	25	22	36	187
	Occupation	Professionals/ managers	69	21	53	30	6	9	17	108
		Technicians/ clerks	70	34	50	29	16	12	25	134
		Service and sales workers	73	38	62	41	16	14	26	259
		Crafts and trades persons/ skilled agricultural workers	84	68	80	36	55	43	56	408
		Machine operators, assemblers	81	51	81	43	41	30	45	170
		Elementary occupations	84	60	72	42	30	34	45	247
	Industry	Agriculture	91	65	85	67	34	35	53	26
Manufacturing		85	57	73	36	49	36	54	239	
Construction		85	78	85	36	54	50	59	156	
Trade and vehicle repair		77	53	70	43	28	25	37	287	
Transportation		82	43	80	49	37	25	41	118	
Services		78	45	69	31	19	12	29	147	
Education, health and social services		71	29	55	32	11	11	18	182	
Public administration		71	46	55	33	34	36	39	144	
Other	70	53	70	35	30	37	47	27		

To summarize, as far as people themselves are concerned, there is much to be done to improve their working environments, obviously more so in some types of workplaces than others.

Job security

Employed outside-camp refugees report a feeling of higher job security than camp refugees (Table 6.20). In the sample surveys, all currently employed Randomly Selected Individuals⁷³ were asked if they feared losing their job in the next few years. Around three in ten of employed people outside camps and four in ten of the employed inside camps expressed such a worry. Furthermore, two in three employed outside-camp refugees and four in five employed camp refugees were of the opinion that it would be difficult to find another job to replace their current job if they were to lose it.

The feeling of job security varies across industries and type of employer and according to people's educational level. People who work within the fields of education, health and social services and who are employed in public administration report higher job security than others; around 90 per cent say they are not afraid of losing their jobs. People working in agriculture and construction are more pessimistic, with half of them thinking they may be laid off.

People's sense of job security is strong among those employed by UNRWA and NGOs⁷⁴, and the government. Jobs in the private sector are generally associated with less job security. Job security is also correlated with people's educational attainment, with a gradually stronger feeling of job security with improved education outside camps and with a significantly higher sense of job security among people with higher education also inside the camps. By and large, variation in the opinion regarding job security across industries, type of employer and educational attainment is comparable for the outside-camp and camp populations.

Having a work contract is not considered a guarantee against being laid off, but people with a work contract fear losing their jobs less often than those who work without such a document (Figure 6.13, page 212).

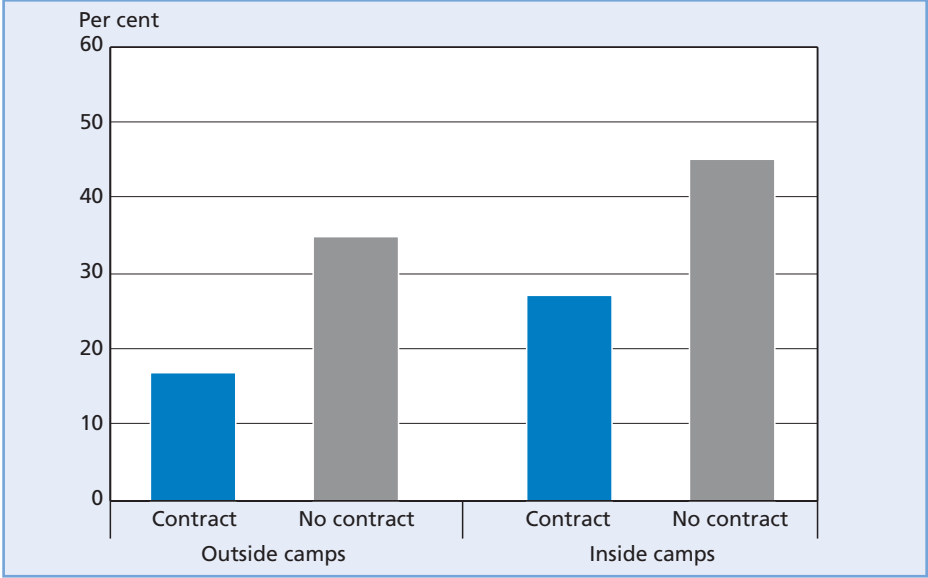
⁷³ As explained in Chapter 1, in the sample surveys one person aged 15 and above in each household was randomly selected to answer questions regarding personal experiences with education and health services and from work life, as well as attitudinal questions.

⁷⁴ But again, note the low number of respondents employed with UNRWA and NGOs.

Table 6.20 Feeling of job security. Percentage of employed that fear losing their jobs in the next few years. Comparison of Palestinian refugees outside and inside camps. By industry, type of employer and educational level.

		Fear losing work due to redundancies	Fear losing work for other reason	Do not fear losing work	n	
Out-side camp	All	26	2	72	1,106	
	Industry	Agriculture	40	13	47	17
		Manufacturing	32	0	68	154
		Construction	46	1	53	107
		Trade and vehicle repair	37	1	62	252
		Transportation	27	4	69	112
		Services	23	3	74	140
		Education, health and social services	8	4	88	182
	Public administration	5	0	95	103	
	Type of employer, work	UNRWA and NGO	3	0	97	17
		Government sector	5	2	92	210
		Private company/ business	31	2	67	876
	Highest completed education	Did not complete any schooling	41	5	54	54
		Elementary	41	1	57	129
Basic		39	1	60	393	
Secondary		23	3	74	158	
Post-secondary		13	2	85	372	
Inside camp	All	35	5	61	1,323	
	Industry	Agriculture	53	11	36	26
		Manufacturing	47	2	51	239
		Construction	48	4	47	156
		Trade and vehicle repair	39	7	54	287
		Transportation	35	4	61	118
		Services	36	4	60	146
		Education, health and social services	12	7	81	181
	Public administration	9	2	90	143	
	Type of employer, work	UNRWA and NGO	15	10	75	45
		Government sector	8	1	90	224
		Private company/ business	41	5	54	1,049
	Highest completed education	Did not complete any schooling	35	5	59	123
		Elementary	45	5	50	225
Basic		37	4	59	589	
Secondary		34	7	58	142	
Post-secondary		18	6	76	244	

Figure 6.13 Percentage of employed that fear losing their jobs in the next few years by presence of work contract. Comparison of Palestinian refugees outside camps (n=1,106) and inside camps (n=1,323).



Job satisfaction

People’s overall satisfaction with the work they do is also generally higher amongst Palestinian refugees residing outside camps than those residing inside camps (Table 6.21). As many as 88 per cent of employed outside-camp refugees say they are very or rather satisfied with their current work, while 79 per cent of employed camp refugees express this. At the other end of the scale, six and three per cent of employed camp and outside-camp dwellers, respectively, are very dissatisfied with their work. This disparity between the outside-camp and camp population is consistent with the results on other employment indicators, showing that people outside camps score better, on the average: the hourly wage is higher; they tend to have a higher number of non-pay employment benefits; they report better working conditions; and they more seldom fear losing their jobs.

The table further shows how job satisfaction varies across industries and type of employer and according to people’s educational accomplishments. Commenting on results for outside-camp refugees, job satisfaction is highest among people working in education, health and social services as well as within public administration. People in the construction sector are the least content with their work. Government employees and people on the payrolls of UNRWA and NGOs⁷⁵ also express very high job satisfaction, while those employed in the private sector tend to be less satisfied with their jobs.

⁷⁵ Caution is advised due to the small ‘n’.

Table 6.21 Job satisfaction. Percentage of the employed according to their degree of overall job satisfaction. Comparison of Palestinian refugees outside and inside camps. By industry, type of employer and educational attainment.

		Very satisfied	Rather satisfied	Rather dissatisfied	Very dissatisfied	n	
Outside camp	All	16	72	10	3	1,109	
	Industry	Agriculture	8	84	8	0	17
		Manufacturing	5	80	10	5	154
		Construction	6	68	23	3	108
		Trade and vehicle repair	13	74	10	4	253
		Transportation	9	72	16	3	112
		Services	20	69	8	3	140
		Education, health and social services	28	69	1	1	183
		Public administration	22	77	1	0	103
	Type of employer	UNRWA and NGOs	35	65	0	0	17
		Government	25	74	1	0	210
		Private company/ business	13	72	11	3	879
	Educational attainment	Not completed any schooling	11	69	15	5	55
		Elementary	9	73	14	3	129
		Basic	6	75	14	5	393
Secondary		14	75	10	1	158	
Post-secondary		26	69	4	1	374	
Inside camp	All	14	65	14	6	1,323	
	Industry	Agriculture	3	63	32	2	26
		Manufacturing	11	70	10	8	238
		Construction	10	63	17	10	155
		Trade and vehicle repair	9	59	21	11	287
		Transportation	9	72	14	4	117
		Services	10	70	15	5	147
		Education, health and social services	27	68	4	0	182
		Public administration	30	60	7	3	144
	Type of employer	UNRWA and NGOs	24	66	8	1	45
		Government	32	59	7	2	225
		Private company/ business	10	67	16	7	1,048
	Educational attainment	Not completed any schooling	8	67	20	5	123
		Elementary	9	57	23	10	224
		Basic	12	70	12	6	591
Secondary		15	62	15	8	141	
Post-secondary		27	61	9	4	244	

Finally, job satisfaction is positively correlated with educational attainment. It is generally lower for people without any formal schooling (20 per cent express dissatisfaction) whereas the highest job satisfaction is reported by individuals with a post-secondary degree (only five per cent assert they are dissatisfied). Variation in job satisfaction by industry and type of employer as well as across people's educational level is comparable in the outside-camp and camp populations.

Place of work

Six in ten employed Palestinian refugees outside camps and a slightly higher proportion inside camps have their main employment outside their area of residence (village, town, camp). Respectively 11 and 14 per cent of the two populations work close to home, i.e. in their own neighbourhood or *hara*. There is no significant variation across gender (Table 6.22). In line with this, women and men spend roughly the same amount of time commuting between their homes and workplaces, on average. A somewhat higher proportion of camp dwellers than outside-camp refugees spend more than an hour between the two points (32 versus 26 per cent) while the proportion of outside-camp refugees who spend less than half an hour travelling to work is slightly higher than the proportion of inside-camp refugees (65 versus 60 per cent).

Table 6.22 Location of main job and travel time to work. Comparison of Palestinian refugees residing outside and inside camps. By gender. Percentage.

		Outside camps				Inside camps			
		Male	Female	All	n	Male	Female	All	n
Location of work-place	In own neighbourhood	10	14	11	389	14	16	14	574
	In own area of residence	28	31	29	940	19	18	19	748
	Outside area of residence	62	55	61	2,012	67	66	67	2,615
	Total	100	100	100	3,341	100	100	100	3,937
Travel time between home and work-place	Less than 15 minutes	24	28	25	939	29	28	29	1,140
	15-30 minutes	39	45	40	1,257	31	34	31	1,213
	31-60 minutes	9	8	9	259	8	9	8	309
	1-2 hours	25	19	24	756	29	26	29	1,136
	2 hours or more	3	1	2	94	3	3	3	114
	Total	100	100	100	3,305	100	100	100	3,912

Unemployment

Introduction

According to the ILO definition (ILO 1982), the unemployed are persons who lack work (have not even worked one hour in the week preceding the interview) and are not only willing and available for work, but are also actively looking for it. The surveys complied with this definition by asking about each household member who had not worked in the past seven days, whether he or she wanted to work and was available for work in that period and the next two weeks, and if he or she had actively sought work in the past four weeks.

At the same time, it has become increasingly more common to report unemployment figures in accordance with what is termed an 'extended' or 'relaxed' definition, which in addition to the unemployed as defined by the 'strict' definition also includes so-called discouraged workers. The discouraged are not actively looking for work, due to previous bad experiences and negative expectations regarding the possibility of finding a job. They have, in essence, given up and lost hope that they will ever find paid employment. However, if labour market conditions improve, they may potentially become economically active. The exact definition of discouragement may differ between countries and surveys. The 2011 and 2012 Palestinian refugee surveys defined the discouraged as individuals willing to work and available for work, but who were not actively seeking employment in the reference period (the previous four weeks). Furthermore, they reported the principal reason for not seeking work as one of the following: pay and conditions of work unacceptable, available work incompatible with education and skills, no jobs available in the area of residence, lost hope of finding a job, and looked before but did not find work.

As explained at the start of this chapter, the outside-camp and inside-camp sample surveys yield statistics that underestimate labour force participation, especially for women. We think the majority of those 'missing' are unemployed, i.e. some people who wanted to work, were available for work and actively sought employment were not identified as such in the field. The consequence is that the unemployment rates of the sample surveys are very low, and significantly lower than national statistics collected by Jordan's Department of Statistics at approximately the same time and using tools that should produce similar results.

For the camps, the comprehensive survey also collected labour force statistics but a much simpler questionnaire design was applied, which does not comply with ILO criteria or internationally accepted questionnaire templates. Instead, the unemployment figure is based on a question about people's 'main activity past week', where adults aged 15 and above were classified according to a list comprising these items: work-

ing; unemployed, seeking work; unemployed, not seeking work; student; housewife/housekeeper; retired; unable to work for health reasons; and with means/ income from other source than work. The labour force comprises the first two categories and the unemployment rate is calculated as the proportion of unemployed in the labour force. The extended labour force also includes those individuals aged 15 and above who for various reasons are discouraged from seeking work, i.e. category three in the list of main activities in the past week.

Since the results of the comprehensive refugee-camp survey correspond better to national statistics, they will supplement the survey data in this sub-section. Rather than concentrating on the exact levels of unemployment which, as we have argued, are on the low side, we shall concentrate on the characteristics of the unemployed and examine to what extent they differ between the two populations.

The recent unemployment rates for Palestinian outside-camp and camp refugees are lower than those found by the surveys in the 1990s. Furthermore, unemployment is higher among refugees inside camps than outside camps. While there are social traditions that place restrictions on employment outside the home for many women, women's unemployment rate was also consistently higher than the unemployment rate for men in both populations. In line with other national and regional statistics, youth unemployment is particularly high. Camp men with higher education report lower unemployment and discouragement than other men, whereas the unemployment rate among women increases with improved educational attainment.

Unemployment and extended unemployment rate

The sample surveys found a lower unemployment rate outside than inside the Palestinian refugee camps. Unemployment and extended unemployment outside camps stood at around three per cent. Inside camps, the overall unemployment rate was six per cent and the extended unemployment rate was seven per cent. The unemployment rate for both populations was much lower than that in the 1990s. Then it was as high as 19 per cent for Palestinian refugee outside camps (1996, and with four per cent discouraged) and 13 per cent inside camps (1999, plus six per cent discouraged).

As stated in the introduction to this section, there is reason to believe that the unemployment rates generated by the two sample surveys are too low. For comparison, the national unemployment rate stood at 12 per cent at the end of 2011 and 11 per cent in the beginning of 2012 (DoS 2011 and 2012b), substantially higher than our six and three per cent. However, the 2011 camp comprehensive survey yielded an unemployment rate of 13 per cent, much more in conformity with national statistics.

As reported before, relatively few Palestinian refugee women are economically active. However, those who are in the labour force suffer from higher unemployment than men—both outside and inside camps (Figure 6.14). The unemployment rate

outside camps is nearly three per cent for men and about one percentage point higher for women. The measured discouragement among outside-camp women and men is about the same. The situation is radically different inside camps, where the unemployment rate is five per cent for men and 12 per cent for women, i.e. more than twice as high. Moreover, while discouraged men make up less than one per cent of the labour force, nearly four per cent of camp women are discouraged. Hence, the gender gap in unemployment is much larger inside camps than outside camps, and in relative terms significantly larger than that measured by DoS: while DoS (2011) found the male and female national unemployment rate to be respectively ten and 18 per cent, the camp survey, as just noted, found respectively five and 12 per cent (or an extended unemployment rate of six and 16 per cent).

Table 6.23 (next page) shows how unemployment in the two populations varies with age. Unemployment is higher inside than outside camps for all age groups. However, what stands out is the exceptionally high unemployment rate for Palestinian refugee youth. For the age group 15 to 24 it is two to three times above the average and four times higher than for the 35 to 44 year age group, according to the surveys. Considering the results of the comprehensive survey, unemployment amongst Palestinian refugee youth residing inside camps is eight times higher than amongst camp dwellers aged 35 and above.

Figure 6.14 Extended unemployment rate (the unemployed plus the discouraged). Comparison of Palestinian refugees outside and inside camps. Percentage of the (extended) labour force (aged 15 and above). By gender.

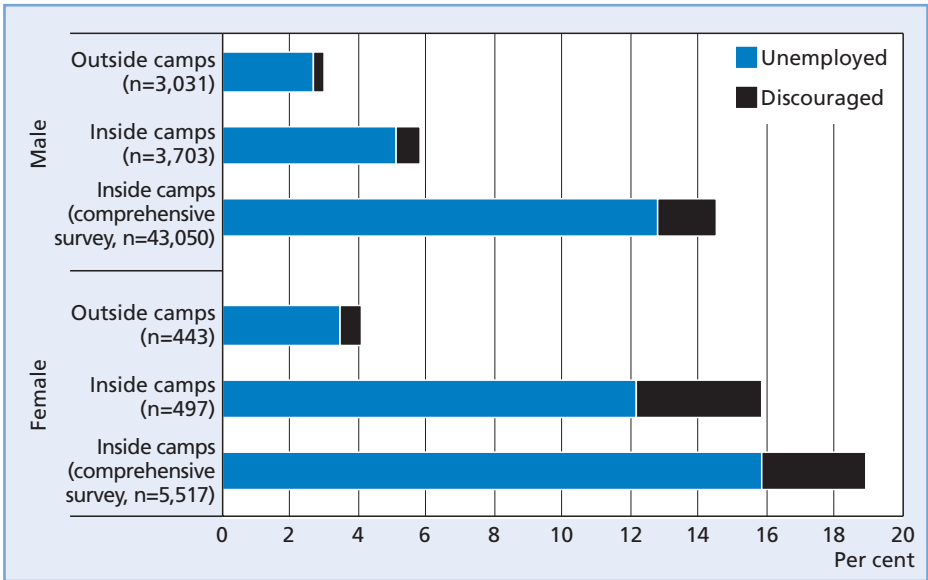


Table 6.23 Unemployment rate and extended unemployment rate outside and inside camps. By ten-year age groups. Percentage.

	Unemployment rate			Extended unemployment rate		
	Outside camps	Inside camps		Outside camps	Inside camps	
		Sample survey	Comprehensive survey		Sample survey	Comprehensive survey
15-24	8	12	33	8	14	36
25-34	2	6	11	3	6	12
35-44	2	3	4	2	4	4
45-54	1	4	4	1	5	5
55+	1	2	4	1	3	6
All	3	6	13	3	7	15
n	3,456	4,157	47,665	3,474	4,200	48,567

Unemployment for Palestinian refugees falls with higher education for men but has the opposite effect for women (Figure 6.15).⁷⁶ While this finding for men is at odds with national statistics, which show insignificant variation in unemployment across education groups for men except modestly higher unemployment for university graduates for a few surveys, it echoes national statistics for females.⁷⁷ This trend is most apparent in the data from the comprehensive survey of the refugee camps. Furthermore, amongst men with higher education outside and inside camps alike, discouragement is almost non-existent. However, discouragement is an apparent feature for economically active women notwithstanding their educational accomplishments.

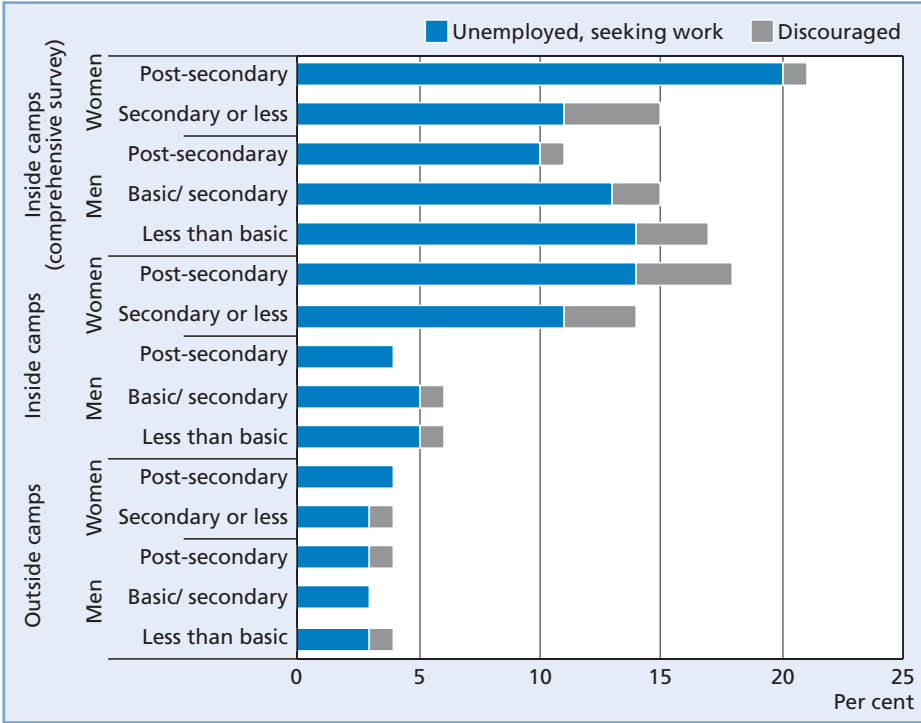
Finally, when place of residence is considered, unemployment amongst outside-camp refugees in Irbid is twice as high as in the other two governorates (Figure 6.16, page 220). Inside camps, the circumstances are somewhat different. Unemployment is still high in the North (which covers Irbid governorate) but it is equally high in Amman governorate. Palestinian camp refugees in Zarqa fare better than fellow refugees in other governorates or regions.

