

Marie Arneberg

Living Conditions Among Palestinian Refugees and Displaced in Jordan



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Marie Arneberg

Preface

The initiative to implement a comprehensive survey of living conditions in Jordan, one that could cover the whole population residing in Jordan and also permit a detailed analysis of the situation for the Palestinian refugees, originated with the Refugee Working Group (RWG) in the Multilateral Middle East Peace Process. Following the recommendation given by the parties in the plenary session of the RWG in Ottawa in 1992, Norway took up the task of organising the project in co-operation with the Jordanian Government. In 1993 a co-operation agreement was signed between the Government in Jordan and the Fafo Institute for Applied Social Science. Norway and Canada extended the necessary funding to the project through Unicef Amman (80%) and the International Development Research Center (20%) respectively.

The project was implemented by the Jordanian Department of Statistics (DOS) under the national directorship of Dr. A. Alawin, Director General of DOS, and Fafo. The donors have been active partners during the implementation, and have, together with the Advisory Board headed by H.E. the Minister of Planning Dr. Rima Khalaf, provided the required guidance and support for the implementation of the project to be successful.

Project implementation began in 1994-95, and field interviews were executed from January to May 1996. The sample consisted of 6300 households and was designed as a cluster sample to be representative of the total population. The interviews collected information about each household and all its members, as well as in-depth information on married women and their children. In addition, a randomly selected adult member of the household was interviewed on issues that required information be obtained from the individual in person.

The results from the survey are published in a series of reports corresponding to specific information needs. First, the project has provided specific analyses on the situation for women, children and youth for the purpose of preparing a situational analysis and a country program by Unicef. Second, the Jordanian Department of Statistics has prepared a tabulation report in order to provide the public and planners with a comprehensive set of data and indicators on living conditions. The third report, written by Jordanian academics and Fafo researchers, is a baseline analysis of the results of the survey.

The present report, the fourth in the series, outlines to the public, to planners and to the international community an analysis of the living conditions of the part of the population that arrived in Jordan as refugees as a result of the 1948 war or who were displaced from the West Bank to the East Bank during and after the 1967 war. In order to identify this population, the survey used the methodology and criteria adopted by the Jordanian 1994 census, and the present report follows these categories. The Fafo Institute for Applied Social Science is aware of the debates in the region and internationally on the status of different categories of Palestinian refugees, their rights and their future, and it must be underscored that this report does not seek to take a position in any such debate. The purpose of the report is to display the living conditions of this population of Palestinian refugees and displaced, and to compare their living conditions with the situation of non-refugees/displaced residents of Jordanian.

We are deeply thankful to all those who have made this survey possible, and to all our partners on the project. It goes without saying that Fafo is the solely responsible for the statements made in this report.

Jon Hanssen-Bauer

Summary

The results of the Jordan Living Conditions Survey show that the population of Palestinians who have come to Jordan as refugees or are displaced due to the Arab-Israeli wars seems to be divided into two very different groups: The 13 percent living in the UNRWA refugee camps, and the remaining 87 percent who have settled elsewhere in Jordan.

While the refugees and the displaced who are settled outside the camps live in conditions not very different from those of other households in Jordan, the camp dwellers are worse off with regard to almost all aspects of what are considered relevant indicators of a good life. They have poorer housing conditions, more physical and mental health problems, higher unemployment levels, and lower income.

While 18 percent of male refugees and displaced who live in the camps complain about bad health, only 3-4 percent of other males consider their health as bad. While the male unemployment rate in Jordan is 16 percent, it is 25 percent in the refugee camps. Concerning household income, twenty-seven percent of camp households have an annual income below Jordanian Dinars (JD) 900, while this applies to 11 percent of other households of refugees and displaced, and to 8 percent of the households who are not refugees or displaced.

Access to infrastructure, such as safe water, electricity and garbage disposal, along with children's health, are indicators where camp refugees and the displaced are equally well off, or even better off, than other individuals in Jordan. Also, school enrolment among the youngest children in the camps is nearly as high as that of other children. The main reason behind this is that development of infrastructure has been of high priority in the camps, and that most camp dwellers are provided education and health services from UNRWA. However, UNRWA is not the sole supplier of these services, as the camp dwellers just as often use private or government health services, and almost 10 percent of the camp children who attend basic school go to government schools.

The results presented here cannot explain why we observe a clustering of bad living conditions in the camps. Camp attachment per se could be a reason: For example camp dwellers may be discriminated in the labour market, or the camps may be located in general low-income areas. However, it is more likely that the bad conditions in camps is a result of selection processes, first with regard to who the

original camp settlers were, and secondly with regard to those who left the camps were as opposed to those who stayed.

It could be that the families who settled in the camps were mostly rural people with low income and no education, while well-educated refugees and displaced from urban areas used their social network to settle elsewhere. Secondly, the housing shortage and higher dwelling prices in the camps made families move out when they could afford a larger house outside the camp, leaving the poorest families behind.

The fact that refugees came to Jordan in such large numbers, is most likely the reason why they in general have an effective social network. Although refugees have slightly fewer close relatives living nearby, and more relatives living abroad than non-refugees, the refugees seem to have just as much daily contact with relatives as others. In addition, the Jordanian authorities adopted a policy of easing refugee integration into Jordanian society by providing access to public services, work and citizenship. This strategy, together with the high number of families settling together, and the support provided by UNRWA, are probably the main factors that explain why the living conditions among the large majority of Palestinian refugees and displaced in Jordan are not much different from those of the rest of the Jordanian population. Although income from remittances from relatives is more important to refugees and displaced than to other households, the difference is not very large, and remittances are therefore not considered as a very important factor in explaining the small differences between the two groups.

1 Definitions and Analytical Approach

This paper is based on the Jordan Living Condition Survey (JLCS), which is the first survey in Jordan that enables a multi-dimensional analysis of the situation for Palestinian refugees and displaced. The survey was undertaken in co-operation between the Department of Statistics in Amman and the Fafo Institute of Applied Social Science in Oslo. UNICEF Amman and the International Development Research Center in Ottawa were the main sponsors to the project, with funding provided Norway (80%) and Canada (20%).

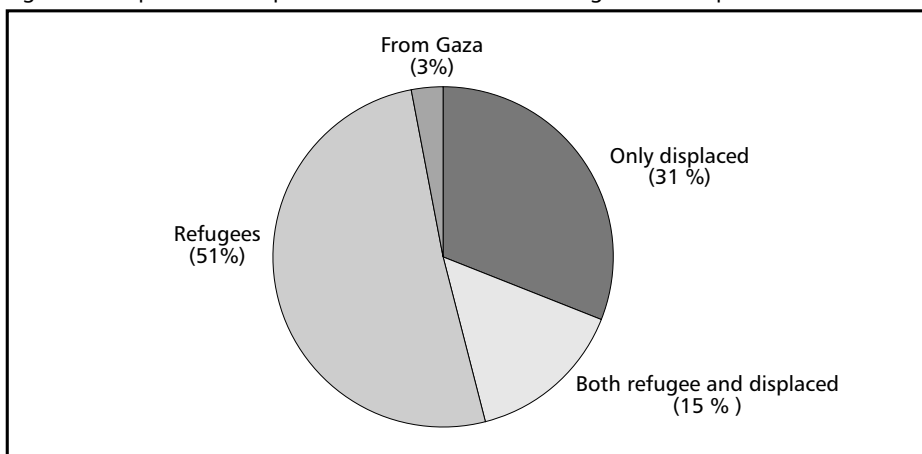
The fieldwork was conducted during January to May 1996. 6300 households in a nationally representative sample were interviewed about a broad spectrum of factors that contribute to the quality of life in Jordan. Among the issues covered were economic activities, income and poverty, housing conditions, population, health, education, social life and attitudes. Particular emphasis was given to factors of relevance for studying the welfare of children and youth. Information was gathered for all members of each household through interviewing one of the responsible adults. In addition, all women who have ever been married, were interviewed about issues concerning pregnancy and child-care, and one individual above 15 years of age was interviewed more in depth on a variety of personal oriented issues.

The purpose of this paper is to assess the living conditions for *Palestinian refugees and displaced residing in Jordan*. The characteristics of refugees and displaced in Jordan are compared to other persons and households living in Jordan. In addition, different sub-groups of refugees and displaced will be compared, such as refugees and displaced residing in camp, versus other refugees and displaced.

The analysis presented here is based on the Jordanian statistical system for classification of refugees and displaced. It is important to bear in mind that the system is based on self-ascription. All interviewed individuals in the JLCS were asked which, if any, of the four categories in the classification system below he or she belongs to.

The results from JLCS reported in Figure 1.1 give a breakdown of all refugees and displaced according to the Jordanian classification system, showing that the majority are refugees, 31 percent are only displaced, 15 percent are both refugees and displaced, and 3 percent are from Gaza.

Figure 1.1 Population composition of the Palestinian refugees and displaced in Jordan



The Jordanian system for classification of refugees and displaced

- 1. Refugee:** An individual whose place of permanent residence was Palestine which was occupied in 1948; whose nationality was Palestinian at that time; and who left Palestine during the Arab-Israeli War, or was deported from Palestine after the war, and took refuge in neighbouring or non-neighbouring countries, and declared him-/herself a refugee. All descendants of these individuals are also included.
- 2. Displaced person:** An individual whose principle place of residence was the West Bank before 1967 and who departed during the 1967 war, or was deported after the war. A Palestinian originating from the West Bank, but who resided outside the West Bank during the 1967 war and was not able to return to the West Bank after the war, is also considered displaced. This applies to workers in the Gulf or other countries along with those who worked in Jordan and have not been able to return to their families in the West Bank as a result of the war. All descendants of these individuals are also included.
- 3. Both Refugee and Displaced:** Those Palestinian refugees who left Palestine due to the 1948 war, who took up residence in the West Bank, and later were displaced to Jordan as a result of the 1967 war. All descendants in of these individuals are also included.
- 4. From Gaza Strip:** An individual who left Gaza and went to Jordan as a result of the June 1967 war. All descendants of this individual are also included. (It is not taken into consideration whether the person came to Gaza as a refugee in 1948 or if he/she originates from Gaza.)

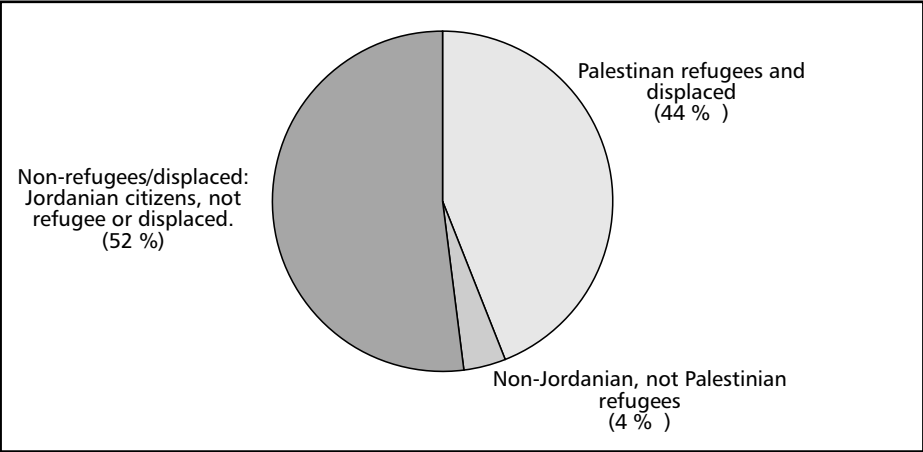
Analytical concepts

Analytical concepts used in this study reflect the subject matter: All of those Palestinians who were affected both by the 1948 and 1967 wars and who are currently living in Jordan. Only occasionally will the analysis distinguish between Palestinians who are refugees and Palestinians who are displaced. When this distinction is made, the concepts will refer to the classification system outlined above (refugee, displaced, both refugee and displaced, and from Gaza).

Terms used in the analysis		
Refugees and displaced	-	Non-refugees/displaced
Camp refugees and displaced	-	Other refugees and displaced
Registered refugees and displaced	-	Non-registered refugees and displaced

Refugees and displaced comprises all individuals covered by the four categories outlined above, in other words all refugees, displaced, both refugees and displaced, and from Gaza. This group will in most cases be compared to the group *Non-refugee/displaced* which consists of all persons in Jordan who are not in the group “Refugees and displaced” and who hold Jordanian citizenship. Hence, excluded from the analysis are all persons who are *Non-Jordanian non-refugees/displaced*, of which more than half are immigrant workers from Egypt, and the rest are mainly from other countries of the region. These individuals are excluded because in many respects they represent a lifestyle very different from other individuals in Jordan, and therefore should not be included together with “non-refugees/displaced”, but they are

Figure 1.2 Population composition in Jordan

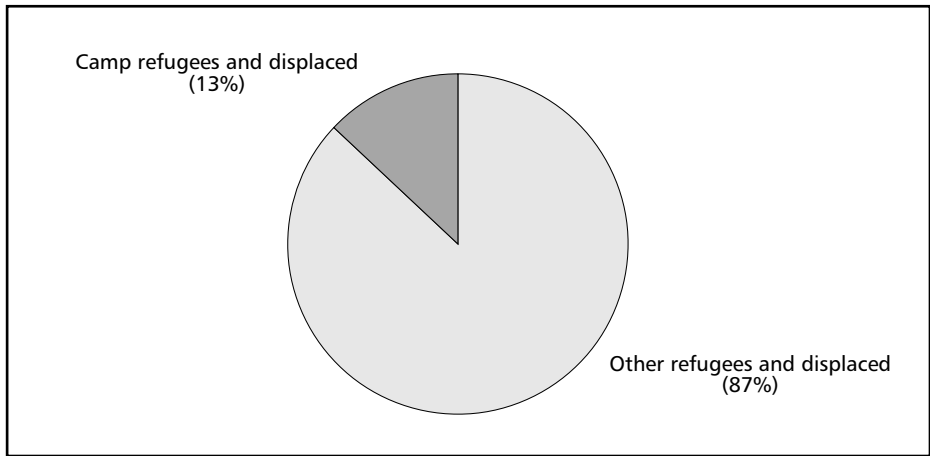


too few to form a separate analytical unit. A small number of them claims to be Palestinian citizens (but not refugees or displaced).

Of course, some of the individuals in this group may be refugees without being Palestinian, but they are not of interest here. Figure 1.2 gives a breakdown of all individuals residing in Jordan according to this classification, showing that 44 percent of the individuals in Jordan are Palestinian refugees and displaced. Four percent are neither Jordanian citizens nor Palestinian refugees/displaced, and the remaining 52 percent are Jordanian citizens who are not refugees/displaced¹.

The next step in defining analytical concepts concerns the breakdown of the refugee and displaced group. The most used concept will be to distinguish between the refugees and displaced who live in UNRWA refugee camps, termed *camp refugees and displaced*, and those who do not live in camps, termed *other refugees and displaced* (or, for reasons of clarity, they are termed “refugees and displaced who do not live in camps”). Figure 1.3 shows that 13 percent of the refugees and displaced live in camps. Among the camp refugees and displaced, 85 percent are refugees or both refugees and displaced, while 15 percent are displaced. When UNRWA registration is taken into account, 17 percent of registered refugees and displaced live in camps. It should be noted that the number of camp refugees and displaced in the sample is relatively small, so that figures based on sub-groups of camp refugees and displaced are associated with more sampling error than results on other populations in this paper.

Figure 1.3 Share of refugees and displaced who live in UNRWA refugee camps



¹ The JLCS survey data is not suitable for assessing the size of the population in Jordan that is of Palestinian origin (i.e. the sum of Palestinian refugees and displaced, and other Palestinians who are not refugees or displaced). The size of the Palestinian population is a debated issue in Jordan.

Finally, in some aspects of the analysis, it is relevant to distinguish the refugees and displaced who are registered with UNRWA from those refugees and displaced who are not. This is especially important when the use of UNRWA services is analysed. The terms used are *registered refugees and displaced* versus *non-registered refugees and displaced*. Figure 1.4 shows that 60 percent of the refugees and displaced are registered with UNRWA.

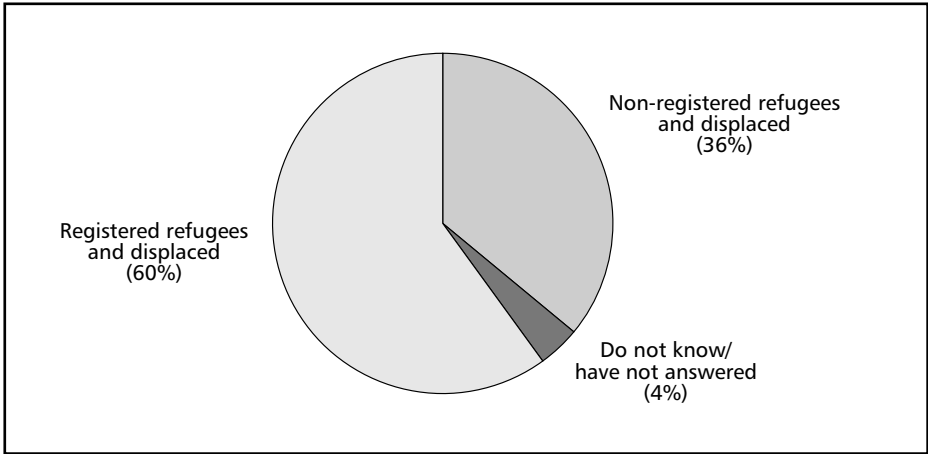
Relation to the UNRWA classification system

The Jordanian classification system adopted in JLCS differs in many respects from the system used by UNRWA. The most important difference is that the Jordanian system is based on self-ascription, whereas the UNRWA system was developed as an answer to the operational requirements of the organisation. These requirements relate to the mandate given to UNRWA, which is to give humanitarian assistance to *needy* refugees. Hence, in order to gain access to UNRWA services, the refugee

The criteria for receiving assistance from UNRWA

In order to get access to UNRWA services, a Palestine refugee must register with UNRWA. To register with UNRWA as a Palestine refugee, the person must meet the following definition: A person who, as a result of the establishment of the State of Israel, took refuge elsewhere in Palestine (namely the West Bank and Gaza Strip), Lebanon, Syria and Trans-Jordan prior to 1 July 1952, and who was deemed in need. Descendants of this individual are also included.

Figure 1.4 UNRWA registration among the refugees and displaced.



has to be registered with UNRWA, where the eligibility requirement is that in addition to being a refugee, you also had to be needy at the time of registration.

There are also other definitional differences between the Jordanian and the UNRWA classification systems, but they are of minor importance for this study. The most important similarity between the two definitions is that, in order to be termed a “refugee”, the individual must have left what is today Israel as a result of the 1948 war. The displaced are those who were not able to return to the West Bank and Gaza Strip as a result of the 1967 war, and are not eligible for registration with UNRWA unless they are also refugees. However, in an agreement with the Jordanian government, UNRWA has taken on the responsibility of food ration distribution to those who are displaced, provided that the Jordanian government reimburse the expenditures made by UNRWA. The results from JLCS indicate that many displaced persons also have access to other UNRWA services.

The size of the population of Palestinian refugees and displaced

The results from JLCS reported in Table 1 below (which relate to the first quarter of 1996) indicate that there is a total of 1.843 million Palestinian individuals living in Jordan who belong to any of the four categories listed above (refugee, displaced, both refugee and displaced, or from Gaza). Of those, 571 000 individuals are displaced, while an additional 1.272 million individuals are refugees, both refugees and displaced, or from Gaza². Further, the JLCS finds that there are 1.121 million refugees and displaced residing in Jordan who are registered with UNRWA.

