Willy Egset
Penny Johnson and Lee O'Brien

Finding Means

UNRWA's Financial Crisis and Refugee Living Conditions

Volume II: The Persistence of Poverty

Fafo-report 427 Volume II

ISBN 82-7422-417-5
ISSN0801-6143

This volume: ISBN 82-7422-419-1

This report is the second volume of three:

Volume I: Socio-economic Situation of Palestinian Refugees in Jordan, Lebanon, Syria and the West Bank and Gaza Strip.

Volume II: The Persistence of Poverty.

Volume III: Social Service Delivery to Palestinian Refugees: UNRWA and other providers, UNRWA financial and donor environment.

Contents

Preface

Since the early 1990s, the budget of the United Nations Relief and Works Agency for the Near East (UNRWA) has faced a significant shortage of resources relative to the level of funding identified by the Agency as necessary to maintain a constant level and quality of basic services to the growing population of Palestinian refugees. Refugees themselves, the Agency and donors alike have voiced a concern about the effect on the living conditions of the refugee population due to this shortage of funds.

As Norway has financed a series of studies of living conditions and surveys among the Palestinian refugees, Norway commissioned the Fafo Institute for Applied International Studies to produce accurate and objective data and analysis relevant for the policy debate on the impact of UNRWA's present financial situation on refugees, and the future financing of services to refugees. Switzerland joined the project with an aim to help create debate among professionals within the Palestinian community on the pertinence and meaning of the findings. Both countries have done so out of commitment to the Agency and in solidarity with the refugees. On this basis, Fafo embarked on a collaborative effort with a network of professionals in the region.

Fafo is proud to present the result of this work in the form of a three-volume report in addition to a summary report. Limitations in the available data has, of course, restricted both coverage and analysis, but this report nevertheless provides the most comprehensive and updated compilation of data and analysis of the living conditions for Palestinian refugees living in the host countries in the Middle East that has ever been made.

We are grateful to all our colleagues outside of and within Fafo for their excellent work in authoring the report. All authors are identified on their contributions. Laurie Blome Jacobsen from Fafo has directed the project and edited the volumes, and I thank her for persistent and well-managed coordination.

We are also in debt to UNRWA for their interest in the project and for forthcoming cooperation throughout the project. We have discussed our findings and we have shared views, but it should be needless to say that all results and views presented in the report are

the sole responsibility of the authors and do not reflect any position taken by the Agency nor by the institutions financing the study.

This study has received the generous contribution of many individuals. We thank all of the individuals who offered their insights to us during fieldwork interviews and workshops, including UNRWA staff at Gaza Headquarters and UNRWA Headquarters in Amman, and UNRWA Programme and Field Directors. Our gratitude also goes to the members of our Editorial Advisory Group (Randa Fatah, Rema Hammami, Ahmad Hammouda, Muhammad Ali Khalidi, Youssef Al Madi, Adnan Abdel Rahim, Rosemary Sayigh, Abdel Fattah Abu Shokor, Salim Tamari, Ali Zaghal) who have been closely involved throughout the project. We thank them for their time and their excellent counsel.

Acknowledgement is due to the Norwegian Ministry of Foreign Affairs for their funding of both this particular project and for the living conditions surveys from which we have taken most of the statistical data. We are grateful for their incessant interest and support. Acknowledgment is also due to the Swiss Agency for Development and Cooperation (SDC) for their funding of the workshop series and the Editorial Advisory Group, and for providing feedback and participation in the final workshop at Montreux, Switzerland. We also thank Max Fahrni for his help in arranging the Montreux workshop.

We also thank the Fafo staff in Jerusalem (Akram Attalah and Hani El Dada) and in Amman (Gro Hasselknippe) who provided valuable assistance in fieldwork and arranging workshops.

Oslo, March 2003

Jon Hanssen-Bauer
Managing Director
Fafo Institute for Applied International Studies

Chapter 1

Poverty Profile of Palestinian Refugees in Jordan, Lebanon and the West Bank and Gaza Strip

Willy Egset

Summary of Main Findings

This section gives a summary and discussion of poverty among Palestinian refugees in Jordan, Lebanon, the West Bank and Gaza and Syria. The reader is referred to the subsequent section for further details on the three first fields, and to a separate paper (Egset 2002d) for the data on the Palestinian camp and gathering refugees in Syria.

Structural conditions vary among the four main fields of refuge

Palestinian refugees in their four main fields of refuge have enjoyed widely varying rights and opportunities for work and social, economic and political integration in their host societies. In addition, the economies of their host countries are of different types and at different levels of development. Jordanian authorities issued full citizenship rights to the Palestinian refugees living on its territory in 1954, in effect until today.[1] It includes economic, social and political rights on a par with other Jordanians, including the right to seek employment and the right to social services. In general, the Palestinians in Jordan have become assimilated into that country's economy, although their representation in the various economic sectors does differ from the national patterns in certain respects.

In Lebanon, the Palestinian refugees have no citizenship rights and face explicit prohibitions on employment in a number of professions and sectors. Permissions are needed for all other jobs except in the Palestinian aid agencies. Palestinian refugees there are also not entitled to most public services (which are also limited in Lebanon in general). Work migration to other countries is made difficult by the fact that those who do so from Lebanon run the risk of not being permitted back into the country.

Syrian authorities have also not granted citizenship to its Palestinian refugees, except for Palestinian women

[1] Palestinian refugees who fled to Jordan from the Gaza Strip in 1967 were thus not covered by this provision.

who marry Syrian men. Yet, the refugees enjoy unrestricted access to economic activities in the country and are entitled to the same public services as Syrian citizens.

Finally, in the West Bank and Gaza Strip, there are no legal distinctions based on refugee status and other informal discriminations are not known or expected. Yet, many refugees there still live in refugee camps and as such remains in an unfavourable socio-economic position, as demonstrated by the section on the West Bank and Gaza Strip below.

But adaptation to given conditions is a deed of necessity: most households rely on incomes from own labour

Starting out from these disparate conditions, the refugees have had to adapt to the available economic environment. Unless there is a reliable access to formal or informal social safety nets, and the available benefits are adequate, work remains the only option to secure the well-being, or at least the survival, of oneself and one's family. Palestinian refugees do have access to several sources of non-labour income, most commonly private transfers, from relatives abroad or in the country, or public support (primarily in Jordan and the West Bank and Gaza Strip), or UNRWA support. However, these safety nets are neither universally available nor adequate for most groups: in fact, the group of households dependent of transfer incomes - representing 15 to 20 percent of the households in all fields - has been found to be the poorest group in all of the populations examined. Hence, in all of the surveyed refugee groups, a majority of about eight out of ten households make their living primarily from wages or self-employment incomes. This proportion is only slightly lower among the poor. Even in Lebanon the total labour force participation rates are around 70 percent among adult men, which is some 5 percent lower than the rate of Lebanese men, but very similar to the male refugee participation rate of Jordan, Syria and the West Bank and Gaza Strip.

Adaptation results in lesser variations in absolute income-poverty than predicted by structural conditions

One implication of the above is that avoiding poverty is critically contingent on the ability of the refugee labour force to eke out an income from the labour market (today predominantly in their host countries), sufficient to keep their households above the poverty line. In the labour markets of those countries, and in Lebanon in particular, this is no easy task, as discussed below. It also means that the economic welfare level of the refugees is critically linked to the national economies of their countries of refuge, though mediated by the set of formal and informal rights and practises by which the refugees' adaptation strategies are structured.

Table 1.1 Poverty and ultra-poverty in Palestinian refugee camps and gatherings in Syria, Lebanon and Jordan

	Syria camps and gatherings		Lebanon camps and gatherings		Jordan camps	
	Ultra-poor	Poor	Ultra-poor	Poor	Ultra-poor	Poor
% households	5%	23%	15%	35%	9%	31%
% persons	6%	27%			10%	36%
Gap-ratio (G)	29%	31%	42%	43%	38%	36%
Poverty gap (PG)	2	7	6	15	3	11
N (est. population)	10590	45850			17480	64150
Minimum eradication costs ($)	303500	3017000			1038000	7497800

Because these structures are the most restrictive to the refugees' economic activities in the country whose national economy is the relatively most affluent of the countries in question, i.e. Lebanon, and the least developed of those countries provide mostly full economic rights to its Palestinian refugees, i.e. Syria and Jordan, there is a tendency towards convergence of income and poverty levels, as shown in the table below.[2] In fact, a lower level of income inequality and low unemployment among the Palestinian refugees in Syria compared to Jordan and Lebanon, as well as official Syrian subsidies on goods and services, result in the paradoxical outcome that among the three fields, the highest (adjusted) incomes and lowest poverty rates are found among the camp and gathering refugees in Syria. However, the purchasing power parities (PPP) that are used to adjust the income levels for local prices are fraught with considerably uncertainty and one should not draw categorical conclusions on the resulting income or poverty figures.[3]

A delicate balance: tough labour markets, weak safety nets and a high burden of support

As indicated, a significant minority of the poor households are disconnected from the labour market and dependent of transfers. A small group within this group, representing between 5 and 10 percent of all households, are households whose heads are midway in the life cycle and in which no members are employed and one or more are actively seeking work without finding any. These are among the very poorest in our data. However, the majority of the transfer-dependent households consist of elderly and retired people who are no longer seeking work. Their incomes fall far below the average too, but not quite as low as for the former group. The retired may have a small pension, or, more

[2] In the WBGS the situation is very different for many reasons, but traditionally the refugees there have enjoyed equal rights with the general population, and a labour market with relatively high wages, because of the importance of work in Israel. Over the past two years, in particular, the situation there has become so unstable that comparisons with the other fields are unreasonable as far as poverty levels are concerned.

[3] The PPP adjustment coefficients for Syria have been increased in the most recent figures reported by the World Bank, as compared to earlier (see WDI 2001: Table 1.1). Using the PPP estimates from the 1999 edition of the WDI, for example, would not lift the incomes of refugees in Syria above those of refugees in Jordan and Lebanon, although they would converge.

importantly, they have children or other relatives who support them - though not enough to prevent a large number of them from falling below the poverty line.

But again, the majority of the poor strive to support themselves and their families by their own work. The largest sectors of work offer low hourly pay, which is attempted compensated for by working long hours - up to an average of 55 to 60 hours in some sectors, such as trade, yet still bringing home a meagre income. In other words, the inherent productivity of the main sectors of economic activities is not high enough to sustain the economic welfare of many households, even when the provider puts in a very high number of working hours every day.

In this situation, the household balance of income-earning capacity versus support-burden becomes critical: increasing the ratio of employed persons to non-employed persons in the household has the most direct effect on increasing incomes and reducing poverty. Because of very low female labour force participation rates and the high proportion of the population below 15 years of age, the total support-burden of the employed (men) becomes exceedingly high: on average, every employed person must support three persons who are not.

Increasing the household's support burden thus translates most directly into increased poverty: the effect is particularly strong from the point onwards when the number of children exceeds the number of adults in the household. Similarly, reduced working capacity because of illness is another major cause of poverty.

Elimination of poverty unlikely on the short and medium term

While not entering into an in-depth discussion on poverty alleviation strategies, one can take on both an optimistic and a pessimistic interpretation of the poverty situation among the Palestinian refugees as presented in this paper: the optimistic one is that the refugees, far from being passive aid recipients, are a hard-working group of people who have proven their ability to adapt to the most difficult conditions. The pessimistic interpretation is that there is probably no quick way out of poverty for the greater part of the poor, though there are prospects for moderate improvements on the longer term. For a minority, the group described above as disconnected from the labour market, increased official social support is the only realistic solution. While the necessary funds will be hard to muster, the group is relatively small and not too difficult to target were such funds found.

For the majority, increased pay-off from the labour market and reduced support-burden must be the main rem-

edies. The first could be achieved quite easily in Lebanon by improving the labour market access of the Palestinians - but politically this seems unlikely today. In other countries, a broad-based growth in their national economies would be the most effective - but also not likely to materialise quickly. On the other hand, the improvements in the refugees' education status is likely to increase their pay-off under the existing conditions.

The second aspect, reduced support-burden, is also in the making with the reductions in Palestinian fertility found in other papers in this series and may contribute significantly to increasing per capita incomes on the longer term.

Finally, the problems discussed in this paper would be much affected by a solution to the refugee issue under an Israeli-Palestinian final status agreement. Unfortunately, at the moment of writing, this option seems remote.