Data from the comprehensive survey of the camps, while not providing data in line with ILO standards, suggest that people struggle more to find gainful employment in some camps than others. Unemployment (extended definition) is highest in Azmi Al-Mufti (18 per cent) followed by Baqa'a, Sukhneh and Souf (all with 17 per cent

⁷⁶ In the graph, women are grouped into only two categories on the education variable due to the rather small number of economically active women in the sample-survey data set.

⁷⁷ Results for quarterly Employment and Unemployment Surveys from the first quarter of 2011 to the second quarter of 2013. Jordan's Department of Statistics, http://www.dos.gov.jo/dos_home_e/main/index.htm.

Figure 6.15 Extended unemployment rate (the unemployed plus the discouraged). Comparison of Palestinian refugees outside camps (survey, n=4,200) and inside camps (survey, n=3,474; comprehensive survey, n=48,552). Percentage of the labour force (aged 15 and above). By gender and educational attainment.



unemployed) and Jarash (16 per cent). The lowest unemployment is found in Prince Hassan (11 per cent) and Hussein (12 per cent). However, unemployment varies significantly by gender, including within some of the camps (Figure 6.17, next page). Female unemployment is highest in Azmi Al-Mufti (25 per cent), Souf and Wihdat (both 24 per cent), which is respectively eight, nine and nine percentage points higher than male unemployment in these three camps. Unemployment amongst women is found to be only three per cent in Sukhneh, a camp which together with Prince Hassan, with female unemployment of six per cent, is exceptional in that the unemployment amongst men is substantially higher than amongst women. In Sukhneh, the gap between women and men is 16 percentage points, giving this camp the highest unemployment rate for men, at 19 per cent.

It was reported above that adult Palestinian refugees lacking Jordanian citizenship are economically active as often as Jordanian citizens, but they could face structural hindrances on the labour market that results in higher unemployment. However, this

Figure 6.16 Unemployment among Palestinian refugees outside camps (n=3,456) and inside camps (n=4,157). By governorate/ region. Percentage.

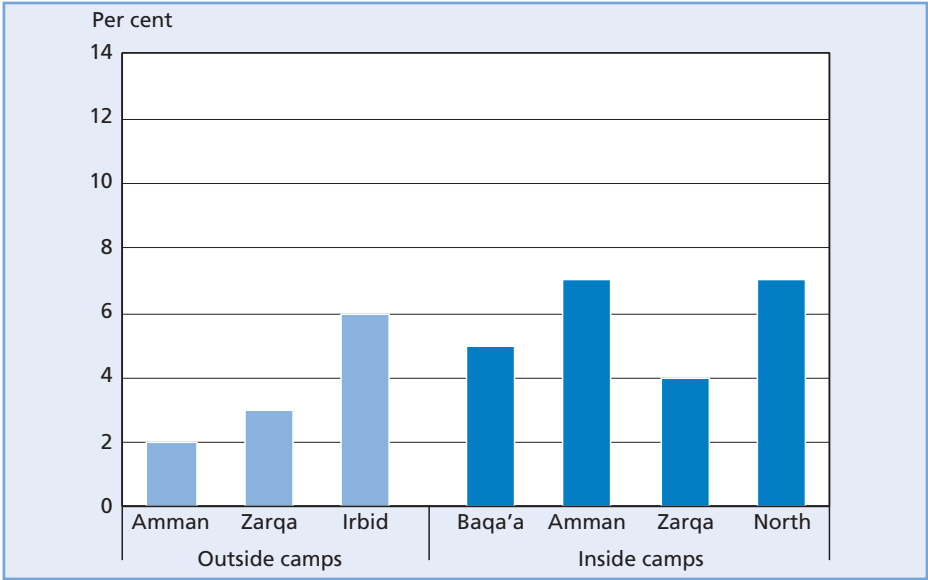
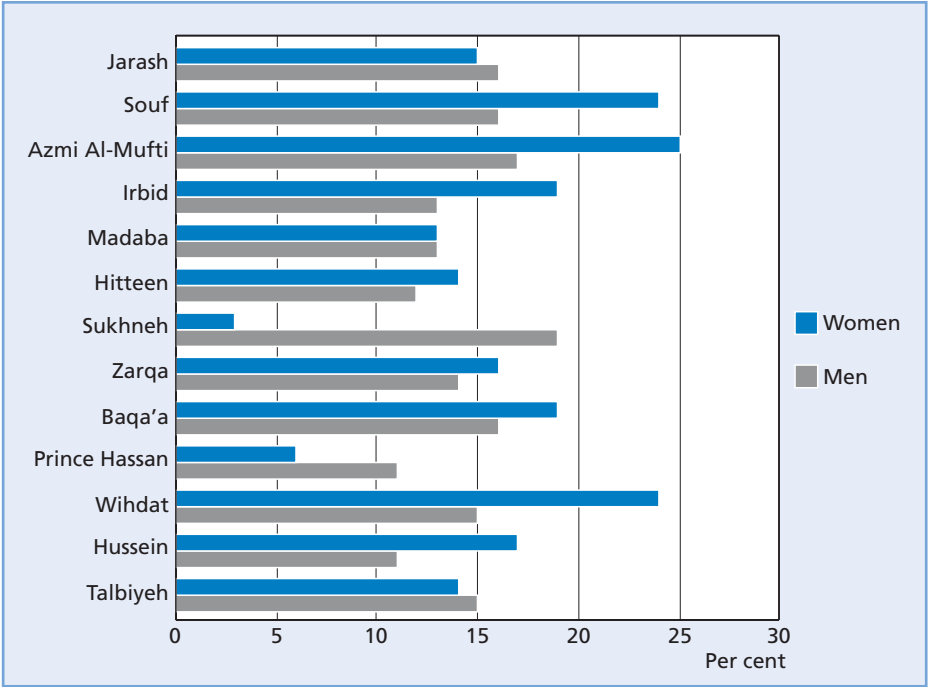


Figure 6.17 Extended unemployment rate inside Palestinian refugee camps (comprehensive survey data, n=48,567). By camp and gender. Percentage.



is not the situation. According to the comprehensive survey of the refugee camps, Palestinian refugees with two-year passports, five-year passports and other documents, but lacking a Jordanian ID number, report exactly the same extended unemployment rate as Jordanian citizens: in both population groups inside refugee camps, 13 per cent are unemployed and seeking a job whereas two per cent are jobless and not actively looking for work. However, as illustrated in Chapter 7, the poverty rate for Palestinian refugees lacking Jordanian citizenship is significantly higher, suggesting that although they may not suffer from higher unemployment, their wages are frequently lower.

Time-related underemployment

There are various forms of underemployment, a concept which relates to the underutilization of the productive capacity of the employed population. Such underutilization can relate to inadequate use of occupational skills, but following ILO (1998) we shall limit this section to time-related underemployment. Such underemployment captures employed individuals who during the reference period were willing to work additional hours, were available to work additional hours, and whose hours actually worked in all jobs were below a certain threshold. In this report, the threshold is set at 35 hours.

As will be shown, underemployment is generally low but slightly higher inside camps than outside camps. Women more frequently work below the hourly threshold than men but do not report higher underemployment. This is as expected since many women are 'double workers' i.e. have heavy domestic responsibilities in addition to their salaried work.

The underemployment rate is higher inside than outside camps, but the general picture is one where very few people express an interest in working additional hours.⁷⁸ This constitutes a significant shift from the situation in the 1990s, as shown in Table 6.24 (next page). Back then, a significant proportion of the employed, varying from one in four to one in two of employed women and men outside and inside camps, worked less than 35 hours a week. But as reported previously in this chapter, employed Palestinian refugees nowadays tend to work long hours and so what conceivably could be labelled 'part-time' work is not as common as before.

Outside camps, part-time work has dropped from 20 to four per cent for men and 29 to 11 per cent for women. Camp refugees have experienced a similar trend as eight per cent of men and 18 per cent of women today work below 35 hours a week as compared with 18 and 44 per cent, respectively, in 1999. Time-related underemployment

⁷⁸ If we had added 'looking for additional work' as a criterion for time-related underemployment, the rate would have dropped even further.

has seen a dramatic drop in the same time period. It was reported for six per cent of working males and eight per cent of working females inside camps in 1999, whereas both figures have dwindled to one per cent today. Outside camps, barely anyone states a wish to work longer hours at their current workplace or supplement current work income with employment elsewhere.

Table 6.24 Time-related underemployment by gender in 1996/1999 and 2011/2012. Percentage of the adult (15+) labour force working less than 35 hours a week and wanting to work additional hours.

	Men				Women			
	Outside camps		Inside camps		Outside camps		Inside camps	
	2012	1996	2011	1999	2012	1996	2011	1999
Below 35 working hours per week	4	20	8	18	11	29	18	44
Underemployment rate	0	*	1	6	0	*	1	8
n	3,024	1,384	3,701	3,348	437	200	480	671

* The 1996 survey did not allow calculation of the underemployment rate.

Chapter annex: regression on earnings

OLS regression on net earnings from main job in the past month. Outside camps.

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Constant	4.988	.165		30.174	.000
Gender (women vs. men)	-.361	.039	-.261	-9.326	.000
Age	.036	.006	.822	6.089	.000
Age square	-.029	.007	-.543	-4.024	.000
Non-Jordanian citizenship	.067	.059	.028	1.125	.261
Educational level (vs. no schooling)					
Elementary	.077	.073	.044	1.053	.293
Basic	.154	.065	.140	2.386	.017
Secondary	.199	.069	.148	2.905	.004
Intermediate	.182	.075	.121	2.435	.015
Higher education	.474	.083	.411	5.681	.000
Governorate (vs. Irbid)					
Amman	.142	.044	.129	3.257	.001
Zarqa	-.020	.049	-.016	-.418	.676
Employer (private vs. government and UNRWA/ NGO)	-.075	.036	-.057	-2.054	.040
Occupation (vs. professional/ manager)					
Technician/ clerk	-.019	.063	-.014	-.297	.767
Service and sales worker	-.139	.065	-.107	-2.159	.031
Crafts person, skilled agricultural worker	-.136	.067	-.112	-2.035	.042
Machine operator and assembler	-.184	.071	-.119	-2.573	.010
Elementary occupation	-.398	.081	-.187	-4.943	.000

OLS regression on net earnings from main job in the past month. Inside camps.

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Constant	4.654	.148		31.536	.000
Gender (women vs. men)	-.367	.042	-.224	-8.724	.000
Age	.066	.005	1.517	12.197	.000
Age square	-.080	.007	-1.407	-11.365	.000
Non-Jordanian citizenship	-.014	.034	-.011	-.423	.672
Educational level (vs. no schooling)					
Elementary	-.002	.049	-.002	-.051	.960
Basic	.055	.044	.057	1.247	.213
Secondary	.070	.054	.044	1.281	.200
Intermediate	.133	.059	.083	2.242	.025
Higher education	.278	.082	.156	3.400	.001
Area of residence (vs. North)					
Amman	.093	.034	.083	2.732	.006
Baqa'a	.039	.032	.037	1.201	.230
Zarqa	.053	.035	.045	1.541	.123
Employer (private vs. government and UNRWA/ NGO)	-.237	.035	-.193	-6.853	.000
Occupation (vs. professional/ manager)					
Technician/ clerk	.030	.073	.018	.409	.683
Service and sales worker	-.125	.076	-.102	-1.638	.102
Crafts person, skilled agricultural worker	-.081	.077	-.078	-1.050	.294
Machine operator, assembler	-.010	.082	-.007	-.124	.901
Elementary occupation	-.171	.077	-.137	-2.224	.026

7 Income and poverty

To explore the economic circumstances of Palestinian refugee households in Jordan, this chapter presents a variety of indicators, including the absolute level of annual household income and the relative ranking of households' income—both objective income measures. Annual household income was obtained by summing up people's responses to a list of 38 possible income sources. While this detailed approach is meant to enhance data quality, acquiring accurate income data is known to be difficult due to recall errors and other measurement problems that may occur during data gathering. Moreover, many households tend to underestimate their income. To supplement 'objective' income data, therefore, the surveys also asked the respondents to assess their respective households' economic situation through a series of questions. The resulting 'subjective' measure can be used as a proxy for a household's income level. On the other hand, for some households, disposable income can fluctuate significantly from one year to the next, and thus does not necessarily reflect their economic fortunes in the longer term. For that purpose, this chapter uses household amenities and other indicators to compute a wealth index, which may better capture households' long-standing hardship and deprivation.

Furthermore, we define poverty and examine who the poor are. Our hope is that better understanding of poverty among Palestinian refugees will improve policies that aim to bring the poor out of economic hardship. Again, different methods and indicators can be used to define poverty, and it can be understood in both absolute and relative terms. This chapter applies both approaches and defines several poverty lines. It also profiles the poor and compares poverty across geographic locations, by individual and household socio-economic characteristics, and over time.

One major finding is that people's annual income is substantially lower and poverty significantly higher inside than outside camps. However, the distribution of income is more skewed outside than inside camps. There is noticeable variation across governorates and camps, with the highest prevalence of poverty in Jarash camp. Furthermore, the chapter demonstrates that the likelihood of being a poor Palestinian refugee increases with household size, chronic ill-health, poor education, unemployment, and the lack of Jordanian nationality.

This chapter concludes by looking at the role of institutional assistance to alleviate poverty. It finds that poverty support from the National Aid Fund and UNRWA is overall well targeted and crucial for the beneficiaries.

Income level and income distribution

As we will show in this section, Palestinian refugees residing outside the refugee camps reported significantly higher annual household income than Palestinian refugees living inside the refugee camps. The median⁷⁹ income for the relatively best-off camp, Prince Hassan, was significantly lower than the median income of outside-camp refugees in the worst-off governorate, Zarqa. As expected, the annual household income was highest amongst outside-camp refugees in Amman, but that is also where the income distribution was most uneven. While the distribution of income inside camps was similar to that found in the 1990s, it had become more skewed outside camps.

All refugee households were asked to report their income according to a list of income sources, and also to report the total household income from all household members taken together for the past year. The median and mean annual household income for outside-camp refugees was 4,000 Jordanian Dinars (JD) and 5,499 JD, respectively, while it was 2,880 JD and 3,276 JD for camp dwellers, over 1,000 JD lower. In this chapter, we primarily base the analysis on median household income since the mean tends to be sensitive to extreme values.

Annual household income for both populations was, on average, around 1,000 JD higher in 2011/2012 than in the 1990s. The 1999 refugee camp survey found a median annual household income of 1,800 JD and a mean household income of 2,269 JD. The median and mean annual household income inside camps in 2011 was 2,880 JD and 3,276 JD, respectively. Adjusted by the Consumer Price Index (CPI) published by Jordan's Department of Statistics⁸⁰, the mean household income of 2,269 JD in 1999 is equivalent to 3,554 JD in 2011. Therefore, the actual mean annual household income in 2011 inside the camps was moderately lower than in 1999, adjusted by the CPI.

The 1996 survey outside camps did not report the exact annual household income. Instead, households categorized themselves into ten income groups. As the median and mean annual household income inside camps increased approximately 1,000 JD from 1999 to 2011, outside-camp households would be expected to have an annual income at least 1,000 JD higher than in 1996. Although the annual household income of outside-camp households cannot be directly compared between 1996 and 2012, it is still useful to examine the distribution of income across years. To do that, Figure 7.1 and Figure 7.2 display the percentage of inside-camp and outside-camp households in ten income groups, with each income group being 1,000 JD higher for the 2011/2012 samples than what was reported in the 1996/1999 sample.

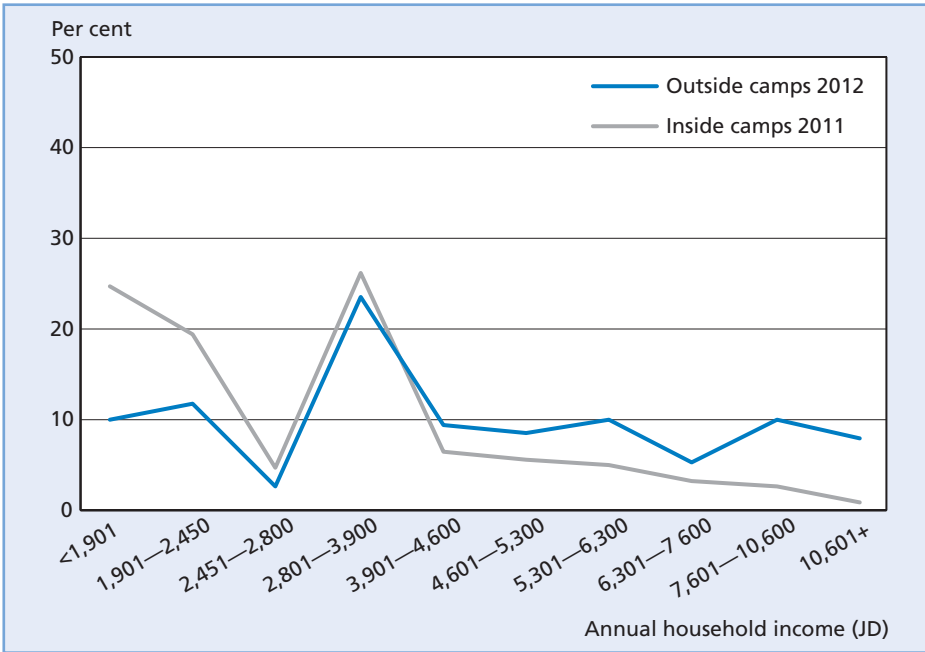
⁷⁹ The 'median' is the mid-point in a distribution sorted from the lowest to the highest value, with an equal number of scores below and above the mid-point, regardless of the value of the scores. The 'mean', on the other hand, is the arithmetic average of all scores in the distribution.

⁸⁰ The Consumer Price Index (CPI) was published on: http://www.dos.gov.jo/dos_home_e/main/. The CPI was 129.96 in 2011 and 82.97 in 1999 (base year 2006=100).

Contrasting first the result of the two most recent surveys, Figure 7.1 demonstrates that a higher proportion of camp households than outside-camp households are in the lowest income groups, while the opposite is the case at the highest end of the income distribution. One in four camp households reported an annual household income below 1,900 JD, as contrasted with only one in ten of Palestinian refugee households residing outside camps. On the other hand, one-third of the outside-camp households had an annual household income over 5,300 JD, which was the case for only 12 per cent of the camp households. Furthermore, as many as eight per cent of the outside-camp households are categorized into the highest income group (more than 10,600 JD per year), as compared with only one per cent of the camp households.

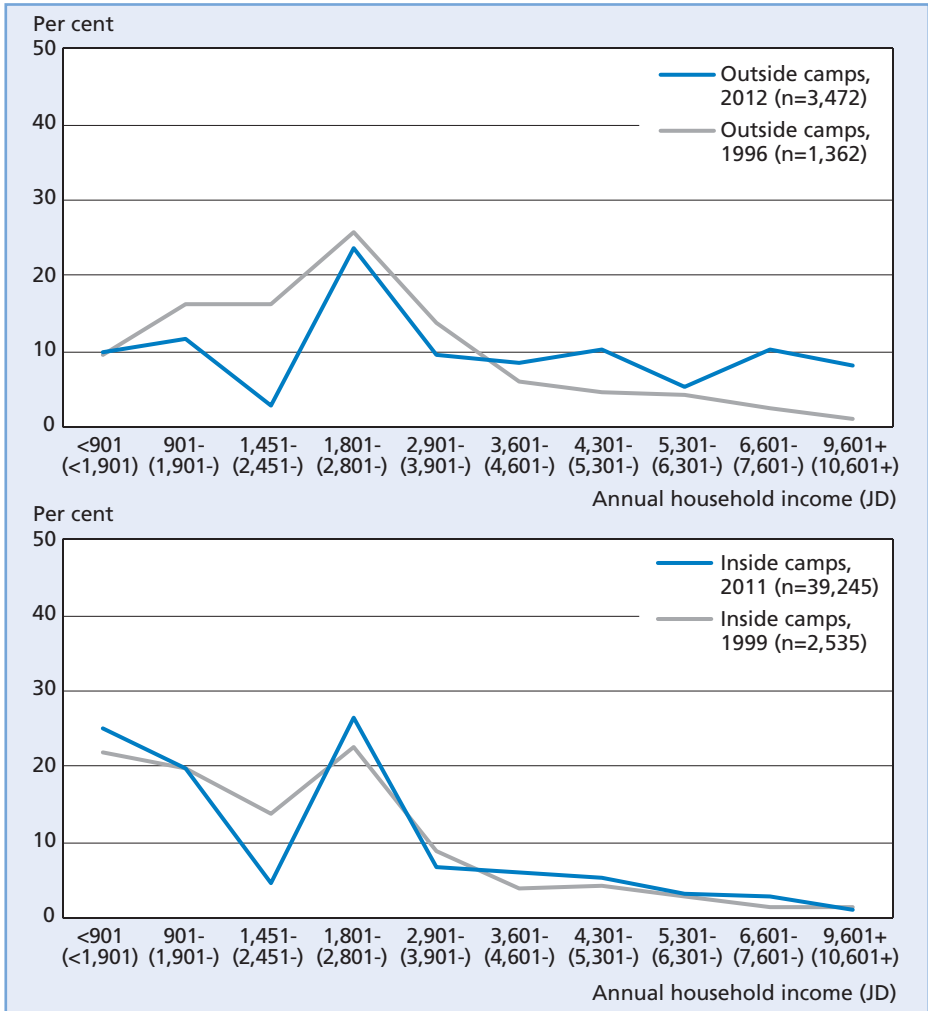
The mean and median annual household income inside camps in 2011 was around 1,000 JD higher than 12 years before. If the income distribution had not changed since 1999, plot lines for camp refugee households in 1999 and 2011 would follow each other. Similarly for the two outside-camp surveys: if the mean income difference was more than 1,000 JD, the income distribution line for 2012 would shift upwards in the higher income groups and downwards in the lower income groups. Figure 7.2 (next page) shows annual household income distribution in the 1990s and recent surveys both inside and outside camps, with each income group 1,000 JD higher for the 2011/2012 sample than the 1996/1999 sample.