According to UNRWA figures from June 1996, Jordan has a Palestinian refugee population of 1.389 million, representing 33 percent of the country’s total population (UNRWA 1997). The discrepancy between the JLCS figure of registered refugees and displaced, and UNRWA figures can possibly be explained by the fact that UNRWA figures relate to refugees and displaced who are *registered in Jordan*, while JLCS refer to refugees and displaced who *live in Jordan*. Hence, some of the refugees and displaced who are registered in Jordan may actually live in another country, and this contributes to give higher figures from UNRWA than from JLCS.

² The group of Gaza refugees/displaced is quite small. Despite the fact that we do not know exactly how many are both refugees and displaced, nor how many are displaced, it is included together with the refugees (most of them are, however, registered with UNRWA, so we expect them to be refugees). This does in any case not have much impact on the figures.

Furthermore, the definitional difference between the UNRWA and the Jordanian classification system should account for a number of refugees and both refugees and displaced who are not registered. The UNRWA requirement of being a *needy* refugee at the time of registration should tend to result in a lower number than the Jordanian self-ascription classification adopted in J LCS. What is not so easy to explain is that more than 25 percent of the only displaced population claim to be registered with UNRWA. A thorough analysis of these households and individuals show that they have almost the same frequency of using UNRWA health and education services as the registered refugees. In other words, it does not appear that they only say they are registered – they probably are registered.

Table 1.1 Estimates of population sizes for refugees and displaced in Jordan, according to refugee status, age and UNRWA registration. In brackets, 95 percent confidence interval.³

	Refugees, both refugee and displaced, from Gaza	Only displaced	All refugees and displaced
Registered with UNRWA*	968,000 [858,000 1,078,000]	153,000 [125,000 181,000]	1,121,000 [1,002,000 1,240,000]
Non-registered	261,000 [227,000 295,000]	398,000 [347,000 449,000]	659,000 [596,000 722,000]
First generation**	158,000	168,000	326,000
Less than 15 years	543,000	235,000	778,000
15-64 years	690,000	322,000	1,012,000
More than 65 years	38,000	14,000	52,000
All	1,272,000 [1,155,000 1,389,000]	571,000 [505,000 637,000]	1 843,000 [1,700,000 1,985,000]

*) Around 63,000 refugees and displaced did not know or did not answer whether they are registered with UNRWA , two-thirds of them are refugees.

**) To be a first generation refugee or displaced means that the person was born before he or she came to Jordan. For the persons who are refugees, both refugees and displaced, or from Gaza, the requirement is that the person was born before 1948, while the first generation displaced are born before 1967.

³ The JKS estimate of the total population in Jordan at the time of the survey (1st quarter in 1996) was 4.213 million, which is slightly below the official Jordanian estimate (projections based on the 1994 census) of 4.290 millions at the end of 1995. Hence, the number of refugees and displaced might be slightly higher than the J LCS estimate, but not more than 35,000 more, which is covered by the confidence interval.

Table 1.2 gives some further breakdown of the refugee and displaced population in JLCS. All figures are in percent of all refugees and displaced, showing that 39 percent of all refugees and displaced are refugees who are registered with UNRWA, 8 percent are displaced who are registered with UNRWA, 13 percent are both refugees and displaced who are registered with UNRWA, and so on.

Table 1.2 The population of refugees and displaced in Jordan: Percentage according to refugee category, generation, age and UNRWA registration

	Refugees	Displaced	Both refugee and displaced	From Gaza Strip	All refugees and displaced
Registered	39	8	13	2	62
Non-registered	11	22	2	1	37
First generation	6	9	2	0	18
Less than 15 years	22	13	17	1	42
15-64 years	28	17	8	1	55
65 years and above	2	1	1	0	3
Total	51	31	15	3	100

JLCS further shows that

- 95 percent of the refugees and displaced have Jordanian citizenship.
- 5 percent of the individuals who live in camps are non-refugees/displaced.
- 85 percent of the camp refugees and displaced are refugees, both refugees and displaced or from Gaza, 15 percent are only displaced.
- 87 percent of the camp refugees and displaced are registered with UNRWA.
- 10 percent of the refugees and displaced are also returnees from the Gulf due to the Gulf war.

2 Population, Household Composition and Social Network

The demographic structure of the population of refugees and displaced is not different from that of the rest of the population in Jordan, except for camp refugees and displaced who live in extended families more often than the rest of the population. Refugees and displaced have many more relatives living abroad than non-refugees/displaced. The countries where these relatives reside, and the reasons why they live there are also quite different for refugees and displaced compared to non-refugees/displaced. Refugees and displaced who live outside camps have fewer relatives living nearby than camp refugees and displaced and non-refugees/displaced.

The demographic characteristics of the population of refugees and displaced does not seem to deviate from that of non-refugees/displaced. As table 2.1 shows, the total fertility rate is slightly higher among non-refugees/displaced than among refugees and displaced. However, this difference is an effect of the urban-rural distribution, as the population of refugees and displaced is more concentrated in urban areas where fertility is lower.

Figure 2.1 shows that the age distribution among camp- and other refugees and displaced cannot be distinguished from the age distribution of non-refugees/displaced.

As was depicted earlier in Figure 1.2, the population of refugees and displaced constitute about 44 percent of all persons living in Jordan. However, as 10 percent of the households in Jordan are composed of both refugees and displaced and non-refugees/displaced, almost 50 percent of the households in Jordan have at least one member who is a refugee or displaced. For the remainder of this study, the refugee status of the person who is head of the household will be used to distinguish analytically between refugee and displaced households on the one hand, and non-ref-

Table 2.1 Total fertility rates for Jordan 1990-1994 by urban/rural and refugee status

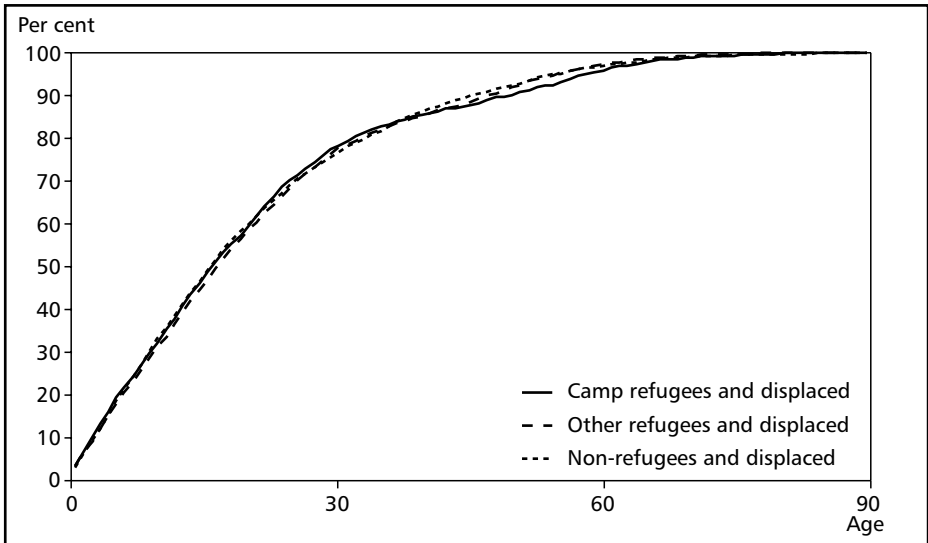
	Urban	Rural	All
Non-refugees/displaced	4.6	6.0	5.0
Refugees and displaced	4.8	5.3	4.8
All	4.7	5.9	4.9

ugee/displaced households on the other. Under this definition, 46 percent of the households in Jordan are refugee and displaced households, i.e. the head of household is classified in one of the groups refugee, displaced, both refugee and displaced, or from Gaza Strip.

There are no major differences regarding the household structure between the refugees and displaced and non-refugees/displaced. Average household size is 6.2 persons for both groups. The most common household composition is the nuclear family where the head of the household is residing together with his spouse and children. The nuclear families count for about 70 percent of the households. Only 15 percent of the households are extended families, defined as the nuclear family of the head of the household residing together with parents, siblings or grandchildren of the household head¹.

It is only when the refugee and displaced population is broken down according to camp residency, that some differences emerge: As figure 2.2 shows, 25 percent of the refugee and displaced households in the camps are extended families. Average household size is also higher in the camps (6.8 persons), and large households (more than 10 members) are almost twice as common among camp refugees and displaced than among other refugees and displaced. As a consequence, more than every third camp refugee and displaced live in large households.

Figure 2.1 Cumulative Age Distribution



¹ Note that the typical dar building, according to our definition of household, will contain more than one household although they all belong to the same family, i.e. adult sons with families living in a separate dwelling unit in their father's house

These findings are probably a consequence of two factors: First there is a shortage of houses in the camps, due to regulations on the building of new and the extension of existing houses. Secondly, as will be shown later, the camp refugees and displaced belong to a different social stratum than other refugees and displaced. It is believed that this is a result of a process where refugees who originally settled in the camps (in the late 1940s and early 1950s) were predominantly the poor refugees and displaced, mainly farmers, who could not manage to set up a home by themselves in other areas. Also, when the refugees and displaced in the camps became wealthier, many of them moved out of the camps in order to improve their housing standard (although the opposite has also been observed, - that in order to move into the camps now, a household need a quite high income as the dwelling prices in the camps are high). Hence, those who stay in the camps, tend to be those who remain poor and who cannot afford *not* to live in extended households².

Figure 2.2 Household types

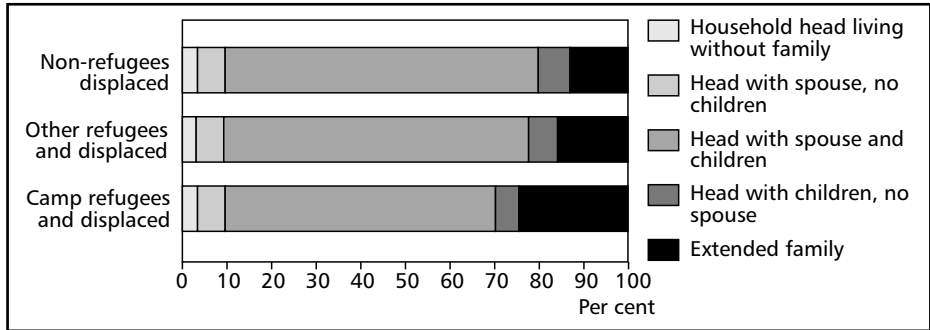
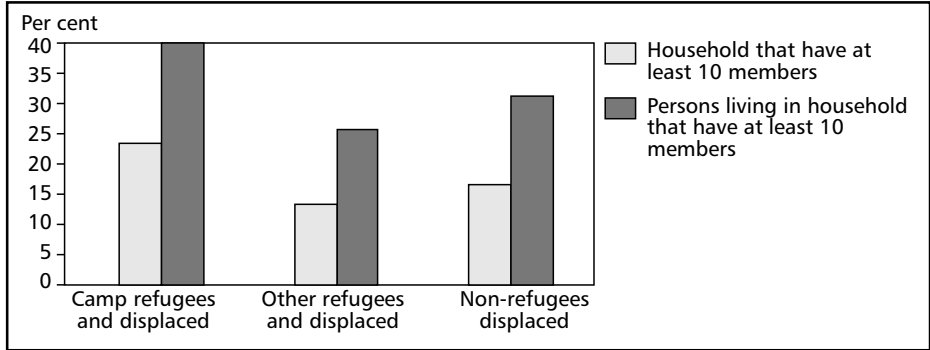


Figure 2.3 Large households, and persons living in large households. Percent of households/ persons



² A third explanation could be a higher fertility rate among camp refugees, but our data material is too small to analyse fertility by camp status

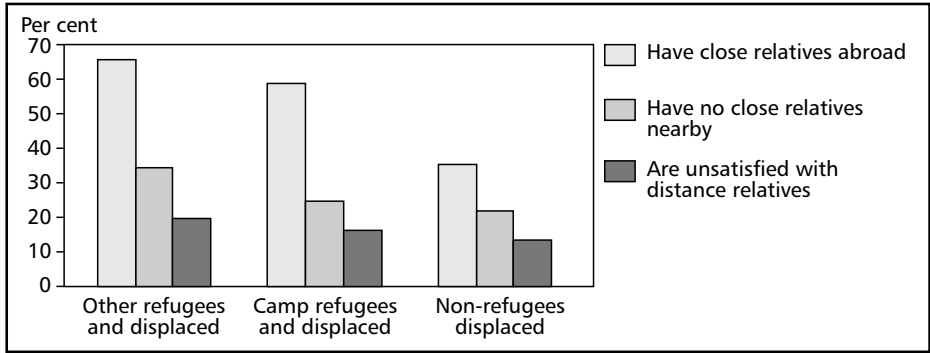
Both refugees and displaced and non-refugees/displaced belong to a cultural tradition where the family is by far the most important factor in determining social relations. Generally speaking, the concept of being a refugee is associated with families that are torn apart and for whom the traditional ties to relatives are weakened. This is also, to a certain extent, the case among refugees and displaced in Jordan. However, the fact that the refugees and displaced to Jordan came in such large numbers probably explains why disintegration of families does not seem to be common here.

All households interviewed in the JLCS are asked if they have relatives living abroad, if they have a close relative living nearby (outside the household), if they visited or assisted relatives the two weeks prior to the interview, and how unsatisfied they are with the distance to their relatives.

As figure 2.4 shows, refugee and displaced households have many more relatives residing in other countries, and fewer have close relatives living within walking distance, than non-refugees/displaced. Also, there is some difference between refugees and displaced and others concerning satisfaction with the distance to relatives. While 19 percent of the refugees and displaced complain about the distance to relatives, 13 percent of the non-refugees/displaced do the same. The camp dwellers are somewhat different from other refugees and displaced in this respect, and more similar to the non-refugees/displaced. Among camp refugees and displaced and non-refugees/displaced, 20 to 25 percent do not have any close relatives living within walking distance, while this is the case for almost 35 percent of the refugees and displaced who live outside camps.

Around 60 percent of the refugee and displaced households have close relatives living in other countries, when close relative is defined as parent, spouse, child or sibling. Figure 2.5 shows that only 30 percent of the refugees and displaced have close relatives who reside in the West Bank and Gaza Strip. However, there are large differences within the population of refugees and displaced in this respect. It is much

Figure 2.4 Relatives abroad, relatives living nearby, and dissatisfaction with distance to relatives



more common among those who are only displaced and from Gaza to have relatives abroad, than among those who are refugees or both refugee and displaced. While only 17 percent of refugees and 30 percent of those who are both refugee and displaced have close relatives in the West Bank and Gaza Strip, as much as 50 percent of the displaced and from Gaza have relatives living in these areas.

More than 20 percent of the refugees and displaced have close relatives in Saudi Arabia, in other countries in the Middle East, or in North America and Europe respectively. Among non-refugees/displaced, only slightly more than 5 percent have relatives in the West Bank and Gaza, while other countries in the Middle East are more important as host countries for their close relatives.

The main reason for a relative to reside outside Jordan, varies with the countries of residence, and the pattern is quite similar for refugees and displaced, and non-refugees/displaced. For those who have relatives in the West Bank and Gaza Strip, the most common reason is that the person originates from there. Among the only displaced who have one or more relatives in the West Bank and Gaza Strip, almost all have at least one relative originating from there. Quite a few of the refugees and displaced also have relatives who followed their family to the West Bank or Gaza Strip, or went there to get married, to work, or to study.

Relatives of refugees and displaced who live in Saudi Arabia have mainly gone there to work (men) or to accompany their family (women). Among non-refugees/displaced, fewer go to Saudi Arabia in order to work, and more women go there to marry. The main reason for staying in North America or Europe is to work.

Although figure 2.4 showed that the non-refugees/displaced have close relatives living nearby somewhat more often than refugees and displaced, there does not seem to be significantly less interaction between the latter and their relatives, than between non-refugees/displaced and their relatives. Refugees and displaced

Figure 2.5 Relatives abroad by country of residence. Percent of all households.

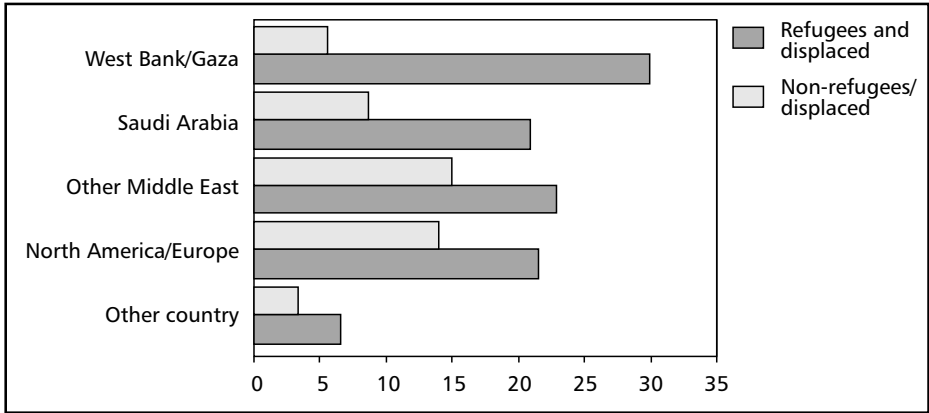


Figure 2.6 Reasons why relatives are living in the West Bank and Gaza. Percent of households with close relative in the West Bank and Gaza

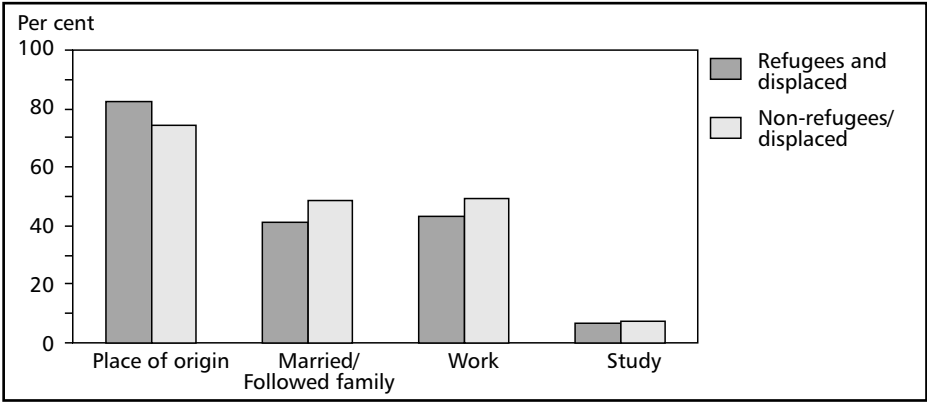


Figure 2.7 Reasons why relatives are living in Saudi Arabia. Percent of household with close relative in Saudi Arabia

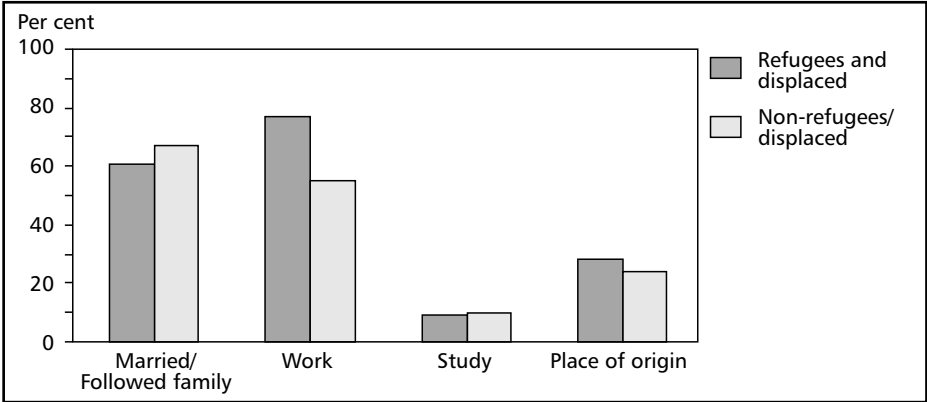


Figure 2.8 Reasons why relatives are living in North America or Europe. Percent of household with close relative in North America or Europe



report that they visit relatives outside the household just as often as non-refugees/displaced. The non-refugees/displaced, however, more often report that they assist relatives with practical matters: While 25 percent of non-refugee/displaced males assisted relatives with practical matters during the 2 weeks preceding the interview, only 20 percent of male refugees and displaced did so. Female camp refugees and displaced receive financial assistance from relatives more often than other women. The differences in social network, however, are greater between men and women than between refugees and displaced and non-refugees/displaced. In particular, women report that they receive more assistance from friends and relatives than men do.