Introduction

Defining and Measuring Poverty

Research on poverty is characterised by diversity in conceptual definitions and measurement methods. In this paper, poverty is understood as a situation of low access to financial means (nominal income), assuming that low access to financial means restricts fulfilment of human needs of various and undefined types. There are several reasons for this choice of approach. First, and most important, it is based on the assumption that economic resources are in fact key to fulfil human needs, understood as fundamental human needs of interest in a development perspective, such as access to adequate sheltering, clothing, health-services, education, food and social participation.[4] It assumes that money is the central means by which welfare thus understood is gained and that low access to money results in a loss of welfare which we will define as poverty. Secondly, the income-approach is chosen because it is easily disaggregated and analysed on the household level and relatively easily compared across populations.

The income-based measure of poverty is commonly referred to as an "indirect measurement approach" (Boltvinik n.d.:4), since it measures not the actual incidence of unsatisfied needs from which we assume that the poor are suffering, but the potential non-satisfaction of such caused by low access to economic resources. Thus, one problem with this approach is a possible lack of correlation between low incomes and actual non-satisfaction of needs, as expressed by people themselves (subjective poverty approach) or as measured by direct measures of fulfilled needs (basic needs approach). Such inconsistencies

[4] See UN 1995:57

could be caused by a less prominent role of money in the satisfaction of needs than assumed by the theory, either because the economy is not monetary, or because the price of goods and services are not set by the market.[5] In the introductory sections to the poverty profiles presented in this paper, subjective measures of poverty and direct measures of the fulfilment of basic needs will be compared with income-based indicators and discussed.

In addition to the concept of poverty, the concept of vulnerability is used in the analysis, although not analysed in detail. In the language adopted here, vulnerability is not equal to poverty but refers to the "risk that a household or individual will experience an episode of…poverty over time" (World Bank 2001: 19) which in turn is associated with a number of other social risks. That is, vulnerability refers not to low income as such, but a lack of insurance broadly understood, which could include various income sources as well as physical, human and social capital. Vulnerability thus means that a lapse in income from one source is not easily compensated for by alternative incomes, savings, help from others, or other insurances. Typically, poverty is associated with high vulnerability because low incomes prevents the accumulation of many other assets - but not all - that serves as insurance against risks (such as bank savings, property investments, insurance)(World Bank 2001: 135).

Poverty Lines

Having delimitated our poverty approach to one of income deprivation, measuring the specific level of poverty requires a poverty line, below which households are classified as poor. Such lines are of two principal types; relative and absolute. Relative lines consider poverty a welfare problem arising out of economic inequality and associated differences in opportunities and status, rather than a problem of satisfying basic physical needs as such. An absolute poverty line is usually based on an estimated minimum level of consumption or income needed to cover a basket of goods and services, representing the cost of a minimum nutritional intake, plus an allowance of basic non-food expenditures. Alternatively, an absolute poverty line can be established with reference to an international standard of purchasing power in order to ensure comparability in cross-country poverty comparisons.

Both absolute and relative poverty lines have a number of theoretical and practical problems associated with them, such as exactly where and how to set the minimum income or consumption required for an absolute line.[6]

[5] In such a situation the lack of correlation is only ostensible since the value of the subsidies could be calculated and added to the income of their benefactors.

[6] One problem with relative poverty lines is the fact that they are essentially measuring inequality, which is arguably different

Both types of lines share the property of dividing the population into a group of poor versus a group of non-poor, which in itself is problematic. Although dichotomisation of the population may be based on an idea of a welfare minimum separating the poor from the non-poor, the specific line is a construct made for practical analytical purposes. Thus, the exact position of a poverty line has a significant component of arbitrariness, even when it is tied to - presumably concrete - minimum standards of basic needs.

Absolute poverty lines like the ones applied in this paper are therefore more interesting for comparisons of poverty among population groups variously defined, than for the single number they provide for a specific group in one area. By comparisons of poverty we refer simply to "an assessment of which of two or more situations has more poverty" (Ravallion 1992: 1). Hence, the key property of the poverty-line is its ability to provide non-arbitrary ranking of groups and regions in terms of poverty as we define it, in which those with a lower ranking are more poor than those with a higher ranking.

The type of income data available for the population groups examined in this paper vary and preclude a strictly comparable poverty line for all groups. We have household level income data for two out of the three fields analysed, namely the Jordanian camps and the Lebanese camps and gatherings, which allows for the introduction of a uniform poverty-line for those fields. We have chosen to use the World Bank's 1 and 2 USD per capita[7] per day as our poverty lines, for ultra-poverty and poverty respectively. The lines are adjusted for national price levels by purchasing power parities (PPP).[8] An illustration of the implied poverty lines is shown in Appendix 1: Methodological notes and tables.

For the Jordanian non-camp refugee and non-refugee population the available grouped household income data cannot be used to construct a poverty-line comparable to those made for the camps. Our introductory discussion will mainly serve to discuss the economic situation

from poverty as defined above. The problem becomes most acute when attempting comparisons across populations or over time. For example, a country A with higher income levels over the entire distribution than country B might well have a more unequal distribution than domain B and thus regarded "poorer" according to the relative approach. In fact, even if domain A has higher economic levels over the entire distribution *and* a more equal distribution than B as measured by Gini coefficients, B could turn out to be the less poor domain by the 50-percent-of-median-method (see Ravallion 1992)

[7] The appropriate methods for comparing the income levels of households of different size and composition are among the most controversial in the technical poverty debate. As indicated, the World Bank's 1 and 2 USD per day per capita lines simply uses per capita incomes, thus not taking the effect of scale economy or the different needs of children and adults. Especially when households of differing size are compared, the reader should be aware that the per capita income measure will find large households more poor than an adjusted income measure would, and vice versa.

[8] In brief, the poverty lines in the two fields are both adjusted by the factor of their respective national real GNP per capita to the PPP GNP per capita as given by World Bank tables (WDI 1999). The PPP factor is 2.20 for Jordan and 1.82 for Lebanon. Dividing the line by the PPP factor rather than multiplying the incomes by the same was preferred because the incomes could then be preserved in their original denomination.

of the camp households compared to non-camp households more in general, using income-distribution data and subjective poverty data. In that part, emphasis is on broad, overall differences among the population groups.

The poverty lines in the West Bank and Gaza Strip are constructed by the Palestinian Central Bureau of Statistics (PCBS) with basis in a minimum, local food-plus basket using household expenditure data. It should be noted that the poverty line for the WBGS is nearly double in absolute values compared to the 2 USD poverty lines used in the Jordan and Lebanon camps and gathering in absolute values, making the exact rates of poverty incomparable.

Finally, in Lebanon we do not have any poverty figures for the non-refugee population, except a distribution of household incomes by some given brackets.

Poverty measures

The methods of measurement used in this paper are based on the so-called headcount index (H), the gap-ratio (G) and the poverty-gap index (PG).[9] The headcount index is simply the proportion of the population whose income or consumption is below a specified poverty line.[10] The gap-ratio measures the average shortfall from the poverty line, expressed in percent of the poverty line (at zero among those exactly at the poverty line and at 100 among those with zero income). Finally, the PG is the product of the headcount index and the gap-ratio, providing us with a measure which combines both the depth and the incidence of poverty. In the tables, both the headcount index, the gap-ratio, and the combined poverty-gap index are shown separately.

The Poverty Profile

On the basis of the measurements outline above, it is possible to show how poverty varies across social groups or regional domains. The poverty profiles below present their findings in two main ways: first, it presents the incidence of poverty for each sub-group defined in terms of various background characteristics. For example, how many of the female-headed compared to the male-headed households are poor? This measure is reported under the heading of poor and ultra-poor, and it is useful to identify the most needy of the poor, and characteristics that are associated with varying degrees of poverty.

Second, the poverty profile presents the incidence of such characteristics among sub-groups defined in terms of their poverty status. For example, how many

[9] See e.g. Ravallion 1992: 35-37.

[10] Since we have two poverty lines, a lower and an upper line, the proportion falling below the lower line ("the ultra-poor") is also included in the proportion falling below the upper line ("the poor").

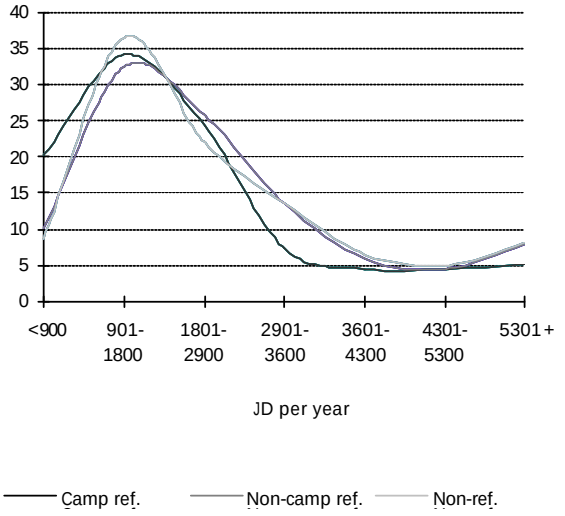
of all the poor are female-headed? This is reported in the tables below as the "contribution" to poverty on part of the individual sub-groups, and is particularly useful for predicting the effect of poverty alleviating programs in reducing total poverty (see also Ravallion 1992:52). Note that this contribution to poverty is only estimated for the poor and not the ultra-poor.

Palestinian Refugees in Jordan: Camps as Poverty Pockets

One of the main findings in a previous chapter on incomes and income-distribution[11] was the large income-gap existing in Jordan and Lebanon[12] between the Palestinian camp-refugees and the non-camp populations, including the Palestinian non-camp refugees in Jordan.

Figure 1.1 shows the income distribution in the three groups of camp refugee, non-camp refugees and non-refugees across a set of predefined income brackets, the lowest of which (JD 900 and below) corresponds to a previously used official Jordanian poverty line. Twenty percent of the camp households are below this point, compared to about ten percent of both of the non-camp population groups.[13] Refugees living outside camps have an average income-distribution which is very similar to that of the non-refugee Jordanians, the little variation that appears is not statistically significant. In addition to the income figures presented in the figure above, the 1996 survey also included subjective poverty indicators. These indicators underpin the distinction between the camp-households and the others indicated by the income figures.

Figure 1.1: Household income distribution



Sources: Non-refugees and non-camp refugees from DOS / Fafo 1996, camp-refugee incomes from Fafo 1999. Incomes are adjusted to constant 1996 prices

[11] See Egset 2000a.

[12] In Lebanon, the main distinction in income levels goes between refugees (in camps and gatherings outside camps) one the one hand, and non-refugees on the other. Unfortunately, household data on Palestinian refugees outside camps and gatherings in Lebanon is not available.

[13] It may be noted that the 1996 data show even greater differences between the camp-refugees and the others, with 27% of the camp-refugees below JD 900. We have to chosen to use the 1999 data on the camp refugees since these estimates are more reliable for the camp population.

Figure 1.2: Subjective poverty by refugee status

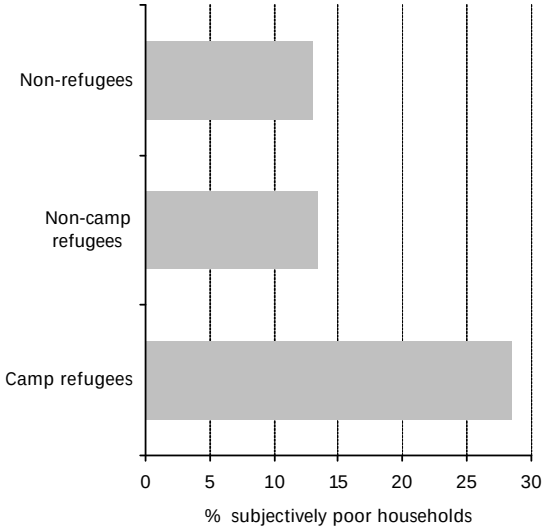
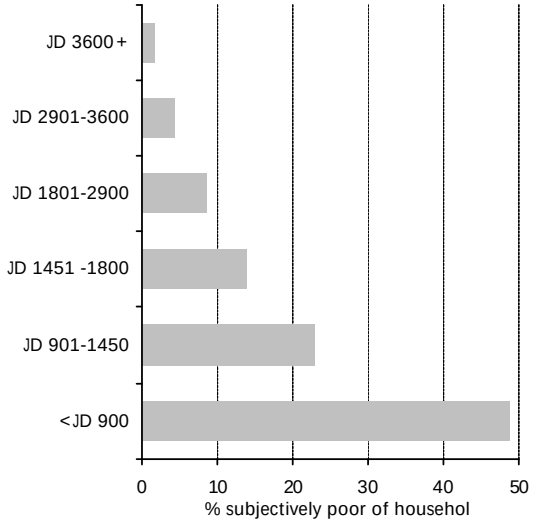


Figure 1.3: Subjective poverty by income brackets



Subjective poverty: Further evidence of camp - non-camp divide

A subjective measure of poverty was constructed in the 1996 survey by asking respondents to accept or reject each of the following three statements: "We feel we are among the well-off in Jordan"; "We are not rich but we manage to live well"; and "We are neither rich nor poor". Those rejecting all the three statements were considered subjectively poor.