Figure 7.1 Annual household income outside camps (n=3,472) and inside camps (n=39,245). Percentage of refugee households by grouped income (in JD).



The graph suggests growing income disparity both inside and outside camps but more significantly so outside than inside camps. Amongst Palestinian refugees residing outside the camps, the income distribution leans comparatively more towards the higher income groups than for refugees residing inside the camps, and the outside-camp population has seen a shift in this direction since 1996. While only 19 per cent of outside-camp households were ascribed to the upper five income groups in 1996, 42 per cent of them were ascribed to these in 2012. However, ten per cent households residing outside camps were in the lowest income groups, compared to nine per cent in 1996.

Figure 7.2 Annual household income outside and inside Palestinian refugee camps. Percentage of refugee households by grouped income (in JD) and year.



Inside camps, significantly fewer households were in the 2,451-2,800 JD income group in 2011 (five per cent) than were in the 1,451-1,800 JD group back in 1999 (14 per cent). Instead, a somewhat higher proportion of households appeared in the lowest income groups in 2011 (25 per cent) than in 1999 (22 per cent). However, as will be shown in a separate section on inequality later in this chapter, inside-camp inequality dropped rather than increased between 1999 and 2011. In fact, Figure 7.2 does not give us the full and 'true' picture. A graph which had distributed camp households in the poorest income group into several smaller income groups would have shown a reduction in the proportion of households at the lowest end of the income distribution between the two points in time. This reinforces considerably the picture of declining inequality inside camps and is not off-set by the fact that somewhat more households were assigned to the five highest income groups in 2011 (18 per cent) than in 1999 (14 per cent).

The annual income of outside-camp households was highest in Amman and lowest in Zarqa (Table 7.1). The median household annual income was 4,000 JD in Amman, 3,900 JD in Irbid and 3,600 JD in Zarqa. The mean household income in Amman was 50 per cent higher than the median income—much higher than the gap in Zarqa and Irbid, and caused by the exceptionally high income of some households in Amman.

Table 7.1 Mean and median annual household income by place of residence outside and inside camps.

		Mean	Median	n
Outside camps	Amman	6,083	4,000	1,341
	Irbid	4,981	3,900	984
	Zarqa	4,146	3,600	1,147
	All	5,499	4,000	3,472
Inside camps	Prince Hassan	3,652	3,240	1,224
	Souf	3,828	3,200	2,031
	Talbiyeh	3,699	3,000	556
	Madaba	3,405	3,000	775
	Hussein	3,400	3,000	3,357
	Azmi Al-Mufti	3,396	3,000	3,274
	Baqa'a	3,377	3,000	11,312
	Sukhneh	3,157	2,760	536
	Zarqa	3,219	2,662	1,114
	Wihdat	3,068	2,640	3,537
	Hitteen	3,162	2,480	6,851
	Irbid	2,842	2,408	2,153
	Jarash	2,770	2,400	2,525
	All	3,276	2,880	39,245

Moreover, while one in ten households in Amman reported its annual income at over 10,600 JD, only three per cent in Zarqa did so. On the other hand, only a marginally lower proportion of households in Amman (nine per cent) were in the lowest income group (below 1,901 JD) as compared with Irbid (11 per cent) and Zarqa (13 per cent). Nevertheless, this implies that the household income disparity was highest in Amman.

Household income was generally much lower inside camps than outside camps. Median and mean household incomes for the 13 refugee camps were all significantly below that found outside camps for the three governorates (Table 7.1). The median annual household income in Prince Hassan, the camp with the highest household income of all camps, was only 3,240 JD. In Jarash camp, with the lowest income of all camps, the median annual household income was 2,400 JD, only two-thirds of the annual income for outside-camp refugee households in Zarqa governorate, which had the lowest household income of the three governorates covered by the study. The difference between mean and median household income inside camps was not as striking as that outside camps, indicating a lower prevalence of extremely high incomes in camps than outside camps. It further implies a more even income distribution amongst Palestinian refugees living inside camps than amongst those residing elsewhere.

Income sources

This section investigates the main types of income reported by households and explores the number of such income sources that households may have. Later in the chapter, we will examine how each of them contributes to avoiding poverty. Survey data reveal that one form of income is the 'rule'. However, from a third (inside camps) to a fourth (outside camps) of households reported two or more different sources of income. Wage income is the predominant form of income but transfer and self-employment income is also quite common, although the prevalence has declined since the 1990s. As we will show, camp refugees tend to receive poverty support from the National Aid Fund and UNRWA more often than their 'cousins' residing elsewhere.

The surveyed refugee households reported income, both in money and in kind, according to a detailed list of 38 different sources. The various income sources were categorized into five broad groups: wage income, self-employment income, transfer income (including from relatives and friends, the government, UNRWA, and other organizations), property income and other income. The 1996 and 1999 list of income sources were similar to those used in 2011 and 2012 so data are comparable.⁸¹

⁸¹ In the 1996 survey, a somewhat shorter list of 27 income sources was applied. The 1999 list was identical to the one used in 2011 and 2012. The longer lists cover the same ground as the shorter one from 1996.

Income was more diversified inside camps than outside camps (Table 7.2). Six per cent of camp households reported three or more main forms of income, while only two per cent of households residing outside camps did so. On the other hand, 76 per cent of outside-camp households relied on one type of income only, as compared with 65 per cent of refugee camp households. The major difference between the camp and outside-camp population is the larger extent to which camp households received transfer income. Their access to transfer income was ten percentage points higher than among outside-camp refugees. A slightly higher proportion of camp households than outside-camp households also reported self-employment income, but the prevalence of wage income was similar in the two population groups.

Household income has become considerably less diversified than in the 1990s, both inside and outside camps (Table 7.2). In 1996, eight per cent of outside-camp households had three or more types of income; 12 years later this was the case for only two per cent. Inside camps, as many as 14 per cent of the households had three or more income sources back in 1999, and 40 per cent of the households relied on only one income source. In 2011, the comparable figures were six and 65 per cent, a remarkable change.

Inside and outside camps alike, the prevalence of all (grouped) forms of income had declined. For example, people relied much less on transfer income in 2011/2012 than in the 1990s. Back then, 58 per cent of camp households and 47 per cent of outside-camp households received transfer income such as pensions, economic support from friends and relatives, and poverty assistance. In 2011/2012, the proportion of refugee

Table 7.2 Percentage of households by number and types of (grouped) income sources. Comparison of Palestinian refugees outside and inside camps at two points in time.

		Outside camps		Inside camps	
		2012	1996	2011	1999
Number of (grouped) income sources	1	76	50	65	40
	2	22	42	29	46
	3+	2	8	6	14
Type of (grouped) income	Wage	66	68	66	72
	Self-employment	20	27	23	32
	Transfer	34	47	44	58
	Property	4	12	4	5
	Other	2	4	4	8
n		3,472	1,485	39,300	2,529

Both lists are intended to comprise all possible incomes, but some of the items in 1996 were split into two or more items in the list of income sources applied in the later surveys.

households with access to transfer income had been reduced by 13 to 14 percentage points in both refugee populations. Furthermore, camp households' access to self-employment income had decreased by ten percentage points, while it had fallen by seven percentage points among Palestinian refugee households residing outside camps.

The trend towards less income diversification is partly a reflection of the reduced labour force participation in both population groups (Chapter 6). Furthermore, it is a consequence of smaller households and the decline in the prevalence of extended households (Chapter 2). Combined with high enrolment rates (Chapter 5), the effect is fewer employable individuals in many households, and hence a 'natural' reduction of income sources. Adding to this, employed people report very long working hours at their main job (Chapter 6), something that possibly prevents many from taking on additional jobs and hence reduces the likelihood that households have more than one (grouped) source of employment income, e.g. combine wage and self-employment income.

A closer look at various forms of transfer income reveals variation across the inside-camp/outside-camp divide and that changes have occurred since the 1990s (Table 7.3). A higher proportion of camp households (about one in four) than outside-camp households (about one in five) reported support from relatives and friends. Furthermore, poverty assistance from institutions such as UNRWA, the Government (NAF) and organizations, as well as *zakat* support, were much more widespread in the Palestinian refugee camps. For instance, approximately one-tenth of camp households received support from NAF and UNRWA as compared with four and one per cent of outside-camp households, respectively. Retirement pensions, on the other hand, were more common amongst households outside camps (14 per cent) than inside camps (ten per cent), possibly due to a higher prevalence of public employment and other formal sector work in the outside-camp than in the inside-camp population.

Table 7.3 Percentage of households with access to different categories of transfer income. Outside and inside camps compared, and change from the 1990s.

	Outside camps		Inside camps	
	2012	1996	2011	1999
Relatives and friends	19	39	26	45
Retirement pension	14	8	10	6
UNRWA	1	0	9	13
National Aid Fund	4	1	10	6
Zakat Fund	0	1	4	4
Other organization	0	1	3	2
n	3,476	1,477	39,330	2,533

Compared to the 1990s, a significantly lower proportion of Palestinian refugee households reported support from relatives and friends. The reduction was 20 percentage points for both inside-camp and outside-camp refugee households (Table 7.3). Furthermore, a lower proportion of the camp population reported being recipients of UNRWA poverty assistance than previously. However, that was offset by a mounting proportion receiving poverty assistance from NAF. A drop in private transfer and increase in NAF support could be observed for outside-camp refugees as well. The spread of NAF income in the refugee population reflects the expansion of governmental poverty alleviation policies to reach continuously wider population groups.

Retirement pensions had become a more common form of transfer income: 14 per cent of outside-camp households and ten per cent of camp households now received retirement pension as compared with eight and six per cent, respectively, in the 1990s. This is remarkable since a lower proportion of households than before, both inside and outside camps, comprised men of pension age due to the significant reduction in three-generation households (Chapter 2). Therefore, the improved access to pensions mainly resulted from the spread of formal employment in the inside-camp and outside-camp population alike (Chapter 6).

Although transfer income has become less common overall, a higher proportion of households both inside and outside camps nowadays than in the 1990s rely on such income alone. In large part this is associated with the altered household composition found in both populations, characterized by a significant decrease in the proportion of extended households and a simultaneous increase in the proportion of loner households and households made up of childless couples. A majority of the two latter forms of household comprise old, jobless people, who almost by definition live off transfer income of some sort, be it retirement pension or private or institutional poverty support.

In the 1990s, nine per cent of outside-camp and eleven per cent of refugee camp households reported transfer income only. In 2011/2012, 16 per cent of households both inside and outside camps did the same. Yet there are differences between the two Palestinian refugee populations, as outside-camp households more often than inside-camp households received support from relatives and friends and benefited from pension schemes, while institutional poverty support was more common amongst camp dwellers than among Palestinian refugees living outside the camps. Among outside-camp households relying solely on transfer income, 7.5 per cent received private support, 4.3 per cent had pension income, and 2.3 per cent reported more than one form of transfer income, whereas only 1.8 per cent relied exclusively on institutional assistance. Among camp dwellers, 4.5 per cent of the households reported multiple kinds of transfer income, 4.7 per cent relied totally on institutional income, 4.1 per cent lived off economic support from relatives and friends, and 2.9 per cent had only pension income.

Not surprisingly, the total revenue of those households, both inside and outside camps, whose income was restricted to some sort of transfer, was low. The median annual per capita household income was 612 JD for camp households relying solely on transfer income as compared with 754 JD for all refugee camp households. Similarly, among outside-camp households with only transfer income, the median annual per capita household income was 1,195 JD as contrasted with 1,476 JD among all outside-camp households. Still, the dissimilar income level inside versus outside camps stands out more than the intra-population group discrepancies do.

A final comment on the relationship between income sources and income level is that for the inside and outside-camp populations alike, additional income sources generally imply higher income.

Household assets and wealth

As this section will show, and in keeping with income data, Palestinian refugees outside camps are by and large better off than camp refugees in that they possess a larger quantity of durable goods. On a measure of long-standing economic status and wealth, the score of outside-camp refugees and non-refugees is about the same.

The previous two sections examined people's economic standing by considering refugee households' income sources and income level. While income for some can fluctuate substantially over time, a measure of wealth would better capture people's long-standing economic situation. A wealth index is usually constructed from data on households' durable goods. Therefore, it is also called an asset index. A myriad of methods exist to create asset indexes. Some are simple 'additive' ones where the chosen assets are simply summed up. Other indexes 'weigh' the assets by different methods. We apply so-called principal component analysis⁸² to do this and base the index on 31 items of household

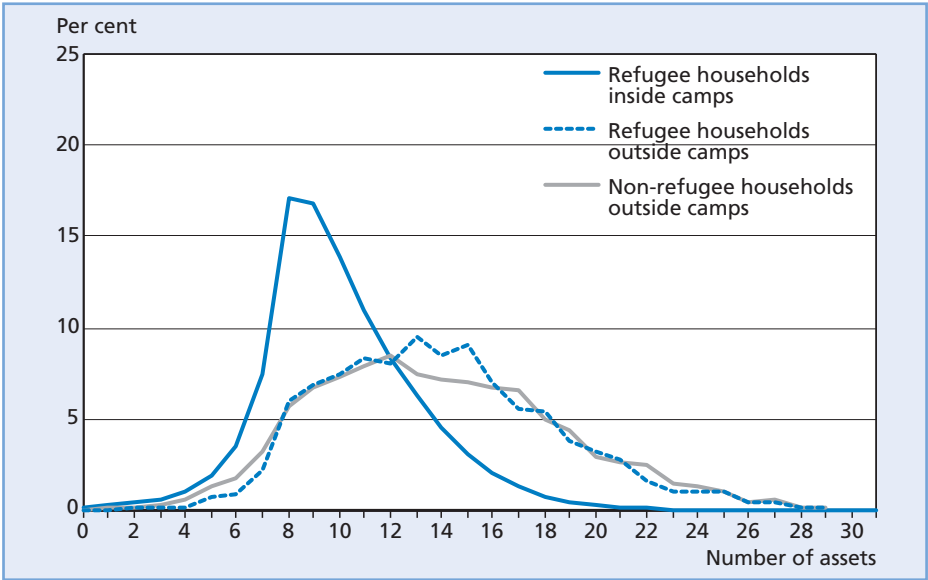
⁸²There are different approaches to constructing an asset index. The simplest one is to sum up all household durables or assets, assigning a score of 1 when the household has the asset and 0 if otherwise. This simple 'additive' index would assign equal weights to all assets regardless of their type and importance. The shortcoming of this method is that different household durables are not uniform and some of them are necessities of life while others are luxury items.

Therefore, it has become common to assign weights to the assets, and different methods have been suggested. The weight can, for example, be based on the value or price of the assets or based on multivariate regressions. Filmer and Pritchett (1998) proposed to apply principal component analysis (PCA) to construct the asset index. PCA involves a mathematical procedure that transforms correlated variables to a smaller number of uncorrelated variables, called principal components. The first principal component accounts for the most variability of the variables and is assumed to capture most of the characteristics of households' long-term wealth. Filmer and Pritchett also illustrated that their asset index could be used to compute the households' ranking of their economic positions, and it was very close to that based on

durable goods.⁸³ The resulting asset index is then used to illustrate the wealth of outside-camp refugee households across the three governorates and in sub-groups of the refugees. Furthermore, we can contrast the situation of outside-camp Palestinian refugees with that of other outside-camp inhabitants in the Jordanian Kingdom. In addition to a few demographic indicators, this is the only recent indicator we have to compare the Palestinian refugees with the non-refugee section of the population. First, however, let us compare the three population groups with respect to the number of items owned.

As shown in Figure 7.3, camp households owned a considerably lower number of durable goods than outside-camp households. As many as 81 per cent of the camp households owned seven to 13 durable goods out of the 31 items listed in the questionnaire, while 12 per cent had more than 13 durable goods. In contrast, one-half of the outside-camp refugee households and non-refugee households alike reported over 13 durable goods. As illustrated in the graph, the difference between outside-camp refugee households and non-refugee households with regard to the ownership of assets is insignificant.

Figure 7.3 Number of assets (maximum 31) owned by Palestinian refugee households outside camps (n=3,477) and inside camps (n=39,336), and by non-refugee households outside camps (n=4,525). Percentage of households.



expenditure (Filmer and Pritchett, 2001). Therefore, as many have maintained (Montgomery et al. 1997), the asset index also serves as a good proxy for current consumption expenditures.

⁸³The 31 items listed in the questionnaire are found in Table 7.4. The component loading for computing the asset index is found in Chapter annex 1.

The prevalence of certain 'basic' assets seems to be nearly the same and almost universal in all three population groups, while the gap between the camp and outside-camp population is vast for other durable goods (Table 7.4). Examples of goods found with most households and where the relative gap is minimal are: refrigerator, stove, electric fan, washing machine, TV and satellite dish, and mobile phone. However, air

Table 7.4 Percentage of households by ownership of 31 durable goods. Comparison of Palestinian refugee households outside camps (n=3,477) and inside camps (n=39,336), and non-refugee households (n=4,525).

	Inside-camp refugees	Outside-camp refugees	Non-refugees
Refrigerator	95	99	97
Freezer	1	5	8
Gas/ electric stove	94	99	98
Electric water heater	34	60	63
Gas/ kerosene/ diesel water heater	6	13	8
Solar water heater	2	8	9
Electric fan	90	93	89
Air conditioner	3	21	22
Washing machine	92	98	95
Dishwasher	0	1	2
Vacumm cleaner	21	63	66
Sewing machine	5	7	8
Electric blender	48	73	69
Microwave	19	52	50
Water filter	15	37	27
Water cooler	9	39	39
Electric heater	16	35	38
Kerosene/diesel/gas heater	87	92	89
Radio/cassette player	12	18	22
CD player	4	12	13
Television set	98	100	99
Satellite dish	96	99	99
DVD player	4	9	10
Photo camera	1	7	9
Video camera	1	5	7
Ordinary telephone	5	16	16
Mobile telephone	95	98	98
Personal computer	26	51	52
Internet connection	7	31	33
Car/ truck	17	45	50
Motorbike	0	0	0

conditioning is seven times more common outside camps and three times as many households outside camps as inside camps can benefit from a vacuum cleaner. One-half of all outside-camp households own a personal computer, which is twice the proportion as inside camps, and private Internet connection is four and a half times more common outside than inside camps. Nearly one-half of Jordan's outside-camp population owns a car these days, which implies that private cars are nearly three times as widespread in the outside-camp population as amongst camp refugees.

Examining next the situation outside camps using the asset index instead of the (un-weighted) list of assets, no significant differences were found between refugee and non-refugee households, except that slightly more non-refugee households were in the highest and lowest groups of the asset index (Table 7.5). Palestinian refugee households in Amman had accumulated more wealth than those in Zarqa and Irbid. While 23 per cent of the refugee households in Amman were in the highest quintile group, only ten per cent in Zarqa and 12 per cent in Irbid were. Conversely, 24 and 25 per cent of refugee households in Irbid and Zarqa, respectively, were sorted into the lowest quintile group on the asset index, while a slightly lower proportion in Amman (20 per cent) appear in that group.

Turning to results for the 13 refugee camps, we use a faintly different asset index. In addition to the 31 durable goods used when constructing the index for the outside-camp population, the asset index for the camps also contains information about housing standard.⁸⁴ Results show that Prince Hassan is ranked highest of the camps on the asset index (Table 7.6, next page), which corroborates the income data, since Prince Hassan also had the highest median household income in the twelve-month period before the interview (Table 7.1). Only nine per cent of its households were classified in the lowest asset-index

Table 7.5 Percentage of households in each quintile group on the asset index. Outside-camp Palestinian refugees and non-refugees compared, and comparison by place of residence and household headship for outside-camp refugees.

	Lowest	Low	Middle	High	Highest	n
All non-refugee households	24	19	18	18	21	4,525
All refugee households	21	19	22	19	18	3,477
Amman	19	18	20	20	23	1,342
Zarqa	25	22	25	18	10	1,151
Irbid	24	23	23	18	12	984
Male-headed households	20	19	22	19	19	3,014
Female-headed households	30	21	18	17	13	463

⁸⁴The six extra items are: type of dwelling; ownership of dwelling; type of kitchen; type of toilet facility; additional area to the dwelling such as garden plot/ kitchen garden, compound, balcony/ veranda, roof area, shop area and workshop; and possession of agricultural land, other type of land, and property or real estate.