Figure 2.9 Men giving and receiving help from friends and relatives

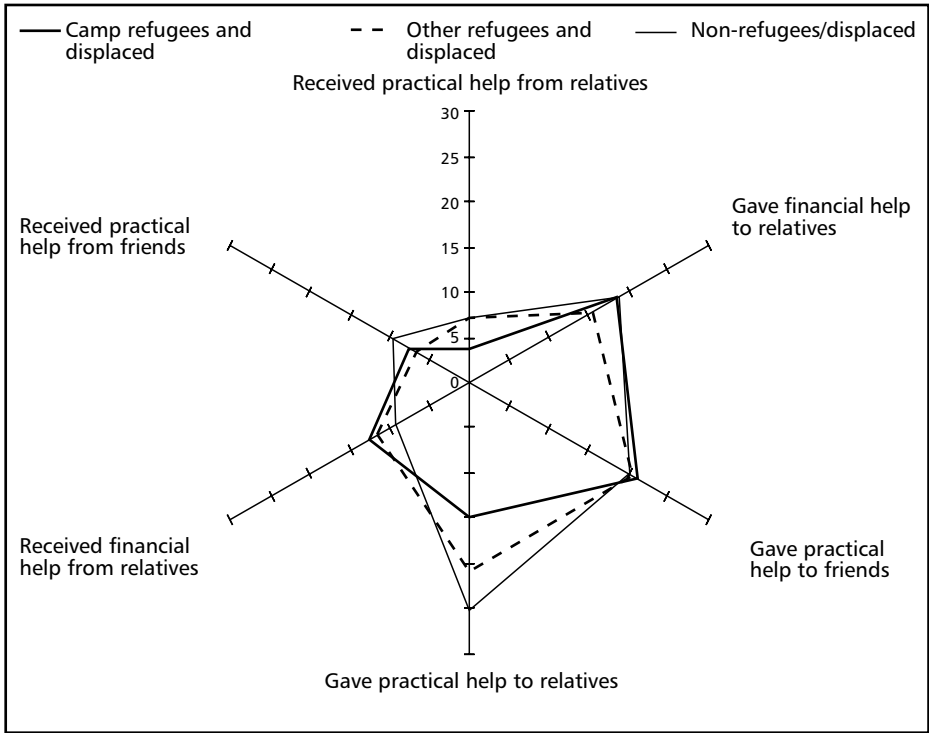
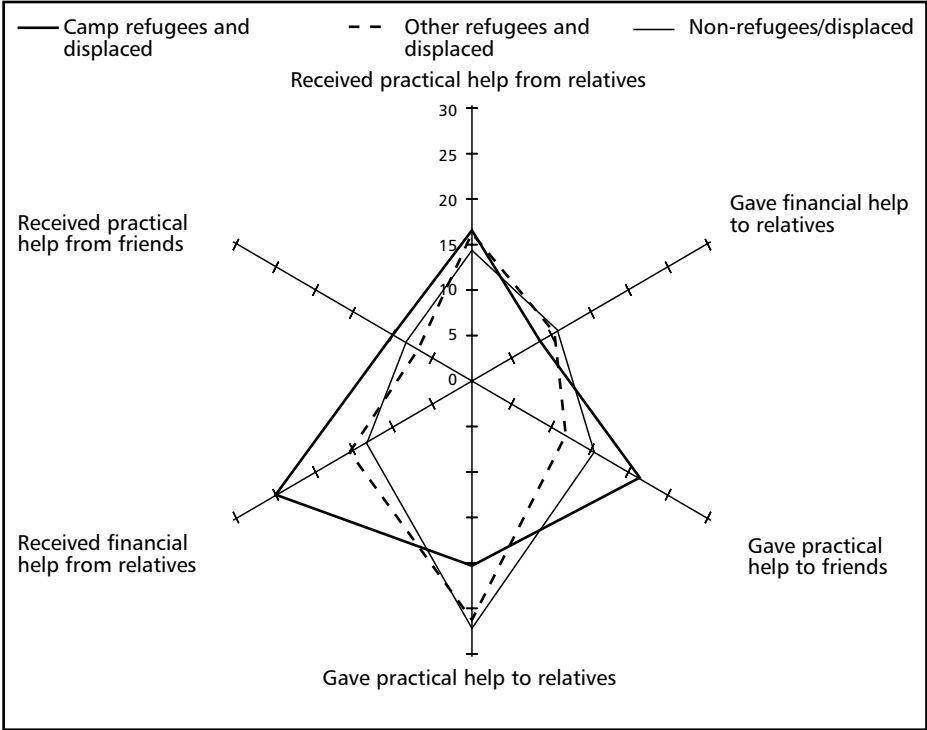


Figure 2.10 Women giving and receiving help from friends and relatives



3 Housing Conditions

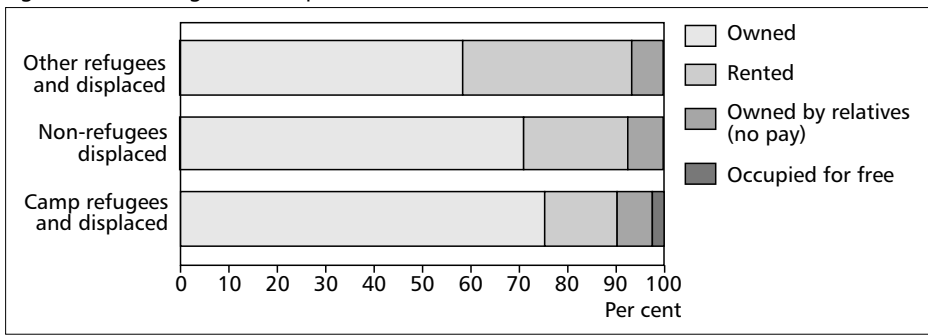
While refugees and displaced often rent an apartment, non-refugees/displaced more commonly own a *dar* house. Camp refugees and displaced have a poorer standard of housing, but slightly better access to infrastructure. Refugees and displaced in general are less satisfied with their housing conditions, and more often consider moving.

While the majority of camp refugees and displaced live in traditional *dar* houses, other refugees and displaced often live in apartments. Of the population of non-refugees/displaced, approximately half of the households live in a *dar* and half in apartments. This is primarily an effect of the population of refugees and displaced being more urban than non-refugees/displaced, although there still is some difference when controlling for urban/rural status.

When it comes to ownership of the dwelling, 70 percent of non-refugees/displaced own their dwelling, while refugees and displaced outside the camps more frequently rent their dwelling. This is partly, but not completely, due to the urban/rural distribution of the populations. Interestingly, as much as 75 percent of the camp refugees and displaced report that they own the dwelling they live in, although they do not hold any formal title to their houses.

The refugee and displaced group as a whole tends to have slightly less living space than non-refugees/displaced, when space is measured as number of persons per room (not including kitchen, bathroom and hallways, if any). When the refugees and displaced are broken down by camp residency, as in figure 3.2, it appears that crowding is most common in camps, and there is no difference between the

Figure 3.1 Dwelling Ownership



refugees and displaced who are not living in camps and the non-refugees/displaced with regard to crowded living quarters. A look at figure 3.5 shows that 44 percent of camp households are unsatisfied with the space in their dwellings, while this applies to 27 percent and 22 percent of other refugees and displaced and non-refugees/displaced respectively.

Figure 3.2 Crowding, number of persons per room

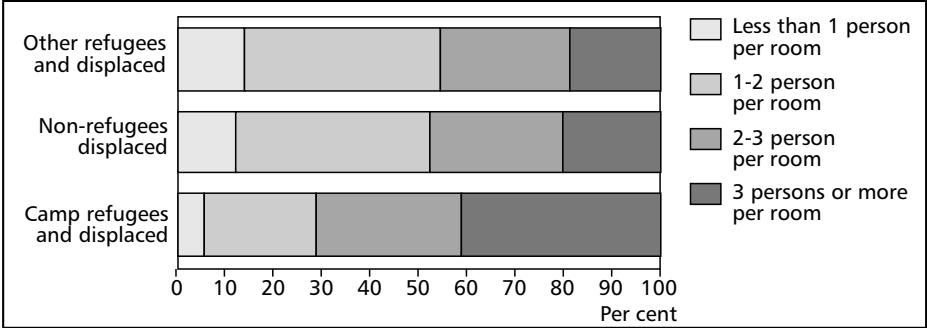
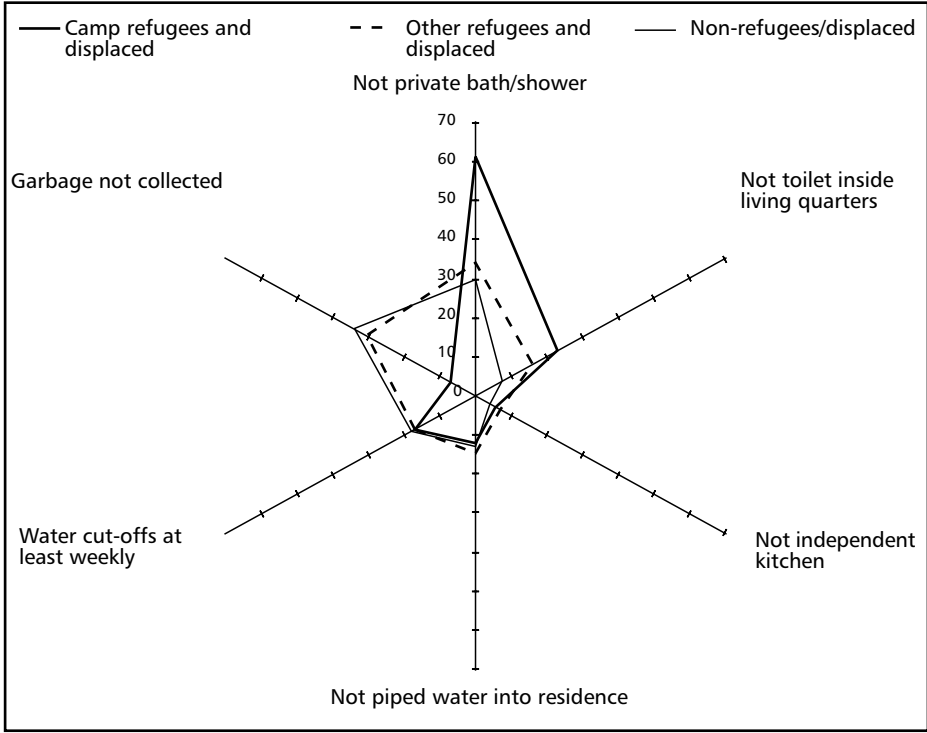


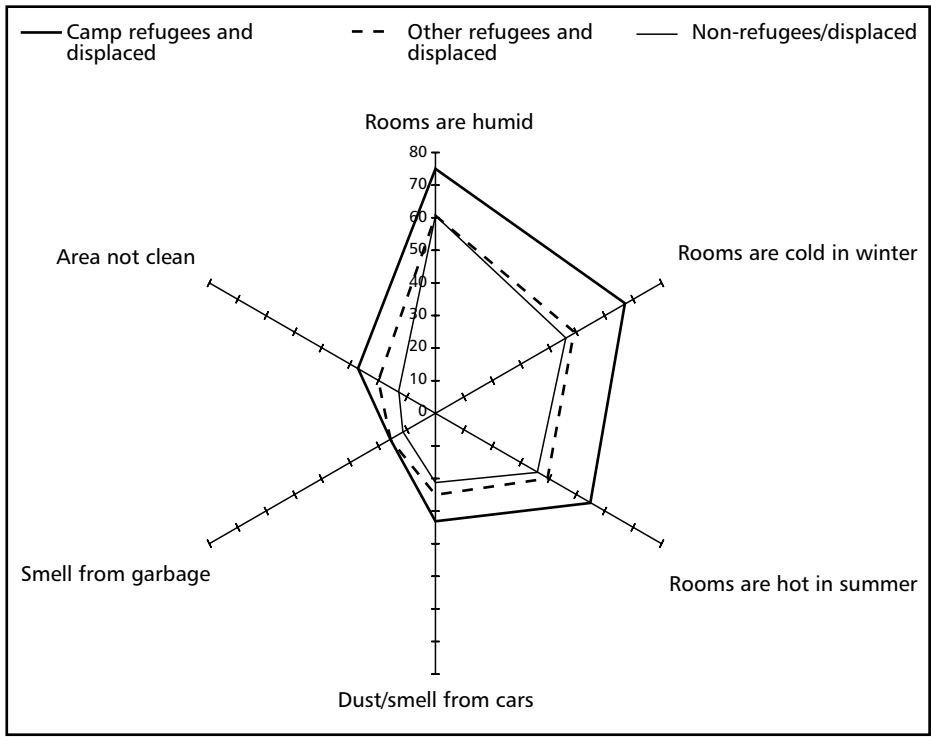
Figure 3.3 Housing and infrastructure standard. Percent of households



As Figure 3.3 illustrates, 60 percent of the camp refugees and displaced do not have a private bathroom and almost every fourth camp household does not have a toilet inside the dwelling (although many have a shared toilet in the building). When controlling for urban/rural status, there are almost no differences among refugees and displaced outside camps and non-refugees/displaced with regard to these facilities: around 30 percent have no bathroom, and less than 10 percent have no toilet inside the house.

The indoor and outdoor environment is clearly evaluated by respondents as being worse in the camps than outside. According to Figure 3.4, camp refugees and displaced report more environmental problems than other refugees and displaced and non-refugees/displaced (who are almost identical in these respects too). The camp refugees and displaced also complain more about noise so disturbing that it is difficult to have a normal conversation indoors.

Figure 3.4 Environment inside and outside dwelling

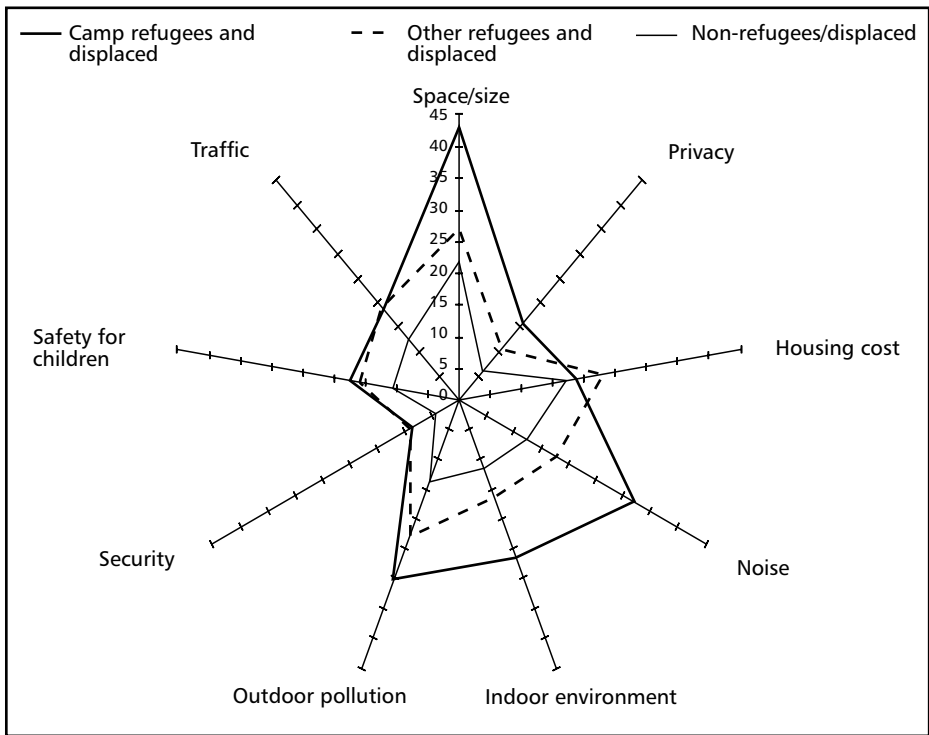


However, camp refugees and displaced have equal access to a piped water supply and electricity, although camp dwellers more often than others report that they “from time to time” experience water cut-off. Garbage collection is clearly better in the camps, while refugees and displaced who live outside camps and the non-refugees/displaced use public containers.

All in all, figure 3.5 shows that refugees and displaced, and in particular those in camps, are less satisfied than non-refugees/displaced with most aspects of their housing conditions. The exception is housing costs, where camp refugees and displaced are no less satisfied than non-refugees/displaced. Also, when it comes to security aspects like crime, children’s security and traffic, all groups seem to be quite satisfied.

The dissatisfaction with the housing situation is expressed in the desire to move: 24 percent of camp households were considering moving (half of them within the area however), while 21 percent of other refugees and displaced, and only 17 percent of the non-refugees/displaced were considering moving.

Figure 3.5 Dissatisfaction with housing conditions. Percent who are unsatisfied with ...



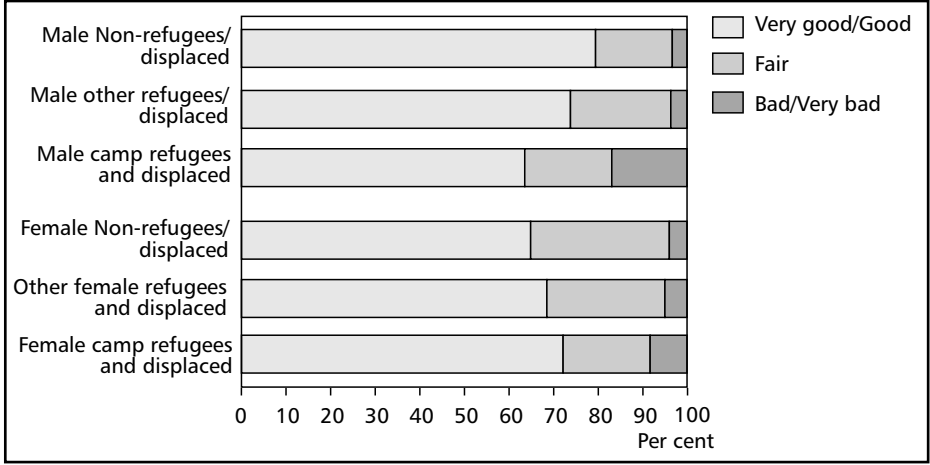
4 Health

Refugees and displaced, in particular those who live in refugee camps, have more physical and mental health problems than other individuals in Jordan. Women and the old complain more about their health, while young men in the camps demonstrate a lack of hope for the future. There is less health insurance and a frequent use of private health services among refugees and displaced. There are no differences concerning children’s diseases between refugees and displaced, and non-refugees/displaced. Child mortality and malnutrition is less common among refugee and displaced children, despite that they have a somewhat lower rate of satisfactory vaccination coverage than non-refugee/displaced children.

4.1 Health conditions

Two patterns emerge from figure 4.1 below. When individuals (15 years of age and older) are asked to comment on the state of their health, men are generally more satisfied with their health condition than women, and refugees and displaced are

Figure 4.1 Health Self Assessment



less satisfied than others. Male camp refugees and displaced are very unsatisfied with their health. This relation is robust for comparisons between rural and urban areas.