The subjective measures point to the exact same pattern described by the income-figures: The camp households have a subjective poverty rate at 28 percent, compared with 13 percent among non-refugees and refugees living outside camps (Figure 1.2).[14] For illustrative purposes, the correlation between income levels and subjective poverty is also shown (Figure 1.3).

Thus, monetary and subjective indicators both show a higher concentration of income deprivation among Palestinian refugees living in camps than among non-refugee Jordanians and refugees living outside the camps. In the following, the camps are analysed in more detail.

[14] It should be noted that an important intervening variable between total household income and perceived poverty is – as one would expect - household size. For example, among households with a reported income less than JD900 (in 1996), some 35 percent of the single persons households feel "poor", while more than 50 percent and more of the households consisting of 5 persons and more in the same income group feel poor (see Arneberg 1996:215).

Poverty in Jordanian Refugee Camps

The first section of this profile of poverty in the Palestinian refugee camps in Jordan presents the total poverty figures with basis in the 1 and 2 USD per day per person poverty lines introduced above. The figures are supplemented by non-monetary self-assessment indicators on food-security as well as a comparison of the poor with the non-poor on a set of indicators on social welfare outcomes. Second, a comprehensive profile of the camp-poverty is presented.

Nearly one-third of the camp household are poor, one-tenth are ultra-poor

Among the Jordanian camp refugee population as a whole, nine percent fall below the ultra-poverty line and an additional 22 percent fall below the poverty-line, bringing the total proportion of poor households up to 31 percent as defined by the 2 USD per day per capita poverty line (Table 1.1). Using statistical estimates of population size, the 31 percent poor represent an estimated 64,152 persons, of whom 17,476 are ultra-poor.

The gap-ratio (G) shows that the average incomes of the poor and the ultra-poor are 36 and 38 percent below the poverty and ultra-poverty lines respectively. In other words, both groups of poor have average annual incomes that are approximately two-thirds of the level specified by the poverty line (see also below).

As a composite index consisting of the headcount and the depth of poverty, the poverty gap index (PG) is less intuitively informative, but it is presented here for the whole group of poor to be compared to sub-groups in the following section.[15]

Finally, to illustrate the potential costs of eradicating ultra-poverty and all poverty from the camps, the costs of total perfectly targeted household transfers needed to lifting the ultra-poor and the poor up to the poverty lines are estimated (by adding up all the individual household income shortfalls from the poverty lines). Results show that targeted transfers would require the minimum amount of JD 763,000 (USD 1,038,000) to eradicate ultra-poverty from the

Table 1.1: Poverty measures and minimum eradication costs

	Jordan camp refugees	
	Ultra-poor	Poor
% households	9%	31%
Percent of population	10%	36%
Gap-ratio (G)	38%	36%
Poverty gap (PG)	3.3	11.1
N (est. population)**	17476	64152
Minimum eradication costs (costs of perfectly targeted transfers per year)	JD 763000	JD 5248000

**Only headcount and PG reported in the cited source, G calculated from those.*
***Note that N refers to estimated number of persons (not households).*

[15] See definitions above. Note that gap-ratio (G) and poverty-gap (PG) will be estimated only with basis in the poverty-line z2, and not the ultra-poverty line z1, unless otherwise is explicitly stated.

Table 1.2: Annual per capita and household income and household size

	Annual average per capita income in JD	Annual average household income in JD	Household size	n
Ultra-poor	71	536	7.4	156
Ultra-poverty line (z1)	(116)			
Poor	148	1109	7.4	558
Poverty-line (z2)	(223)			
Non-poor	580	2386	5.9	1266
All	448	1878	6.4	1825

refugee camps, and seven times that amount, or JD 5,248,000 (USD 7,497,800) to eradicate poverty - *for one year*. Obviously these estimates are largely theoretical, since they do not take into account unavoidable transaction costs and imperfections in policy implementation (such as leakage of transfers to the non-poor and other targeting difficulties), that would significantly increase the costs of a poverty alleviation program.[16] Yet, the figures do provide an indication of the minimum costs involved in any alleviation effort by transfers.

Incomes of the poor and ultra-poor far below the average.

The economic situation of the poor is also well illustrated by looking at real incomes, and by comparing these to the incomes of the non-poor and the overall average. The average household incomes of the poor are less than half (44 percent) of the overall average, and only one-third of the per capita average, due to the larger than average household size among the poor. The income of the ultra-poor is only 21 and 16 percent of the total average respectively for household and per capita incomes (See Table 1.2).

Self-assessment of Poverty

Food-insecurity widespread among the poor.

The consequences of poverty are well-captured by a set of self-assessment indicators on food-security that were included in the questionnaire. As one of the very most fundamental human needs, the adequacy of a household's supply of food is a key indicator of well-being. Comparing this type of indicators with the monetary poverty estimates is also useful in assessing the relevance of the latter in terms of people's subjectively perceived situation (Figure 1.4).

The finding that a majority of *all* households have experienced lack of money to provide enough food for all its

[16] For example, under conditions of completely non-targeted (universal) transfers, an amount equivalent to the poverty line would have to be distributed to everyone in the population to ensure that no-one fell below the line (Ravallion 1992:37). Under such conditions, not considering transaction costs, eradicating poverty (z2) in the Palestinian refugee camps in Jordan would cost USD 59,698,000 (for one year), about 8 times the amount required under perfect targeting.

members demonstrates the generally constrained economic situation prevailing in the camps. Even among the non-poor, 45 percent of the households experience lack of food from time to time. Among the poor and ultra-poor, as many as 71 and 73 percent have the same experience.

The groups are far more differentiated in their ability to protect children in particular from food-shortage. While 23 percent of the non-poor report that their children sometimes eat less than they should, 50 and 59 percent of the poor and ultra-poor have not been able to provide as much food to their children as they should have. Moreover, half of the ultra-poor households and more than a third of the poor households (36 percent) report that their children sometimes go to bed hungry, compared to about every tenth of the non-poor (12 percent).

Economic vulnerability is high - help from others is important safeguard, but the poor have poor friends and relatives?

A characteristic of economic vulnerability is low ability to cope with sudden changes in the household economy, arising either from loss of income, for example due to sickness among income earners, or from unexpected expenses, for example to cover medical treatment. The poor would be expected to be more vulnerable than the non-poor, since low incomes avert strategies that could enhance their ability to sustain economic fluctuations, such as savings and investments.

Two types of questions included in the 1999 survey provide direct indicators of the degree of economic vulnerability among the camp households. First, the respondents were asked directly whether they would be able to raise JD 100 within a week in the event of a sudden need. Second, they were asked whether or not they had savings in a regular bank or in the form of gold or jewelry, or used the informal *jamiy'ya* savings' associations (see Figure 1.5 and Figure 1.6).

Very few were able to raise JD 100 with own savings: only seven percent of the non-poor claimed they could raise the amount on their own, less than three percent of the poor (2.6 percent), and,

Figure 1.4: Food-security by poverty status

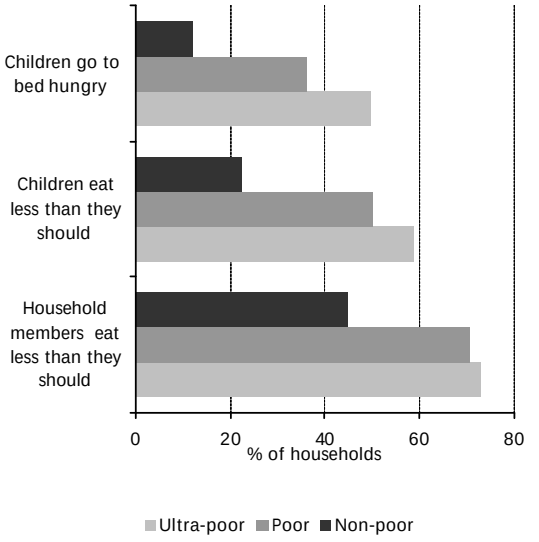
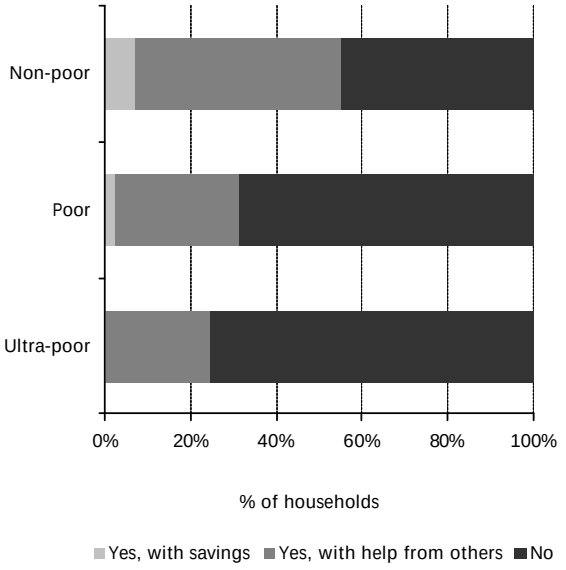


Figure 1.5: Ability to cover unforeseen expenses



expectably, almost none of the ultra-poor (0.6 percent). More than half of the non-poor would ultimately be able to raise the money, however, because an additional 48 percent of them believe they could borrow the money from others. A considerable share of the poor, though only half the proportion of the non-poor, could raise the money this way too: 24 percent of the ultra-poor and 28 percent of the poor. Still, a large majority of the poor could not raise the amount, even with help from others, indicating that the poor have poor friends and relatives too.

A similar picture appears when looking at the frequency of savings in banks or in gold or jewelry. Practically none of the poor and ultra-poor have such savings, and few of the non-poor too (5 and 7 percent with saving in jewelry and bank). More households are using the informal *jamiy'ya* savings and credit associations. But among the poor they are relatively insignificant, used by 5 and 7 percent of the ultra-poor and poor compared to 17 percent among the non-poor (Figure 1.6).

Thus, from the indicators available to us, the camp households appear to have very weak safety nets in place for protection against downturns in their economy, downturns that are known to befall the poor in disproportionate degree due to their higher than average exposure to risks (for example due to health problems associated with unhealthy working or living environments). One important safeguard that was identified in the above, help from other people, is also favouring the non-poor more than the poor.

A majority of the poor are long-term poor

Time is another important dimension of poverty. Whether or not poverty is of a permanent or a transitory character matter to the poor as well as to our understanding of it and associated alleviation policies. Cross-section survey data provide very limited opportunities for exploring economic variations in time on the household level, which can only be achieved in panels studies.[17] In the

[17] Some variables presented in the poverty profile below provide indirect indicators of the time-dimension, but on the aggregate level (such as household type and age of household head that reflects life cycle patterns).

absence of panel data, however, two questions included in the survey can serve as proxy indicators of changes in time.

The first is a subjective assessment of the duration of hardship, based on a question directed to those respondents that answered in the negative to their ability to raising JD 100 within a week (Figure 1.7). Results show that a majority of two-thirds of both groups of poor (68 and 63 percent) claimed that the situation had been difficult for more than 5 years or always. Another 20 (poor) to 26 (ultra-poor) percent had been in hardship since two to five years ago, while the final 10 percent in both groups had been in hardship for two years or less.

Second, while incomes may vary considerably from one year to another in the individual household, goods and capital accumulate over years and are usually sold off only gradually in times of hardship. We have already seen that savings are almost non-existent among the poor, and very infrequent even among the non-poor. In the camp survey, respondents were also asked about ownership of 21 items of household consumer goods all of which have been combined into the simple, additive index(Figure 1.8).[18] Results give partial support to the notion of camp-poverty as mainly long-term. A vast majority of the poor have a low score on the index.