Table 7.6 Percentage of camp households in each quintile group on the asset index by camp and gender of household head (n=39,336).

	Lowest	Low	Middle	High	Highest
Prince Hassan	9	18	21	24	27
Madaba	14	19	22	20	25
Zarqa	17	25	20	17	21
Hussein	17	17	18	23	25
Souf	18	17	17	21	27
Hitteen	19	22	22	19	17
Wihdat	21	20	21	19	19
Irbid	21	19	19	20	21
Talbiyeh	22	25	19	17	16
Azmi Al-Mufti	23	16	18	20	22
Baqa'a	24	22	21	18	14
Sukhneh	33	27	18	15	7
Jarash	49	22	12	11	7
Male-headed households	20	20	20	20	19
Female-headed households	35	22	18	14	11
All households	23	21	20	19	18

quintile while 27 per cent were sorted into the highest group (as in Souf), suggesting considerably inequality there. Consistent with the findings on income, Jarash camp has by far the poorest standing on wealth: nearly half the households were classified in the lowest asset-index category, while only seven per cent of households ended up in the highest category. The situation in Sukhneh was almost as bad as in Jarash.

Judged by the asset index, female-headed refugee households both outside and inside camps tend to be worse off than households headed by men. As discussed in Chapter 2, 14-15 per cent of all refugee households are headed by women. For the most part, they are either one-person households or households comprising a single mother and her child or children. As shown in Table 7.5 and Table 7.6, about three in ten female-headed refugee households were sorted into the lowest quintile group on the asset index, while only 13 per cent were placed in the highest group.

When the asset index is tested against household income, it is found to be reasonably consistent. Over one-half of the households in the lowest quintile income group are also sorted into the lowest quintile group on the asset index. We get a similar result when 'matching' the two highest quintile groups.

Savings and debt

Savings, i.e. money and valuables put aside for later use, can serve many purposes. Common usage among Jordanians comprises: covering marriage-related costs; investing in a business, land or a dwelling; and functioning as a buffer for harder times to come, e.g. caused by income shortfall after the loss of a job or paying bills to cover the cost of health treatment. The surveys examined three main forms of savings: (i) at a bank or other formal institution, and informal saving (ii) in gold, silver and jewellery or (iii) in a savings association (*jam'iyya*). The latter is often organized at the workplace or amongst neighbours and is 'rotating' in the sense that members provide an agreed-upon amount of money to the association at set intervals, e.g. once a week or month, and then take turns in collecting the contributions.⁸⁵

Saving is rare among Palestinian refugee households residing in the refugee camps. Only three per cent of households reported having a savings account at a bank or other formal credit institution, three per cent admitted savings in the form of gold or other precious metals, and five per cent acknowledged savings in a savings club. This is a significant reduction since 1999 when the percentage of camp households reporting the three types of savings was six, four and 14, respectively, and one in five households used at least one of the three forms of saving.

While one in ten camp households reported some form of saving in the most recent survey (2011), twice as many outside-camp refugees did (2012, Table 7.7, next page). The discrepancy between camp and outside-camp refugees is particularly visible for savings in banks and other formal institutions, which is four times more common in the latter population as compared with the former. Saving is more common amongst refugees in Amman and particularly Irbid, than in Zarqa. This picture is shared with camp refugees, amongst whom saving money is also most widespread in the northern governorate of Irbid.

As was the case for ownership of durable goods, the circumstances for Palestinian refugees living outside camps and the Jordanian non-refugee population seem to be the same, except perhaps that having a savings account in a bank is slightly more common among non-refugees in Amman. Saving in the Jordanian population seems to be at the same level as in 1996. Back then, 21 per cent at the national level reported any savings: 14 per cent reported savings in a formal institution, whereas eight per cent had *jam'iyya* savings (Arneberg and Awad 1998: 221).

A somewhat higher proportion of camp households than outside-camp households, refugees and non-refugees alike, had debt (41 versus 35 per cent). Similarly, they slightly more often reported debt they struggled to handle (Table 7.8, next page). Consider-

⁸⁵ On the significance of *jam'iyyat* as a safety net amongst Palestinian refugee women in Shatila in Lebanon, see Allan (2009).

Table 7.7 Prevalence of savings among Palestinian refugees outside and inside camps, and among non-refugees outside camps. By form of saving and place of residence. Percentage of households.

	Saving in bank or credit institution	Saving as precious metal	Saving in jam'iyya	Any saving	n
Camp refugees	3	3	5	10	3,786
Baqa'a	3	2	3	8	1,029
Amman	1	2	7	10	854
Zarqa	3	3	2	5	1,012
North	4	5	9	15	891
Outside-camp refugees	12	6	7	19	3,477
Amman	16	8	5	20	1,342
Zarqa	6	2	5	11	1,151
Irbid	9	6	15	24	984
Non-refugees outside camps	15	7	7	22	4,519
Amman	22	9	4	24	936
Zarqa	7	2	5	12	784
Irbid	9	8	12	23	2,799

Table 7.8 Prevalence of debt and the extent to which people manage it among Palestinian refugees outside and inside camps, and among non-refugees outside camps. By place of residence. Percentage of households.

	No debt	Debt, manageable	Debt, manageable with difficulty	Debt, not manageable	Total	n
Camp refugees	59	7	29	5	100	3,775
Baqa'a	60	6	30	5	100	1,029
Amman	59	6	30	5	100	848
Zarqa	70	5	22	3	100	1,008
North	47	9	35	9	100	890
Outside-camp refugees	65	7	25	3	100	3,469
Amman	69	6	22	3	100	1,338
Zarqa	63	4	29	4	100	1,147
Irbid	46	16	34	4	100	984
Non-refugees outside camps	64	9	24	3	100	4,510
Amman	80	4	13	2	100	934
Zarqa	57	7	33	3	100	782
Irbid	46	17	34	3	100	2,794

ing governorates, it seems that people in Irbid not only tend to have savings more often than other people, but they are also significantly more often in debt. The same holds for refugees inside and outside camps and non-refugees alike. Outside camp, the proportion of the population without debt is highest in Amman, while amongst the camp dwellers, people from Zarqa tend to have debt less often than other people.

More than three-quarters of all indebted households reported that they have problems paying back what they owe. This percentage is lowest amongst outside-camp refugees and non-refugees in Irbid, but even there a considerable 68-70 per cent of households struggle with their repayments.

Perception of own economic circumstances

Annual income and the asset index based on durable goods and dwelling characteristics are objective measures of households' economic circumstances. The two measures both have advantages and disadvantages. As mentioned before, it is difficult to collect exact income data since in many cases, people are reluctant to report their 'true' income or underestimate it due to recall error. While the underestimation of household income is unbiased, households' income ranking can still be reported. Although the data required for constructing the asset index is easier to collect, the index is a proxy for long-term wealth, and hence can be different from households' current economic situation.

Therefore, households' subjective assessment of their own economic condition can also be used to examine their economic situation. Likewise, experience of economic hardship and people's expectations of future changes in their economic circumstances can help shed light on a population's economic well-being. In this section, we shall complement previously discussed indicators with all of these.

We have collated answers to several questions into one indicator of households' subjective economic conditions. First, respondents were asked to classify their households into one of four groups: (i) well-off; (ii) not rich, but manage to live well; (iii) neither rich nor poor; and (iv) poor. Second, they were asked whether and how the household could cover a sudden outlay of 200 JD. Third, depending on previous answers we enquired if the respondent would characterize his or her household's situation as difficult, and how long this had been the state of affairs. Fourth, for some households we asked if the bad circumstances would last, and for how long. Households that self-classified themselves into the first two categories on the first question, were coined 'live well' on our subjective measure, while those who classified themselves into the latter two categories were re-coded into three different values depending on answers to the following three questions. The resulting groups are: (a) those who live well; (b)

those who are neither rich nor poor; (c) people who are poor but hopeful that their circumstances will improve; and (d) the poor without faith in future improvements.

According to this more subjective indicator, the economic circumstances of the refugee camps are significantly worse than the situation outside the camps (Table 7.9). Nearly one in five Palestinian refugee households in the camps consider themselves to be poor as compared with only eight per cent of outside-camp refugee households and six per cent of non-refugee households. Half of all poor refugee camp households, altogether about one in ten households, can be termed 'pessimistic poor' as they don't think their circumstances will improve in the future. Respectively five and three per cent of outside-camp refugee and non-refugee households hold the same opinion. Only 18 per cent of camp households were classified into the 'live well' category, while 39 per cent of outside-camp refugee households and 44 per cent of the non-refugee households belonged to this category. This implies that, according to this measure, poverty is two to three times as widespread inside the refugee camps as outside them.

People's subjective assessment correlated fairly well with their annual per capita income (Table 7.10). In the outside-camp refugee populations, 71 per cent of households in the highest income group 'live well' as contrasted with 33 per cent in the same income group inside camps. This 'better fit' between the objective and subjective measure of economic status for outside-camp refugees obviously reflects the objectively better

Table 7.9 Subjective assessment of own economic circumstances. Comparison of Palestinian refugee households outside and inside camps and non-refugee households outside camps. By place of residence. Percentage of households.

	Live well	Neither rich nor poor	Poor, the situation will improve	Poor, difficult situation will last	Total	n
Camp refugees	18	62	9	10	100	3,787
Baqa'a	16	66	9	9	100	1,029
Amman	18	61	10	10	100	855
Zarqa	21	62	7	10	100	1,012
North	19	59	11	11	100	891
Outside-camp refugees	39	53	3	5	100	3,477
Amman	46	48	2	5	100	1,342
Zarqa	24	66	5	5	100	1,151
Irbid	32	58	6	4	100	984
Non-refugees outside camps	44	50	3	3	100	4,525
Amman	56	39	3	2	100	937
Zarqa	26	67	3	4	100	785
Irbid	36	58	3	3	100	2,803

circumstances there. As reported in Section 7.1, the income level is comparatively higher amongst outside-camp refugees than camp refugees. At the other end of the scale, amongst Palestinian refugees living outside camps, 23 per cent of households in the lowest income group are classified as poor and 12 per cent in chronic economic hardship ('pessimistic poor'), while only one per cent of the highest-income households are poor. Inside the camps, 41 per cent of the households in the lowest income group are poor, one-half of which fall into the chronic hardship cluster. Only three per cent of the highest-income households were defined as being in a lasting difficult situation. Generally, the majority of households perceiving themselves as poor belonged to the two lowest income groups, and more so outside than inside camps. A final observation is that, except for outside-camp households in the highest income group, from one-half to two-thirds of households in all income groups fell into the 'neither rich nor poor' group, perhaps somehow understanding themselves as 'average' or in their own eyes 'faring OK', as compared with a reference population.

Finally, higher-income Palestinian refugee households were generally more prone to report an income increase in the past 12 months than lower-income refugee households, while the latter had more often undergone a drop in income in the same time period (Table 7.11, next page). A higher proportion of camp households (25 per cent) reported a decrease in income in the past year than the outside-camp households (19 per cent). Furthermore, over a third of the households in the lowest income group both inside

Table 7.10 Subjective assessment of own economic circumstances. Comparison of Palestinian refugee households outside and inside camps. By annual per capita income, quintiles. Percentage of households.

	Live well	Neither rich nor poor	Poor, the situation will improve	Poor, difficult situation will last	Total	n
Camp refugees	18	62	9	10	100	3,776
Lowest income	5	53	20	21	100	762
Low income	11	65	10	13	100	843
Middle income	18	67	8	8	100	650
High income	26	65	5	4	100	856
Highest income	33	62	3	3	100	665
Outside-camp refugees	39	53	3	5	100	3,477
Lowest income	13	65	11	12	100	610
Low income	22	67	3	8	100	804
Middle income	33	61	2	4	100	744
High income	45	52	1	1	100	630
Highest income	71	28	0	1	100	686

Table 7.11 Assessment of income change in the past 12 months amongst Palestinian refugees inside and outside camps. By annual per capita income. Percentage of households.

	More income	Same income	Less income	Total	n
Inside camps	9	66	25	100	3,772
Lowest income	6	56	39	100	760
Low income	8	68	24	100	842
Middle income	7	71	22	100	649
High income	10	71	19	100	856
Highest income	14	67	19	100	665
Outside camps	7	73	19	100	3,468
Lowest income	3	61	36	100	608
Low income	5	72	24	100	804
Middle income	6	75	19	100	744
High income	7	78	15	100	628
Highest income	14	78	8	100	684

and outside camps had experienced a decrease in income. This is contrasted with just three and six per cent of outside and inside-camp households, respectively, which had seen their income rise. Both inside and outside camp, 14 per cent of households in the highest income group reported an increase in income during the past 12 months. These findings suggest that the better-off Palestinian refugees are becoming richer while the poor are falling further behind, in other words that the gap between have and have-nots is widening.

Poverty and vulnerable households

Introduction

According to the World Bank (2000), poverty can be defined as ‘pronounced deprivation in well-being’. The conventional approach to poverty focuses on people’s access to the resources required to meet their needs, and individuals’ income or consumption levels are judged against defined thresholds. Poverty is measured in monetary terms. However, poverty can also be tied to specific types of consumer goods, such as health, education and so on. Furthermore, the broadest approach to poverty examines the key ‘capabilities’ that an individual may lack in order to function (well) in society. Such

capabilities include income, education, health, self-confidence, sense of power, and rights. Here, we have chosen a 'narrow', monetary-based poverty approach.

Three steps must be taken to analyse poverty (Ravallion, 1998). First, one has to define an indicator of welfare such as income or consumption. We shall use household income data collected in the sample surveys. Second, one must define a poverty line, or a minimum acceptable standard to separate the poor from the non-poor. Instead of restricting the analysis to one poverty line, we shall apply several lines. Third, says Ravallion, one has to generate a poverty profile to aggregate the information and characteristics of the poor based on the poverty line (or, in our case, poverty lines). We will profile the poor towards the end of this section.⁸⁶

Poverty lines can be constructed by objective approaches or subjective approaches. An objective approach is further classified as either absolute or relative. The *absolute* approach calculates the minimum expenditure required by an individual to fulfil basic needs. For example, the food energy intake method only considers people's basic food consumption needs, while the basic needs cost approach, one of the most commonly used absolute methods, estimates the cost of both food and non-food essentials. Measures can be affected by (geographic) variation in people's tradition of food consumption and local price levels. Therefore, different absolute poverty lines should be constructed specifically for each country and ideally for districts within each country.

The Government of Jordan has regularly prepared poverty assessment studies since 1987. The latest one applies the absolute poverty line approach and is based on expenditure on food and non-food items collected by the 2010 Household Expenditure and Income Survey conducted by the Department of Statistics. The absolute poverty line for 2010 was reported to be 813.7 JD per capita per year (DoS and MOPIC 2012). Since our surveys collected income data instead of expenditure/consumption data, the results are not comparable. Our data collection took place in the spring and fall of 2011 inside camps and early 2012 outside camps. Households were asked to report household annual income during the 12 months before the interview. This would cover the period from mid-year 2010 to mid-year 2011 for the camp population and the 2011 calendar year for refugees outside camps. Since the time overlap with the national data is fairly good, the 2010 national poverty line of 814 JD per capita per year is directly applied in this report. Let us, however, underscore that as expenditure data and income data are not comparable, neither are the income-based poverty rates presented in this chapter and based on the poverty line of 814 JD in any way comparable to the expenditure-based poverty rates presented in the 'Report on the Poverty

⁸⁶ Furthermore, one can also run a sensitivity test on the poverty line so as to estimate how results might change with small alterations to the poverty line. The test on our data shows that the sensitivity of the poverty line is high. Therefore, we have included several poverty lines in the poverty profile analysis in the following sections to investigate how the characteristics of the poor change when different poverty lines are applied.

Situation in Jordan' (DoS and MOPIC 2012). However, we use the term 'national poverty rate' for linguistic purposes.

International, standardized absolute poverty lines have also been constructed to enable international comparison. The international 1 USD a day poverty line was first proposed in 1990 to measure absolute poverty by the standards of the world's poorest countries. Ravallion, Chen and Sangraula (2009) found that a marked economic gradient only emerged when consumption per person was above about 2 USD a day at 2005 purchasing power parity. Below this, the average poverty line is 1.25 USD. Therefore, a new international poverty line at 1.25 USD was proposed. In addition to the national (814 JD) poverty line, we will present poverty according to both the 1.25 and 2 USD per person a day poverty lines. When doing so, the two lines are adjusted by a so-called Purchasing Power Parity (PPP) conversion factor for private consumption to reach respectively 274 JD and 438 JD per person per year in 2011, and 233 JD and 372 JD in 1999, respectively.⁸⁷ 1999 is the year for which we have comparative income data for the refugee camps and hence can examine changes over time. As mentioned before, for the outside-camp refugee population we lack comparable data.

As opposed to absolute poverty, a *relative* approach to poverty analysis concentrates on the poorest segment of the population regardless of the absolute level of poverty. The main criticism against this approach is that it does not take into account a population's minimum basic needs for survival and is completely insensitive to economic growth or contraction if the distribution is not altered. However, when the data required to construct a sound absolute poverty line is lacking, a relative approach is still useful as it allows the study of the characteristics of the (relatively) deprived or poor segment of the population.

We use two relative poverty lines. When the OECD-modified equivalence scale, which adjusts for variation in household composition⁸⁸, is applied, the median household income per adult equivalent was 1,043 JD among the refugees residing in camps (2011) and 1,521 JD among the outside-camp refugees (2012). Therefore, the relative poverty lines become different for the two populations. For camp refugees, 50 per cent of the median per capita annual income was 522 JD and 60 per cent of the median per

⁸⁷ Developed by the World Bank, the Purchasing Power Parity (PPP) conversion factor is the number of units of a country's currency required to buy the same amounts of goods and services in the domestic market as one US dollar would in the United States. The PPP conversion factor is 0.51 in 1999 and 0.60 in 2011. <http://data.worldbank.org/indicator/PA.NUS.PPP?page=2>.

⁸⁸ The OECD modified equivalence scale adopted by EUROSTAT in the late 1990s assigns 1 to the household head, 0.5 to each additional adult member and 0.3 to each child.

capita annual income was 626 JD, whereas for outside-camp refugees, the 50 and 60 per cent of per capita median annual income reached 760 JD and 913 JD, respectively.⁸⁹

A *subjective* approach to poverty, as discussed in Section 7.5, differentiates the poor and non-poor based on people's perceptions of their economic standing in society. However, such opinions are not merely formed based on 'objective' economic realities, narrowly understood, but "[...] subjective economic welfare is influenced by many other factors including health, education, employment, assets, relative income in the area of residence and expectation about future welfare" (Ravallion and Lokshin 2002:1,453). Subjective poverty is considered a useful supplement to the objective approach in a time when poverty is increasingly understood as a complex and multifaceted phenomenon.

To summarize the above, this section of the report will present poverty analysis based on the international 1.25 and 2 USD a day poverty lines as well as the national (814 JD) poverty line. Furthermore, we use two relative poverty lines at 50 and 60 per cent of median income. These absolute and relative poverty lines are all based on yearly income per adult equivalence. Finally, subjective poverty is also considered to supplement the money-based poverty analysis. The different poverty lines will result in various poverty rates, which will be presented in the following sub-section. There, a few additional concepts will also be introduced to facilitate the analysis. After that, we will produce poverty profiles and present the characteristics of the poor Palestinian refugees.

Poverty lines and poverty rates

Table 7.12 shows the poverty rates for both inside-camp and outside-camp refugees based on different poverty lines. The poverty rate is also called the headcount index and gives the proportion of refugees with an income below the poverty line. As seen, the poverty rates at the absolute poverty lines are much higher for camp refugees than for outside-camp refugees, while the opposite is the case for poverty rates at the relative poverty lines. The latter fact indicates higher income inequality among outside-camp refugees than among camp refugees, something we shall return to later.

The poverty rates for inside-camp refugees at 1.25 USD a day and 2 USD a day are around three times higher than for outside-camp refugees. For camp refugees, the poverty rate at the 814 JD poverty line is nearly 31 per cent, while it is 13.5 per cent for refugees living outside camps. Note that, as stated before, our data are not directly comparable to the data used in the latest national poverty report (DoS and MOPIC 2012).

⁸⁹Note that due to revisions in PPP exchange rates and the different adult equivalence scales applied in various poverty studies, absolute poverty rates are not directly comparable between countries and neither are they directly comparable across the various Jordanian poverty reports.

Table 7.12 Poverty indexes and the poverty gap (in USD) by different poverty lines for Palestinian refugee households outside and inside camps.

	Outside camps					Inside camps				
	Absolute poverty lines			Relative poverty lines		Absolute poverty lines			Relative poverty lines	
	1.25 USD a day	2 USD a day	National poverty line	50 per cent of median	60 per cent of median	1.25 USD a day	2 USD a day	National poverty line	50 per cent of median	60 per cent of median
	274 JD	438 JD	814 JD	760 JD	913 JD	274 JD	438 JD	814 JD	522 JD	626 JD
Poverty rate/headcount index	0.5	2.2	13.5	11.4	19.2	1.6	5.8	30.7	9.7	16.0
Poverty gap index	0.001	0.005	0.034	0.028	0.048	0.004	0.016	0.085	0.025	0.042
Poverty severity index	0.001	0.002	0.014	0.011	0.019	0.002	0.006	0.036	0.011	0.018
Poverty gap (USD)	5,960	161,946	12,792,138	8,233,611	28,714,568	5,915	129,036	6,993,788	424,520	1,384,666

When the refugee households were asked to assess their own economic situation, their judgement was fairly consistent with the objective poverty measure in the sense that it showed a similar variation between the two refugee populations: 19 per cent of camp refugees reported themselves as poor, while only eight per cent of the outside-camp refugees did so, less than half the poverty rate.