As many as 18 percent of male camp refugees and displaced consider their health to be bad or very bad, opposed to only 5 percent of male non-refugees/displaced. The refugees and displaced who do not live in the camps have more in common with non-refugees/displaced than with camp refugees and displaced with regard to their self-assessed health conditions. The reporting of health problems starts mainly after 50 years of age for males, and somewhat earlier for females.¹

Severe prolonged illness and injuries (“severe” is defined as the illness or injury preventing the person from going out without assistance from others) are also more common among refugees. Camp refugees and displaced have more than twice the frequency of chronic health problems than non-refugees/displaced, as is illustrated in Figure 4.3 (the pattern is identical for both men and women). Seven percent of

Figure 4.2 Severe, Prolonged Illness or Injury

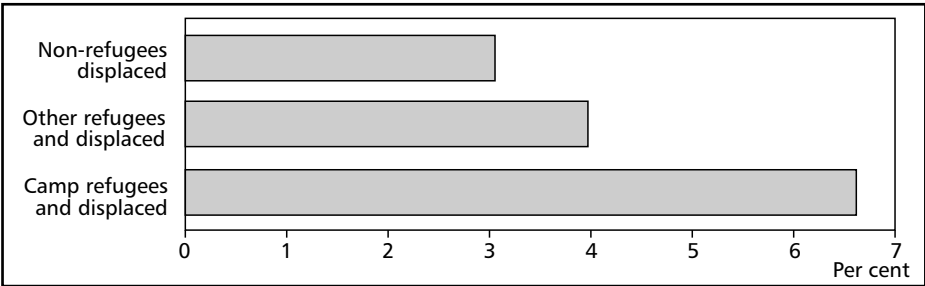
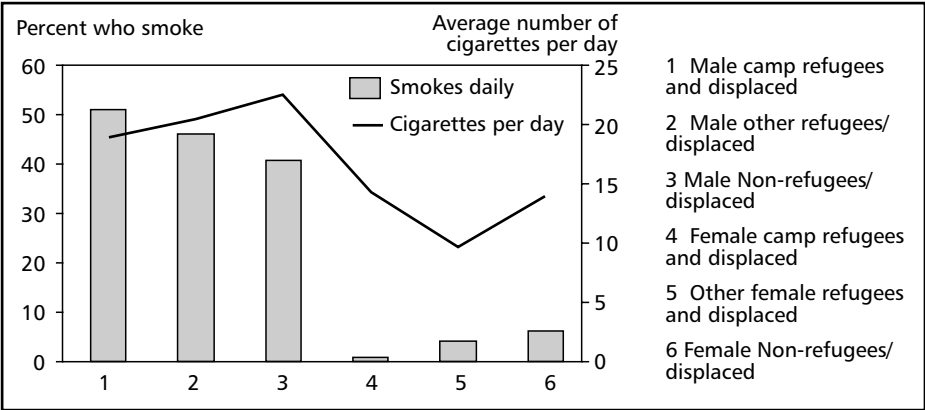


Figure 4.3 Smoking habits



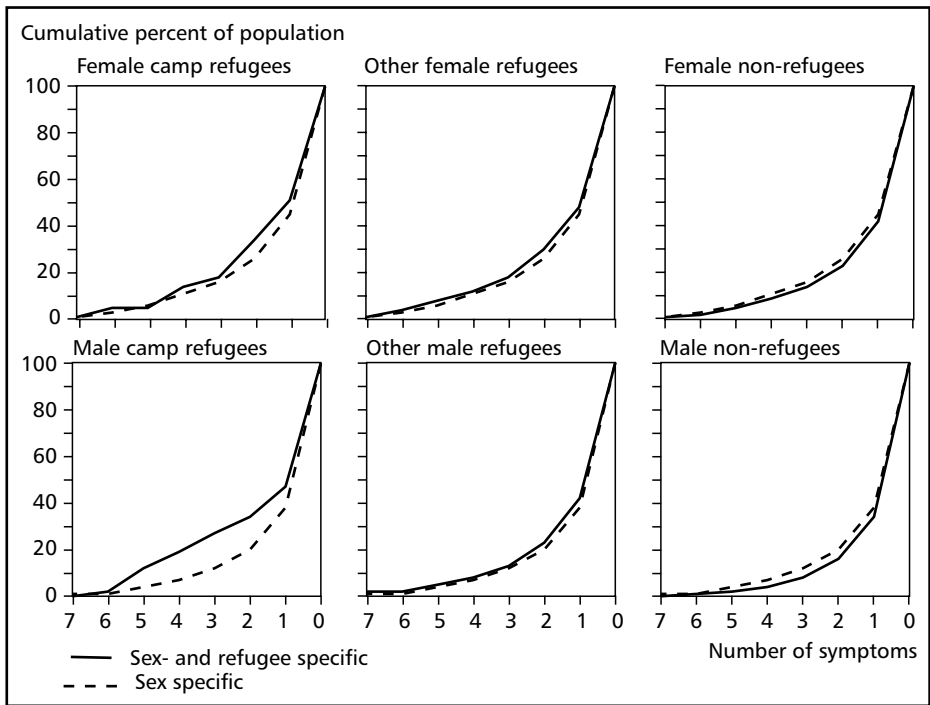
¹ Although our sample of randomly selected household members in the refugee camps is slightly biased towards older persons, male camp refugees and displaced report more health problems also when controlling for age.

the camp refugees and displaced have chronic health problems, while the same applies to 4 and 3 percent for other refugees and displaced and non-refugees/displaced respectively.

Male camp refugees and displaced are more likely to smoke than other men. Fifty percent of the male camp dwellers compared to 45 percent of the other male refugees and displaced and 40 percent of the male non-refugees/displaced smoke daily. Among women, the opposite pattern emerges from Figure 4.3. The average number of cigarettes consumed per day is somewhat lower among the camp dwellers.

Symptoms of psychological distress are also more widespread among refugees and displaced than among non-refugees/displaced, and in particular among men in the camps. We have constructed an index on the basis of the respondents' assessment of how severely he or she was affected by the following symptoms during the week before the interview: Nervousness, headaches, depressions, worry, feeling worthless, continuously feeling fearful, and feeling hopeless about the future. The index is shown in Figure 4.4. It portrays the percentage of the individuals that are very bothered by 7, at least 6, at least 5, and so on, of the symptoms. The dotted lines refer to the index for the total population, both men and women, while the solid lines refer to the index for sex- and refugee-specific groups.

Figure 4.4 Mental distress index



We find that male camp refugees and displaced suffer more from mental distress than other men in the sample. Refugee and displaced males in general are slightly more affected than non-refugee/displaced males. In addition, 11 percent of male camp refugees and displaced report taking sedatives or medicines for the nerves regularly, as opposed to 7 percent of male refugees and displaced outside camps, and 4 percent of non-refugee/displaced males.

Women are generally more affected by mental problems than men, and also more often take medication such problems. The exception is that male camp refugees and displaced have a higher occurrence of most problems than female camp refugees and displaced.

Also among women, refugees and displaced are somewhat more affected by psychological distress than other women, but there are no major differences between camp refugees and displaced and other female refugees. One exception is that female camp refugees and displaced report that they experience continuous fear more often than other women do.

Like physical problems, psychological distress generally increases with age. However, while depressions and the like are more common among the old, the young are more bothered by feeling hopeless about the future. In particular, among young male camp refugees and displaced, more than 30 percent say that they feel hopeless about the future, while less than 10 percent of other young male refugees and displaced say the same (but few observations on age specific results for refugee camps implies that this figure is more uncertain).

While mental distress is strongly correlated with unemployment among young and middle-aged men, it is less so among women and older men.

4.2 Health insurance and use of health services

While only 30 percent of the non-refugees/displaced lack health insurance, this is the case for 62 percent of refugees and displaced outside the camps and 48 percent of those refugees and displaced who live in camps. Non-refugees/displaced are more often covered by military insurance, which is quite rare among the refugees and displaced. Non-refugees/displaced are also somewhat more often covered by government insurance. This is most likely due to the fact that non-refugees/displaced more often work in public administration and the armed forces, and thereby are covered by the Royal or the Civil Servants health insurance.

Private insurance is approximately equally important among refugees and displaced and non-refugees/displaced, except in the camps where it is rarely held.

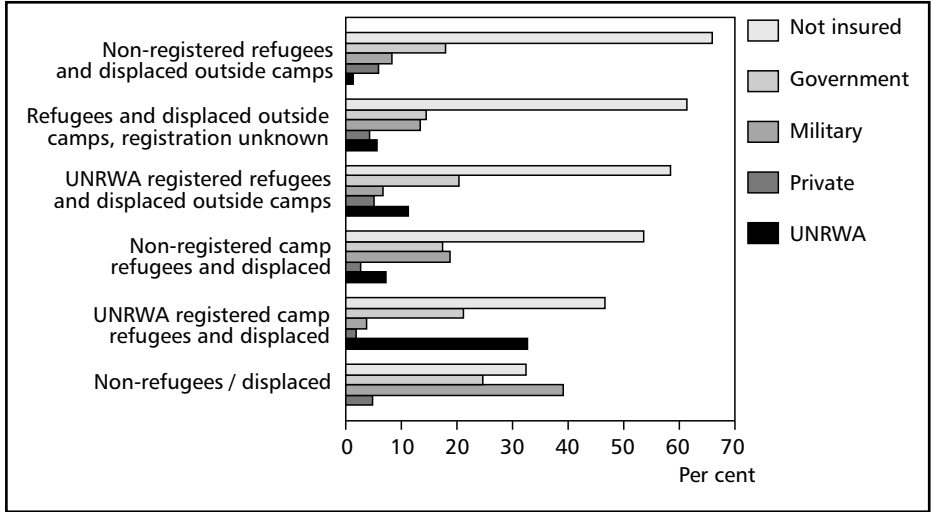
Around one-third of the UNRWA registered camp refugees and displaced, and slightly above 10 percent of other UNRWA registered refugees and displaced, claim to be covered by UNRWA health insurance. Although UNRWA does not formally have health insurance, the organisation offers access to primary health care to all registered refugees. In addition, UNRWA pays for hospital care in some cases, depending on the economic situation of the applicant. Hence, it is not really clear what the respondents mean by being covered by UNRWA health insurance.

In total, 11 percent of the surveyed population 5 years and above had an acute illness or injury during the last week preceding the interview. There were no significant differences concerning acute illness between refugees and displaced and non-refugees/displaced. Slightly more than 35 percent of the ill or injured persons did not seek any professional help or treatment, 25 percent went to a private clinic or hospital, 35 percent to a government facility, and 2 percent to an UNRWA clinic. As Figure 4.6 shows, the refugees and displaced who live outside camps less frequently consulted someone for their acute illness, because they felt they were not ill enough.

Although the most common reason for not seeking help was that the person treated himself or herself, refugees and displaced claim twice as often as non-refugees/displaced that they cannot afford any treatment. This may be explained by the lower insurance coverage among the refugees

There are more striking differences across the groups in the use of health services, as is displayed in Figure 4.7. Non-refugees/displaced, as could be expected, most often use governmental services (66 percent of the first consultations after

Figure 4.5 Health insurance. Percent of persons by type of insurance, refugee status and UNRWA registration



illness occurred), either hospitals, health centres or clinics. Private services were used in 31 percent of the cases.

Refugees and displaced display a different pattern. Surprisingly, both camp dwellers and those refugees and displaced who live outside camps use private services most frequently, whether they are registered with UNRWA or not. While only 30 percent of the UNRWA registered camp refugees and displaced used UNRWA clinics for the first consultation, the rest used government and private services (30 and 33 percent respectively).

Only 5 percent of the UNRWA registered refugees and displaced who live outside camps used UNRWA clinics, while 46 percent and 43 percent respectively used private and government services. Refugees and displaced who are not registered depend mostly on private services as they were consulted in 50 percent of the cases, while government services were used by 43 percent.

In sum, the government, UNRWA and the private sector are almost equally important as providers of curative health services to the camp refugees and displaced, while

Figure 4.6 Persons with acute illness/injury who did not seek any help, by reason for not seeking help

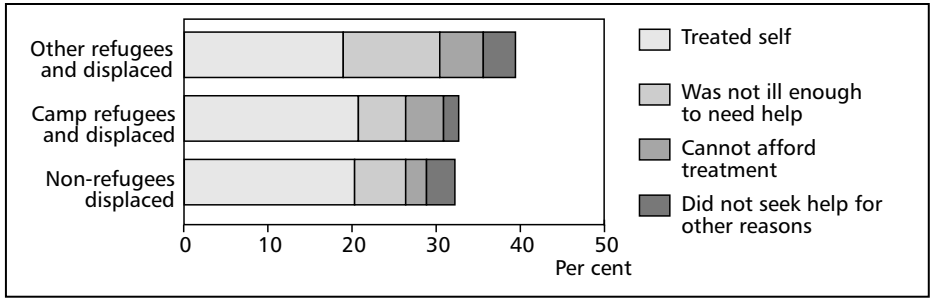
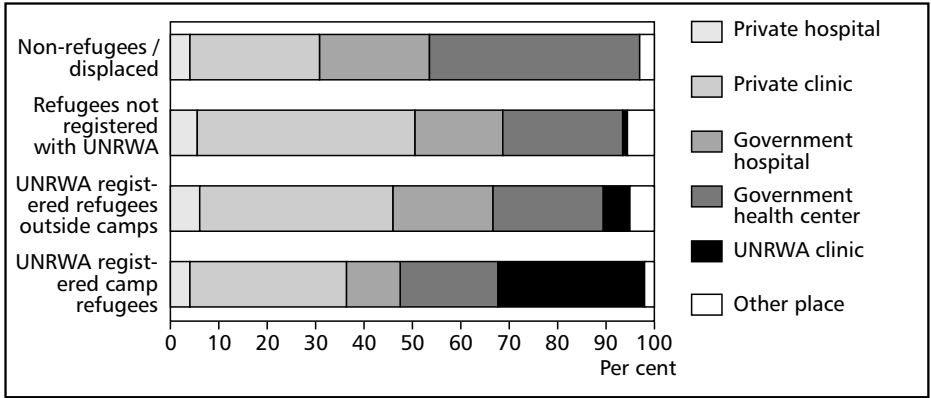


Figure 4.7 Persons with acute illness/injury who did seek help, by place of consultation



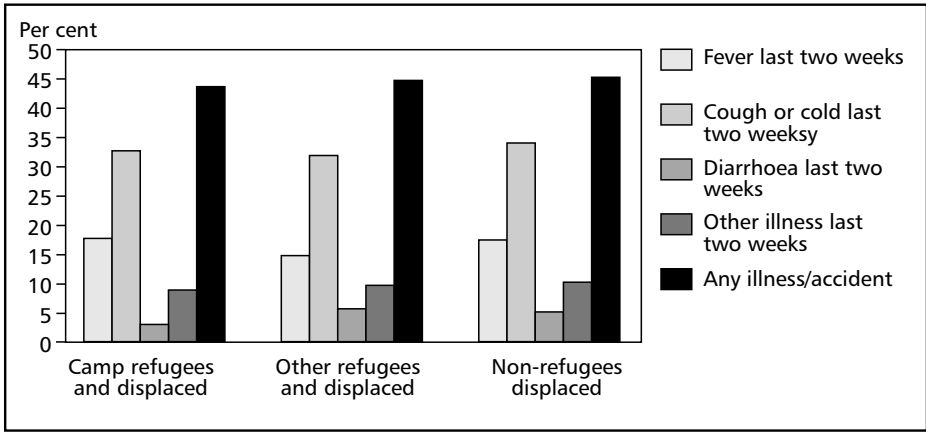
UNRWA health services are of little importance to the refugees and displaced outside the camps, whether they are registered with UNRWA or not.

4.3 Children's health

As opposed to the health conditions among adults, refugee and displaced children do not have more health problems than non-refugee/displaced children. The disease pattern among children is illustrated in Figure 4.8, and it is almost identical across groups. About 45 percent of the children were reported to be sick during the two weeks prior to the interview. One third had a cold (the interview was done during January to April), and less than 10 percent had another disease. Three percent of camp children had diarrhoea, which is lower than for the other refugee and displaced children and the non-refugees/displaced, where 5-6 percent had diarrhoea. This can be explained by the good access to safe drinking water in the camps (the general low number can be contributed to the fact that diarrhoea is not common in the cold season).

Child mortality is low in Jordan compared to other Arab countries, and it is lower among refugee and displaced children than other children. The figures from JLCS are consistent with Demography and Health Survey figures for Jordan, which are estimated by the same methods. According to Table 4.1, 24 out of every 1000 refugee children died during the first year after birth in the period from 1990 to 1994, while the figure for non-refugee children was 31. Unfortunately, the small sample size does not allow for a breakdown on refugee camp level. The lower child mortality among refugees and displaced in the 1980's can

Figure 4.8 Occurrence of illness among children 0-4 years.



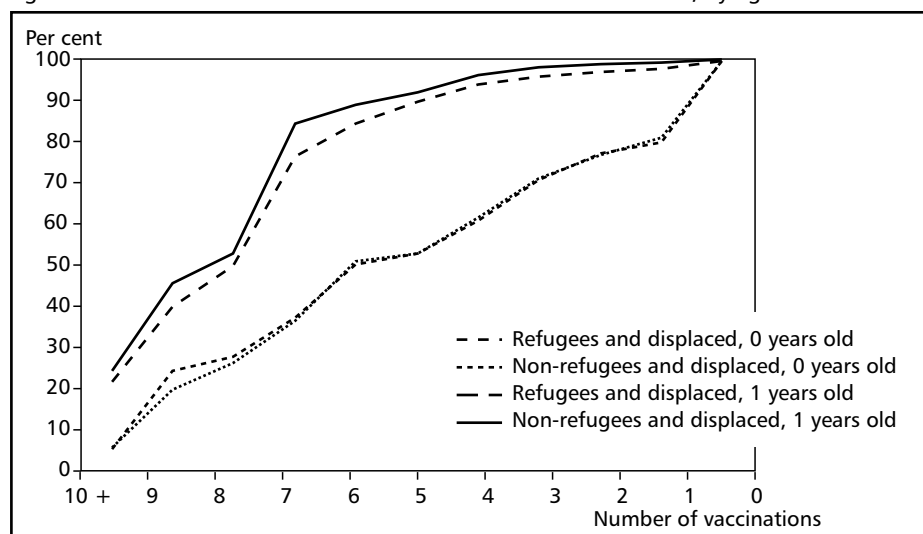
partly be explained by the urban / rural dimension (child mortality is higher in rural areas, while refugees and displaced mostly live in urban areas). However, this cannot explain the difference between refugees and displaced and non-refugees/displaced in 1990's, when child mortality is actually higher in urban than in rural areas, but still lower among refugees and displaced. An important determinant of child mortality is the education of the mother. As will be explored in the next section, the education level for women is almost the same for refugees and displaced and non-refugees/displaced, indicating that there must be other reasons why child mortality is lower among refugees and displaced.

Vaccination coverage measured as the number of vaccinations received before their 1st birthday, is almost identical for refugee children and other children. Figure 4.9 indicates that, between 1st and 2nd birthday, refugee children is falling somewhat behind in the vaccination program.

Table 4.1 Infant and Child Mortality. Deaths per 1000 live-born children. Average during a five-year period

Period	Infant Mortality (birth to 1st birthday)		Under 5 Mortality (birth to 5th birthday)	
	Refugees and displaced	Non-refugees / displaced	Refugees and displaced	Non-refugees / displaced
1980-1984	27.2	37.9	32.3	42.4
1985-1989	26.0	31.6	29.9	36.0
1990-1994	23.9	31.2	25.8	36.4

Figure 4.9 Cumulative distribution of number of vaccinations taken, by age.