Figure 1.6: Frequency of various forms of saving

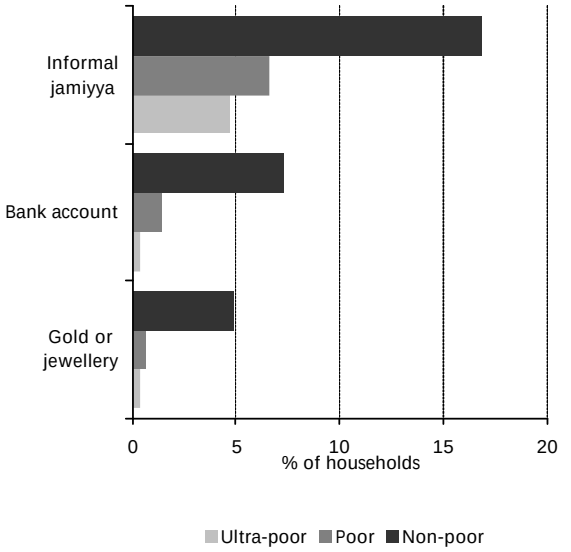
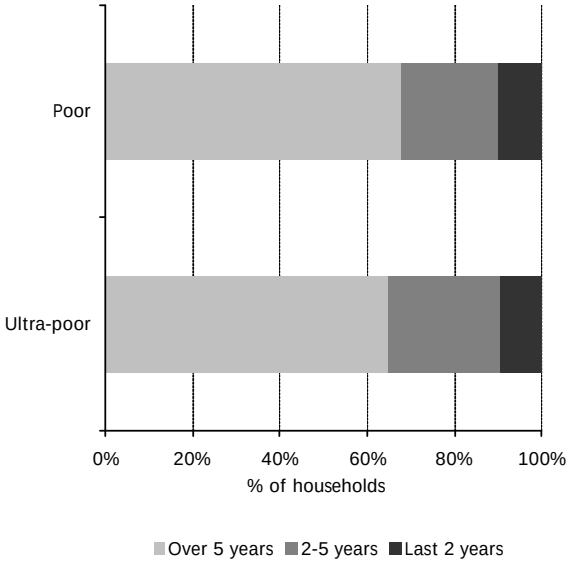


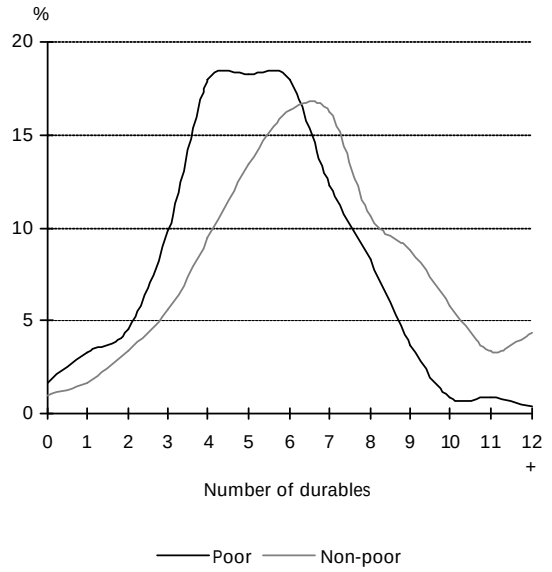
Figure 1.7: Duration of hardship



Altogether 85 percent of the poor households own seven or less items out of the 21 listed, and most of the poor (76 percent) concentrate in the range of

[18] See list and ownership of individual items in the appendix.

Figure 1.8: Index of household durables



three to seven items. Only two percent of the poor own 10 or more of the items.

Yet, the difference in the possession of household consumer goods score between the poor and the non-poor is not very large, only 1.2 items on the average. Only 10 percent own 10 or more of the listed items, even among the non-poor. The index on ownership of household durables thus adds evidence to the notion that material living standards in the camps are very modest in the camp as a whole.

The index of durables does not indicate a sharp and lasting distinction between the poor and the non-poor as reflected in accumulated wealth. Rather, the low scores on the index overall, together with the infrequency of savings, point to high vulnerability in the camp population as a whole.

Children of the poor are faring average on critical welfare indicators

The introductory section to this paper briefly discussed the concept of poverty and its empirical applications, noting that lack of money in reality is only a proxy for (potentially) unsatisfied human needs with which poverty research is concerned. For several reasons discussed there, income was still preferred as the fundamental poverty indicator, in principle unconditional of direct measures of human well-being. In most cases there is in practice a reciprocal relationship between income-poverty and various welfare outcomes, because these outcomes (such as health and housing) affect the income generating ability of the individual and the household, whereas the income level also affect these outcomes directly.

Therefore, the scores on the set of social welfare indicators presented later should be considered possible correlates of poverty, partly causes and partly effects of poverty, which may or may not be directly affected by household incomes (Table 1.3).

As regards housing standards, there are no significant variations according to poverty status on the aspects of access to sanitation and safe, stable drinking

water (the low percentage on the latter is mainly caused by instability in supply). Thus, the access of the living quarters' to such services seem unaffected by paying ability of the households inhabiting them. On the other hand, the poor families have less space in their living quarters per member than do the non-poor. This does not necessarily mean that poor families move together in order to lower housing costs. Rather, the higher percentage of crowding among the poor is mainly caused by higher numbers of children in these households than among the non-poor (see Jacobsen 2001a).

There are great differences in the total health situation of the households according to poverty status, although illness is widespread in all groups. As many as 71 percent of the ultra-poor households, and 64 percent of the poor, have at least one member experiencing prolonged illness or disability, compared to 47 percent among the non-poor. Similarly, 43 and 35 percent of the ultra-poor and the poor households have at least one severely disabled member (defined as not being able to leave the house).

Variations in children's achievements on key welfare indicators by the poverty status of their household are widely used to assess poverty's consequences on welfare, assuming that providing for children's well-being is a superior priority in households across income brackets that will only be renounced by absolute necessity. The incidence of malnutrition is limited in the camps as a whole, five percent of the households have at least one child that is malnourished or at risk of malnutrition (almost all of which belong to the latter category). Noticeably, poverty status makes no difference for the children's nutrition status, despite the fact that the poor have more children and the difficul-

Table 1.3: Social welfare indicators by poverty status

	Ultra-poor	Poor	Non-poor
Housing standard			
Access to sanitation	97	98	99
Access to safe, stable drinking water	35	39	39
Crowded household	55	52	25
Health problems in household			
Prolonged illness or handicap	71	64	47
Severe disability	43	35	24
Child malnutrition (under 5 years of age)			
Malnourished or at risk	-	5	5
School enrolment			
Enrolled in school, ages 6-11	-	95	98
Enrolled in school, ages 12-15	-	85	86
Enrolled in school, ages 16-17	-	56	63
Enrolled in school, ages 18-24	-	16	16

(-) Too few observations in cell.

ties previously reported by the poor in providing enough food for the family.

Only with regard to secondary school enrolment is there a significant difference between the children of the poor and the children of the non-poor, the former having an enrolment rate in the ages of 16 to 17 years which is 7 percent behind the non-poor.

On the whole, the differences in these common welfare outcomes according to poverty status are surprisingly moderate, indicating that the subsidised goods and services in the camp economy serve to cushion the effects of low incomes on social and physical welfare.

Profile of Camp Poverty in Jordan

In this second main section of our analysis of poverty in the Jordanian refugee camps, a poverty profile is drawn with a breakdown of poverty measures by a series of spatial, demographic and socio-economic background variables. As noted above, the objective of the profile is both to study the distribution of poverty in various groups of the population, and to examine the share of each of these groups in the total number of poor. In the final section, variables examined in this section are analysed by multivariate regression in order to examine the net effects of all of the relevant variables. It should be noted that the percentages of ultra-poor and poor refer to percentages of households rather than individuals.

No urban - rural difference in poverty

The sample of the 1999 survey is not large enough to analyse all of the 12 refugee camps separately. Instead, we have looked at differences between urban and rural camps, which is an important dimension in Middle East poverty, though generally not in Jordan according to previous studies (Arneberg 1997:217). Although the camps are themselves dense organisations that defy some aspects of the urban-rural distinction, larger markets for goods and jobs in urban areas than in rural is usually reflected in wage differences favouring cities. On the other hand, rural populations often have access to foodstuff produced by themselves or friends and relatives, as well as access to other goods and services outside the regular market, which may add to rural real incomes.[19] (See Table 1.4).

Yet, although average incomes are indeed lower for the rural poor compared to the urban poor, differences (and sample of rural households) are too small to conclude that statistically significant differences in poverty rates exist between the rural and urban camps.

[19] The imputed value (self-reported) of in kind gifts are reported as income in the 1999 survey, but in-kind incomes are notoriously difficult to assess reliably.

Table 1.4: Poverty rates by place of residence (urban-rural)

Place of residence	Ultra-poor	Poor	Contribution	G	PG	HH size	n
Rural	12	34	26	39	13	6	427
Urban	8	30	74	34	10	6.5	1398

The Demography of Poverty

Household demographic characteristics are often found to be closely associated with poverty (see e.g. PCBS 1998: 37-41). It should be noted that this association is sensitive to the choice of income (and poverty) measurement. As mentioned briefly above, the straight per capita income used in this paper may underestimate the purchasing power of large households, especially those with many children, by not adjusting for household composition or economy of scale.

In the following, we shall consider a few demographic variables by which poverty levels have typically been shown to vary, including the sex of household head; the household type; the dependency ratio, and the age of household head.

Female headed-households are more vulnerable, but not significantly poorer than male-headed households

Female-headed households[20] are often economically vulnerable, due to the lack of the traditional main male income earner in these households, although in some of them this person is only temporarily away, for example for working abroad. In the refugee camps too, where 16 percent of the households report female headship, several indicators point to high vulnerability in this group: two-thirds of the female heads are widows,[21] and close to 90 percent of them are not members of the labour force. Although many of these do have other employed members, more than half (51 percent) of the female-headed households do not have any, and a similar proportion (53 percent) rely on transfers as their main source of income.

Total annual household incomes among the male-headed households are far above those of the female headed: JD 2,614 versus JD 1,807 per year on the overall average, and JD 1,216 versus JD 658 on average respectively among the poor. Transfers are extremely important to sustain income levels among the female-headed households: overall, transfers constitute 38 percent of their incomes, compared to 13 percent of male-headed households' income. Among the poor, transfers contribute 61 and 19 percent of incomes in the two groups respectively. Put differently, eliminating transfers from the camps

[20] The author appreciates comments on the issue of female-headship from Penny Johnson and Lee O'Brien to a previous version of this chapter.

[21] Of the remaining, 20 percent are married, 9 percent are divorced and 4 percent are never married.

Table 1.5: Poverty rates by sex of HH head

Sex of HH head	Ultra-poor	Poor	Contribution	G	PG	HH size	n
Male-headed	8	30	82	35	10	4.6	1559
Female-headed	14	36	18	42	15	6.7	283

would increase poverty from 30 to 39 percent in the male-headed group of households, and from 36 to 65 percent in the female-headed group.

Thus, transfers contribute crucially to keep poverty down in the female-headed group. The difference in annual incomes between the two household types is nevertheless considerable, and would seem to suggest greater differences in poverty rates than actually found. Here it must be noted that female-headed households are smaller than male-headed households on the average, in our case by as many as 2.1 persons (see Table 1.5). The difference in size is even larger among the poor, with the male-headed poor households averaging 8 persons, compared to 4.9 in the female-headed ones. Thus, when looking at per capita income - the basis for our poverty lines - the income differences dwindle: overall average annual per capita income is JD 452 among male-headed households and JD 420 among the female-headed, and JD 152 versus JD 138 respectively among the poor.

Hence, there is a strong case for arguing that female-headed households are more vulnerable than the male-headed, on the basis of the weak labour market attachment of these households and the assumption that transfer incomes are less secure than incomes from own labour. There is also a tendency that female-headed households are poorer than male-headed, with a somewhat higher concentration in the ultra-poor group among the former than the latter (14 versus 8 percent). But the overall poverty rate among female-headed households is otherwise not significantly higher in statistical terms than that of male-headed[22], suggesting that formal and informal safety nets have been relatively successful in protecting this group from falling into poverty by even larger numbers, of which there is a real risk.

Poverty rates lowest among households with young heads, but old age no particular risk factor.

Of most interest when looking at the household types included in Table 1.6 below is whether or not poverty is higher or lower in the extended type compared to the nuclear households. Expanding the number of people living together in one household may be considered an adaptation to lacking resources for establishing a separate household, a situation that

[22] The lack of statistical significance of the difference between 30 and 36 percent poverty also owes to the small sample size of the group of female-headed households.

would be reflected in low per capita incomes. However, the argument is not supported by data, showing almost exactly the same rates of poverty and ultra-poverty in the nuclear and extended households.

Comparing the loner type of household with the two others is difficult, due to the exceptionally large differences in household size between these types of households. The single person households consist to a large extent of old people mostly outside of the labour market, and might thus have been expected to show larger than average rates of poverty, although the per capita poverty measure plays down the poverty effect of low incomes in very small households. As shown, the poverty rates are not higher in this type of households than in others.