In addition to the poverty rate, the poverty gap index and poverty severity index are measures that can further illustrate the situation of the poor. The poverty gap index measures the extent to which the poor population falls below the poverty line on average, and expresses it as the percentage of the poverty line. The higher the poverty gap index is, the further the poor population falls below the poverty line. The poverty severity index, also called squared poverty gap, is the weighted sum of poverty gaps (as a proportion of the poverty line), and the weights are the proportionate poverty gaps themselves. In contrast to the poverty gap index where the weight is equal for all the poor, in the poverty severity index, the further below the poverty line an individual falls, the higher the weight. This is in line with the argument that the inequality among the poor should be considered when constructing a poverty indicator. Although not as intuitive as the poverty rate, the poverty gap index and poverty severity index provide supplementary information on the incidence of poverty and are especially useful when comparing poverty across social groups.

Considering the poverty gap index and poverty severity index for the absolute poverty lines presented in Table 7.12, it is evident that not only is the proportion of poor people much higher inside than outside camps, but the camps' poor are living further below the poverty lines as well. At the national poverty line, the poverty gap index indicates that outside-camp refugees living under the national poverty line were

on average 3.4 per cent below the line, while poor camp refugees were on average 8.5 per cent below the poverty line. In essence, poverty amongst Palestinian refugees is 'deeper' or more severe inside than outside the camps; it takes more to bring the camp poor out of poverty.

Furthermore, the poverty severity index for camp refugees is higher than for outside-camp refugees, indicating higher inequality among poor camp refugees than poor outside-camp refugees.

Table 7.12 also shows the poverty gap—how much money it would take to lift all the poor out of poverty for the various poverty lines.⁹⁰ For example, applying the national poverty line of 814 JD, it would cost nearly 13 million USD a year to raise all the poor Palestinian outside-camp refugees out of poverty—if perfectly targeted. Impeccable targeting is of course impossible in practice but the figure is still indicative of the cost of poverty alleviation, given this poverty measure. It would cost nearly seven million USD in annual poverty relief to remove poverty in the Palestinian refugee camps, for poverty defined by the national poverty line.

Poverty profile

To formulate suitable poverty reduction strategies, one needs to go beyond poverty rates for the general population and also understand poverty patterns better, i.e. how poverty measures vary across subgroups of a population. Poverty profiling aims to do that. It shows how the poverty rate and other poverty measures differ across population groups and portrays the regional, demographic, geographic, economic and social characteristics of the poor. By examining variation across variables such as place of residence, household type, employment and income sources, housing conditions, health, education and refugee status, this section attempts to provide an answer to the question of who the poor Palestinian refugees are, i.e. profiling them.

Poverty rate by governorate and camp

The poverty rate outside camps varied slightly between the three governorates. No matter which poverty line is used, the poverty rate was highest in Zarqa. However, the difference between Zarqa and Irbid was generally small, while Amman had the lowest poverty rate for four out of five poverty lines, the exception being the 1.25 USD a day poverty line. At the 1.25 USD a day poverty line, the poverty rate was very low among outside-camp refugees (0.5 per cent), and lowest in Irbid (0.3 per cent). The poverty rate in Zarqa at 1.25 USD a day was twice as high as in Irbid and Amman, implying a higher incidence of extreme poverty in Zarqa. At the 814 JD ('national')

⁹⁰ Calculation of the poverty gap for the camps is based on population figures from the comprehensive survey of the refugee camps while the poverty gap for the outside-camp population has used official population estimates from the Department of Statistics (DoS 2012a).

poverty line, the poverty rate stood at 12.1 per cent in Amman, 15.5 per cent in Irbid and 16.1 per cent in Zarqa.

As mentioned above, the poverty rate in the camps is significantly higher than outside camps. For most poverty lines, the incidence of poverty is higher for nearly all refugee camps than for outside-camp refugees in any of the three governorates covered by the study. Considering camps only, the variation in the incidence of poverty across place of residence is considerable.

No matter which poverty line is used, the poverty rate is highest in Jarash camp and much higher there than in the other camps (Table 7.13). For the lowest poverty line, the international 1.25 USD a day poverty line, the poverty rate is less than one per cent in seven camps while most other camps have a poverty rate ranging from one to two per cent. In Jarash camp, the poverty rate for this line reaches as high as 5.9 per

Table 7.13 Poverty rates of Palestinian refugees outside and inside camps by place of residence and for different poverty lines.

	Absolute poverty lines			Relative poverty lines		n
	1.25 USD a day	2 USD a day	National poverty line	50 per cent of median	60 per cent of median	
	274 JD	438 JD	814 JD	760 JD	913 JD	
Outside camps	0.5	2.2	13.5	11.4	19.2	15,101
Amman	0.4	2.0	12.1	10.2	17.6	5,741
Zarqa	0.7	2.6	16.1	13.7	22.1	5,116
Irbid	0.3	2.4	15.5	13.1	21.9	4,244
	274 JD	438 JD	814 JD	522 JD	626 JD	
Inside camps	1.6	5.8	30.7	9.7	16.0	197,642
Prince Hassan	0.7	1.8	27.9	3.6	7.3	5,910
Souf	0.5	2.5	24.4	5.1	10.5	10,668
Madaba	0.6	2.8	31.7	6.1	13.7	3,919
Zarqa	0.9	3.7	18.9	7.5	12.8	5,225
Hussein	0.9	4.1	28.2	7.1	12.0	16,076
Talbiyeh	0.3	4.3	27.9	8.0	12.2	2,916
Sukhneh	0.9	4.4	26.7	7.5	13.3	2,695
Baqa'a	1.3	4.9	32.2	8.4	14.0	57,763
Hitteen	1.6	5.3	30.9	9.3	15.8	34,199
Wihdat	1.1	5.4	34.0	9.0	16.5	17,088
Irbid	1.3	6.1	30.7	10.9	17.3	10,221
Azmi Al-Mufti	2.3	7.6	23.1	12.0	17.7	16,524
Jarash	5.9	16.6	52.7	24.9	35.4	14,438

cent, over eight times the rate in Prince Hassan camp. When the 2 USD a day poverty line is used, the poverty rate is 16.6 per cent in Jarash camp, compared to 1.8 per cent in Prince Hassan. The Azmi Al-Mufti and Irbid camps are the second poorest camps after Jarash camp. Yet the poverty rate in Azmi Al-Mufti and Irbid is less than half of that in Jarash camp. For all camps save one, the poverty rate at the national (814 JD) poverty line varied from 19 per cent (Zarqa) to 34 per cent (Wihdat). Jarash camp again had the highest poverty rate, with over half of its refugee residents under the national poverty line.

Most of the small-sized camps had a lower poverty rate than the larger camps. Jarash camp had by far the highest concentration of extremely poor people, i.e. persons living under the 1.25 USD a day poverty line. When the international poverty line of 2 USD a day is applied, 4.3 per cent of the refugees in Talbiyeh camp were classified below the poverty line, which is much higher than in Prince Hassan camp. However, only 0.3 per cent in Talbiyeh camp fell below the international poverty line of 1.25 USD a day whereas 0.7 per cent did so in Prince Hassan camp.

Madaba camp had 6.1 per cent poor at the 522 JD relative poverty line (50 per cent of median income), which is a lower proportion than Zarqa, Hussein, Talbiyeh and Sukhneh. However, the poverty rate in Madaba camp increased to 31.7 per cent when the national poverty line of 814 JD was applied, which is higher than the poverty rate of the other four camps just mentioned. This implies that there is a higher proportion of people living on 522 to 814 JD in Madaba camp than in the other four camps.

Poverty rate by household type

Households' economic standing is commonly associated with family type. Among all the Palestinian refugee households both inside and outside camps, around one in ten comprised single parents with children, and six per cent were single-person households. Inside camps, three-generation households are more prevalent than outside camps (six versus three per cent of all households, respectively). On the other hand, among outside-camp refugees, nuclear families consisting of couples with children (72 per cent) and without children (nine per cent) are more common than among camp refugees (68 and seven per cent, respectively). A majority of loner households comprise unemployed old people, who rely heavily on transfer income.

Table 7.14 (next page) shows that the poverty rate varies substantially across different household types. The variation is by and large similar for the outside-camp and camp populations: single unemployed persons, three-generation households, couples with more than four children and single parents with children are the most deprived, while households made up of single employed persons are the best off, and couples with fewer than four children or without children are also faring quite well and the differences between them are insignificant.

Considering the overall similarity between the two populations with regard to variation across household type, we shall comment on outside camp refugees next. Findings differ across the different poverty lines. At the 1.25 USD a day poverty line, the poverty rate of single parents with children is highest (1.8 per cent), more than three times the average rate for all outside-camp refugees. At the 2 USD a day poverty line, the poverty rate is highest amongst three-generation households (6.4 per cent), three times the average rate for all refugees outside camps. At the national (814 JD) poverty line, the poverty rate varies from six per cent for single employed persons to

Table 7.14 Poverty rates by household type amongst Palestinian refugees outside and inside camps. By different poverty lines and subjective poverty.

	Absolute poverty lines			Relative poverty lines		n	Sub- jective poverty	n
	1.25 USD a day	2 USD a day	National poverty line	50 per cent of median	60 per cent of median			
	274 JD	438 JD	814 JD	760 JD	913 JD			
Outside camps	0.5	2.2	13.5	11.4	19.2	14,948	8.2	14,948
Single person, unemployed	0.0	4.6	23.5	22.0	26.9	146	16.2	146
Single person, employed	2.8	2.8	6.2	6.2	6.2	41	4.7	41
Couple, no child	0.0	1.5	10.6	7.5	11.9	557	7.2	557
Couple, 1 child	0.0	0.0	6.9	6.2	9.7	859	7.0	859
Couple, 2 children	0.8	1.8	9.3	6.6	11.5	1,628	7.6	1,628
Couple, 3 children	0.0	1.4	5.9	5.2	9.4	2,379	6.0	2,379
Couple, 4 children	0.4	1.9	15.5	13.5	23.4	2,975	7.9	2,975
Couple, >4 children	0.5	1.9	18.0	15.7	25.6	4,689	8.2	4,689
Single parent, child	1.8	5.8	18.9	14.0	26.2	1,136	13.3	1,136
Three generations	0.6	6.4	15.8	15.4	24.2	538	14.3	538
	274 JD	438 JD	814 JD	522 JD	626 JD			
Inside camps	1.6	5.8	30.7	9.7	16.0	197,642	18.8	18,736
Single person, unemployed	3.0	8.0	55.2	20.3	37.8	1,382	38.4	193
Single person, employed	0.1	1.7	6.8	2.1	4.0	2,003	20.2	37
Couple, no child	0.9	4.0	20.8	5.9	7.8	708	18.5	503
Couple, 1 child	0.3	2.8	13.0	3.8	7.0	6,010	15.0	901
Couple, 2 children	0.8	2.3	12.9	4.3	7.7	9,211	16.0	1,674
Couple, 3 children	1.1	3.2	20.1	5.9	8.8	17,966	17.7	2,481
Couple, 4 children	1.3	4.0	25.2	7.1	11.5	24,915	16.0	3,064
Couple, >4 children	1.7	7.0	40.8	12.2	20.8	30,103	17.8	6,982
Single parent, child	2.4	9.3	35.7	14.3	21.6	72,618	26.1	1,471
Three generations	3.4	10.0	38.6	14.6	23.2	15,259	26.2	1,430

24 per cent for single unemployed persons but the poverty rates of couples with four children or more, single parents with children and three-generation households are quite close, ranging from 16 to 19 per cent—about double the poverty rate of other household types. The poverty rate at 50 per cent of median is slightly lower than the rate at the national poverty line, whereas the poverty rate at 60 per cent of median is slightly higher than that at the national poverty line and without much discrepancy across household types.

The subjective assessment of households' economic standing among refugees outside camps is fairly consistent with their objective poverty rate and perhaps closest to the relative poverty line at 50 per cent of median. The subjective poverty rate is far higher among inside-camp households than outside-camp households and close to the rate for the poverty line at 60 per cent of median for some households and the national line for others. Both inside and outside camps, the single unemployed have the highest subjective poverty rate, while three-generation households and single parents with children are second and third highest. Although the objective poverty rate for couples with four or more children is significantly higher than for couples with fewer or no children, the subjective poverty rate is fairly similar for all couples no matter the number of children, for inside-camp and outside-camp refugees alike. Furthermore, for household types that are not singled out as the most vulnerable ones, the subjective poverty rate is fairly similar for both populations, albeit at different levels.

To summarize, the key finding with regard to poverty across household type is that three-generation families and child-rich nuclear households are the most vulnerable. However, the prevalence of poverty in these two types of household is higher inside camps than outside camps, and a higher proportion of camp than outside-camp households is of these types.

Poverty rate by employment and income sources

Since employment income is the main income source for most Palestinian refugee households (Table 7.2), people's employment status is closely associated with the household economic situation (Table 7.15, next page). Both inside and outside camps, households without employment income tend to rely only on transfer income and are the most vulnerable. Old persons living alone and single parents with children make up a large proportion of households without employed members. For outside-camp households lacking employed members, the poverty rate stood at 1.9 per cent applying the 1.25 USD a day poverty line, whilst it was only 0.2 and 0.4 per cent for households with one or more than one employed member, respectively. As many as 32 per cent of the outside-camp refugees in households without employment income were living under the national (814 JD) poverty line, two and a half times the poverty rate among those with one employed member, and over five times that among households with more than one employed person. Inside camps, three in five households lacking

Table 7.15 Poverty rates by employment characteristics and income sources amongst Palestinian refugees outside and inside camps. By different poverty lines and subjective poverty.

	Absolute poverty lines			Relative poverty lines		n	Sub- jective poverty	n
	1.25 USD a day	2 USD a day	National poverty line	50 per cent of median	60 per cent of median			
	274 JD	438 JD	814 JD	760 JD	913 JD			
Outside camps	0.5	2.2	13.5	11.4	19.2	15,123	8.2	15,123
No employed member	1.9	7.4	31.9	26.8	39.6	2,100	18.1	2,100
One employed member	0.2	1.2	12.6	10.6	19.3	9,504	7.1	9,504
More than one employed member	0.4	1.9	5.8	5.2	7.6	3,519	5.8	3,519
Wage income	0.2	1.2	10.4	8.7	16.4	9,826	6.8	9,826
Self-employment income	0.7	1.5	12.4	10.8	16.6	2,430	6.1	2,430
Both wage and self-employment income	0.0	4.1	11.4	11.0	13.8	898	9.4	898
No wage or self-employment income	1.9	7.5	32.3	27.0	40.0	1,947	18.2	1,947
One income source	0.5	2.2	14.8	12.4	21.2	10,796	8.4	10,796
Two income sources	0.4	2.1	9.8	8.7	13.7	3,870	7.9	3,870
Three or more income sources	0.0	2.4	8.3	6.6	9.9	435	6.3	435
	274 JD	438 JD	814 JD	522 JD	626 JD			
Inside camps	1.6	5.8	30.7	9.7	16.0	197,642	18.8	18,931
No employed member	6.7	18.4	60.3	27.3	39.2	26,428	42.3	2,812
One employed member	1.0	4.4	29.5	8.0	14.0	125,531	15.7	11,725
More than one employed member	0.4	2.3	16.6	4.2	7.9	45,683	11.8	4,394
Wage income	0.7	3.2	24.0	6.1	10.7	123,483	15.0	13,062
Self-employment income	1.8	7.7	39.8	13.3	22.0	33,214	17.4	2,268
Both wage and self-employment income	0.5	2.4	16.8	4.1	7.8	16,627	14.3	1,067
No wage or self-employment income	6.5	18.5	61.6	27.3	39.7	24,187	41.2	2,510
One income source	1.9	6.6	34.4	11.1	18.0	119,650	19.6	12,964
Two income sources	1.2	4.9	26.8	8.3	13.9	64,092	16.7	5,374
Three or more income sources	0.6	2.4	16.2	4.4	7.6	13,769	20.1	569

employment income are poor at the national poverty line, a much higher prevalence than outside camps. Furthermore, 30 per cent of camp households with one employed member are poor at this poverty line as compared with 13 per cent outside camps. At the relative poverty lines, the poverty rates for outside-camp households with a different number of employed members were quite close to the rates found in the refugee camps.

Wage income is clearly a better 'insurance' against poverty than self-employment income inside camps, while it is not the case outside camps (Table 7.15). Outside camps, households lacking both wage and self-employment income are the most vulnerable,

while households with one of the two or both fare better, on average. Inside camps, the poverty rate is much higher among households with only self-employment income, but lowest if households have both wage and self-employment income. At the national poverty line, the poverty rate in camp households relying solely on self-employment income is higher than amongst outside-camp households totally lacking employment income. This is testimony to the generally low salaries of many own-account workers in the camps.

For camp and outside-camp refugees alike, income diversity is crucial for people's economic situation. Generally, the higher the number of income sources the better off people are, or the less is the risk of falling into poverty (Table 7.15). The subjective poverty rate is about the same no matter how many income sources households have. This is not surprising as amongst households with one source, there is a good mix of households relying on wage income only and those relying on poverty support only. Furthermore, amongst households with two or more incomes, there are also households who get a meagre wage or self-employment income supplemented with poverty assistance. Quite naturally, many people who think of themselves as poor would consider their income before receiving aid when making the judgement. We will return to the extent to which poverty assistance brings households out of 'objective', absolute poverty below.

Poverty rate and substandard housing

Substandard housing is significantly correlated with income poverty, or put differently: the most vulnerable refugees both inside and outside camps tend to inhabit the lowest-quality dwellings. As discussed in Chapter 3, a measure was constructed to capture the crucial aspects of people's dwellings, including temporary construction materials, crowding, and the lack of piped water and connection to a sewage network. Households without unsatisfactory indicators are much better off than those with substandard housing both outside and inside camps (Table 7.16, next page). Amongst outside-camp refugees living in homes with one indicator of substandard housing, 60 per cent more are poor than amongst refugees residing in homes with no indicator of unsatisfactory housing conditions, at the national poverty line. Amongst people with two indicators of inadequate housing, the poverty rate is nearly four times higher.

The poverty rate is exceptionally high among people with three indicators of substandard housing both inside and outside camps. Fortunately, only three per cent of the outside-camp households are living in homes characterized by two or three indicators of substandard housing. Inside camps, however, as many as 14 per cent of the households are situated in this vulnerable group.

Table 7.16 Poverty rates by number of indicators of substandard housing amongst Palestinian refugees outside and inside camps. By different poverty lines and subjective poverty.

	Absolute poverty lines			Relative poverty lines		n	Sub- jective poverty	n
	1.25 USD a day	2 USD a day	National poverty line	50 per cent of median	60 per cent of median			
	274 JD	438 JD	814 JD	760 JD	913 JD			
Outside camps	0.5	2.2	13.5	11.4	19.2	15,118	8.2	15,118
None	0.2	1.5	10.8	8.6	15.8	10,895	6.4	10,895
1 of 3 indicators	0.6	2.5	17.8	15.9	24.7	3,739	10.0	3,739
2 of 3 indicators	4.3	13.4	41.4	41.1	54.9	449	39.4	449
All 3 indicators	18.4	47.0	71.6	71.6	77.2	35	47.0	35
	274 JD	438 JD	814 JD	522 JD	626 JD			
Inside camps	1.6	5.8	30.7	9.7	16.0	197,642	18.8	18,928
None	0.9	3.5	22.5	6.1	10.5	106,436	13.2	11,014
1 of 3 indicators	1.6	6.2	35.7	10.7	18.3	63,868	22.9	5,476
2 of 3 indicators	3.6	12.1	47.5	19.1	28.5	22,828	30.8	2,206
All 3 indicators	8.4	22.6	67.3	34.1	48.1	4,497	61.6	232

Poverty rate and education

People's educational attainment is often associated with households' ability to generate income and therefore also with poverty. The outside-camp and camp surveys both document the strong negative correlation between refugees' educational level and the incidence of poverty (Table 7.17). For most poverty lines, the poverty rate for outside-camp refugees living in households where its members lack schooling is around four times higher than the rate for people in households where at least one member has attained post-secondary education.

Another useful indicator in identifying the poor is to look at households with children of school age (6 to 14) who are not enrolled in school. The survey data for both camps and outside camps reveal that they are exceptionally vulnerable. For example, the poverty rate at the 2 USD a day poverty line was as high as 11.2 per cent for the outside-camp households comprising one or more children of school age not attending school, as contrasted with the average poverty rate of 2.2 per cent for that poverty line. The subjective poverty rate of these households was around 40 per cent, even higher than the objective poverty rate at the 60 per cent of median poverty line. The prevalence of poverty in households with school-age children outside school is higher relative to the general prevalence of poverty outside camps than inside camps. Although absolute and subjective poverty is generally higher inside than outside camps, for this particular household type, subjective poverty is significantly higher in the outside camp population, at nearly 40 as compared with 29 per cent.