Of all children below 5 years of age, 55 percent presented health cards to the JLCS interviewer. This enables an assessment of whether the child has completed a minimum vaccination program, only have partially completed or have received too many vaccinations. Of the children who did not present a vaccination card, the majority have been vaccinated, but the details of the different vaccinations they received are not known. There were no differences between refugee children and other children with regard to the frequency of whether they presented health card or not.

Table 4.2 presents the vaccines received by age of the child. It shows that there is a very high coverage of DPT and Polio vaccination, but slightly lower coverage of measles vaccination. Considering a minimum program of 3 polio, 3 DPT and 1 measles vaccinations, refugees have a lower coverage than other children. This low coverage is mainly a result of refugee children more often not receiving measles

Table 4.2 Vaccination coverage for children 2–4 years who presented health cards

	Age in complete years									
	0		1		2		3		4	
	Refugees	Non-refugees	Refugees	Non-refugees	Refugees	Non-refugees	Refugees	Non-refugees	Refugees	Non-refugees
At least 3 DPT, 3 Polio, 1 measles	25	21	82	91	85	93	86	90	90	91
Polio										
0	4	4	3	1	1	1	1	1	0	0
At least 1	97	96	97	100	99	99	99	99	100	101
At least 2	87	83	96	99	99	98	97	98	99	100
At least 3	71	67	94	98	97	97	95	95	98	98
4	4	3	39	37	67	71	75	72	79	80
5 or more	1	0	3	6	4	10	5	9	5	7
DPT										
0	2	3	1	0	3	0	1	1	0	0
At least 1	98	97	99	100	97	99	99	99	100	100
At least 2	88	85	99	99	96	99	99	98	99	99
At least 3	71	71	98	98	95	99	99	96	99	98
4	7	3	41	38	65	79	78	77	78	83
5 or more	0	0	2	3	3	3	2	3	4	3
Measles										
0	71	76	14	7	10	5	11	7	7	7
At least 1	29	24	86	93	90	95	89	93	93	93
2	1	1	19	18	18	9	16	7	18	3

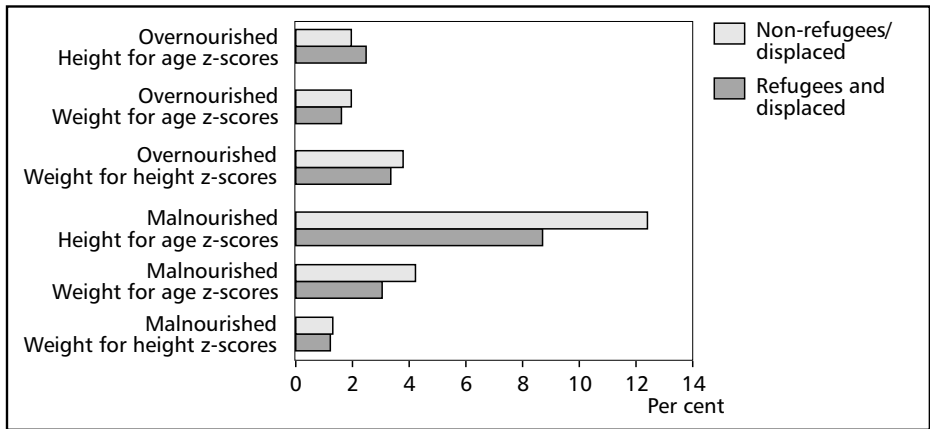
vaccinations (but refugees more often than other children receive 2 measles vaccinations). Due to the small number of observations, camp refugees and displaced are not reported separately. There is also a tendency to over-vaccinate children, and this seems to be more common among non-refugees/displaced.

Figure 4.10 shows the percent of children between 6 months and 5 years who are extremely or moderately malnourished or over-nourished (outside 2 z-scores) according to the three commonly used measures: wasting, stunting and general malnutrition.

The results indicate that acute malnutrition is very rare in Jordan. Only 1.3 percent of children are wasted, i.e. have low weight relative to their height. However, there are signs that malnutrition over longer periods is more common, when as much as 10 percent of the children are stunted (short for their age). Experience has shown that this pattern of low occurrence of recent malnutrition combined with high occurrence of chronic malnutrition is a common feature of surveys conducted in the Middle East. One explanation for this is that the weight of a child is over-estimated, as many mothers in this region are reluctant to completely undress the child before weighing. Hence, one must assume that also the JLCS weight-for-height measure is underestimating malnutrition. The combined measure, weight-for-age (general malnutrition), shows that 3-4 percent of the children in Jordan are underweight, which is slightly higher than a level which is considered to be a healthy, well-fed population of children.

Refugee and displaced children are less malnourished than other children, and although camp refugees and displaced are not reported separately in the figure, they seem to be even less affected than other refugees and displaced. Over-nourishment is not a very large problem: only 4 percent of the children in Jordan are too heavy for their height.

Figure 4.10 Malnutrition and Overnutrition



5 Education

The successful development of the Jordanian education system has removed the differences between refugees and displaced and the rest of the population with regard to education. Today, Gulf returnees are the only sub-group of refugees and displaced who have more education than non-refugees/displaced. While almost all children start school, irrespective of refugee status, children in camps more often finish their education at a lower level. Non-refugee/displaced parents have higher expectations for their children's education, while male camp refugees and displaced are more hostile to female education. Wealthy families send their children to private schools, and are also more satisfied with the school than the parents who send their children to government or UNRWA schools.

5.1 Education level

Figure 5.1 displays the percent of persons who have ever attended school. The dotted lines are average enrolment levels irrespective of sex and refugee status. The solid lines are sex- and refugee-specific enrolment rates.

From Figure 5.1, three facts emerge: First, school coverage among both refugees and displaced and non-refugees/displaced have had a tremendous development during the last two generations in Jordan. Second, the development has been especially favourable for women. Third, while the adult camp dwellers have less schooling than others, adult refugees and displaced who live outside camps have more often had the opportunity to attend school than other adults. Among children, however, there are no differences according to refugee status. Hence, the refugees and displaced are losing the advantage of being more educated than non-refugees/displaced.

For example, while only 5-6 percent of female camp refugees and displaced above 65 years have attended school, almost 99 percent of females up to 25 years in refugee camps have attended school. There are no differences among children when it comes to having attended school, but as is shown below, this does not necessarily mean that all children have the same education opportunities, as some drop out from school for economic or other reasons.

Figure 5.2 shows the highest education level reached by persons above 25 years, who have completed their education. It is evident that camp refugees and displaced in general have lower education than other adults, and that, in particular, they have a higher incidence of not completing any level. University education is most common among non-refugees/displaced. In general, refugees and displaced do not seem to have more education than other individuals in Jordan, except for the refugees and displaced who are also returnees from the Gulf. This indicates that the more educated refugees and displaced left Jordan for the Gulf, Europe and North America.

Figure 5.1 Schooling, persons who have ever attended school, by age

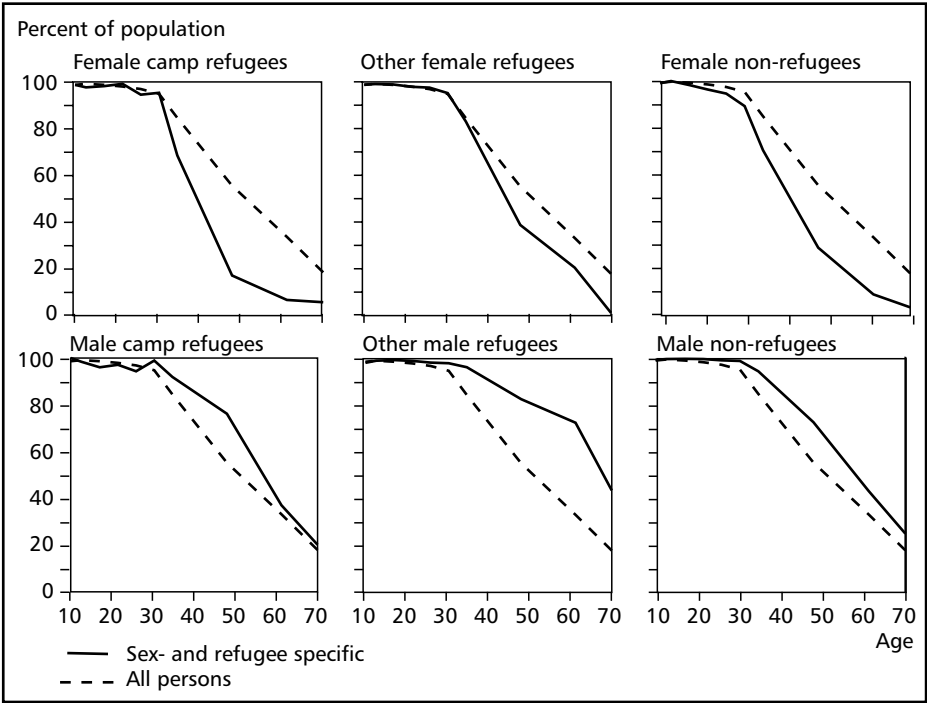
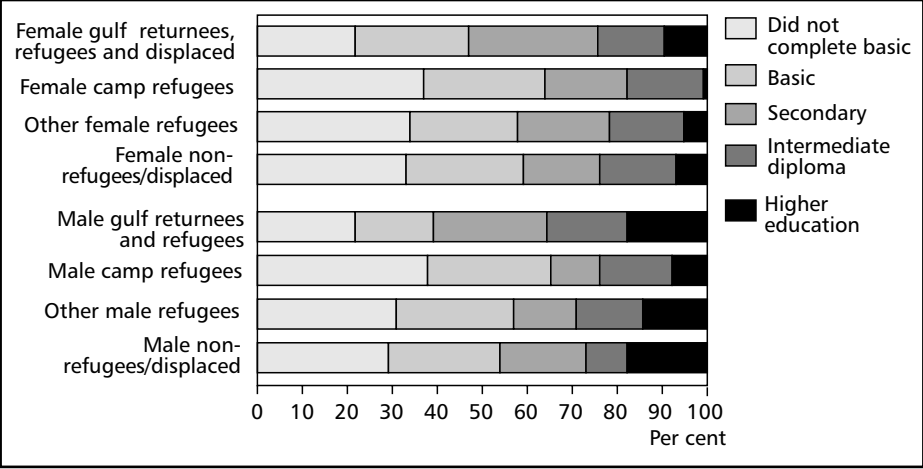


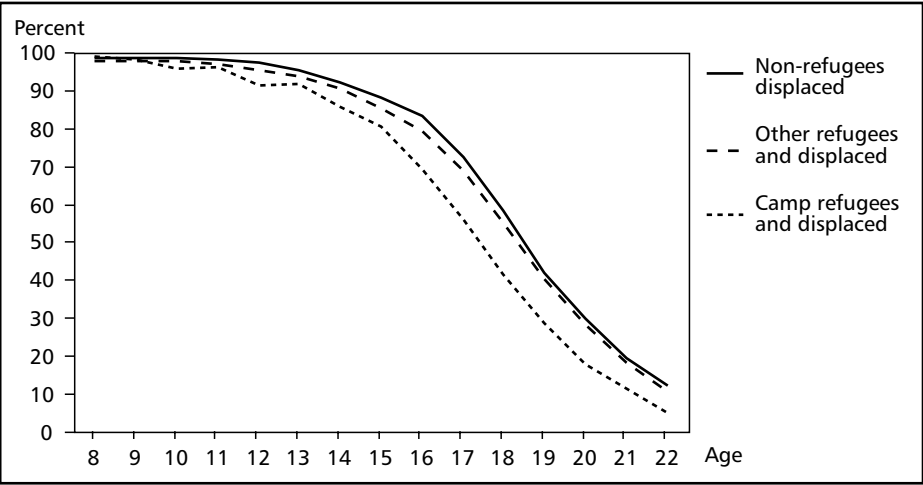
Figure 5.2 Highest level completed. Persons 25–65 years who are not currently enrolled



5.2 Current enrolment and drop-out

The enrolment rate for refugees and displaced outside camps and non-refugees/displaced are almost identical, and there are no differences between girls and boys at any age. When it comes to camp refugees and displaced, figure 5.3 shows that these children more often drop out from school after they reach the age of about 10 years. The low enrolment among camp refugees and displaced above 18 years is mostly due to the fact that female camp refugees and displaced seldom pursue higher

Figure 5.3 Current enrolment rate



education. Male camp refugees and displaced seem to take higher education almost as often as other male refugees and displaced and male non-refugees/displaced.

The reasons given for dropping out of basic school, are showed in figure 5.4. It is interesting to note that only about 10 percent of the drop-outs claim that they cannot afford to go to school, and that this is equal for boys and girls. Nevertheless, it is evident that girls and boys have different reasons for dropping out of school. While the most important reason for dropping out of school is the lack of interest in school, this reason is more important for boys than for girls. Also, while refugee and displaced boys tend to be less interested in school, the non-refugee/displaced boys slightly more often drop out because of repeated failure, or because there is no school available. Around 20 percent of the girls who drop out, do so because

Figure 5.4 Reasons for not completing basic school

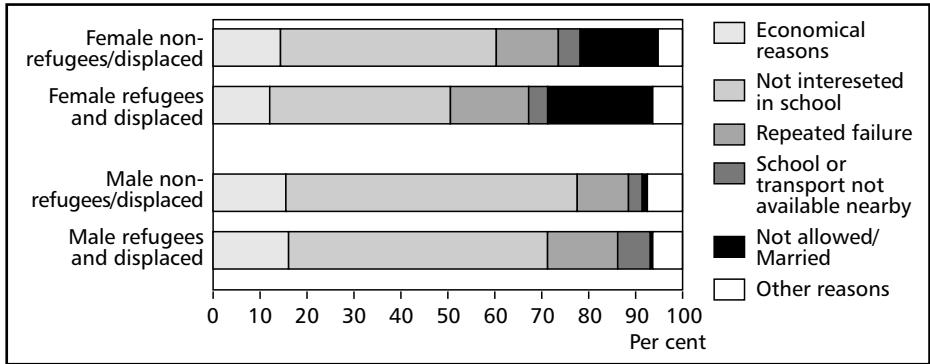
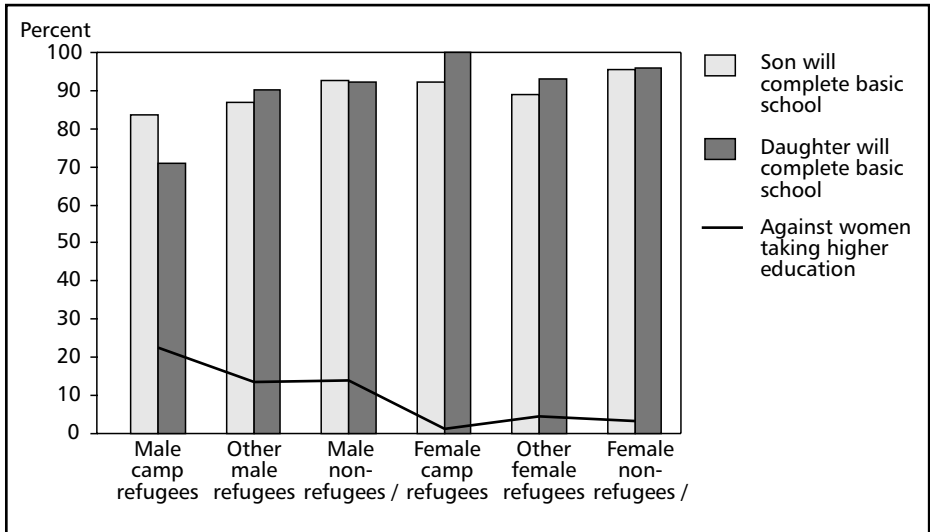


Figure 5.5 Expectation for sons and daughters, and attitudes to female higher education



the family does not allow them to go to school, or because they marry or have to take care of others. This effect seems to be stronger among refugees and displaced than for non-refugees/displaced.

Figure 5.5 shows that male camp refugees and displaced in general are more hostile to female education than others, and that they tend to have low expectations for their daughters concerning education. It is also interesting to note that mothers in general have higher expectations concerning their child's education than fathers have, and that they are much less hostile to female education than men.

Regarding parents' expectations concerning to how far their children will reach on the educational ladder, Figure 5.6 shows that refugees and displaced have lower expectations than non-refugees/displaced, and that camp refugees and displaced have particularly low expectations. While almost 30 percent of the camp refugees and displaced expect their child to achieve no more than basic education, 13 and 11 percent of other refugees and displaced and non-refugees/displaced

Figure 5.6 Parent's expectations to their own child

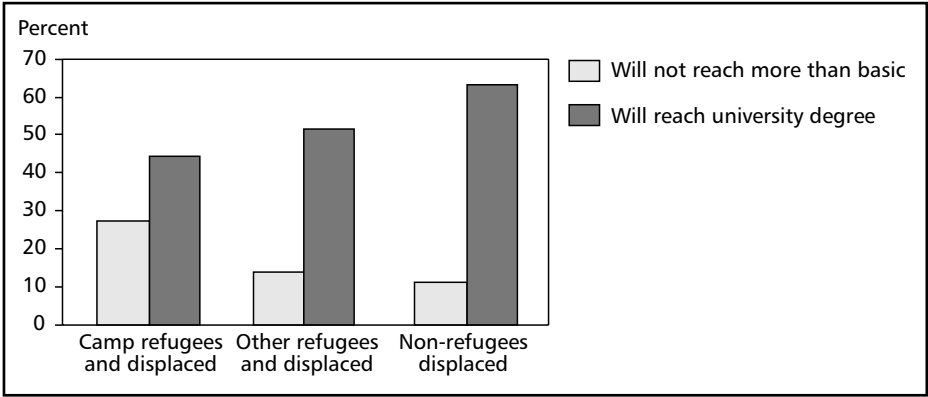
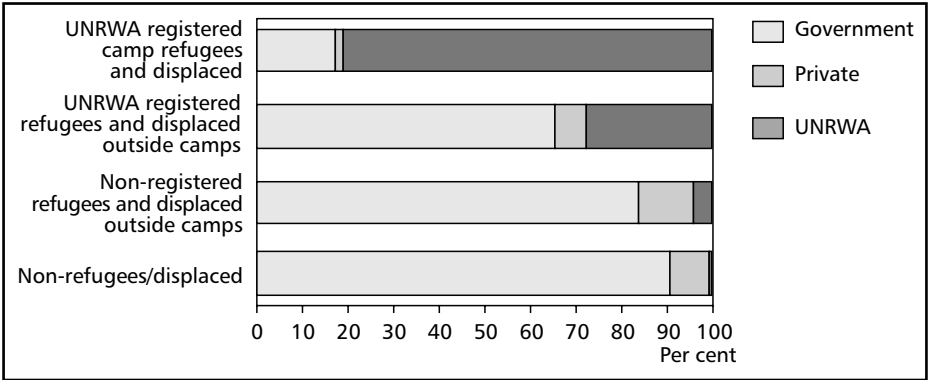


Figure 5.7 Supervising authorities, all students in basic and secondary school



respectively have such low expectations for their children. The non-refugees/displaced have extremely high expectations, as 63 percent of them expect their child to complete a university degree. A likely reason for the negative attitude to higher education among refugees and displaced, is that refugees and displaced with higher education have problems with getting a job in the public administration (which is explored in chapter 6).