Age of household head does not have a uniform effect on poverty in our data, except for the fact that households with heads below 35 years are better off than the rest, both in terms of the frequency and depth of poverty, as seen in Table 1.7. The incidence of poverty is highest in the group of households headed by 36 to 45 year-old, the period in which most due children are already born, while they have not yet begun establishing their own households, and the incomes of their parents may in addition not yet have reached their highest level. On the other hand, although the number of poor diminishes from the 36 - 45 year group to the following groups, the depth of poverty increases slightly after the age of 45, as seen in the average shortfall from the poverty line expressed in the gap-ratio (G). As mentioned, using a per capita poverty measure, results are sensitive to household size, and a larger household size in the 36 to 55 year group compared to the others could contribute to the pattern observed.

Table 1.6: Poverty rates by household types

HH type	Ultra-poor	Poor	Contribution	G	PG	HH size	n
Loner	9	31	4	37	12	1	72
Nuclear*	9	30	74	36	11	6.1	1386
Extended**	8	33	22	32	11	8.2	367

**Married couple with or without own children.*
***Nuclear household with relatives and/or non-relatives, and complex households.*

Table 1.7: Poverty rates by age of household head

Age of HH head	Ultra-poor	Poor	Contribution	G	PG	HH size	n
Up to 35	5	23	24	32	7	5.1	590
36-45	9	41	28	34	14	7.7	373
46-55	12	31	16	40	12	8.2	298
56-65	10	30	16	39	12	6.7	292
66+	11	33	16	39	13	4.9	291

Table 1.8: Poverty rates by health situation in HH

Illness in HH	Ultra-poor	Poor	Contribution	G	PG	HH size	n
Head chronically ill	13	38	42	40	15	6.2	616
Head not chronically ill	6	26	58	33	9	6.4	1209
Severe disability in HH	13	39	35	38	15	6.6	498
Chronic illness in HH	9	35	29	37	13	6.6	456
No disability in HH	5	23	36	32	7	6	871

Illness a major poverty risk-factor.

It was found earlier the vast majority of households has a very low capacity to meet unexpected losses of income (at least on the short term). It is no surprise, therefore, that households with chronically ill heads are significantly poorer than those with healthy heads, with 38 percent poverty in the former group compared to 26 in the latter. Furthermore, the sick poor are poorer than the healthy poor, reflected in a high ultra-poverty rate and high poverty gap index.

The second measure in Table 1.8, showing the impact of illness of anyone in the household, confirms the association between failing health and poverty. Also, both measures show that households afflicted by illness on the part of its head or other members constitute a very considerable share of all the poor. Specifically, 42 percent of the poor are headed by a person with a chronic illness. Thirty-five percent of the poor households have at least one member who is severely disabled, defined as not being able to leave the house by own effort, and an additional 29 percent have at chronically ill member living in the household. In total, only 36 percent of the poor households are completely healthy, according to the self-reported health status in our data. Bearing in mind that illness affects not only the well being and income-earning capacity of the sick person, but also his caretakers, the importance of health care and sickness support in any short and long-term poverty alleviation strategy cannot be overstated.

High dependency ratio associated with high poverty rate.

More distinct variations in poverty rates are associated with household dependency ratios, defined as the number of dependents (children and old) over the total number of household members.[23] For example, a ratio of 2/3 or more would mean that there are at least twice as many dependents as working-age members of the household, such as four children or more with two adults. Inspection of data shows that, in our case, increasing ratio is almost exclusively caused by an increasing number of children, rather than old people. As seen in the Table 1.9, the incidence of poverty increases consistently with increasing

[23] The formula for computing the dependency ratio is: # members under 15 + # members over 64 / # household members.

Table 1.9: Poverty rates by household dependency ratio

Dependency ratio	Ultra-poor	Poor	Contribution	G	PG	HH size	n
0	6	13	5	44	6	3.5	243
0-1/3	5	24	20	31	7	6.8	470
1/3 - ½	13	31	21	44	14	6.8	389
½ - 2/3	7	35	26	30	11	7	431
2/3 +	13	47	27	37	17	6.5	335

dependency ratio, from only 13 percent in the zero-dependent group to nearly half of the households in the highest ratio group. On the other hand, the depth of poverty does not increase correspondingly, indicating that while incomes fail to compensate fully for increasing family size, it does so to a certain extent. Still, the poverty gap index is more than double for the two top dependency ratio groups compared to the lowest two.

Relatives abroad and private transfers do no impact much on overall poverty.

The scale of inter-country migration is large in the Middle East region, and along with Egyptians, Syrians and others, large numbers of Palestinians have traditionally found employment in the Gulf countries, as well as other countries offering more attractive working conditions than their host countries (Richard and Waterbury 1996:370 pp). Huge amounts of money are remitted to home-countries from migrant workers every year, amounting to 10 to 20 percent of GNP annually in some countries. Some studies have found that remittances tend to have an equitable effect in the receiving localities (Richards and Waterbury 1996:385).

A majority of 61 percent of the Jordanian camp households have close relatives abroad, most commonly in the West Bank and Gaza Strip (54 percent), while nearly half of all household (47 percent) have at least one relative in high-wage areas including the Gulf (35 percent), Western countries (19 percent) or Israel (4 percent).[24] Two-thirds of households that have at least one relative abroad report that at least one of these relatives is working.

But having one or more relatives abroad is not a guarantee against poverty,[25] as demonstrated by the almost identical levels of poverty among households with and without relatives abroad (see Table 1.10). Also, the overall contribution of remittances to the Jordanian refugee camps is not as high as would be expected from the macro-economic significance of remittances in the Jordanian economy. In fact, only 21 percent of the households with close relatives abroad report any remitted income at all during the past 12 months

[24] Close relatives were defined in the survey as parents, siblings, spouses or children of any household member.

[25] The figures presented in Table 1.10 concerning "relatives abroad" do not change significantly if looking only at, for example, "relatives in high-wage areas".

Table 1.10: Poverty rates by indicators of the household's social network

Social networks	Ultra-poor	Poor	Contribution	G	PG	HH size	n
Relatives abroad	7	31	62	34	10	6.6	1126
No relatives abroad	10	30	38	38	12	6	699
Remittances from abroad	9	28	12	38	10	6.1	246
No remittances from abroad	8	31	88	35	11	6.4	1578
Private domestic transfers	10	32	39	38	12	6.7	686
No private domestic transfers	7	30	61	34	10	5.8	1138

(compared to 3 percent among households without close relatives abroad). This figure is not significantly higher for those households that have relatives in high-wage countries.

The share of all camp households receiving remittances is almost identical among the ultra-poor (14 percent), the poor (12 percent) and the non-poor (14 percent), but the poor receive a much smaller amount than do the non-poor, JD 17 versus JD 67 per year, or 1.5 and 2 percent of average annual household income in the two groups respectively. Private domestic transfers are more important than remittances, and favouring relatively more the poor in terms of distribution: 61 percent of the poor and 63 percent of the non-poor receive such transfers, the poor receive less than the non-poor in absolute terms, at JD 79 versus JD 96 per year, but more in percent of total household income, at seven versus three percent.

Although transfers (in general) do not affect the general patterns of income distribution in the camps, some of the results discussed in the preceding paragraphs indicate that private transfers have a well-targeted effect in protecting smaller groups of the most vulnerable. One example is female-headed households, whose transfer dependency was noted earlier. Female-headed households receive JD 166 in external remittances and JD 161 in private domestic transfers per year (altogether 18 percent of their average annual household income) compared to an average of JD 30 and JD 70 for male headed households (altogether 4 percent of their average annual household income). Similarly, households whose heads are chronically ill receive JD 77 in remittances and JD 123 in private domestic transfers (altogether 10 percent of income), while the households with healthy heads receive nearly half of that, JD 37 and JD 74 per year (altogether 4 percent of income). A similar patterns appears when breaking down these transfers by the age of household head, showing that especially the private domestic transfers increases in importance, absolutely and relatively, with the age of household head.

Table 1.11: Poverty rates by migration status of HH head

Migration status of head	Ultra-poor	Poor	Contribution	G	PG	HH size	n
Moved in past 5 years	12	38	10	37	14	6.4	153
Stayed longer than 5 years	8	30	90	35	11	5.9	1690

Recent migrants into the camps at least as poor as others.

In addition to the wide range of factors that may contribute to explain the lower than average incomes in the camps, such as levels of human capital and labour market access, a more fundamental cause may be the selection of households that reside in the camps in the first place, contributing to the overall characteristics of the population at the point of time of the data collection. Our data show that the camp population is not stationary, nine percent of the camp-households being headed by a person that has moved into the camps during the past five years.[26] Unfortunately, we do not have any estimates on the out-migration from the camps, except that qualitative studies undertaken in the camps have found that those who can afford it do prefer to move out, to higher status locations elsewhere in Jordan.[27] Results show that those who move into the camps are at least *as* poor as the permanent residents. The results presented below show a higher incidence of poverty in the recently in-migrated group, but the low number of households belonging to this groups renders the difference statistically insignificant.

The finding raises obvious challenges to poverty alleviation programs. For example, if a policy of camp-specific subsidies instated in order to benefit the camp dwellers (such as low-cost housing and services) contribute to attract poor people from the outside into the camps, these subsidies would contribute to maintain the level of poverty in the camps, or even increase it. That is, the policy would have been a failure in reducing camp poverty (until the in-migration of poor came to an end), but it might still have been a success in targeting a large number of poor and so in reducing poverty overall.

Lack of employment associated with very high poverty rates, but vast majority of poor households do have employed members

As would be expected, lack of employed income earners in the household has a strong, negative impact on the household's poverty status. Among households without any employed members, about half are poor, and approximately one-fifth are ultra-poor.[28] The situation is

[26] The camp survey (Fafo 1999) collected data on place of residence at birth and 5 years ago. However, migration into the camp since birth is so closely associated with age that only the 5-year migration indicator is used here.

[27] Quraan 1999:3.

[28] The households are classified according to the "best" labour market status of any household members in this order: employment, unemployment, no member in labour force. These figures do not therefore compare with the overall labour force figures.

Table 1.12: Poverty rates by the household's labour market attachment

Ec. activity status	Ultra-poor	Poor	Contribution	G	PG	HH size	n
Employed	6	27	72	31	8	6.8	1504
Unemployed	26	56	7	50	28	5.4	73
Not in labour force	19	46	20	47	22	3.9	247

Table 1.13: Poverty rates by highest education level of employed member(s)

Highest education, employed members	Ultra-poor	Poor	Contribution*	G	PG	n
No education	9	38	39	33	13	214
Basic education	6	28	14	31	9	79
Secondary or higher	3	17	20	27	5	109

** Does not add to 100 because households without employed members are excluded*

worse for the households in which none are employed but at least one is seeking work, with 56 percent poor and 26 percent ultra-poor. This is a very small group, representing only four percent of all households and seven percent of the poor. On both measures, households without any employed member and no one seeking work (consisting mainly of elderly people) poverty rates are somewhat less severe, but again the smaller household size in this group should be noted.

Poor households with no employed members are also worse off than the poor households with employed members, with an average shortfall from the poverty line of about 50 percent in the former group, compared to 31 percent among the working poor. Similarly, the proportion of ultra-poor among households with labour resources is low. Approximately one-quarter (27 percent) of all poor households are completely lacking employment resources. Still, the large majority of poor households do have employed members, as seen in their 72 percent contribution to poverty, and more than quarter of these households fall below the poverty line.

Poverty decreases (but does not disappear) with education.

Although there is a distinct association, both in terms of frequency and depth of poverty, with the poverty gap index nearly double among those without education compared to those with secondary or higher, one might have been expected it to be greater, especially when considering the fact that only one-third of the household heads completed basic level of education or more. The situation of the group with basic education only is not significantly different from that of the two others (See Table 1.13).

Dependence of transfer income strongly increases poverty levels.

The finding that employment resources are crucial to alleviate poverty but insufficient to prevent it, receives support from an examination of poverty status by main income sources. Among households that depend on transfer

Table 1.14: Poverty rates by main source of income

Main source of income*	Ultra-poor	Poor	Contribution	G	P G	N
Wage income	5	24	50	30	7	1142
Self-employment income	8	35	21	33	12	330
Transfer income	24	52	26	49	26	276

**"Other" not shown*

Table 1.15: Poverty rates by industrial affiliation

Optimal industrial affiliation	Poor*	G	P G	HH size	n
Education / health / social work	11	23	3	7	308
Manufacturing	26	29	8	7	351
Public adm.	14	25	4	6	62
Other	31	33	10	7	168
Transport	37	33	12	7	151
Construction	35	34	12	7	156
Trade	32	32	10	6	270
Agriculture	-	43	28	6	16

**Ultra-poor not tabulated because of too few observations on breakdown.*

income (approximately. 20 percent of all), as many as 52 percent are poor and 24 percent are ultra-poor. Those drawing the largest part of their income from self-employment are also worse off than the ones supported mainly by regular wage income. However, the proportion of "self-employment households" falling below the ultra-poverty line is nearly as low as among "wage-households", and so is the average gap-ratio (See Table 1.14).