Table 7.17 Poverty rates by highest educational attainment in household and children's school enrolment amongst Palestinian refugees outside and inside camps. By different poverty lines and subjective poverty.

	Absolute poverty lines			Relative poverty lines		n	Sub-jective poverty	n
	1.25 USD a day	2 USD a day	National poverty line	50 per cent of median	60 per cent of median			
	274 JD	438 JD	814 JD	760 JD	913 JD			
Outside camps	0.5	2.2	13.5	11.4	19.2	15,123	8.2	15,123
Highest completed educational level among household members								
Did not complete any schooling	0.0	1.2	34.2	27.1	42.5	321	28.9	321
Elementary	1.1	0.8	19.9	17.0	36.5	728	16.8	728
Basic	1.0	1.0	20.3	17.8	27.9	4,061	14.5	4,061
Secondary	0.3	0.3	14.7	11.9	20.8	2,841	8.1	2,841
Post-secondary	0.2	0.3	8.1	6.8	11.7	7,172	3.4	7,172
School enrolment of children								
Children 6-14, all in school	0.5	1.9	13.1	11.5	20.1	11,249	7.5	11,249
Children 6-14, at least one not enrolled	0.0	11.2	30.2	26.1	38.3	333	39.7	333
No children in school age	0.6	2.4	13.4	10.2	15.2	3,541	7.9	3,541
	274 JD	438 JD	814 JD	522 JD	626 JD			
Inside camps	1.6	5.8	30.7	9.7	16.0	197,642	18.8	18,931
Highest completed educational level among household members								
Did not complete any schooling	3.7	10.9	51.5	18.9	28.8	5,393	43.1	680
Elementary	2.8	9.2	41.7	15.0	23.1	13,740	31.6	1,241
Basic	2.0	7.0	34.5	11.5	18.4	72,383	20.1	6,996
Secondary	1.4	5.6	30.7	9.2	15.6	42,323	21.0	3,279
Post-secondary	0.8	3.4	22.1	6.1	10.8	63,803	11.6	6,735
School enrolment of children								
Children 6-14, all in school	1.5	5.4	30.2	9.2	15.3	152,734	17.9	14,450
Children 6-14, at least one not enrolled	3.3	10.8	45.9	18.4	27.2	8,782	29.4	685
No children in school age	1.5	6.1	28.8	10.0	16.0	36,126	20.0	3,796

Poverty rate by individual characteristics

Variation in poverty rates across age groups is minimal. However, chronic health failure has a systematic negative impact on people's ability to earn a living, and hence increases the chance of people being poor (Table 7.18). For the inside-camp and outside-camp populations alike, the poverty rates at the national and relative poverty lines are lower for people aged 20 to 39. Subjective poverty is also lowest for the 20 to 29 year age group. In contrast, the incidence of poverty at all but one poverty line (the national poverty line) is highest in the oldest age group, inside camps. The general picture, however, is one where age has negligible and unsystematic impact on poverty rates.

As shown in Chapter 6, chronic physical or psychological ill-health is a significant obstacle to income generation both outside and inside camps. No matter which poverty line is applied, people with chronic illness or injury stand a higher chance of being deprived than others. The poverty rate of the chronically ill is about twice as high as among people in good health, at the 1.25 and 2 USD a day poverty lines. Subjective poverty is also notably higher among people with a chronic health problem.

Palestinian camp refugees lacking a national ID number, i.e. not being fully-fledged Jordanian citizens, are about twice as often poor as Jordanian citizens.⁹¹ Actually, the poverty rate among non-Jordanian Palestinian refugees inside camps is more than twice as high for the lowest poverty lines and not fully twice as high for the highest poverty lines, effectively illustrating the disproportional incidence of extreme poverty amongst this group of refugees. However, self-reported *subjective* poverty is not higher among camp refugees lacking a national ID number than among those who have it (Table 7.18).

As explained in Chapter 2, the vast majority of non-national Palestinian refugees are 'ex-Gazans', who are either 1948 refugees who fled first to the Gaza Strip and were then displaced to Jordan in 1967, or they are people originating from Gaza who were displaced for the first time in 1967. The majority are holders of two-year Jordanian passports, but some also have five-year passports. All refugee camps accommodate some Palestinian refugees lacking a national ID number but two of them have a higher proportion than others: Jarash camp comprises 94 per cent non-Jordanian refugees (and 96 per cent of these non-citizens hold two-year passports) and nearly a quarter of Hitten's refugee population belongs to this category of people (with 97 per cent of them holding two-year passports). It is perhaps no coincidence, then, that the camp with the highest concentration of 'ex-Gazans' lacking Jordanian citizenship, Jarash, is the camp which is by far characterized by the highest prevalence of poverty. Hitten is also ranked amongst the camps with the highest incidence of poverty.

⁹¹Due to the small number of non-Jordanian Palestinian refugees in the outside-camp sample, it is impossible to present poverty rates for this group outside camps.

The higher prevalence of poverty among non-Jordanian refugees is not surprising given the constraints in terms of employment and services faced by refugees without a national ID number. For example, there are a number of services and professions that non-Jordanians are excluded from or have limited access to, including the Jordanian

Table 7.18 Poverty rates by age and chronic illness amongst Palestinian refugees outside and inside camps, and by nationality amongst inside-camp refugees. By different poverty lines and subjective poverty.

	Absolute poverty lines			Relative poverty lines		n	Sub- jective poverty	n
	1.25 USD a day	2 USD a day	National poverty line	50 per cent of median	60 per cent of median			
	274 JD	438 JD	814 JD	760 JD	913 JD			
Outside camps	0.5	2.2	13.5	11.4	19.2	15,123	8.2	15,123
Age								
0-9	0.4	2.0	14.0	12.5	21.1	3,712	8.5	3,712
10-19	0.6	2.6	15.7	13.4	23.3	3,505	8.7	3,505
20-29	0.5	2.1	10.3	8.7	13.6	2,463	7.0	2,463
30-39	0.4	1.3	10.9	9.3	15.4	1,895	7.8	1,895
40-49	0.5	2.7	14.7	12.4	21.3	1,632	9.1	1,632
50+	0.4	2.3	14.2	10.6	17.5	1,916	8.3	1,916
Health condition								
Chronic illness or injury	1.1	3.9	19.1	14.8	23.9	1,551	13.1	1,551
No chronic illness	0.4	2.0	12.9	11.1	18.7	13,567	7.7	13,567
	274 JD	438 JD	814 JD	522 JD	626 JD			
Inside camps	1.6	5.8	30.7	9.7	16.0	197,642	18.8	18,931
Age								
0-9	1.6	5.2	29.1	8.8	14.3	55,140	18.5	5,096
10-19	1.8	6.9	36.9	11.6	19.5	46,359	19.2	4,532
20-29	1.4	4.9	23.7	8.2	13.1	31,137	15.8	2,932
30-39	1.4	4.8	26.4	7.9	12.8	25,779	18.6	2,383
40-49	1.5	5.9	32.6	10.1	16.9	19,579	19.4	1,997
50+	2.0	7.5	35.0	12.3	19.8	19,648	22.4	1,991
Health condition								
Chronic illness or injury	2.8	9.6	40.7	15.3	23.7	22,453	28.6	2,291
No chronic sickness	1.4	5.3	29.4	9.0	15.0	175,187	17.4	16,640
Citizenship								
Jordanian	1.2	4.8	28.5	8.4	14.2	168,824	19.6	15,958
Non-Jordanian	4.0	11.7	43.1	17.7	26.4	28,818	14.6	2,973

National Aid Fund (poverty support), state universities⁹², government health insurance, the majority of positions in the public sector and professions such as dentistry and legal practice (USCRI 2009). Non-Jordanians are also unable to apply for a public driving license, which is needed to drive a taxi or a bus.⁹³ Holders of temporary passports must apply for a work permit to work legally, and as with all foreigners, are required to show that they have skills or qualification not available in the Jordanian workforce.⁹⁴ In addition, the limited validity of the passports may also make travel abroad for employment difficult. Furthermore, restrictions are placed on property ownership, with ministerial permission being required to own immovable property or to rent such property for more than three years.⁹⁵

Whilst the Government of Jordan has taken many important steps to improve the situation of 'ex-Gazans', including providing free health insurance to all 'Gazan' children under six years of age⁹⁶, providing government health services at the same rates as for uninsured Jordanians⁹⁷ and enabling 'ex-Gazans' to apply for exemptions from the Royal Court for cancer treatment and dialysis, the much greater poverty rates amongst non-citizens are testament to the challenges they continue to face.

Poverty with regression

Regression analysis generally confirms the findings reported above concerning how various background factors are associated with poverty amongst Palestinian refugees both outside and inside camps.

The poverty profiling presented earlier in this section shows the impact that a range of factors such as employment, health, education and citizenship of household members has on poverty. Such factors are to a certain extent correlated with each other. Therefore, logistic regression analysis was conducted to examine how each factor determines

⁹² State universities in Jordan are partially subsidized for students entering through the competitive programme, which is open to citizens only, with the exception of a limited number of seats for camp residents and for students applying through the Palestine Embassy. If non-Jordanian students do not get a place through these quotas, they would have to pay foreign fees, several times the cost of the subsidized fees.

⁹³ Regulation No. 104 of 2008 on the Registration and Licensing of Vehicles. Published in the Official Gazette No. 4935, 2 November 2008: 5032.

⁹⁴ Labour Law (No. 8) of 1996.

⁹⁵ Law No. 40 of 1953 on the Rent and Selling of Immoveable Properties.

⁹⁶ 2007 Cabinet Decision. Published in the Official Gazette, No. 4827, 16 May 2007: 3611.

⁹⁷ Instruction No. 11 of 2007 on the Treatment of Gazans in Ministry of Health Hospitals and Centres. Published in the Official Gazette, No. 4827, 16 May 2007: 3612.

the poverty status of households while ‘controlling for’ the other factors, or keeping the effect of other factors constant. Detailed results are found in Chapter annex 2.⁹⁸

The regressions show that the influencing factors included in the model had the expected effects on Palestinian refugee households’ poverty status, and that the effects are similar outside and inside camps. Larger households and households with members who have serious health problems are more likely to be poor than other households. Households comprising refugees lacking a Jordanian ID number also stand a higher chance of being poor. However, while the coefficient for camp households is at the same level as the coefficient of the previous two factors (household size and household members with severe health problems), the coefficient is lower outside camps. This suggests that the first two factors have a stronger impact on the households’ economic situation outside camps while the lack of Jordanian citizenship is more crucial for the economic well-being of refugee households residing inside camps. Households with members employed in the labor market and with higher-educated household heads were much better off than other households, both outside and inside camps.

For outside-camp refugees, the regression analysis revealed no apparent disparity between Irbid and Zarqa governorates, whereas poverty was found to constitute less of a problem in Amman governorate than in Irbid and Zarqa. For the camp population, the regression analysis identified no significant variation in the poverty rate between Amman and Zarqa regions and Baqa’a camp. On the other hand, the regression found that poverty is more pronounced inside camps in the North region than in camps elsewhere.

Self-reported economic conditions

Poor Palestinian refugee households both outside and inside camps had more often witnessed income decline in the past year than non-poor households. Households were asked whether their income during the twelve months before the interview

⁹⁸ Logistic regression is used to predict dichotomous outcomes such as here, a household living under the poverty line or not. The dependent variable or the targeted variable is not continuous, and the aim of logistic regression is to predict the likelihood of the target variable assuming the value 1 (‘poverty’). The poverty line of 814 JD was chosen for the poverty regression. Hence, the dependent variable defined the poor as refugee households living on less than 814 JD per capita a year. The regression model includes variables assumed to impact households’ poverty status: household size (as reported, large households with many members are more likely to be poor than smaller households); number of members with severe health problems (severe chronic health failure, i.e. conditions negatively affecting a person’s ability to carry out ‘normal activities’, may reduce the household’s employment opportunities); number of employed members (additional people with jobs, usually implies additional income); number of members without Jordanian citizenship (non-Jordanians are e.g. barred from certain jobs); and two dummy variables representing governorate/ region (poverty may vary across place of residence) and education of household head (better educated household heads may bring more income to the household).

had increased or decreased as compared with the twelve months prior to that. At all poverty lines, around one third or more of the poor outside-camp refugees reported a deteriorating economic situation as contrasted with less than 20 per cent of non-poor (Table 7.19). Amongst the poorest camp residents, living under the 1.25 USD a day poverty line, three in five households had experienced a drop in income, more than twice the rate of non-poor camp households. Even at the 2 USD a day and national poverty lines, around one-half of all poor reported decreasing income.

Table 7.19 Self-reported economic situation of Palestinian refugees outside and inside camps by different poverty lines and subjective poverty. Percentage of households.

		Less income previous year than the year before that	Impossible to raise 200 JD within a week	Unmanageable debt	n
Outside camps		19.3	24.1	3.5	15,123
1.25 USD a day (274 JD)	Not poor	19.3	23.9	3.4	15,020
	Poor	31.4	75.2	21.4	81
2 USD a day (438 JD)	Not poor	18.8	23.1	3.2	14,739
	Poor	43.0	67.4	19.1	362
National poverty line (814 JD)	Not poor	16.7	19.8	2.4	12,812
	Poor	36.1	51.6	10.8	2,289
50 per cent of median (760 JD)	Not poor	17.2	20.5	2.5	13,166
	Poor	35.9	52.1	11.0	1,935
60 per cent of median (913 JD)	Not poor	15.7	18.1	2.2	11,901
	Poor	34.6	49.4	8.8	3,200
Subjective poverty	Not poor	17.5	19.4	1.9	13,757
	Poor	39.7	76.4	21.9	1,366
Inside camps		25.8	40.9	5.8	18,931
1.25 USD a day (274 JD)	Not poor	24.9	40.0	5.4	18,430
	Poor	62.1	78.5	19.5	436
2 USD a day (438 JD)	Not poor	23.5	38.4	4.8	17,400
	Poor	52.7	70.1	17.4	1,466
National poverty line (814 JD)	Not poor	22.5	36.9	4.4	16,483
	Poor	48.3	68.3	15.1	2,383
50 percent of median (522 JD)	Not poor	21.8	35.3	4.4	15,308
	Poor	43.0	64.7	15.1	3,558
60 percent of median (626 JD)	Not poor	20.6	33.2	3.6	15,308
	Poor	34.2	61.1	9.5	3,558
Subjective poverty	Not poor	21.7	33.0	3.7	15,413
	Poor	43.7	75.0	14.8	3,518

Poverty is associated with two additional indicators of economic hardship. First, the surveys asked if households were able to cover an extraordinary outlay of 200 JD, for instance a sudden medical bill. In accordance with the incidence of poverty in the two population groups, altogether 24 per cent of outside-camp households and 41 per cent of camp households reported that this would be impossible. And as expected, poor households about twice as often said they would be unable to handle such an expense as non-poor households did (Table 7.19). Second, whereas ten to 20 per cent of the outside-camp poor and 15 to 20 per cent of the inside-camp poor reported unmanageable debt, only two to five per cent of the camp and outside-camp non-poor had debt that they deemed unmanageable.

Inequality

In this section, we examine the distribution of inequality in the camp and outside-camp Palestinian refugee populations and variation within each population. Somewhat 'technical' in nature, this section finds that overall income inequality inside camps has fallen while it has increased outside camps. It argues that income inequality is not necessarily associated with income level and that inequality within camps and governorates is the main sources of inequality.

The concept of inequality is broader than poverty in that it is defined over the entire population and not just for the portion of the population falling below the poverty line. The most widely used single measure of inequality is the Gini coefficient. It is based on the Lorenz curve, a cumulative frequency curve that compares the distribution of income with a uniform distribution that represents equality. The Gini coefficient is constructed by plotting the cumulative percentage of households (from poor to rich) on the horizontal axis and the cumulative percentage of income on the vertical axis. It provides a comprehensive measure of income inequality ranging from 0 to 1 where zero represents perfect equality and one represents perfect inequality. At times, the Gini coefficient is multiplied by 100 and presented as per cent, which we also do. The ratio of the 90th to the 10th income percentile also measures what is termed 'absolute inequality'. Table 7.20 (next page) presents the Gini Index and the ratio of the 90th to 10th income percentile for the outside-camp population in three governorates in 2003 and 2012 and for all camps in 1999 and 2011.

When compared with the camp inequality situation (Gini Index of 34 per cent), income inequality is higher in the outside-camp population (41 per cent). Moreover, inequality trends over time differ between the two population groups. While inequality decreased from 43 to 34 per cent over the period from 1999 to 2011 among camp residents, it increased from 37 per cent to 41 per cent among outside-camp residents

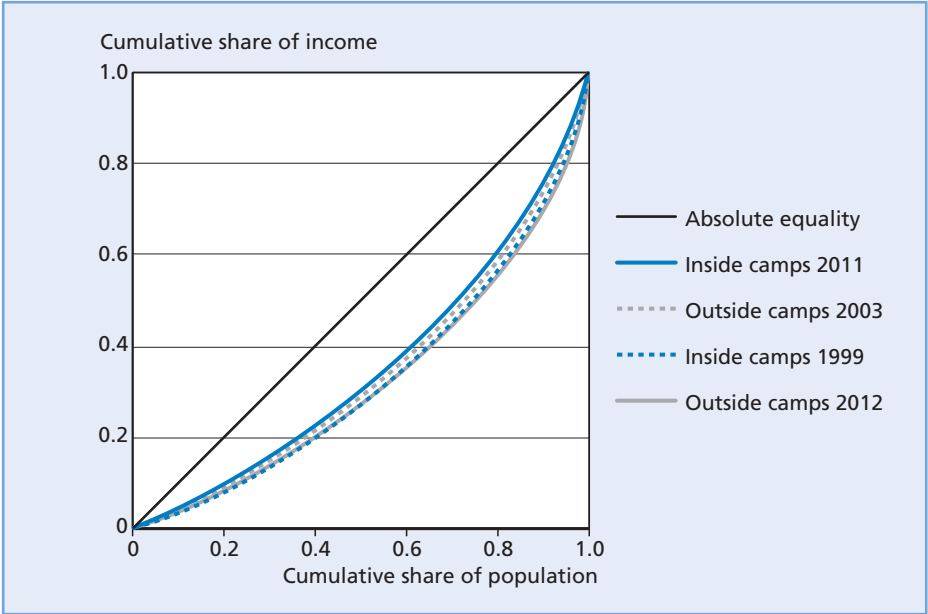
during 2003-2012. Expressing the same development with a different measure, the ratio of the 90th to 10th income percentile for the outside-camp population increased from 4.909 in 2003 to 5.564 in 2012; while the ratio of the 90th to 10th income percentile inside camps dramatically decreased from 6.127 in 1999 to 4.511 in 2011. These trends are shown by the Lorenz curves in Figure 7.4.

As shown in Table 7.20, the average per capita income varies from camp to camp implying inequality between camps. This variation in per capita income is further exhibited by the Gini index which assigns Talbiyeh the highest (38 per cent) and Irbid the lowest (31 per cent) within-camp inequality. The level of inequality has declined consistently during the period of 1999-2011, as has poverty, across all camps except in Talbiyeh and Sukhneh.

Table 7.20 Inequality measures outside camps by governorate (2003 and 2012) and inside camps by camp (1999 and 2011).

		2003		2012	
		Gini index	Mean income per capita	Gini index	Mean income per capita
Outside camps	Amman	0.379	871	0.453	1,240
	Zarqa	0.317	610	0.345	865
	Irbid	0.375	660	0.380	943
	All	0.368	865	0.407	1,249
	Ratio of 90 th to 10 th income percentile	4.909		5.564	
		1999		2011	
		Gini index	Mean income per capita	Gini index	Mean income per capita
Inside camps	Talbiyeh	0.354	314	0.375	695
	Jarash	0.439	263	0.366	478
	Azmi Al-Mufti	0.438	372	0.353	654
	Hitteen	0.402	328	0.341	629
	Madaba	0.352	281	0.332	660
	Souf	0.514	380	0.331	719
	Zarqa	0.423	338	0.331	660
	Baqa'a	0.387	339	0.327	652
	Hussein	N/A	N/A	0.327	697
	Wihdat	0.458	419	0.327	619
	Prince Hassan	0.394	376	0.322	738
	Sukhneh	0.285	274	0.316	612
	Irbid	0.372	340	0.308	578
	All	0.425		0.338	
	Ratio of 90 th to 10 th income percentile	6.127		4.511	

Figure 7.4 Comparison of inequality using Lorenz curves: Palestinian refugees inside camps (1999 and 2011) versus Palestinian refugees outside camps (2003 and 2012).



Camps such as Jarash and Hitten, which are characterized by high poverty rates (using the national poverty line of 814 JD), have higher income inequality than richer camps like Zarqa. This finding is particularly important in light of the common view that in poor communities everyone is similarly poor. Other empirical studies of inequality have found similar results as us, namely that this is not necessarily the case (Elbers et al. 2007).

Outside camps, the income distribution has become increasingly unequal in Amman the past decade (the Gini index surged from 38 to 45 per cent) and Zarqa (the Gini index went up from 32 to 35 per cent), while it has not been altered in Irbid governorate (Table 7.20). The change is most distinct for Amman governorate and, as discussed early in the chapter, the high household income disparity in Amman is primarily explained by the exceptionally high income of some households there. On the other hand, outside-camp inequality in Zarqa governorate is associated with a higher proportion of households in the lowest income group than in the other two governorates.