5.3 Suppliers of educational services

The kind of schools attended by the children in basic and secondary schools is shown in Figure 5.7. More than 90 percent of non-refugees/displaced and 73 percent of refugees and displaced living outside camps, attend government schools. Among the refugees and displaced living in the camps who are registered with UNRWA,

Figure 5.8 Children going to private schools by household income. Percent of students in basic and secondary school

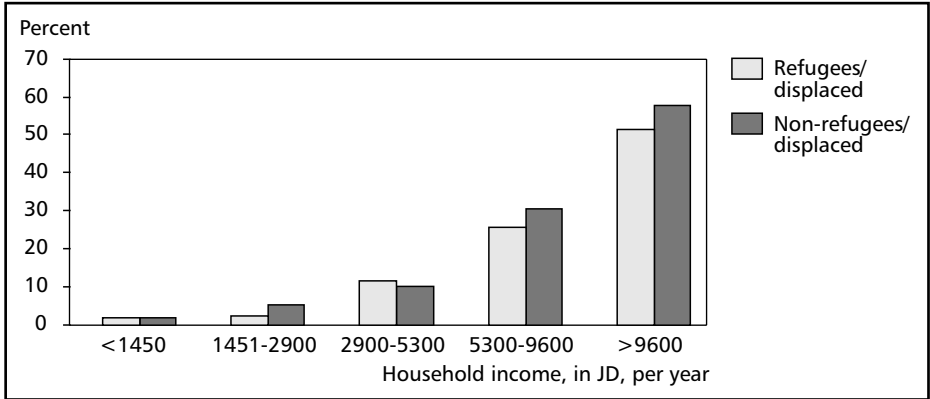
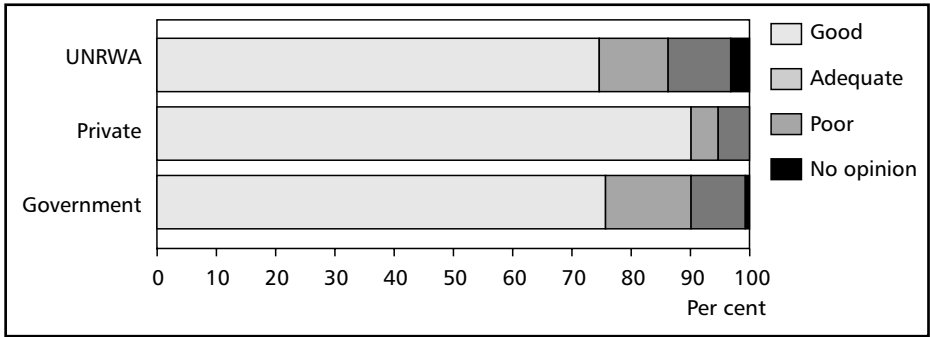


Figure 5.9 Parents' opinion about school



80 percent attend UNRWA schools and 18 percent attend government schools (as UNRWA does not run secondary schools, it is relevant to note that more than 90 percent of the camp children attending basic school, go to UNRWA schools.) Also, 28 percent of the UNRWA-registered refugee and displaced children living outside the camps attend UNRWA schools.

Private schools are equally common among non-refugees/displaced and refugees and displaced living outside camps (9 percent), but camp children almost never attend private schools. This is probably not only because of the availability of UNRWA schools, but also an effect of differences in economic resources. As is shown in Figure 5.8, private schooling is clearly dependant on household income: More than half of the children from the wealthier families attend private schools, while only a negligible fraction of the poorest do so (camp refugees and displaced are not shown separately in the diagram, as there are not enough observations of wealthy camp refugees and displaced to produce reliable results. As will be seen in chapter 6, camp refugees and displaced have much lower income than other households)

Figure 5.9 shows that parents are more satisfied with private schools than government or UNRWA schools. Of parents with children in private schools, 48 percent consider the school “excellent”, while 42 percent consider it “good”. For government schools, the figures are 24 and 52 percent respectively, and for UNRWA schools 28 and 47 percent. While the share of parents that are not satisfied is almost equal for government and UNRWA schools (around 10 percent), it is only 5 percent for private schools.

6 Economic Activity and Poverty

Older male camp refugees and displaced fall out of the labour force because of health problems. Most of the inactive claim they do not want to have paid employment, but medical reasons are also important obstacles. Unemployment is high in camps, and among women and the young. While refugees and displaced more often work with trade, commercial services and construction, the non-refugees/displaced occupy the jobs in public administration. Jobs in education and health services are important to the camp refugees and displaced.

Camp refugees and displaced more often depend solely on transfer income, have lower income than others, and more seldom experienced improvements in their household income during the year prior to the survey. They also have less wealth and less access to supplementary income generating resources such as land.

6.1 Labour force participation and unemployment

The framework used for analysing economic activity in the JLCS is an adapted version of the one recommended by the International Labour Organisation (ILO). This framework divides the working age population into the economically active and the economically inactive populations. The criterion for being economically active is that the person is either employed or actively seeking work. In the JLCS, the criterion for being defined as employed, is that the person worked for pay or other remuneration for one hour or more during the week prior to the interview. Figure 6.1 gives a breakdown of the whole survey population according to this framework.

It shows that 42.5 percent of the population is below 15 years of age, and hence not included in the working age population. Of the working age population, less than half are economically active (or members of the labour force). Hence only 25 percent of the population in Jordan are economically active. This is low compared to both industrial countries (49 percent) and developing countries (47 percent), and even compared to most of the neighbouring Arab countries (UNDP 1997).

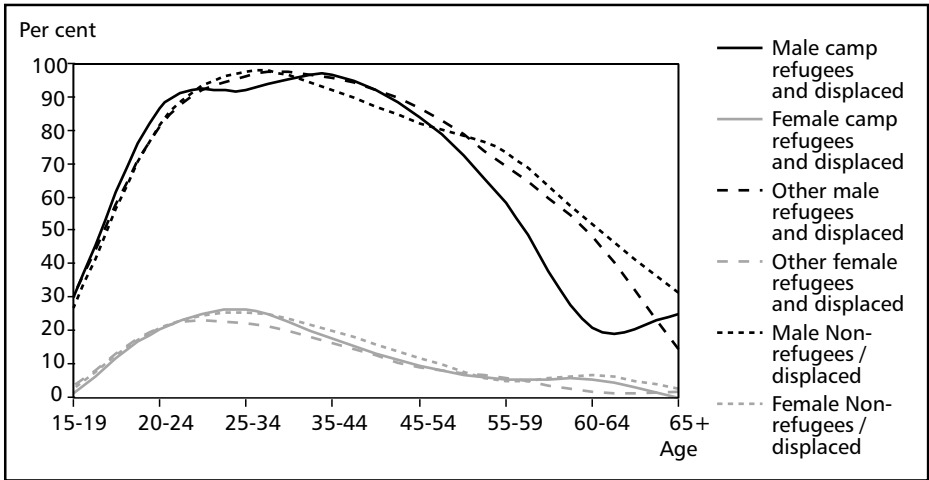
In Figure 6.2, all refugees and displaced and non-refugees/displaced are classified as economically active or inactive according to the same ILO framework. The labour force participation rate is defined as the percent of persons in the working age population who are members of the labour force (i.e. economically active). The total labour force participation rate is 42 percent.

However, due to the traditional division of labour between men and women in Jordan, the labour force participation rate is much higher for men than for women. As illustrated in Figure 6.2, the labour force participation rate for men rises with age to peak at more than 90 percent among men between 35 and 44 years,

Figure 6.1 The Labour Force in Jordan

Total population = 37242 (100 %)						
Working age population = 21421 (57.5 %)						Below working age
Persons in the labour force = 9459 (25.4 %)					Not in labour force	
Employed persons = 7843 (21.1 %)				Un- employed		
Full Time: 35 hours or more 5505 (14.8 %)	Part Time: 34 hours or less 1455 (3.9 %)	Hours unknown 542 (1.5 %)	Temporary Absent 341 (0.9 %)			
				1616 (4.3 %)	11961 (32.1 %)	15821 (42.5 %)

Figure 6.2 Age- and sex specific labour force participation rates



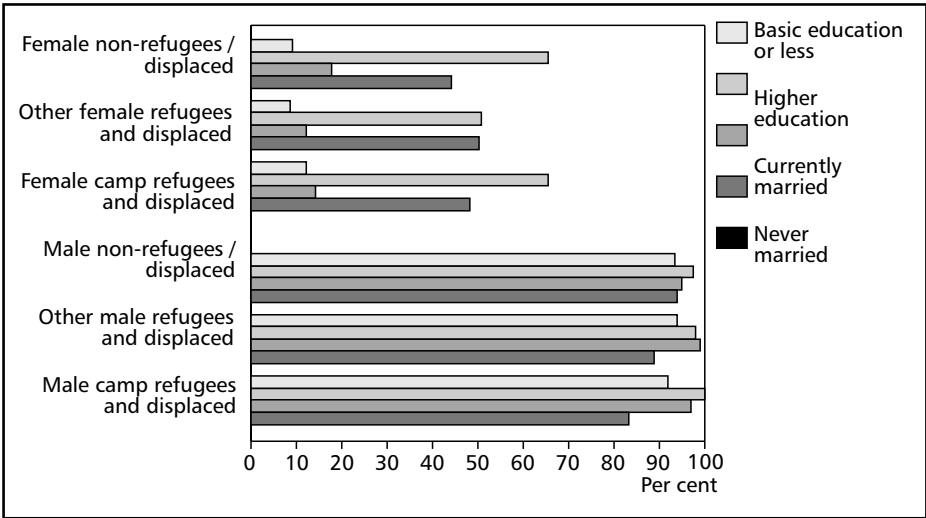
and then starts to fall again. The figure furthermore shows that the decline in economic activity with age is more severe among male refugees and displaced in camp.¹ While the overall labour force participation rate for men is 71 percent, it is only 15 percent for women, reaching its peak at 21 percent for women in their early twenties.

As Figure 6.3 shows, the major determinants of labour force participation for women are marital status and education. Among women aged 25 to 50, the labour force participation rate among those with higher education is around 60 percent, but less than 10 percent for those with basic education or less. Also, almost 50 percent of the women in this age group who have never married are economically active, while the labour force participation rate among married women is around 15 percent. This relationship is the same irrespective of refugee status.

For men, health is by far the most important determinant of labour force participation. As Figure 6.4 shows, the negative effect of health on economic activity is more dramatic among male camp refugees and displaced than among other men. We have earlier shown that male camp refugees and displaced more often than other males have health problems. Poor health among male camp refugees, therefore, emerges as a major obstacle to economic activity and welfare in the camps.

Individuals who are not employed or seeking employment, the so-called economically inactive population, fall mainly into two groups: 30 percent of them

Figure 6.3 Labour force participation rates among persons 25 to 50 years of age



¹ The increase among the oldest camp refugees and displaced is probably an effect of the low number of observations in this particular age group.

are students and 54 percent are housewives. Figure 6.5 shows that more than 60 percent of the inactive non-refugee/displaced males are students, while the same can be said for only 48 percent of male camp refugees and displaced. Inactive male camp refugees and displaced report that they are disabled more than twice as often as other men.

Although there were no differences regarding labour force participation among women according to refugee status, there are substantial differences among those who are not active. Only 13 percent of the economically inactive female camp refugees and displaced are students, while students make up around 20 percent of

Figure 6.4 Male labour force participation by health status

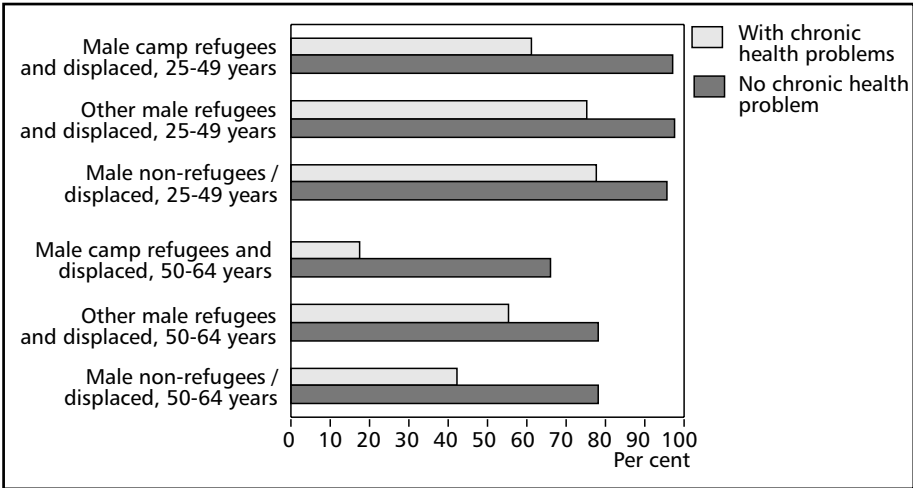
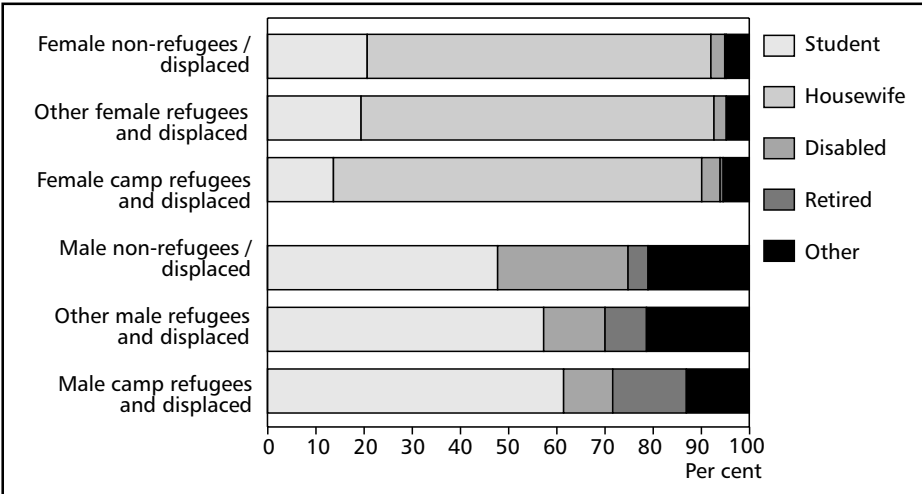


Figure 6.5 Main activity for persons outside the labour force



other economically inactive women. Female camp refugees and displaced more often report that they are housewives than other women.

Only 3 percent of the inactive persons claim to be so because of the lack of jobs. These individuals are not considered as unemployed according to ILO classifications, however, as they are not actively seeking work. Figure 6.6 shows that this type of hidden unemployment is equally rare among inactive males and females, refugees and displaced and non-refugees/displaced.

Almost 5 percent of female camp refugees and displaced who are economically inactive point to social restrictions on women working outside the home, as an explanation for their situation, while only 2 percent of the female non-refugees/displaced do so. It is neither housewives nor female students who are prohibited from working by social restrictions, but rather young women who are recorded under “other activity”.

Table 6.1 Reasons for being outside the labour force. Percent of persons outside the labour force by main activity/refugee status

Activity	Do not want or need work	No work available	Medical reasons	Social restrictions	Other	All	N
Refugees and displaced living in camps							
Student	92	0	0	0	8	100	163
Housewife	78	3	6	4	9	100	407
Disabled	3	0	97	0	0	100	71
Retired	..	..	..	..	..	..	12
Other	36	5	26	9	24	100	68
Refugees and displaced not living in camps							
Student	95	0	0	0	4	100	1356
Housewife	85	3	3	3	6	100	2546
Disabled	4	0	96	0	0	100	236
Retired	54	1	43	0	2	100	106
Other	36	11	26	10	17	100	414
Non-refugees /displaced							
Student	94	1	0	0	6	100	1951
Housewife	87	3	3	2	5	100	3352
Disabled	9	0	91	0	0	100	302
Retired	42	6	39	0	13	100	260
Other	36	9	25	10	19	100	426

Figure 6.6 shows the age and sex specific unemployment rates for refugees and displaced and non-refugees/displaced. In general, unemployment is very high among women and young people. Among men, camp refugees and displaced have a higher unemployment rate than others in all age groups, and particularly among older men. There are no significant differences between male refugees and displaced who live outside camps and male non-refugees/displaced with respect to unemployment. Female refugees and displaced are not reported by camp status due to the low number of observations at the age group level. However, female refugees and displaced have the highest overall unemployment rate, at more than 30 percent, reaching 40 percent among those who live in camps.

Figure 6.6 Age- and sex specific unemployment rates

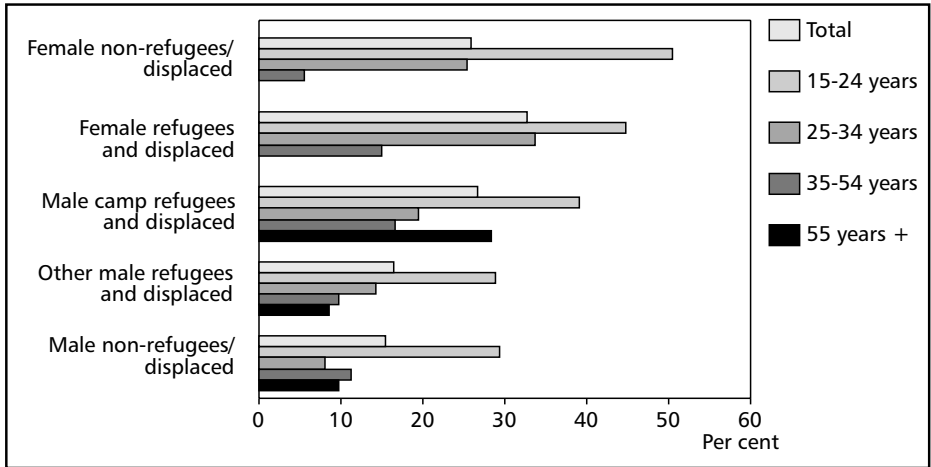
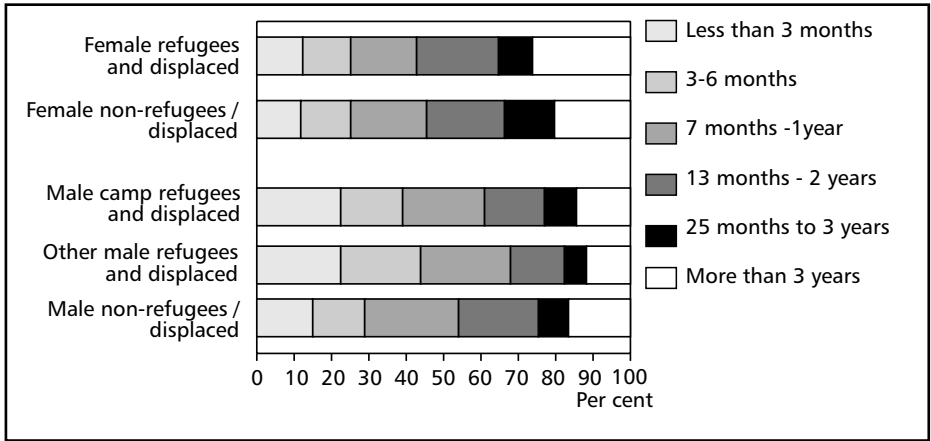


Figure 6.7 Duration of unemployment



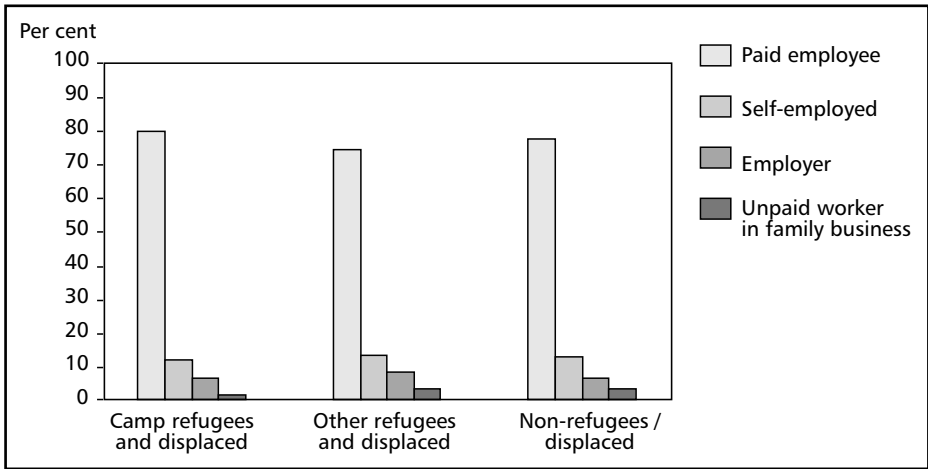
Being unemployed is not necessarily an economic or social problem, if it does not last very long. However, being unemployed for a long time is not only a current economic problem, but also reduces the chance of getting a new job due to reduction in self esteem, job seeking fatigue, and because employers are likely to be more hesitant to employ the long-term unemployed. One-third of the unemployed have been without work for half a year or less, while as much as 25 percent of them have been unemployed for more than 2 years. Figure 6.7 shows that unemployment lasts longer for women than for men. Surprisingly, while the level of unemployment is higher in the camps, the duration of unemployment in the camps seems to be slightly shorter than among the non-refugees/displaced.