Working poor found across major low-skill industries.

An examination of the poverty rates by industrial affiliation among households with employed members showed very similar rates across the major low-skill industries, such as construction., transport and trade, where poverty varies between 31 and 37 percent (Table 1.15). Only the traditionally high-skill sectors categorised as "education, health services and social work" stand out with considerably lower rates than other sectors.

Transfer incomes important to the poor.

What distinguishes the poor from the non-poor in terms of their income composition is most of all their much stronger dependency of transfer income, reflecting a weak attachment to the labour market among the former, as a group, than the latter. The transfer dependency is particularly strong among the ultra-poor, to whom transfers are the largest single source of income.

Among sources of direct transfers, public transfers are the most important in the Jordan camps.[29]

Irrespective of poverty status, various public support is the largest single source

[29] Income transfers as defined here do not include the value of free or subsidised services granted by the UNRWA or others. They include only direct cash or in-kind support to the household.

Table 1.16: Composition of household income by poverty status

Income-source	Ultra-poor Household income (JD)	Ultra-poor %	Poor Household income (JD)	Poor %	Non-poor Household income (JD)	Non-poor %
Wage	212	39	613	55	1916	62
Transfers	230	42	256	23	448	14
Self-employment	96	17	225	20	538	17
Other	11	2	24	2	209	7
Total	549	100	1118	100	3111	100

Table 1.17: Composition of household transfers by poverty status

Transfer- source	Ultra-poor Annual transfers	Ultra-poor % of transfers	Ultra-poor % of HH income	Poor Annual transfers	Poor % of transfers	Poor % of HH income	Non-poor Annual transfers	Non-poor % of transfers	Non-poor & of HH income
Public support	96 JD	42	18	102 JD	40	9	160 JD	36	5
Private dom. Transfers	75 JD	33	14	79 JD	31	7	96 JD	21	3
UNRWA support	29 JD	13	5	24 JD	9	2	16 JD	4	1
Remittances	18 JD	8	3	19 JD	8	2	84 JD	19	3
Charities & other	10 JD	4	2	8 JD	3	1	7 JD	2	0
Pensions	2 JD	1	0	24 JD	9	2	84 JD	19	3
Total	230 JD	100%	42%	256 JD	100%	23%	448 JD	100%	14%

Table 1.18: Distribution of total camp transfers

	Total JD '000	Total JD per person	Total %	Ultra-poor JD '000	Ultra-poor JD per person	Ultra-poor %	Poor JD '000	Poor JD per person	Poor %	Non-poor JD '000	Non-poor JD per person	Non-poor %
Public support	4032	22	100	228	13	6	883	14	22	3149	27	78
Private dom. transfers	2569	14	100	178	10	7	679	11	26	1891	16	74
UNRWA support	528	3	100	68	4	13	207	3	39	321	3	61
Remittances	1827	10	100	42	2	2	166	3	9	1660	14	91
Charities & other	207	1	100	24	1	12	67	1	32	140	1	68
Pensions	1864	10	100	4	0	0	206	3	11	1658	14	89
Total	11027	61	100	545	31	5	2208	34	20	8819	76	80

of transfers (Table 1.17). While the contribution of public support is nearly the same for the poor and the non-poor relative to their household incomes, Table 1.18 shows that among the various sources of transfers, only UNRWA support is slightly biased towards the poor in distribution, the poor 31 percent of the households receiving 39 percent of the combined UNRWA transfers. Still, as shown in the table, 61 percent of the total amount of transfers accruing to the camps in Jordan from UNRWA go to the non-poor.

The effects of the variables discussed in the poverty profile are analysed further in a multivariate regression below. But first, the situation in the Lebanese camps is analysed.

Poverty in Palestinian Refugee Camps and Gatherings in Lebanon

Introduction

Turning to our examination of poverty among Palestinian refugees in refugee camps and gatherings in Lebanon,[30] we turn to a society that has chosen a very different approach to the its Palestinian refugees than has Jordan. While in Jordan most Palestinian refugees enjoy full formal rights of citizenship, and thereby rights of employment,[31] Lebanese authorities have pursued a policy of non-integration of its refugee population. Integral to this policy has been restrictions on the refugees' rights to employment and movement, denying Palestinians' right to work in a large number of professions and lines of work (see Egset 2000c and references there). A predicted effect of such policies is large income differences between the Palestinian refugees in camps and gatherings in Lebanon and the national Lebanese population. The prediction is confirmed by the data presented in Figure 1.9, discussed below.

Restrictions notwithstanding, most Palestinian households in Lebanon rely on their own work for their survival, and their total labour force participation rates are very similar to those of the refugees in Jordan. Their general structure of employment, furthermore, shows many similarities with the labour force of the Jordanian camps. Also, Lebanon is a far more wealthy nation as measured by macro-economic indicators, with a per capita GDP more than double that of Jordan's.[32] Hence, the differences in the relative economic position of the two refugee communities in their respective host countries are not necessarily reflected in their absolute levels of income, as will be seen in the following figure.

While the income figures of the camps and gatherings (Fafo 1999) and national figures for Lebanon (CAS 1997) are not strictly comparable, measurement methods were very similar in the two surveys, and data should provide a reasonably valid basis for comparison.

Refugees lag far behind national incomes.

Most striking is the huge lag in incomes on the part of the Palestinian refugees compared to the national Lebanese income distribution:[33] 38 and 46 percent

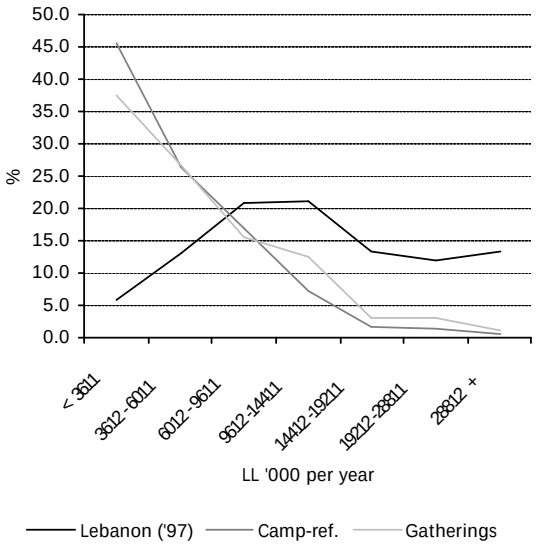
[30] It should be noted that Palestinian refugees living outside camps and gatherings in Lebanon are not covered by the sample of the Fafo (1999) data used for the analyses in this chapter. All references to Palestinian refugees made in this text refer therefore to refugees living in camps and gatherings only , even if this is not mentioned in particular.

[31] As discussed in the chapter on work and employment, however, distinct segmentations along lines of nationality do exist in the Jordanian labour-market.

[32] GDP per capita in Jordan (USD 1,520), Lebanon (USD 3,350) (WDI 1999, country tables).

[33] The income brackets by which the incomes of the three groups are distributed in Figure 3.1 were originally established by CAS 1997 as monthly income brackets. The original brackets have been multiplied by 12 (rounded to nearest 100) to give the annual income. The Fafo 1999 continuous income data were then cross-tabulated by the brackets.

Figure 1.9: Average annual household income by refugee status, Lebanon



of the refugee households residing in gatherings and camps respectively have an income below LL 3,600,000 (USD 2,400) per year, compared to only six percent of the Lebanese population as a whole. A large majority of the refugees, 72 percent of the camp residents and 65 percent of those living in gatherings, fall into the two bottom income brackets, receiving a total annual household income of less than LL 6,000,000 (USD 3,990) per year. In the Lebanese population, in contrast, a vast majority of 80 percent of the households have an income above this point.

Poverty slightly higher among Palestinian refugees in Lebanon than Jordan.

A total of 35 percent of the surveyed refugees in Lebanon fall below the poverty line, and 15 percent fall below the ultra-poverty line. Both figures are somewhat higher than those found in Jordan, and the high figure on ultra-poverty is particularly noticeable (Table 1.19).

The median incomes of the poor, ultra-poor and non-poor are shown in Table 1.20, showing that the median income of the poor households is less than half (43 percent) of the overall average, while the ultra-poor make less than one-quarter of the average household income. It should be noted too that the ultra-poor and the poor make only 17 and 30 percent respectively of the average income of the non-poor.

In the following, the ultra-poor and the poor will be profiled on the background of the same type of regional, demographic, and socio-economic variables used in the Jordanian section, in order to identify similarities and differences between the two areas. But first, we will examine the situation of the poor as they report it themselves, through various indicators of self assessment of their own situation.

Table 1.19: Poverty rates and eradication costs

Palestinian camps and gatherings in Lebanon		
	Ultra-poor	Poor
Headcount	15%	35%
Gap-ratio (G)	42	43
Poverty gap (PG)	6	15

Table 1.20: Annual per capita and household income and household size in LL ('000)

	Annual per capita income in LL '000	Annual household income in LL '000	Household size	n
Ultra-poor	170	991	5.6	494
Ultra-poverty line (z1)	302			
Poor	350	1812	6	1185
Poverty-line (z2)	603			
Non-poor	1204	6000	5	2193
All	857	4200	5.3	3378

Economic Self Assessment

The poor report problems in maintaining the welfare of their family.

In the Jordan camps, we observed above that many of the poor had problems in obtaining enough food for themselves and their children. The same indicators are not available for the Lebanese camp population, but similar problems are reported in terms of providing general welfare to their families, in terms of clothes, furniture and nutritious food. On these scores, the main distinction in this population goes between the ultra-poor and the others: nearly 50 percent of the ultra-poor are unable to keep their home adequately warm (in cold seasons), compared to 24 to 30 percent among the non-poor and the poor respectively. Similarly, 53 percent of the ultra-poor cannot afford buying new clothes to themselves or their children, compared to - again - 24 and 30 percent in the two other groups. The almost exact same relationship applies to the affordability of serving meat or fish at least 3 times per week (Figure 1.10).

Lack of savings provide for high vulnerability among both poor and non poor - but the non poor find help with others.

The same two indicators on economic vulnerability included in the Jordan camp survey - ability to raise unexpected money and access to savings - was also included in the Lebanon camp survey, and showing an almost identical result. As in Jordan, almost none of the poor and ultra-poor are able to raise the amount of money on their own, while 25 to 30 percent of them would be able to do so with the help from others. Interestingly, only 11 percent of the non-poor would be able to raise the amount alone too, but the non-poor seem to have better-off friends and family: nearly half of them would be able to raise the money by borrowing from others (Figure 1.11).

Similarly, savings are almost non-existent among the poor and ultra-poor, only slightly above five percent having any form of saving. Formal bank accounts are very rare in this population at all, whereas a relatively small group of the non-poor have savings in the infor-

Figure 1.10: Economic self-assessment indicators, Lebanon camps and gatherings

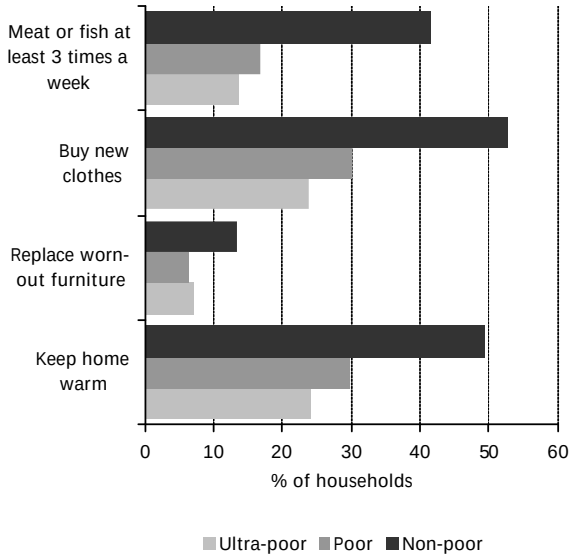
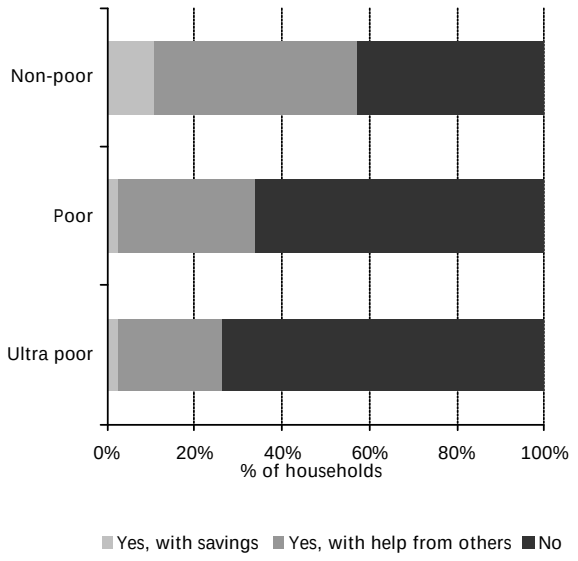


Figure 1.11: Ability to cover unforeseen expenses (able to raise LL 200,000 in a week)



mal jamiiyas or in gold. On the whole, vulnerability is generally high in the camps, suggesting that similar to Jordan the line between non-poverty and poverty is thin (Figure 1.12).