Household income has previously been shown to be determined by household and personal characteristics, such as gender, education and occupation, as well as geographic location. Some overall inequality is due to differences in such characteristics—this is the ‘between-group’ component—and some occurs because there is inequality within each group, for instance among people with a given level of education or in a given oc-

cupation. Hence, inequality may be broken down by governorates and camps. However, the Gini index is not easily decomposable or additive across groups. In this case, the total Gini for all governorates/ camps is not equal to the sum of the Gini coefficients of individual governorates/ camps.

There are a number of measures of inequality that satisfy decomposability criteria among population groups. Among the most widely used is the Theil index that belongs to the family of generalized entropy (GE) inequality measures. The values of GE measures⁹⁹ vary between zero and infinity, with zero representing an equal distribution and higher values representing higher levels of inequality.

Using Theil's L (GE(0)), the measured inequality for camps declined between 1999 and 2011 with a substantial part of the decline coming from the within-camp inequality decline (Table 7.21). However, the between-camp decline in inequality is not substantial.

The main source of inequality outside camps also comes from income disparity observed within each governorate rather than between the governorates. As can be seen from Table 7.21, according to this measure income inequality between governorates has remained stable while it has increased within the governorates.

To summarize, the between-camp and between-governorate inequality is insignificant, while inequality is still significant within each location. Although the within-camp inequality has been reduced since the 1990s, much can still be done. Well-targeted poverty alleviation measures in Jarash camp, which is generally poor (high poverty rate; low mean income per capita) and at the same time exhibits high inequality (the second highest Gini coefficient), would not only contribute significantly towards moving the poor out of deprivation but would simultaneously increase income equality.

Table 7.21 Decomposition of per capita household income—Theil's L (GE(0))—between and within governorates, and between and within camps.

		2003	2012
Outside camps	Within-governorate inequality	0.213	0.269
	Between-governorate inequality	0.014	0.013
	Total	0.226	0.281
		1999	2011
Inside camps	Within-camp inequality	0.331	0.190
	Between-camp inequality	0.007	0.004
	Total	0.338	0.194

⁹⁹ $GE(\alpha) = \frac{1}{\alpha(\alpha-1)} \left[\frac{1}{N} \sum_{i=1}^N \left(\frac{y_i}{\bar{y}} \right)^\alpha - 1 \right]$

Where \bar{y} is the mean per capita income; y_i is income per capita and N is the number of persons.

The role of poverty assistance

As shown in a previous section, the proportion of households that relied solely on transfer income was comparable in Palestinian inside-camp and outside-camp households (approximately 16 per cent). Nevertheless, poverty assistance from the Jordanian government, the UN and NGOs played different roles for people inside camps and people outside camps. A higher proportion of camp than outside-camp households relied purely on institutional transfer income (five and two per cent, respectively). Furthermore, a higher proportion of camp refugees than outside-camp refugees reported transfer income from both institutional and private sources (five versus two per cent). However, outside-camp refugees depending purely on transfer income more often reported private transfer (eight per cent) than camp households did (four per cent).

Prevalence of assistance by poverty status

Since it is the economic circumstances of a household previous to the assistance which determines its eligibility for poverty relief, the poverty status of each household was re-calculated by deducting the amount of institutional poverty support from its income. Table 7.22 (next page) provides the percentage of households receiving poverty assistance from different institutions by their poverty status *before* receiving such assistance, by place of residence and poverty status.

As indicated in the table, the prevalence of institutional poverty assistance was much lower outside the Palestinian refugee camps than inside the camps. This was especially the case with regard to UNRWA support: only one per cent residing outside refugee camps received poverty assistance from the Agency as compared with nine per cent of camp households. By the same token, while one in ten camp households benefited from NAF (National Aid Fund) support, only four per cent of outside-camp households did so. Other forms of support were rare among refugee households residing outside camps and reached only two to three per cent of camp dwellers.

Refugees residing in Irbid more often received institutional poverty assistance than people in Amman and Zarqa, even though households in Zarqa had the lowest income among the three governorates, as discussed above. In Irbid, three per cent of outside-camp households received UNRWA support and nine per cent reported assistance from NAF, while only one and five per cent in Zarqa received UNRWA and NAF assistance, respectively. The trend was similar for camp refugees, where people in the North region most often benefited from poverty aid.

The relatively low rate of institutional support to outside-camp refugee households is partly due to a generally higher income level than inside camps but is also partly explained by worse coverage of poor households there. UNRWA provided support

Table 7.22 Percentage of refugee households inside and outside camps which received poverty assistance in the past 12 months by source of assistance. By place of residence and by poverty status before receiving poverty assistance.

		UNRWA	National Aid Fund	Zakat Fund	NGOs	n
Inside camps		8	10	3	3	3,786
Region	Baqa'a	6	8	2	1	1,029
	Amman	8	9	2	1	855
	Zarqa	4	9	1	1	1,012
	North	13	16	6	7	890
1.25 USD a day (274 JD)	Not poor	4	4	2	2	3,411
	Poor	43	66	14	11	359
National poverty line (814 JD)	Not poor	2	2	1	1	2,599
	Poor	20	28	7	6	1,171
Outside camps		1	4	0	0	3,476
Governorate	Amman	1	2	0	0	1,341
	Zarqa	1	5	0	0	1,151
	Irbid	3	9	0	1	984
1.25 USD a day (274 JD)	Not poor	1	2	0	0	3,457
	Poor	16	81	6	3	15
National poverty line (814 JD)	Not poor	0	1	0	0	2,992
	Poor	6	25	2	1	480

to a limited number of refugee households outside camps, while NAF also provided less support to outside-camp refugees than camp refugees.

As shown in Table 7.22, at the national (814 JD) poverty line, 20 per cent of the poor camp households received UNRWA support, while only six per cent of the poor outside-camp households did. A similar trend exists for poverty assistance from other sources but NAF, namely that a higher proportion of poor camp households than poor outside-camp households receive poverty assistance. In contrast to the other providers, NAF targeted a comparable proportion of the poor inside and outside the refugee camps, and reached 25 per cent of poor (at the national poverty line) outside-camp households and 28 per cent of poor inside-camp households (at the same poverty line). Four in five outside-camp households and two in three camp households living under the 1.25 USD a day poverty line—the extremely poor—received support from NAF. UNRWA provided support to 43 per cent of the camp poor and 16 per cent of the outside-camp poor refugees at the same poverty line.

The proportion of households being reached by the various types of providers was considerably higher at the 1.25 USD a day poverty line than at the three times higher

national poverty line, suggesting that the targeting was as it should be. When only the households receiving support are considered the distribution of poverty assistance to the income poor and non-poor becomes even clearer. The results are shown in Table 7.23, which is restricted to support from UNRWA and NAF because exceedingly few outside-camp households received other forms of poverty assistance, as discussed. Both NAF and UNRWA were quite successful in targeting the poor both inside and outside camps, with NAF doing slightly better: over two-thirds of the households receiving NAF support were below the 2 USD a day poverty line and over 80 per cent reported income below the national poverty line. Just 16 to 17 per cent of the households receiving assistance from NAF had income above the national poverty line, the assistance

Table 7.23 Assistance to Palestinian refugees inside and outside camps from UNRWA and the National Aid Fund (NAF). By different poverty lines/ income levels before receiving assistance. Percentage of households that received institutional poverty support in the past 12 months.

Household income per adult equivalence		UNRWA	NAF
Inside camps			
<2 USD a day	<517 JD	66	70
2 USD a day - national poverty line	517 JD - 814 JD	15	14
>National poverty line	>=814 JD	19	16
n		281	381
Outside camps			
<2 USD a day	<517 JD	57	68
2 USD a day - national poverty line	517 JD - 814 JD	26	15
>National poverty line	>=814 JD	17	17
n		49	187

UNRWA's Relief Programme contributes to reducing abject poverty and enhancing food security of the refugee population through its Social Safety Net Programme (SSNP). In 2010, UNRWA changed its targeting mechanism from a status-based to a poverty-based approach to ensure the use of the most accurate and transparent targeting method available, and to reach those refugees most in need. The new system calculates families' needs through a World Bank-promoted proxy means test formula (PMTF). The PMTF uses host country statistics and household data to measure where families are situated compared with abject and absolute poverty lines.

As of April 2012, UNRWA Jordan started to prioritize the abject poor (poorest of the poor) among the refugee population through a process of closing Social Safety Net cases not categorized as either abject poor or absolute poor on the verge of abject poverty. As a result, by September 2013, the Relief Programme had closed 3,000 Social Safety Net cases and allowed an additional 3,000 abject poor families to benefit from UNRWA's Relief services.

excluded. Whilst UNRWA support was fairly rare amongst outside-camp refugees, the income profile of those who did receive it was very similar to the income profile of the beneficiaries inside the camps and in excess of 80 per cent of them had an income below the national poverty line, prior to receiving poverty assistance.

Amount of poverty assistance

On the average, the National Aid Fund provided over five times higher financial (cash) support to each poor refugee household than UNRWA both inside and outside camps, with the amount of NAF support reported to be considerably higher outside camps than inside camps (Table 7.24). The median annual amount of support received from NAF was 792 JD inside camps and 1,080 JD outside camps, something which constituted over 70 per cent of the recipient households' annual income. The median of the annual UNRWA support was 184 JD inside camps and 178 JD outside camps, which was much lower than NAF both as to the amount of support and as a proportion of the recipient households' income.

The National Aid Fund was also successful in allocating more support to the poor than to the non-poor, defined at the national poverty line before the institutional assistance received, as shown in Table 7.24. NAF provided higher funding to the poor households both inside and outside camps. The median amount of support from NAF received by the non-poor was around half (inside camp) or 60 per cent (outside camp) of the median amount provided to the poor households, defined at the national poverty line. The gap in the amount of assistance provided to the poor and non-poor from UNRWA were not as significant as for NAF. At the same poverty line, the UNRWA support consisted of 13 to 15 per cent of poor refugee households' annual incomes,

Table 7.24 The amount and relative importance of poverty assistance in households' total income for poor and non-poor households according to the national (814 JD) poverty line, and by provider of assistance. Palestinian refugees inside and outside camps compared. Percentage of households receiving institutional poverty support.

		Inside camps		Outside camps	
		UNRWA	NAF	UNRWA	NAF
Poor	Median amount in JD	185	960	184	1,080
	Median as proportion of total household income	15	81	13	85
Non-poor	Median amount in JD	168	480	144	648
	Median as proportion of total household income	6	18	3	16
All	Median amount in JD	184	792	178	1,080
	Median as proportion of total household income	13	71	12	72
n		281	381	48	186

compared to three to six per cent of non-poor households. NAF support, on the other hand, consisted of 81 to 85 per cent of poor households' annual income, and 16 to 18 per cent of non-poor households' annual income.

One should add that in addition to cash support, UNRWA also provides poverty support in kind. On a quarterly basis, the Agency distributes food parcels, which consist of: three kilograms of rice, three kilograms of sugar, three litres of sunflower oil, one and a-half kilograms of dried whole milk, and three kilograms of dried chickpeas and red lentils. The parcel is distributed on a per capita basis, regardless of the person's age, and had a market value of 22.62 USD in September 2011.

Chapter annex 1: component loading for the asset index

First principal component for the asset index. Outside camps.

Refrigerator	.261
Freezer	.380
Gas or electric stove	.141
Electric water heater	.391
Gas/ kerosene/ diesel water heater	.153
Solar water heater	.340
Electric fan	.235
Air conditioner	.517
Washing machine	.285
Dishwasher	.206
Vacuum cleaner	.593
Sewing machine	.208
Electric blender	.575
Microwave	.636
Water filter	.447
Water cooler	.571
Electric heater	.382
Kerosene/ diesel/ gas heater	.185
Radio / cassette player	.437
CD player	.469
TV set	.161
Satellite dish	.189
DVD player	.455
Photo camera	.517
Video camera	.473
Ordinary telephone	.463
Mobile phone	.202
Personal computer	.623
Internet connection	.639
Car or truck	.554
Motorbike	.072

First principal component for the asset index. Inside camps.

Type of dwelling (traditional house vs. apartment building/ hut	-.136
Best description of dwelling (proper house vs. house with corrugated iron plates)	.341
Temporary material in roof of dwelling (no vs. yes)	.357
Type of road leading to the dwelling (paved vs. unpaved)	.134
Dwelling has separate bathroom with a bathtub and/or a shower (private vs. shared or no such bathroom)	.082
Type of toilet facility used by household (connected to sewage network vs. not connected)	.172
Extra space: garden plot/ kitchen garden (hakura)	.019
Extra space: compound	-.124
Extra space: balcony/ veranda	.108
Extra space: roof area	.335
Extra space: shop area	.110
Extra space belonging to the dwelling: workshop	.088
Household's main source of water (piped into residence vs. not)	.023
Electricity (no cut-off in electricity vs. cut-offs or no electricity)	.003
Refrigerator	.260
Freezer	.179
Gas or electric stove	.194
Electric water heater	.480
Gas/ kerosene/ diesel water heater	.158
Solar water heater	.158
Electric fan	.285
Air conditioner	.275
Washing machine	.301
Dishwasher	-.009
Vacuum cleaner	.583
Sewing machine	.263
Electric blender	.547
Microwave	.581
Water filter	.398
Water cooler	.440
Electric heater	.258
Kerosene/ diesel/ gas heater	.063
Radio / cassette player	.241
CD player	.321
TV set	.274
Satellite dish	.286
DVD player	.346
Photo camera	.314
Video camera	.287
Ordinary telephone	.320
Mobile phone	.286
Personal computer	.550
Internet connection	.502
Car or truck	.410
Motorbike	.023

Chapter annex 2: logistic regression on household poverty

Logistic regression on household poverty (households living on less than 814 JD per capita per year) amongst Palestinian refugees outside camps (n=3,472).

	B	S.E.	Wald	df	Sig.	Exp(B)
Household size	.255	.041	38.903	1	.000	1.290
Number of members with a severe chronic health problem	.291	.098	8.850	1	.003	1.338
Number of members employed	-1.314	.100	171.524	1	.000	.269
Number of members without Jordanian citizenship	.064	.032	4.076	1	.044	1.066
Governorate (vs. Zarqa)			4.424	2	.109	
Amman	-0.254	.121	4.415	1	.036	0.776
Irbid	-0.158	.173	0.835	1	.361	0.854
Educational level of household head (vs. higher education)			131.899	4	.000	
No schooling	2.043	.187	119.311	1	.000	7.715
Elementary	1.196	.202	34.926	1	.000	3.308
Basic	1.086	.175	38.280	1	.000	2.962
Secondary	.701	.210	11.143	1	.001	2.015
Constant	-3.443	.205	283.485	1	.000	.032

Logistic regression on household poverty (households living on less than 814 JD per capita per year) amongst Palestinian refugees inside camps (n=3,775).

	B	S.E.	Wald	df	Sig.	Exp(B)
Household size	.182	.030	37.226	1	.000	1.199
Number of members with a severe chronic health problem	.348	.070	24.864	1	.000	1.417
Number of members employed	-1.240	.071	308.986	1	.000	.289
Number of members without Jordanian citizenship	.114	.019	36.729	1	.000	1.121
Region/ governorate (vs. Zarqa)			17.049	3	.001	
Amman	0.044	.114	0.151	1	.697	1.045
Baqa'a	-.063	.119	0.285	1	.594	0.938
North	.363	.114	10.129	1	.001	1.437
Educational level of household head (vs. higher education)			123.015	4	.000	
No schooling	1.485	.151	96.605	1	.000	4.415
Elementary	1.010	.154	42.774	1	.000	2.746
Basic	.628	.140	20.253	1	.000	1.874
Secondary	.393	.182	4.679	1	.031	1.481
Constant	-2.249	.166	182.423	1	.000	.106

Annex: tables for figures

Chapter 2 Population

Table for Figure 2.1. Percentage of Palestinian refugees with Jordanian nationality outside camps by governorate (n=15,123) and inside camps by camp (n=197,642).

Inside camps													Outside camps		
Souf	Azmi Al-Mufti	Ma-daba	Irbid	Baqa'a	Sukh-neh	Prince Has-san	Zarqa	Hus-sein	Tal-biyeh	Wih-dat	Hit-teen	Jarash	Am-man	Zarqa	Irbid
98	98	97	97	97	97	96	95	91	91	88	76	6	96	95	98

Table for Figure 2.3. Percentage of married females aged 15-24 by age. Comparison of Palestinian refugees outside camps (n=18,669) and inside camps (n=1,458).

	Age										
	15	16	17	18	19	20	21	22	23	24	
Inside camps	1	5	11	20	27	34	43	49	58	62	
Outside camps	0	2	4	12	13	19	19	29	42	45	

Table for Figure 2.4. Percentage of married female and male Palestinian refugees residing outside camps (n=9,628) and inside camps (n=118,703). By five-year age groups.

		Five-year age groups											
		15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Men	Outside camps	0.1	5.3	34.1	77.1	87.9	94.3	97.7	93.3	96.3	98.9	94.5	86.6
	Inside camps	0.7	12.3	45.4	76.8	90	93.7	95.5	95.7	95	93.9	90.2	80.9
Women	Outside camps	6.3	30.2	66.4	82.3	78.9	78.6	84.1	78.7	75.6	67.3	60.4	36.2
	Inside camps	12.1	48.5	71.5	77.0	79.3	77.8	74.3	70.1	63.1	55.9	48.7	25.5

Table for Figure 2.5 and Figure 2.6. Household size. Percentage of refugee households outside camps and inside camps, and of non-refugee households by time period.

	Camp refugees (2011)	Outside-camp refugees (2012)	Non-refugees (2012)	Camp refugees (1999)	Outside-camp refugees (1996)	Non-refugees (1996)
1 person	5.6	5.9	9.0	4.0	2.8	6.9
2 persons	10.7	12.5	13.7	7.6	8.7	9.9
3 persons	10.9	12.5	12.1	8.2	8.5	11.2
4 persons	14.3	16.0	15.9	9.9	14.0	12.2
5 persons	15.2	17.5	16.0	11.6	13.9	13.1
6 persons	14.8	16.0	13.0	12.2	14.0	11.2
7 persons	12.3	10.7	9.9	11.5	12.0	9.4
8 persons	8.1	5.0	5.8	9.5	8.7	7.8
9+ persons	8.2	4.0	4.6	25.3	17.5	18.4
n	39,336	3,477	4,525	2,536	1,491	1,390

Table for Figure 2.7. Mean household size for each of the Palestinian refugee camps (n=39,336).

Zarqa	4.9
Hussein	4.9
Irbid	4.9
Prince Hassan	5.0
Wihdat	5.0
Hitteen	5.0
Madaba	5.2
Sukhneh	5.2
Baq'a'a	5.2
Azmi Al-Mufti	5.2
Talbiyeh	5.3
Souf	5.3
Jarash	5.8

Table for Figure 2.8. Type of household. Percentage of refugee households inside and outside camps, and non-refugee households outside camps. By year.

	2011/2012			1996/1999		
	Non- refugees	Outside-camp refugees	Camp refugees	Non- refugees	Outside-camp refugees	Camp refugees
Single person	9.4	5.9	6.1	7.1	2.7	4.1
Couple without children	9.8	8.9	7.3	6.1	6.2	5.3
Single with children	7.7	9.6	9.9	7.1	7.3	10.2
Couple with children	68.0	71.7	67.7	68.1	70.5	62.1
Extended	5.1	4.0	9.0	11.6	13.4	18.3
Total	100	100	100	100	100	100
n	4,387	3,466	39,336	1,340	1,487	2,572

Table for Figure 2.9. Type of household. A comparison of male-headed and female-headed households outside camps and inside camps. Percentage.

	Outside camps		Inside camps	
	Male head	Female head	Male head	Female head
Single person	2.7	26.6	2.6	26.2
Couple without children	10.2	0.0	8.6	0.2
Single with children	1.0	65.5	1.4	58.4
Couple with children	82.6	0.4	79.4	0.9
Three generations	2.3	2.7	5.6	9.6
Other extended	1.1	4.8	2.5	4.8
Total	100	100	100	100
n	3,012	454	33,429	5,907

Chapter 3 Housing and infrastructure

Table for Figure 3.1. Type of dwelling. Comparison of Palestinian refugees outside and inside camps, and by time period. Percentage of households.

	Outside camps		Inside camps	
	2012	1996	2011	1999
Apartment	83	25	41	22
Dar	16	74	59	77
Other	1	2	0	1
Total	100	100	100	100
n	3,472	1,491	39,245	2,536

Table for Figure 3.2. Crowding. Percentage of households living in dwellings comprising three persons or more per room. Comparison of Palestinian refugees residing outside camps (n=3,476) and inside camps (n=39,336) by place of residence.

Outside camps	Amman	5.1
	Zarqa	5.2
	Irbid	7.3
Inside camps	Prince Hassan	11.9
	Sukhneh	13.2
	Azmi Al-Mufti	15.2
	Baqa'a	16.1
	Irbid	16.4
	Hussein	16.9
	Hitteen	17.3
	Souf	17.6
	Zarqa	19.5
	Madaba	20.6
	Talbiyeh	21.0
	Wihdat	22.8
Jarash	24.2	

Table for Figure 3.3. Space outside the dwelling. Comparison of Palestinian refugees outside camps and inside camps. Percentage of households.