6.2 Employment structure

There is little difference in employment status between refugees and displaced and non-refugees/displaced, except that self employment and employing others are slightly more common among the refugees and displaced who live outside camps than among camp dwellers and non-refugees/displaced.

The non-refugees/displaced are better represented than refugees and displaced in high status occupations such as professionals and managers. This is somewhat surprising as refugees and displaced in general have just as much education as non-refugees/displaced. However, non-refugees/displaced are also better represented among those holding the absolutely lowest status jobs such as cleaners, messengers

Figure 6.8 Employment status. Percent of employed persons



and other elementary occupations. Refugees and displaced more often have jobs as skilled workers and drivers, as well as services and sales workers.

The sources of this occupational structure are found in Figure 6.9, showing that non-refugees/displaced often work in the public sector and agriculture, while the refugees and displaced dominate trade, commercial services and manufacturing. More than one third of the employed male non-refugees/displaced work in the public administration, while only 6-7 percent of the refugees and displaced do so.

While non-refugee/displaced professionals work in public administration, most of the professionals among the camp refugees and displaced work in education and health services. Almost one out of four employed camp refugees report to work with education and health services, which is a much higher frequency than for other refugees and displaced and non-refugees/displaced.

Figure 6.9 Occupation structure

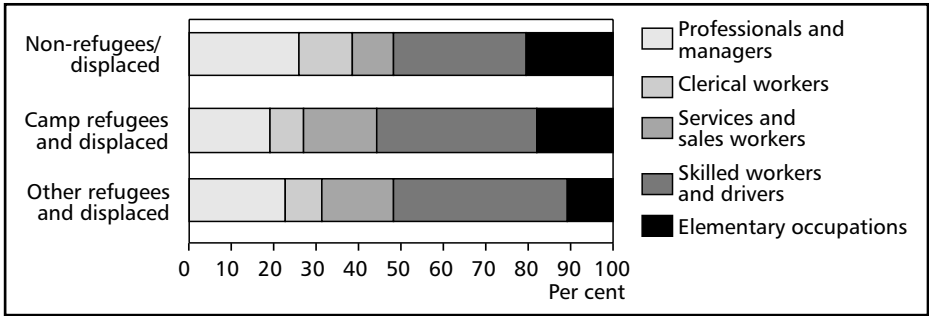
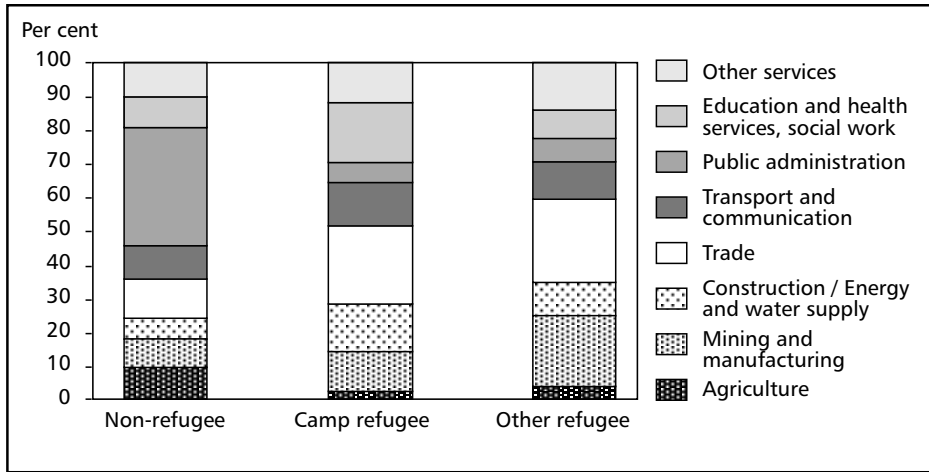


Figure 6.10 Industry structure. Percent of employed males



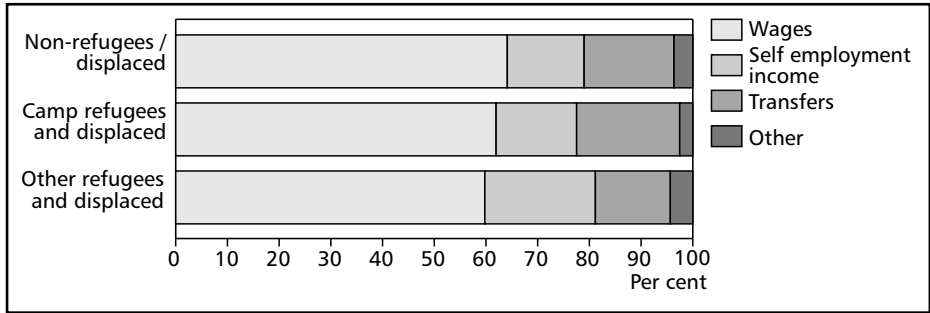
6.4 Income and poverty

As depicted in Figure 6.11, there are no major differences in the pattern of income generation between refugees and displaced and others. Wage earning is the most important income source for more than 60 percent of the households, a bit lower for the refugees and displaced than for the non-refugees/displaced. Corresponding to the findings in Figure 6.8 above, income from self-employment is more important for the refugees and displaced who are not living in camps than for the camp refugees and displaced and non-refugees/displaced.

Camp refugees and displaced more often than other refugees and displaced have transfer income as their main income source. At the same time, only minor differences in income sources exist between camp refugees and displaced and non-refugees/displaced.

In light of the high unemployment rate among male camp refugees and displaced, it is surprising that the difference in income sources between camp refugees and displaced and non-refugees/displaced in Figure 6.11 is not greater. However, the composition of the transfers differs between camp refugees and displaced and others. Although all refugees and displaced less commonly receive pensions and social security than non-refugees/displaced, the refugees and displaced who live in camps more often receive transfers from private organisations (which in most cases is UNRWA). It is also more common for camp refugees and displaced to have transfers as the *only* income source, while other households who are dependent on transfer income also have additional income from employment. As reported in Table 6.2, transfers from relatives are somewhat more common among refugees and displaced than among non-refugees/displaced. Accordingly, transfers from relatives is the most important income source for 8 percent of refugee and displaced households (whether in camps or not), but only for 5 percent of the non-refugees/displaced households.

Figure 6.11 Household main income source



While the composition of income varies little according to refugee status, Figure 6.12 shows that there are tremendous differences between camp refugees and displaced and others when it comes to the level of income. More than 25 percent of camp households have a total annual income below JD 900, while only 10 percent of other households have such low income. This can hardly be explained by the rather small differences in occupational structure between camp refugees and displaced and other refugees. Rather, it is probably a result of both the higher unemployment rate among young men and the lower labour force participation rate among older men,

Figure 6.12 The distribution of yearly household income

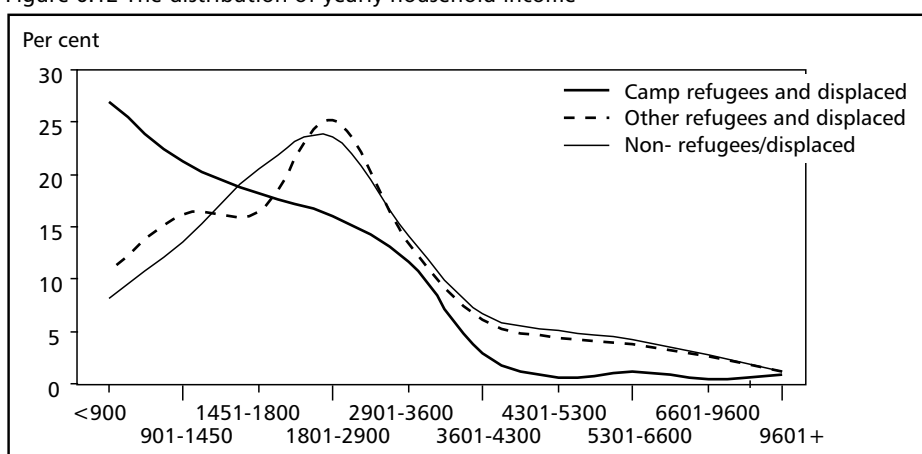


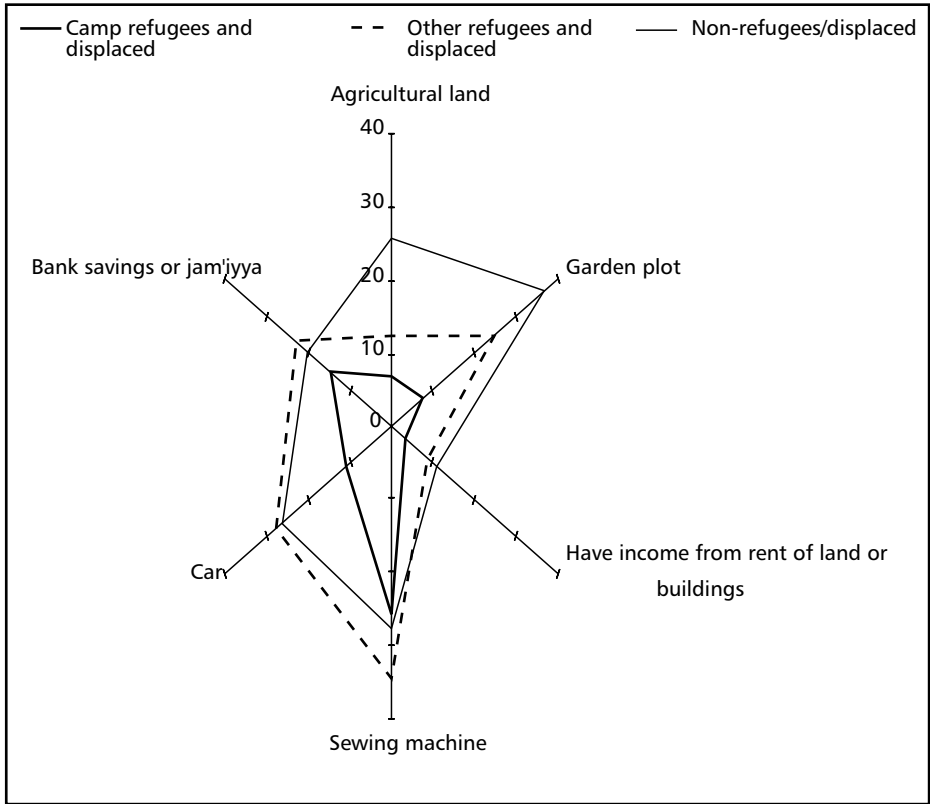
Table 6.2 Income sources. Percent of households that received income from a source during the year prior to the interview

	Camp refugees and displaced	Other refugees and displaced	Non-refugees/-displaced
Income from employment in cash or kind	68	67	72
Income from self employment	23	28	24
Property income	5	11	14
Pensions or social security	6	8	22
Food coupons	90	83	87
Other government transfers	4	2	4
Gifts and transfers from relatives	35	38	34
Transfers from private organisations	7	2	1
Other income	5	5	4
Any income	100	100	100

as well as lower paid jobs among camp refugees and displaced. Also, when looking at the well-off households, only 6 percent of the camp refugees and displaced have more than 3600 JD per year, while almost 20 percent of other households reach this level of income.

Another explanation behind the high incidence of low-income households among camp refugees and displaced could be that they have less access to land or capital that might supplement wage-labour income. As table 6.2 indicates, having income from property is 3 times as common among non-refugees/displaced than among camp refugees and displaced. In Figure 6.13, the percentage of households who own additional income generating assets are marked along each axis, showing that camp refugees and displaced more seldom than others have savings or other capital assets. Even though this applies to the refugees and displaced living outside camps as well, the camp households have especially poor access to agricultural land or garden plots that could supply the household with food for their own consumption or for sale.

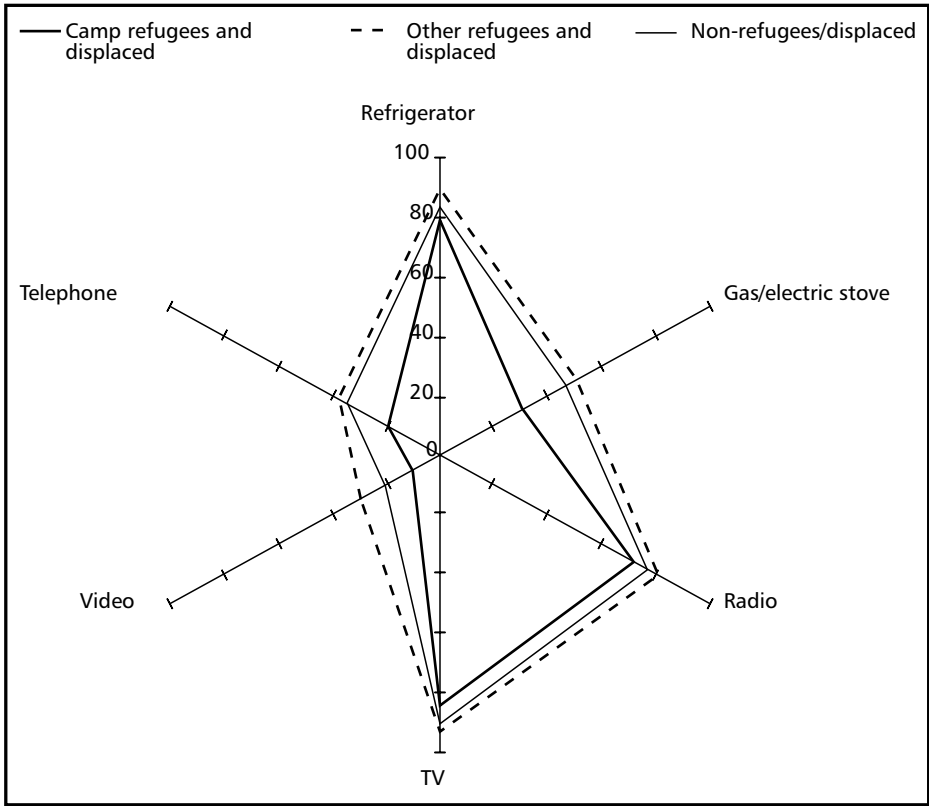
Figure 6.13 Access to supplementary income generating resources



The low income among camp refugees and displaced can also be seen from the fact that they have less wealth in the form of savings and durable capital goods. Although refrigerators, TVs and radio are owned by almost every household, Figure 6.14 shows that camp refugees and displaced less often have a telephone or more luxurious items such as a video player or a modern stove.

In the JLCS, the interviewed households were asked to assess their own economic situation. Not all households with a low income consider themselves poor, and some large households with higher income report that they are poor. However, Figure 6.15 shows that 23 percent of camp refugee households reported that they are so poor that they would be unable raise 100 JD in a week if the need occurred, even with help from others. This group is labelled as “poor” in Figure 6.15. The majority of the poor have been so for at least 5 years. There is no difference appearing from the JLCS data concerning poverty between refugees and displaced who do not live in the camps and non-refugees/displaced. Slightly more than 10 percent of both groups are poor by this definition.

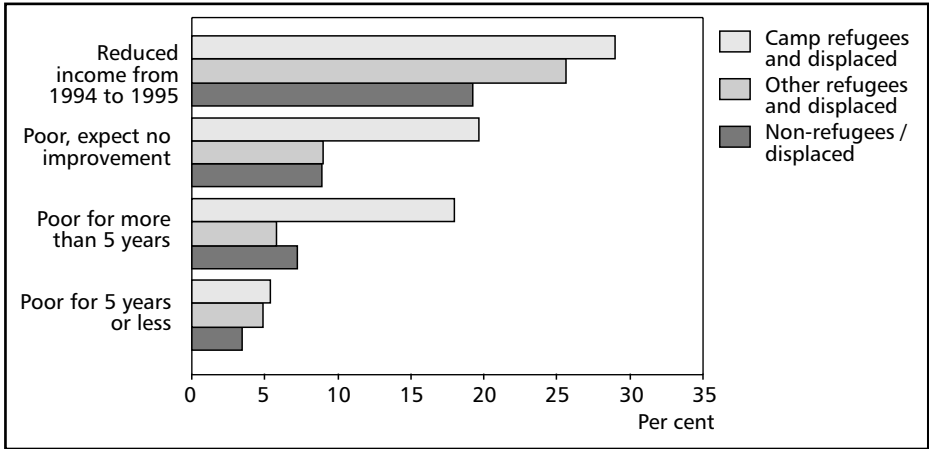
Figure 6.14 Ownership of durable goods



Almost all poor households expect the difficult economical situation to continue. Although not reported in the figures, the expectations become more pessimistic as the duration of poverty increases. Also, people with low education are more pessimistic than others.

Figure 6.15 also shows that the refugees and displaced more frequently than others report that their household income has declined recently. This is probably because refugees and displaced still are affected by the economic recession that followed the Gulf war, both in terms of reduced remittances from relatives who had to leave the Gulf, and because refugees and displaced work in the trade and construction sectors, which were the most affected.

Figure 6.15 Poverty and income mobility

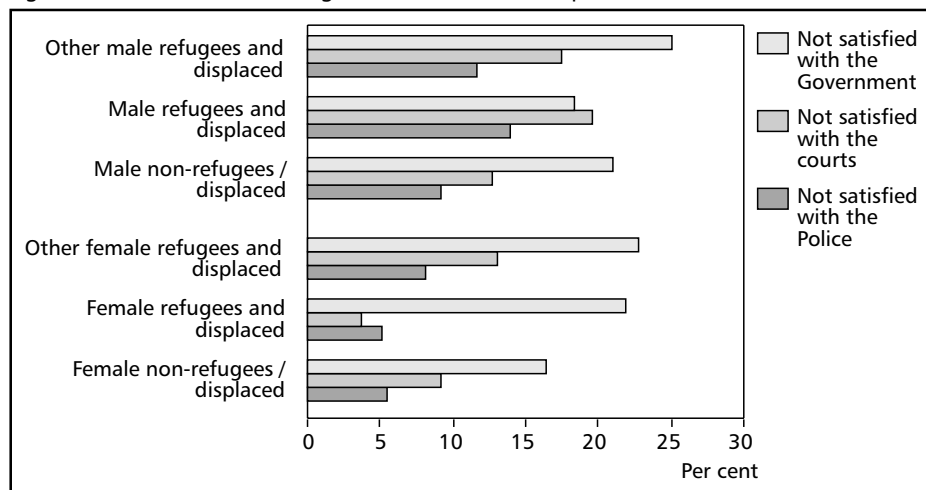


7 Attitudes and Political Participation

Somewhat surprisingly, taking into account their poorer living conditions, male camp refugees and displaced are more satisfied with the government than others (see Figure 7.1). Other refugees and displaced seem to have the most complaints about the government, and men are a bit more unsatisfied than women. When it comes to the police and courts, the pattern is quite different. Refugees and displaced in general are more unsatisfied with police and courts, except for female camp refugees.