Most of the poor have been poor for more than five years.

As shown in Figure 1.13, the majority of the poor report that they have been in hardship for more than five years. Yet, about one-third of the poor have been poor for less than five years. The index of household durables also shows minor differences in the average number of durables owned by the poor versus the non-poor, supporting the proposition that the border between poverty and non-poverty is not wide in the camps (Figure 1.14).

Minor differences between the poor and the non-poor on broader welfare outcomes.

In the Jordan camps, it was difficult to find larger differences in critical welfare outcomes between the poor and the non-poor, with some exceptions. The situation in the Lebanese camps appear to be similar, but on housing standards there are sharper distinctions in the latter population. Most notably, whereas 89 percent of the non-poor have access to sanitations, 74 and 79 percent have such access among the poor and ultra-poor. Similar to Jordan, health problems are far more widespread among the poor than the non-poor, but should probably be

considered a cause of poverty, than an outcome of it, as discussed in the analysis below.

Most notably, there is no higher incidence of malnourishment or risk thereof among the children of the poor than the children of the non-poor, nor of age-specific school drop out rates, tough the tendency is towards a slightly higher drop out among the poor (Table 1.21).

A Profile of the Poor in the Lebanese Refugee Camps and Gatherings

Poverty rates are similar in the camps and in gatherings.

Breaking down poverty rates by various variables of region (north, south) and type of location (camp, gathering) failed to uncover any significant variations in poverty rates. A camp - gathering distinction should not be expected according to researchers with knowledge of local conditions,[34] a notion supported by our data. One reason for this is the fact that a majority of camp-dwellers work outside the camps, and thereby reduce the potentially adverse impact of the limited opportunities existing inside the camps (Table 1.22).

Figure 1.12: Frequency of various forms of savings

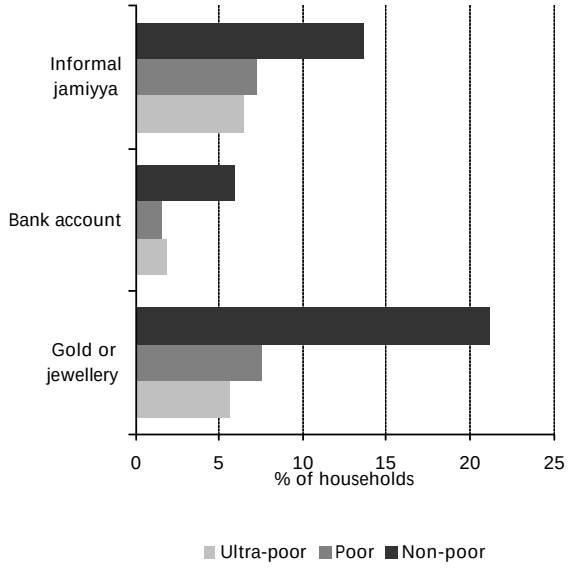
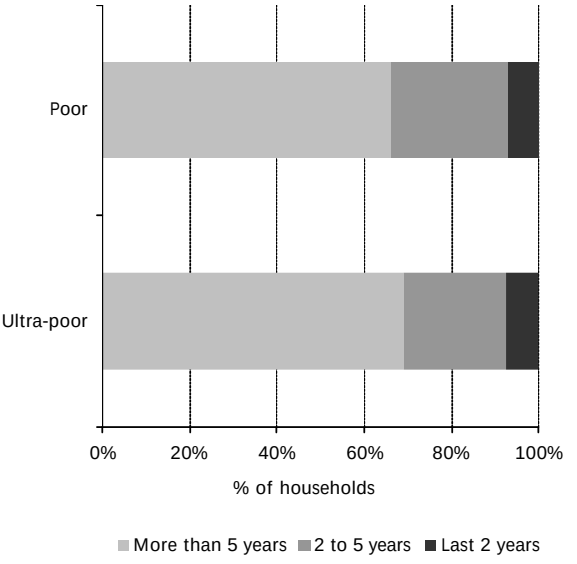
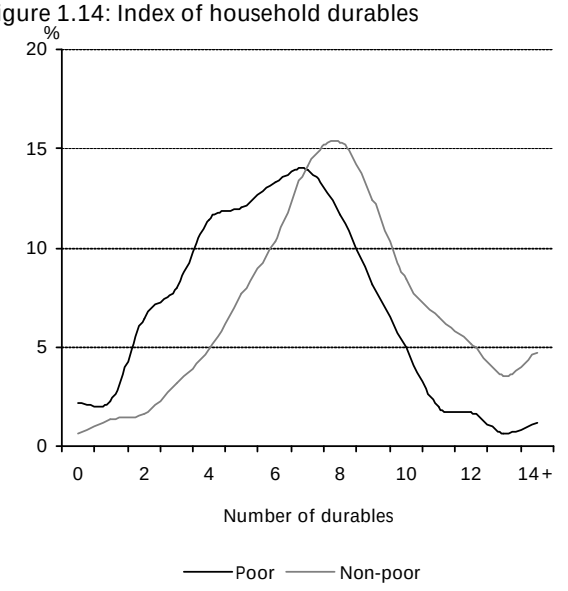


Figure 1.13: Duration of hardship



[34] Thanks to Dr. Muhammad Ali Khalidi, Dept. of Philosophy, American University of Beirut, for this comment.

Figure 1.14: Index of household durables



No significant difference in poverty between male-headed and female-headed households.

Quite similar to what was found for the Jordanian refugee households, there are no significant differences in general poverty rates by the sex of household head. Again, the difference in household size should be observed, serving to counteract effects of low incomes in the female-headed group on the poverty rate. As in Jordan, female headed households depend on transfer to a very large extent (Table 1.23).

Households with old heads are poorer.

Looking at poverty by household types, we find, firstly, that the nuclear and extended type of households have very similar rates of poverty. Loner households, consisting mainly of old people with an average age for this group at 62, show very high rates of ultra-poverty. With a small group-size, however, the margins of error (+/- 6%) are high and

Table 1.21: Social welfare indicators by poverty status

	Ultra-poor	Poor	Non-poor
Housing standard			
Access to sanitation	74	79	89
Access to safe, stable drinking water	52	45	46
Crowded household, 3+ per room	40	43	20
Health problems in household			
Prolonged illness or handicap	72	68	53
Severely disabled-difficult to go out	44	39	27
Child malnutrition			
malnourished or at risk (below 5)	-	6	10
School enrolment			
Ages 6-11 enrolled	-	97	98
Ages 12-15 any not enrolled	-	79	85
Ages 16-17 any enrolled	-	42	49
Ages 18-24 any enrolled	-	14	16

Table 1.22: Poverty rates by location

Type of location	Ultra-poor	Poor	Contribution	G	PG	HH size	n
Camp area	15	36	80	13%	5%	5.3	2615
Gathering	13	31	20	10%	3%	5.4	763

caution must be taken in interpretation (Table 1.24).

While poverty rates are stable over the age of the household head, the oldest group head above 66 years stand out with more poverty than the other: 43 percent of these households are below the poverty line, and 24 percent below the ultra-poverty line. Also, the same group has a very high shortfall from the poverty line (51), bringing their total poverty-gap index up to high 22 percent (Table 1.25).

Strong positive correlation between dependency-ratio and poverty.

Similar to what was found for the Jordanian case above, there is a strong correlation between increasing dependency ratio and poverty rates. As many as 57 percent of the households with a dependency ratio of 2/3 or more are poor. Furthermore, while the income shortfall is nearly stable across the groups up to the top, the top group's shortfall of 47 percent brings its PG to 27, among the highest noted for any group (Table 1.26).

Illness strongly correlated with poverty.

As already observed above, there is a strong association between deteriorations in health and poverty. Poverty and ultra-poverty rises considerably when there is at least one instance of illness in the household, and reaches high levels of 21 percent ultra poverty and 44 percent poverty when one member is severely ill (Table 1.27).

Table 1.23: Poverty rates by sex of household head

Head of household	Ultra-poor	Poor	Contribution	G	PG	HH size	n
Female-headed	19	36	18	50%	18%	3.6	589
Male-headed	14	35	82	41%	14%	5.7	2787

Table 1.24: Poverty by HH type

Household type	Ultra-poor	Poor	Contribution	G	PG	HH size	n
Loner	22	37	6	51%	19%	1	180
Nuclear	14	35	78	42%	15%	5.3	2676
Extended*	15	36	16	43%	16%	6.7	522

*Includes complex households (0.1 % of all)

Table 1.25: Poverty-rates by age of HH head

Age of HH head	Ultra-poor	Poor	Contribution	G	PG	HH size	n
Up to 35	11	31	27	38	12	4.6	1033
36-45	16	39	26	43	17	6.3	777
46-55	13	32	15	40	13	6.6	559
56-65	14	34	15	44	15	5.5	520
66+	24	43	17	51	22	3.6	487

Household network abroad reduces poverty only slightly.

The earlier finding that household networks abroad are no guarantee against poverty is confirmed in the Lebanese case. However, the tendency is that poverty is somewhat reduced by such resources: both those who have relatives abroad and those who receive remittances have less poverty by 4 to 6 percent than those who lack such resources (Table 1.28).

Newcomers to the camps less poor than the others.

While in the Jordan camps, we found that recent in-migrants to the camps were at least as poor as those who had stayed longer, in Lebanon the latter group is poorer than the newcomers (Table 1.29).

More than elementary level of education of the household head reduces poverty considerably.

There is no significant difference in poverty rates between households with employed members with or without completed elementary school. Once at

Table 1.26: Poverty-rates by dependency ratio

Dependency ratio	Ultra-poor	Poor	Contribution	G	PG	HH size	n
0	8	21	11	39	8	3.5	680
0-1/3	11	29	21	42	12	5.9	905
1/3 - 1/2	16	36	21	44	16	5.6	754
1/2 - 2/3	16	41	26	40	16	6	811
2/3 +	27	57	20	47	27	5.3	446

Table 1.27: Poverty rates by health situation in household

Illness in HH	Ultra-poor	Poor	Contribution	G	PG	HH size	n
Head chronically disabled	20	44	50	45%	20%	5.1	1370
Head not chronically disabled	11	29	50	40%	12%	5.4	2008
Severe disability in HH	21	44	39	47%	20%	5.4	1044
Chronic disability in HH	15	38	30	42%	16%	5.6	930
No disability in HH	10	27	32	39%	10%	5.1	1403

Table 1.28: Poverty rates by indicators of the household's social network

Household network	Ultra-poor	Poor	Contribution	G	PG	HH size	n
Relatives abroad	14	34	76	44%	15%	5.4	2672
No relatives abroad	20	40	24	44%	18%	4.9	723
Remittances from abroad	11	30	17	42%	12%	4.9	688
No remittances from abroad	16	36	83	43%	16%	5.4	2690
Private domestic transfers	16	36	18	44%	16%	4.5	584
No private domestic transfers	14	35	82	43%	15%	5.5	2795

Table 1.29: Poverty rates by migration status of HH head

Migration status of HH head	Ultra-poor	Poor	Contribution	G	PG	HH size	n
Moved in past 5 years	15	28	7	47%	13%	5.2	326
Stayed longer than 5 years	15	36	93	43%	16%	5.3	3069

least one of the employed household members has completed more than elementary, however, poverty-rates declines quickly (See Table 1.30).

Lack of employment a major poverty risk - but majority of poor households do have employed members.