	Garden plot/ kitchen garden	Courtyard	Balcony	Roof area	Shop area	Workshop	No extra space	n
Outside camps	15.5	27.8	26.8	55.3	.5	.1	28.4	3,476
Inside camps	3.1	13.2	5.1	54.6	1.9	.3	34.8	39,336

Table for Figure 3.4. Indoor conditions of dwelling. Comparison of Palestinian refugees outside and inside camps. Percentage of households.

	Humid or damp	Cold and difficult to heat in winter	Uncomfortably hot in summer	Poorly ventilated	Dark and gloomy	Exposed to noise	n
Outside camps, 2012	37.6	30.7	22.7	13.9	12.5	20.5	3,476
Outside camps, 1996	62.5	49.8	39.0	22.9	*	33.9	2,318
Inside camps, 2011	64.5	58.5	53.5	42.2	40.7	62.4	3,763
Inside camps, 1999	59.7	55.8	65.2	45.2	40.6	52.2	2,535

* Question was not asked in 1996.

Chapter 4 Health and health services

Table for Fig 4.1. Self-perceived health among Palestinian refugees outside camps aged 15 and above by gender (n=3,105). Percentage.

	Male	Female
Very good	54	54
Good	36	36
Fair	7	7
Poor	2	2
Very poor	0	0
Total	100	100

Table for Figure 4.2. Self-perceived health among Palestinian refugees outside camps aged 15 and above. Percentage that rate own health to be 'very good' by household income (n=3,102), educational attainment (n=3,105), smoking habits (n=3,102) and the presence of chronic health failure (n=3,105).

Annual household per capita income					Educational attainment					Smoking habits			Chronic health problem		
Low-est	Low	Middle	High	High-est	No schooling	Elementary	Basic	Secondary	Post-secondary	Daily	Occasionally	Never	Severe problem	Chronic problem	No chronic problem
51	51	54	55	61	39	38	54	57	66	49	53	56	4	11	62

Table for Figure 4.3. Self-perceived health among Palestinian refugees aged 20 and above outside camps. Percentage that rate own health to be 'very good'. By age group and educational attainment (n=2,729).

	No schooling	Elementary	Basic	Secondary	Post-secondary
20-29 years	27	55	57	68	77
30-39 years	42	49	52	57	65
40-49 years	41	31	37	55	51
50+ years	13	18	21	38	53

Table for Figure 4.4. Smoking among Palestinian refugees outside camps aged 15 and above (n=3,103). By gender and five-year age group. Percentage.

		Age groups											
		15-	20-	25-	30-	35-	40-	45-	50-	55-	60-	65-	70+
Male	Daily	16	45	53	60	56	56	58	44	40	48	30	29
	Occasionally	5	7	1	2	8	3	5	3	6	0	4	3
	Never	79	47	46	38	36	41	37	53	54	51	66	68
	Total	100	100	100	100	100	100	100	100	100	100	100	100
	n	186	164	168	197	212	157	93	56	35	39	60	97
Female	Daily	2	3	4	7	4	5	3	11	7	1	2	1
	Occasionally	-	3	1	6	0	0	1	2	3	-	0	-
	Never	98	95	95	87	96	94	96	87	90	99	98	99
	Total	100	100	100	100	100	100	100	100	100	100	100	100
	n	190	180	232	223	185	158	107	71	51	57	56	129

Table for Figure 4.5. Smoking among Palestinian refugees outside camps aged 15 and above. By household per capita income and educational attainment. Percentage.

		Daily	Occasionally	Never	Total	n
Annual per capita household income, quintiles	Lowest income	22	4	74	100	550
	Low income	24	2	74	100	711
	Middle income	24	3	74	100	675
	High income	22	3	75	100	556
	Highest income	27	3	71	100	608
All		24	3	73	100	3,100
Highest completed education	Did not complete any schooling	13	1	85	100	493
	Elementary	41	1	58	100	331
	Basic	26	4	70	100	1,064
	Secondary	25	3	72	100	437
	Post-secondary	20	3	77	100	778
All		24	3	73	100	3,103

Table for Figure 4.6. Chronic and severe chronic health failure among Palestinian refugees outside camps and inside camps by age groups. Percentage.

		Age															Total
		0-4	5-	10-	15-	20-	25-	30-	35-	40-	45-	50-	55-	60-	65-	70+	
Out-side camps	Severe chronic health problem	1	1	1	1	1	2	3	2	3	4	6	9	16	20	32	3
	Chronic health problem	0	1	2	1	1	2	3	6	8	13	18	23	26	32	31	6
	No chronic health problem	99	99	97	98	98	96	94	92	89	84	75	68	58	47	38	91
	Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
	n	1,815	1,889	1,783	1,722	1,381	1,081	947	947	880	752	495	339	304	312	466	15,113
Inside camps	Severe chronic health problem	0	1	2	2	2	2	3	4	7	10	14	19	26	32	44	5
	Chronic health problem	0	2	2	2	2	2	4	8	12	18	25	30	32	33	28	6
	No chronic health problem	99	97	97	97	96	95	92	88	81	72	61	50	42	35	28	89
	Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
	n	28,927	25,827	23,796	22,561	16,631	14,504	13,311	12,465	11,346	8,231	5,079	3,184	2,710	3,058	5,608	197,238

Table for Figure 4.7. Prevalence of chronic health problems outside camps (n=15,113) by governorate and inside camps (n=197,640) by camps. Percentage.

		Chronic problem	Severe chronic problem
Inside camps	Irbid	9	7
	Zarqa	10	5
	Hussein	8	7
	Azmi Al-Mufti	7	7
	Prince Hassan	8	4
	Wihdat	5	8
	Souf	9	3
	Jarash	7	5
	Sukhneh	8	3
	Talbiyeh	6	4
	Baqa'a	6	4
	Madaba	3	6
	Hitteen	4	5
Outside camps	Irbid	7	4
	Zarqa	7	4
	Amman	7	3

Table for Figure 4.8. Health insurance. Percentage of Palestinian refugees outside camps covered. By gender and age (n=15,118).

Gender		Age groups					
Male	Female	0-	10-	20-	30-	40-	50+
50	52	71	43	39	40	49	57

Table for Figure 4.9. Percentage of Palestinian refugees outside camps aged 15 and above covered by health insurance. By attachment to labour market (n=9,626).

Government employee (n=622)	Employee in formal private sector (n=2,061)	Employer in formal private sector (n=131)	Self-employed or work in family business (n=523)	Out of labour force or unemployed (n=6,289)
98	38	26	22	46

Chapter 5 Education and education services

Table for Figure 5.1. Percentage of adults aged 25 and above outside camps (n=6,523) and inside camps (n=79,484) who did not complete elementary school. By five-year age groups.

	Five-year age groups									
	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Camp refugees	7	8	9	11	16	25	36	57	68	87
Outside-camp refugees	3	5	6	6	6	13	22	32	41	63

Table for Figure 5.2. Percentage of adults aged 25 and above outside camps (n=6,523) and inside camps (n=79,484) that has completed post-secondary education. By five-year age groups.

	Five-year age groups										All 25+
	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+	
Camp refugees	20	14	18	24	22	18	11	7	3	1	16
Outside-camp refugees	43	27	26	34	34	31	28	23	22	11	30

Table for Figure 5.3. Percentage of adults aged 25 and above outside camps (n=6,523) and inside camps (n=79,484) that did not complete elementary school. By gender and five-year age groups.

		Five-year age groups										All 25+
		25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+	
Inside camps	Women	5	7	8	12	20	33	51	76	88	97	26
	Men	8	9	9	10	12	15	20	30	43	74	16
Outside camps	Women	2	5	5	6	7	17	33	48	62	80	17
	Men	4	5	7	6	5	8	11	16	23	47	10

Table for Figure 5.4. Percentage of adults aged 25 and above outside camps (n=6,523) and inside camps (n=79,484) that have completed higher education. By gender and five-year age groups.

		Five-year age groups										All 25+
		25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+	
Inside camps	Women	42	27	32	34	33	25	17	9	7	5	28
	Men	43	26	20	35	35	38	39	38	36	16	32
Outside camps	Women	23	17	20	28	22	13	4	1	0	0	17
	Men	17	12	15	20	23	25	20	15	8	2	16

Table for Figure 5.5. Percentage of outside-camp refugees who has completed post-secondary education (n=6,054). By governorate and age groups.

	Five-year age groups									
	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Amman	49	31	28	37	34	34	32	26	26	13
Zarqa	28	20	21	28	32	25	16	15	15	3
Irbid	33	17	25	33	40	26	25	21	17	11

Table for Figure 5.6. Percentage of people aged 25-34 that completed post-secondary education by governorate outside camps (n=2,028) and by camps inside camps (n=27,815). By gender.

	Outside camps			Inside camps												
	Amman	Irbid	Zarqa	Souf	Ma-daba	Baqa'a	Azmi Al-Mufti	Prince Has-san	Hit-teen	Tal-biyeh	Sukh-neh	Ja-rash	Irbid	Zarqa	Wih-dat	Hus-sein
Men	41	23	25	24	28	18	15	16	13	25	8	12	10	7	12	9
Women	41	28	23	34	37	23	22	19	17	22	13	17	17	12	16	13

Table for Figure 5.7. Educational attainment of adults aged 25-39 outside camps by type of basic school (mainly) attended. Percentage.

	Outside camps			Inside camps		
	UNRWA (n=516)	Government (n=2,241)	Private (n=109)	UNRWA (n=2,266)	Government (n=1,230)	Private (n=69)
Not completed any schooling	5	3	2	8	2	3
Elementary	18	7	1	21	5	
Basic	54	37	6	57	34	4
Secondary	-	22	5	-	43	4
Community college	12	11	34	8	9	58
University	10	20	51	6	7	30
Total	100	100	100	100	100	100

Table for Figure 5.8. Illiteracy rate for adults aged 15 and above. Comparison of Palestinian refugees outside camps (n=9,619) and inside camp (n=118,670). By gender and five-year age groups. Percentage.

		Five-year age groups											
		15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Outside camps	Men	1	1	1	1	2	2	1	4	1	2	9	22
	Women	1	2	0	2	2	3	4	8	13	22	40	68
Inside camps	Men	4	4	4	4	5	5	5	6	8	13	21	47
	Women	2	2	3	3	4	6	9	18	33	55	71	91

Chapter 6 Labour force

Table for Figure 6.2. Labour force participation of Palestinian refugees aged 15 and above outside camps in 2012 (n=9,626) and 1996 (n=4,807). By gender and age. Percentage.

		2012		1996	
		Men	Women	Men	Women
Five-year age groups	15-19	14	1	30	3
	20-24	57	11	77	21
	25-29	85	19	92	21
	30-34	94	17	96	23
	35-39	96	19	94	15
	40-44	92	18	96	18
	45-49	87	10	89	8
	50-54	69	5	86	9
	55-59	65	2	68	4
	60-64	46	0	49	2
	65-69	26	2	16	2
	70+	11	0	11	0

Table for Figure 6.3. Labour force participation of Palestinian refugees aged 15 and above outside camps 2012 (n=9,626) and inside camps 2011 (n=11,533). By gender and age. Percentage.

		Outside camps		Inside camps	
		Men	Women	Men	Women
Five-year age groups	15-19	14	1	34	1
	20-24	57	11	79	11
	25-29	85	19	94	14
	30-34	94	17	95	13
	35-39	96	19	94	14
	40-44	92	18	91	14
	45-49	87	10	79	11
	50-54	69	5	66	7
	55-59	65	2	53	5
	60-64	46	0	32	3
	65-69	26	2	20	2
	70+	11	0	8	1

Table for Figure 6.4. Labour force participation of Palestinian refugees aged 15 and above outside camps 2012 (n=9,626) and inside camps 2011 (n=11,533). By gender and educational attainment. Percentage.

		Educational attainment			
		Less than basic	Basic	Secondary	Post-secondary
Men	Inside camps	54	67	72	67
	Outside camps	46	65	74	64
Women	Inside camps	4	5	9	26
	Outside camps	2	3	9	26

Table for Figure 6.5. Labour force participation of Palestinian refugees aged 20-39 and not attending education outside camps (n=3,919) and inside camps (n=4,934). By gender and educational attainment. Percentage.

		Educational attainment			
		Less than basic	Basic	Secondary	Post-secondary
Men	Inside camps	82	87	87	88
	Outside camps	88	90	88	88
Women	Inside camps	6	6	10	38
	Outside camps	6	4	11	38

Table for Figure 6.6 and Figure 6.7. Occupation and industry by educational attainment. Comparison of Palestinian refugees outside camps (n=3,342) and inside camps (n=3,939). Percentage.

	Not completed basic		Basic		Secondary		Post-secondary	
	Outside camps	Inside camps	Outside camps	Inside camps	Outside camps	Inside camps	Outside camps	Inside camps
Industry								
Agriculture	3	5	1	2	1	1	0	1
Transportation	13	10	11	10	10	11	5	5
Construction	15	14	11	15	8	9	5	4
Manufacturing	18	17	20	22	13	20	11	10
Trade and vehicle repair	31	29	30	22	30	22	16	13
Public administration	6	9	9	9	9	10	8	9
Services	9	11	12	13	17	15	16	9
Education, health and social services	3	4	3	5	7	10	32	46
Other	3	2	2	2	5	2	7	3
Total	100	100	100	100	100	100	100	100
Occupation								
Crafts and tradespeople/ skilled agricultural workers	37	40	34	39	22	28	6	8
Service and sales workers	26	23	27	22	31	28	9	12
Machine operators and assemblers	22	14	20	15	14	15	4	5
Elementary occupations	14	22	11	18	7	17	1	4
Technicians/ clerks	2	2	8	6	26	11	23	26
Professionals/ managers	0	0	0	0	1	1	57	44
Total	100	100	100	100	100	100	100	100
n	577	1,037	1,201	1,728	475	414	1,089	760

Table for Figure 6.8. Type of employer by gender and age groups. Outside camps (n=3,342).

		UNRWA and NGOs	Government sector	Private company/ business	Family business	Total
Men	15-19	-	3	78	19	100
	20-29	1	14	77	9	100
	30-39	1	12	72	15	100
	40-49	2	18	59	21	100
	50+	0	14	56	30	100
Women	15-19	-	-	88	12	100
	20-29	2	15	83	-	100
	30-39	3	36	57	4	100
	40-49	4	35	52	10	100
	50+	13	16	47	24	100

Table for Figure 6.9. Type of employer by educational attainment. Outside camps (n=3,342).

	Educational attainment				All
	Less than basic	Basic	Secondary	Post-secondary	
UNRWA and NGOs	0	0	2	2	1
Government sector	8	10	12	26	16
Private company/ business	68	71	72	63	68
Family business	24	18	15	9	15
Total	100	100	100	100	100

Table for Figure 6.10. Percent of employed Palestinian refugees outside camps and inside camps with a written work contract. Comparison across time. By gender.

	Outside camps		Inside camps	
	2012	1996	2011	1999
Men	31	36	31	21
Women	72	63	53	19
All	37	40	33	20
n	1,109	368	1,326	565

Table for Figure 6.11. Work contract in main job. Percentage of employed Palestinian refugees outside camps (n=1,109) and inside camps (n=1,326). By type of employer.

	UNRWA and NGOs	Government	Private company/ business	Family business/ self-employment	All	n
Outside camps	72	52	40	3	37	1,109
Inside camps	65	59	31	3	33	1,326

Table for Figure 6.12. Number of non-pay benefits by presence of work contract. Comparison of Palestinian refugees outside camps (n=1,109) and inside camps (n=1,326). Percentage.

	Outside camps		Inside camps	
	Contract	No contract	Contract	No contract
No benefit	20	69	20	74
1-4 benefits	37	16	44	16
5 benefits or more	43	15	36	10
Total	100	100	100	100

Table for Figure 6.13. Percentage of employed that fear losing their jobs the next few years by presence of work contract. Comparison between Palestinian refugees outside camps (n=1,106) and inside camps (n=1,323).

Outside camps		Inside camps	
Contract	No contract	Contract	No contract
17	35	27	45

Table for Figure 6.14. Extended unemployment rate (the unemployed plus the discouraged). Comparison of Palestinian refugees outside and inside camps. Percentage of the (extended) labour force (aged 15 and above). By gender.

	Men			Women		
	Outside camps	Inside camps	Inside camps (comprehensive survey)	Outside camps	Inside camps	Inside camps (comprehensive survey)
Unemployed	2.7	5.1	12.8	3.5	12.2	15.9
Discouraged	0.3	0.7	1.7	0.6	3.7	2.9
Extended unemployment rate	3.0	5.8	14.5	4.1	15.9	18.8
n	3,031	3,703	43,050	443	497	5,517

Table for Figure 6.15. Extended unemployment rate (the unemployed plus the discouraged). Comparison of Palestinian refugees outside camps and inside camps. Percentage of the labour force (aged 15 and above). By gender and educational attainment.

			Unemployed, seeking work	Discouraged workers
Outside camps (n=4,200)	Men	Less than basic	3	1
		Basic/ secondary	3	-
		Post-secondary	3	1
	Women	Secondary or less	3	1
		Post-secondary	4	-
Inside camps (survey, n=3,474)	Men	Less than basic	5	1
		Basic/ secondary	5	1
		Post-secondary	4	-
	Women	Secondary or less	11	3
		Post-secondary	14	4
Inside camps (comprehensive survey, n=48,552)	Men	Less than basic	14	3
		Basic/ secondary	13	2
		Post-secondary	10	1
	Women	Secondary or less	11	4
		Post-secondary	20	1

Table for Figure 6.16. Unemployment among Palestinian refugees outside camps and inside camps. By governorate/ region. Percentage.

	Outside camps			Inside camps			
	Amman	Zarqa	Irbid	Baqa'a	Amman	Zarqa	North
Unemployed	2	3	6	5	7	4	7
Employed	98	97	94	95	93	96	93
Total	100	100	100	100	100	100	100
n	1,375	1,143	938	1,106	974	1,036	1,041

Table for Figure 6.17. Extended unemployment rate inside Palestinian refugee camps (comprehensive survey, n=48,567). By camp and gender. Percentage.

	Men	Women
Talbiyeh	15	14
Hussein	11	17
Wihdat	15	24
Prince Hassan	11	6
Baqa'a	16	19
Zarqa	14	16
Sukhneh	19	3
Hitteen	12	14
Madaba	13	13
Irbid	13	19
Azmi Al-Mufti	17	25
Souf	16	24
Jarash	16	15

Chapter 7 Income and poverty

Table for Figure 7.1 and Figure 7.2. Annual household income outside and inside refugee camps. Percentage of refugee households by grouped income (in JD) and time period.

Income groups 2011, 2012	Outside camps 2012	Inside camps 2011	Income groups 1996, 1999	Outside camps 1996	Inside camps 1999
<1,901	10	25	<901	9	22
1,901-2,450	12	20	901-1,450	16	20
2,451-2,800	3	5	1,451-1,800	16	14
2,801-3,900	24	26	1,801-2,900	26	23
3,901-4,600	10	6	2,901-3,600	14	9
4,601-5,300	9	6	3,601-4,300	6	4
5,301-6,300	10	5	4,301-5,300	5	4
6,301-7,600	5	3	5,301-6,300	4	3
7,601-10,600	10	3	6,601-9,600	2	2
>10,600	8	1	>9,600	1	1
Total	100	100	Total	100	100
n	3,472	39,245		1,362	2,535

Table for Figure 7.3. Number of assets (maximum 31) owned by Palestinian refugee households outside camps (n=3,477) and inside camps (n=39,336), and by non-refugee households outside camps (n=4,525). Percentage of households.

Number of assets	Refugee households inside camps	Refugee households outside camps	Non-refugee households outside camps
0	.1	0.0	0.0
1	.2	0.0	0.1
2	.3	0.1	0.1
3	.5	0.1	0.2
4	.9	0.1	0.5
5	1.8	0.6	1.3
6	3.5	0.8	1.7
7	7.5	2.1	3.2
8	17.1	6.0	5.7
9	16.8	6.8	6.7
10	13.9	7.4	7.3
11	10.9	8.3	7.9
12	8.3	8.0	8.4
13	6.2	9.5	7.4
14	4.5	8.5	7.1
15	3.0	9.0	7.0
16	2.0	7.0	6.7
17	1.2	5.5	6.6
18	.6	5.3	5.0
19	.4	3.8	4.3
20	.2	3.1	2.8
21	.1	2.7	2.6
22	.1	1.6	2.5
23	.0	1.0	1.4
24	.0	0.9	1.3
25	.0	0.9	1.0
26	.0	0.3	0.4
27	.0	0.4	0.5
28	.0	0.1	0.1
29	.0	0.1	0.1
30	.0	-	-
31	.0	0.1	-
Total	100.0	100.0	100.0

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Progress, challenges, diversity

Aiming to present data that will inform policies in relation to Jordan's Palestinian refugee population, this report analyses the living conditions of Palestinian refugees residing both outside and inside Palestinian refugee camps. The report contrasts the circumstances across camps and governorates, and examines how the living conditions of Palestinian refugees have evolved since the 1990s. After presenting key demographic features, the ensuing chapters each concentrate on one crucial aspect of living conditions: housing standards, health and health services, education and education services, employment, and household income and poverty.

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