Figure 7.2 shows that female non-refugees/displaced tend to vote more than others, and that their voting behaviour is almost independent of age. For other groups, voting in elections is more rare among the very young and the old. Refugees and displaced vote less than others, and especially female refugees and displaced. When it comes to more active political participation like campaigning for a candidate, the non-refugees/displaced are much more active than the refugees and displaced.

Figure 7.1 Dissatisfaction with government, courts and police



Another indicator of political participation, is a person's use of media. Figure 7.3 and 7.4 show that refugees and displaced outside camps read newspapers, listen to or watch news on the radio/TV, and watch TV from other Arab countries or Israel more frequently than others.

Media use is primarily determined by education. Figure 7.5 shows that individuals with higher education use more media than those with lower education, regardless of other personal characteristics. When controlling for education, media use increases with age, and men still use more media than women.

Figure 7.2 Persons who have ever voted in local or national elections

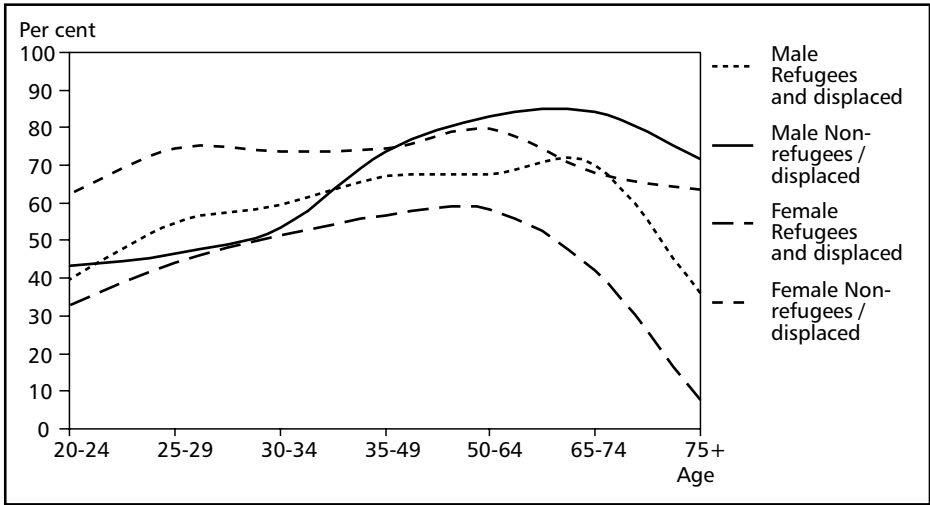
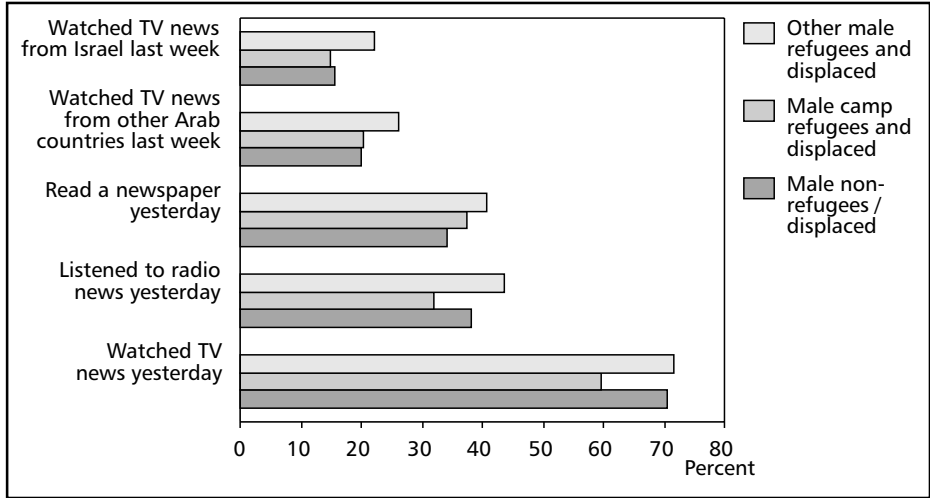


Figure 7.3 Media use, men



Except for watching TV news, women use media (especially newspapers) less than men, but female media use does not vary with refugee status.

The respondents in JLCS were asked about their attitudes towards influence of so-called developed countries on Jordan. Refugees and non-refugees/displaced, men and women, seem to agree on the value of adopting the technology, but not the lifestyle, of the developed countries. When it comes to adopting the political

Figure 7.4 Media use, women

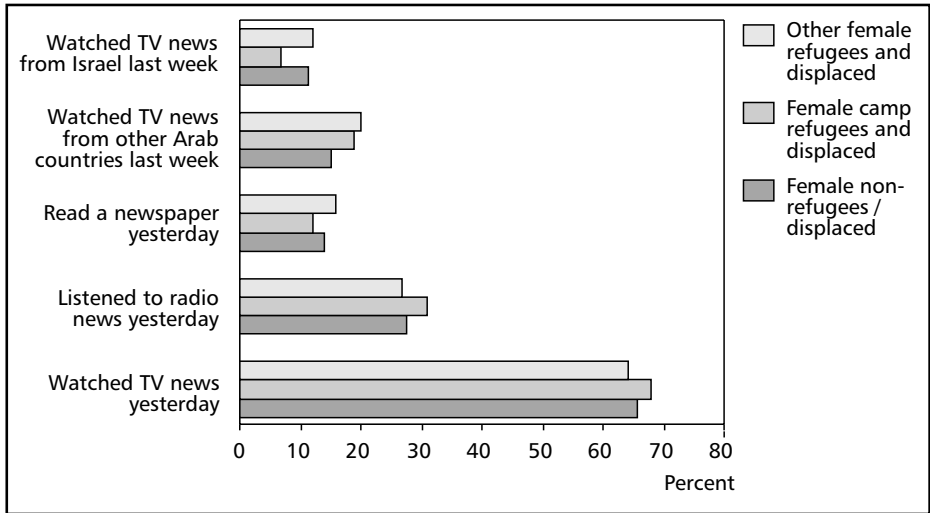
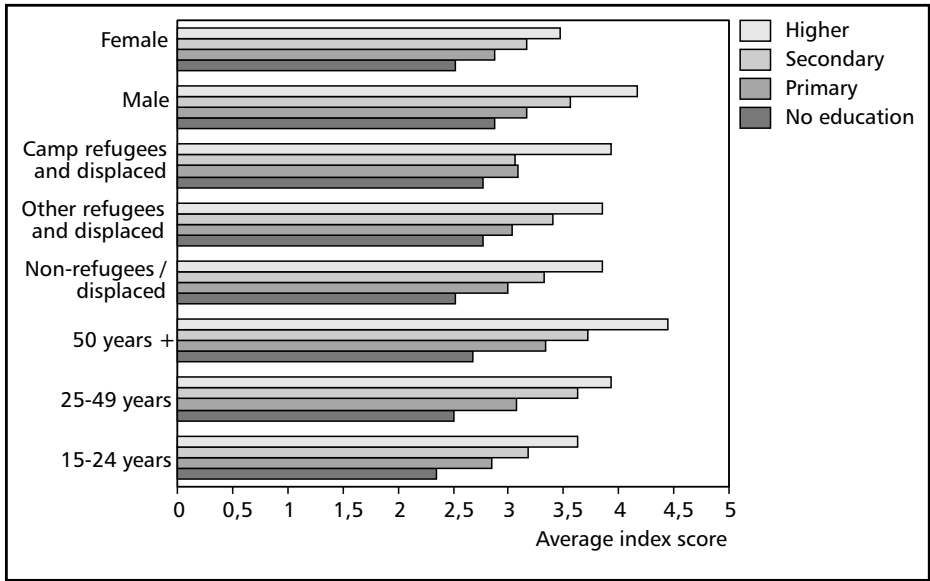


Figure 7.5 Use of media. Average index score by education and selected characteristics



system, the population seems to be divided in two equally large parts. Cultural influence is a less controversial issue: Less than 20 percent are against translating non-Arabic books into Arabic and selling them in Jordan. Male camp refugees and displaced seem a bit more hostile to changes that are influenced by developed countries than others.

As table 7.1 shows, attitudes towards “westernising” of the Arab countries are correlated with sex, age and education. Generally, men are more open to a more western lifestyle than are women. Also, the young are more open than the old, and education seems to contribute to a more positive attitude towards adopting a more western lifestyle.

Figure 7.8 and 7.9 show that there is little agreement between men and women about what a woman can do. While almost 50 percent of the men are against

Figure 7.6 Attitudes towards so-called developed countries. Men who are against the following

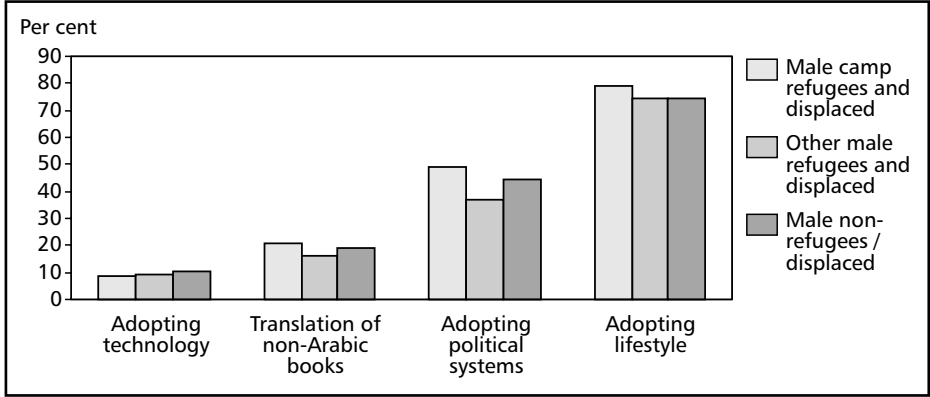
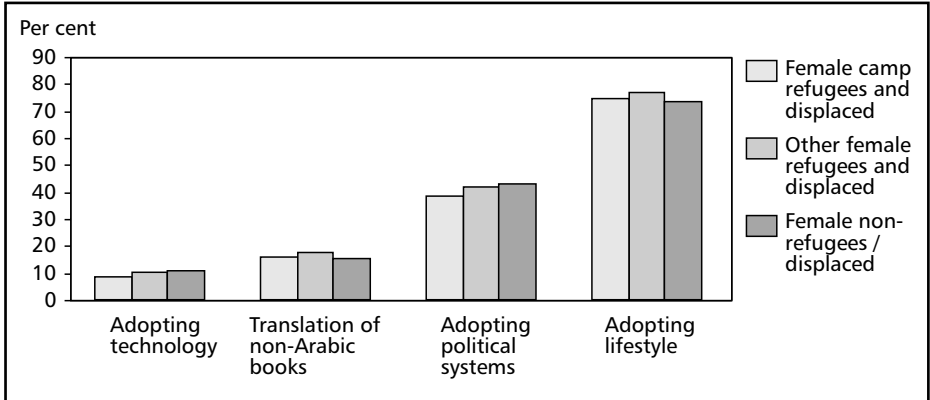


Figure 7.7 Attitudes towards so-called developed countries. Women who are against doing the following



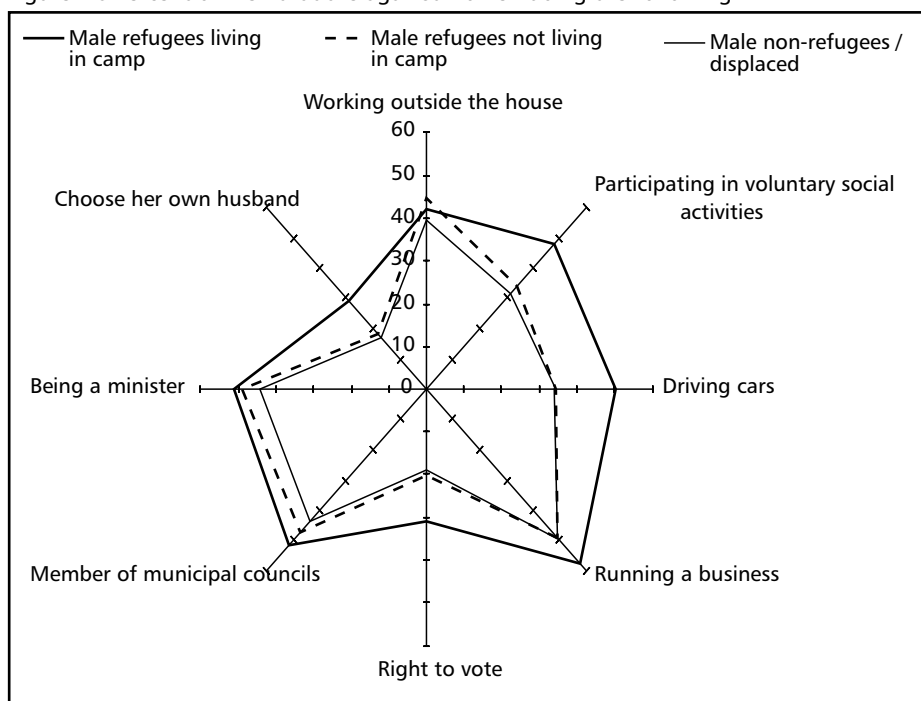
women working outside home, running a business or being a member of municipal council or government, only around 20 percent of the women find these activities inappropriate for women. Male camp refugees and displaced are again the most

Table 7.1 Persons who support or are indifferent to Arab countries becoming more like Developed Countries in lifestyle. Percent

	Male				Female			
	No education	Primary	Secondary	Higher	No education	Primary	Secondary	Higher
15-24 years	..	26	25	29	..	22	14	24
25-49 years	17	18	25	31	8	16	..	..
50 years +	15	18	27	14	8	17	..	..
Camp refugees and displaced	25	15	18	26	12	18	13	13
Other refugees and displaced	15	23	24	31	10	18	16	20
Non-refugees/-displaced	14	22	26	28	6	19	20	23

...: Insufficient data

Figure 7.8 Percent of men that are against women doing the following

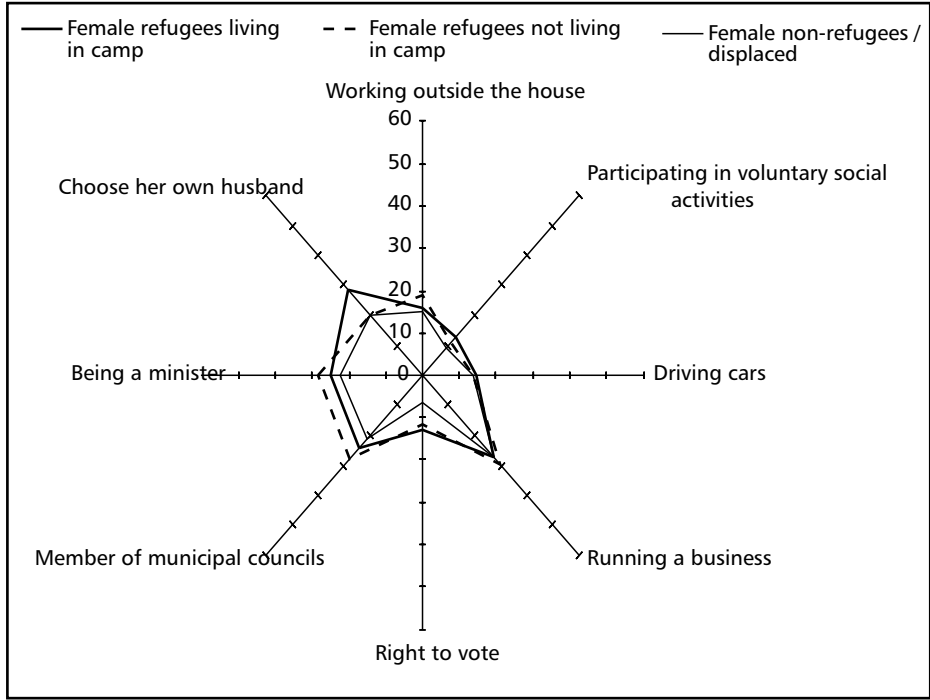


restrictive towards women pursuing the various activities. This is also the case when controlling for education and age. In fact, it is the young, male camp refugees and displaced who are the most restrictive.

Only in two cases do men and women agree: That the choice of a husband is mainly the girl's choice, and that women definitely cannot live alone in her own apartment. The latter is the opinion of 90 percent, irrespective of sex.¹

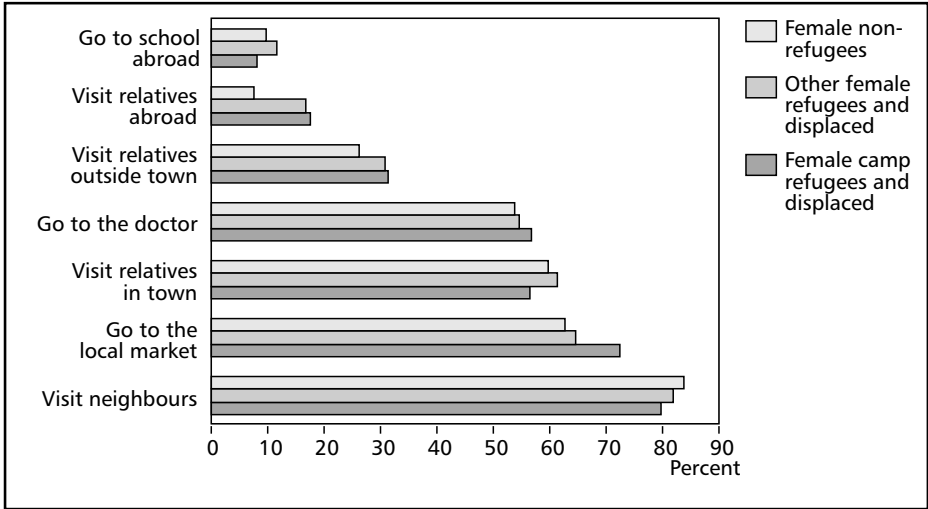
When women are asked what they are allowed to do without being accompanied by anybody, it seems like the answers depend on the travel distance more than the activity involved. While more than 80 percent are allowed to visit neighbours unaccompanied, only 30 percent are allowed to visit relatives outside town, and less than 15 percent to visit relatives abroad. Despite that male camp refugees and displaced seem more restrictive than other men, female camp refugees and displaced do not report greater restrictions than other women.

Figure 7.9 Percent of females that are against women doing the following



¹ The wording of the question does not make it entirely clear whether it concerns the respondent's perception of what is possible for women in Jordan, or asks for their normative opinion.

Figure 7.10 Women's freedom of movement. Percent who are allowed to do the following alone



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List of Abbreviations

ILO	International Labour Organisation
UNRWA	United Nations Relief and Work Association
JLCS	Jordan Living Condition Survey
DOS	Department of Statistics (Jordan)

Living Conditions Among Palestinian Refugees and Displaced in Jordan

As a result of the war of 1948, Jordan was the country receiving the largest number of Palestinian refugees originating from the area that today is the State of Israel. The Palestinian refugees, together with the Palestinians displaced from the West Bank who fled to Jordan after the 1967 occupation, today make up 44 percent of the total population in Jordan. This study concludes that the vast majority of refugee households in Jordan have material and social conditions quite similar to other Jordanian households. The social network provided by the high number of refugees, and the fact that the refugees speak the same language as the inhabitants of the host country, have combined to produce this effect.

In addition, the Jordanian authorities have played an important role by providing refugees with Jordanian citizenship and other rights. Nevertheless, refugees who live in UNRWA refugee camps are characterised by the clustering of poor living conditions.

The study is based on results from the Jordan Living Condition Survey, which was conducted in Jordan in 1996, as a co-operation between Department of Statistics in Amman, and Fafo



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