Lack of employed members in the household is a major risk of poverty, as was found for the Jordanian camp poverty above. Poverty rates go up to more than 50 percent when the "best" employment situation of all members of the household is unemployment or simply economic inactivity. Fully one-third of household without working members fall below the ultra-poverty line, and their poverty is deeper than for the employed poor, as seen in the gap-ratio (G). One can safely conclude, therefore, that not having employed members of the household implies a very serious economic situation in the majority of cases. On the other hand, having someone employed is not a guarantee against poverty. Indeed, a large majority of 64 percent of the poor households do have employed members, and, vice versa, one-third of all households with employed members fall below the poverty line, closely resembling the situation previously described for camp refugees in Jordan (Table 1.31).

Income from self-employment or transfers as main source increases poverty.

The crucial role of the household's labour market attachment is further demonstrated by examining poverty rates by the household's main income source. As in Jordan, households depending on transfer income are highly vulnerable: a majority of these households are poor, and as many as a third of them are ultra-poor. Relying on self-employment income is also a risk-factor compared to relaying mainly on regular wage-income, as seen below. However, the interpretation of self-employment as a type of "employment of last resort" indicated in a previous chapter

Table 1.30: Poverty rates by highest education level of employed member(s) of household

Highest education, employed member of HH	Ultra-poor	Poor	Contribution	G	PG	HH size	n
Less than elementary	13	39	20	36%	14%	5.4	620
Elementary	13	37	25	38%	14%	6	815
Preparatory	6	22	10	33%	7%	5.9	526
Secondary	8	22	4	41%	9%	6	225
Higher	3	12	4	32%	4%	5.8	388

Table 1.31: Poverty rates by HH labour market attachment

"Best" status in HH	Ultra-poor	Poor	Contribution	G	PG	HH size	n
Employed	10	29	64	37	11	5.8	2606
Unemployed	32	57	12	53	30	5.2	252
Not in labour force	32	53	23	54	29	3.2	520

receives support from our poverty figures: while a large percent of the self-employment households fall below the poverty line, their proportion of ultra-poor is not very different from the same proportion among wage-households, and their average shortfall from the poverty line equals that of the wage-household at 37-38 percent as compared to the 56 percent shortfall among the transfer-households (See Table 1.32).

Poverty among the employed high in all low-skill industries and highest in agriculture.

The poverty rates are rather stable across most low-skill industries at around 30 percent, with the exception of the traditionally low-pay sector of agriculture that stands out with a poverty rate as high as 48 percent, and with 17 percent in ultra-poverty. On the other hand, high-status sectors of "education, health and administration", and to a lesser extent "community services" predictably show poverty rates considerably lower than average (See Table 1.33).

Poverty and Income Composition

The poor and ultra-poor are characterised by stronger reliance on transfers than the non-poor, contributing 30 and 20 percent in the two former groups compared to 11 percent among the non-poor. Nevertheless, the average amount of transfers

Table 1.32: Poverty-rates by main source of HH income

Main source of income	Ultra-poor	Poor	Contribution	G	PG	HH size	n
Wage	9	27	45	37	10	5.7	1981
Self-employment	14	41	24	38	15	5.8	699
Transfers	34	55	29	56	31	3.7	615

Table 1.33: Poverty-rates by industry of main provider

Industrial affiliation	Poor	Contribution	G	PG	HH size	n
Public adm.	-	-	-	-	-	(9)
Trade	31	22	35%	11%	6.2	855
Manufacturing	26	8	35%	9%	6	343
Transport	37	5	36%	13%	6	155
Construction	26	10	39%	10%	5.5	484
Other services	22	5	34%	7%	5.5	273
Education/health/ social work	15	3	39%	6%	5	244
Agriculture	54	11	40%	22%	5.5	237

Table 1.34: Composition of household income by poverty status

	Ultra-poor		Poor		Non-poor	
Source of income	Household income	%	Household income	%	Household income	%
Wage	441	45	1082	52	5036	68
Transfers	295	30	412	20	812	11
Self-employment	234	24	571	27	1362	18
Other	20	2	33	2	185	2
Total	991	100	2099	100	7394	100

received by the non-poor is more than double the amount received by the poor. Both groups of poor also rely more on self-employment income than the non-poor. Most noticeably, however, 69 and 79 percent of the incomes of the two groups of poor are earned by their own labour - demonstrating at the same time the limited availability of transfers in the camps, and the low pay-off in the labour markets, as discussed in the regression below (See Table 1.34).

UNRWA transfers most important sources of transfers to the poor.

To the poor and ultra-poor, UNRWA transfers are the most important, contributing 59 and 47 percent of their total transfers, compared to 20 percent among the non-poor. Second most important source of transfers to the poor are internal remittances. To the non-poor, remittances from abroad contribute nearly half of all their transfers (Table 1.35).

All sources of transfers favour the non-poor - except UNRWA transfers which have a weak pro-poor bias.

The rather complex table below shows the distribution of various sources of transfers to the camps. We see, for example, that the camp population has reported the reception of a total of 3.3 billion LL from UNRWA, of which the ultra-poor group of households have received 22 percent, the total group of poor 49 percent. It further shows that

Table 1.35: Composition of household transfers by poverty status

	Ultra-poor			Poor			Non-poor		
Sources of transfers	Annual transfers	% of transfers	% of HH income	Annual transfers	% of transfers	% of HH income	Annual transfers	% of transfers	% of HH income
External remittances	35	12	4	79	19	4	385	47	5
UNRWA transfers	175	59	18	193	47	9	163	20	2
Internal remittances	46	16	5	85	21	4	176	22	2
Pensions	2	1	0	3	1	0	6	1	0
Charities	34	11	3	51	12	2	64	8	1
Other	3	1	0	1	0	0	17	2	0
Total	295	100	30	412	100	20	812	100	11

Table 1.36: Distribution of annual total camp transfers

Sources of transfers	All			Ultra-poor			Poor			Non-poor		
	LL* total	LL per person	%	LL total	LL per person	%	LL total	LL per person	%	LL total	LL per person	%
Internal remittances	2652070	22	100	170450	7	6	661302	12	25	1990768	31	75
UNRWA transfers	3265113	27	100	705450	29	22	1596744	29	49	1668369	26	51
External remittances	5347976	45	100	165016	7	3	733631	13	14	4614345	72	86
Pensions	137771	1	100	2941	0	2	6389	0	5	131382	2	95
Other	248205	2	100	10435	0	4	15038	0	6	233167	4	94
Charities	1679481	14	100	181655	7	11	570930	10	34	1108551	17	66
Total	13330615	112	100	1235946	51	9	3584035	65	27	9746580	153	73

**All amounts given in LL1,000*

every ultra-poor and poor person received 29,000 LL in transfers in the year preceding the interview, while every non-poor received 26,000 LL from UNRWA. In contrast, on every other source of transfers the non-poor received more per person than the poor, allowing conclusion that private transfers are generally increasing inequality in the camps (Table 1.36).

Some of these issues are also discussed in the multivariate regression on poverty presented in the final section of this paper.

Poverty in the West Bank and Gaza Strip

To examine the Palestinian refugee population residing in the West Bank and Gaza we are using data from the poverty analysis of the Palestinian Central Bureau of Statistics (PCBS), which are based on their annual income and expenditure surveys of the territories. The data have been tabulated by PCBS staff specifically for this report. In order to allow for greater breakdown of camp data by several background variables, three data sets have been merged (1996, 1997 and 1998), for the more detailed tables. It is important to be aware that the poverty lines constructed by the PCBS are different from the ones used in the two other field discussed in the above, and therefore are not comparable with the results of those fields on the aggregate level. Briefly, the PCBS has used consumption and expenditure data to construct poverty lines that represent the costs of a basket of goods and services considered a minimum in that area.[35] Specifically, the overall poverty percentage of 20.3 in the West Bank and Gaza does not mean that absolute poverty is higher in this area than in Lebanon camps and gatherings or Jordan camps.

The PCBS poverty data are available on a breakdown on camps versus villages and cities. The data are not broken down on the refugee / non-refugee distinction, and we can only look at the camps versus others. First, overall results comparing the refugee camps to other localities will be presented. Second, the variation of poverty within the camps will be analysed on the background of demographic and socio-economic variables familiar from the preceding sections.

Profile of Poverty in the West Bank and Gaza Strip

Refugee camps have high concentration of poverty.

Overall poverty rates clearly show a major concentration of poverty in the refugee camps compared to rural and urban areas, when looking at the West Bank and Gaza Strip as a whole. Fully

[35] For details, see PCBS 1998 (Appendix 1)

one-third of the camp households are poor, compared to less than one-fifth of the non-camp populations. The frequency of ultra-poverty in the camps is double that of the non-camp areas, whether villages or cities (Table 1.37).

Camp concentration in poor Gaza contributes to overstate camp - non camp differences for the West Bank and Gaza as a whole.

Some of the higher than average poverty found in the camps is explained by high poverty rates in the Gaza Strip compared to the West Bank and the fact that a much larger share of the total camp population live in Gaza, than what is the case for the two other population groups compared. Thus, the difference between the camps and non-camp areas diminish somewhat when looking at the West Bank and Gaza separately, especially when comparing them to the villages. Still, the poverty level found in Gaza refugee camps (which are mainly urban) is nearly 10 percent above the level in Gaza cities, and also above Gaza villages.

In the West Bank the main distinction is between the cities, with 10 percent poverty, on the one hand, and the villages and camps, with 17 and 19 percent poverty, on the other. All types of locations in the Gaza Strip have much higher poverty rates than the West Bank. The 33 percent poor in the Gaza Strip is more than double the rate of 15 percent in the West Bank.

Another difference is the weight of the camp population in the total population. In Gaza, the camps make up nearly half (44 percent) of all poor, while their share of the poor West Bank population is less than one-tenth (8 percent), as seen in the Table 1.38.

Table 1.37: Poverty rates in the WB and Gaza, by locality (1998)

	Ultra-poor	Contribution	Poor	Contribution	PG
City	11	35	17	33	5
Village	11	38	18	40	5
Refugee Camp	21	27	33	27	9
Total	13	100	20.3	100	6

Table 1.38: Poverty rates by region and locality (1998)

		Ultra-poor	Contribution	Poor	Contribution	PG
West Bank						
	City	5	22	10	25	3
	Village	10	69	17	66	4
	Refugee Camp	13	10	19	8	5
	Total	8	100	15	100	4
Gaza Strip						
	City	21	46	29	41	9
	Village	18	12	35	15	8
	Refugee Camp	24	42	38	44	11
	Total	22	100	33	100	9

Poverty increases with household size.

Poverty increases with household size, but in the West Bank the increase in poverty occurs only in the largest households.[36] The association is stronger in the Gaza refugee camps where nearly half of the largest households fall below the poverty line, and a third fall below the ultra-poverty line (See Table 1.39).

Poverty decreases with increasing education.

The camp households in both the West Bank and Gaza Strip show a distinct association between increasing education and decreasing poverty. The impact of education is somewhat stronger in the West Bank, where the reduction in poverty occurs gradually through all stages from preparatory through university level. In the Gaza camps, it takes more education to make an impact on poverty, as demonstrated by the fact that poverty rates are almost similar at elementary, preparatory, and secondary level of education among household heads, while they decline quickly on higher levels (See Table 1.40).

Lack of income earners in household a major poverty risk.

In the West Bank camps, poverty levels are double in households without income earners compared to those with one or more earners, and the incidence of ultra-poverty is threefold by the same comparison. In Gaza the effect is somewhat less distinct, as poverty seems to more widespread among all groups of the population. However, there is a consider-

Table 1.39: Poverty by household size (1996-98, 1997)

	West Bank refugee camps		Gaza refugee camps	
Household size	Poverty	Ultra-poverty	Poverty	Ultra-poverty
1-3 persons	9	6	21	14
4-5 persons	9	5	22	14
6-7 persons	9	4	28	19
8-9 persons	15	10	29	18
10 persons +	16	9	49	35

Table 1.40: Poverty by qualification of household head (1996-98)

	West Bank refugee camps		Gaza refugee camps	
Highest qualification of household head	Poverty	Ultra-poverty	Poverty	Ultra-poverty
Elementary	14	7	33	23
Preparatory	10	4	34	23
Secondary	5	3	29	17
Vocational, Commercial and agriculture Intermediate college	5	2	16	8
University\Postgraduate	1	1	7	4

[36] Poverty by dependency ratio was not available in this dataset. Household size is a proxy since increasing household size is often, though of course not always, caused by the number of children.

able drop-off in poverty from 43 percent in those households without income earners, to some 30 percent in those with one or two earners. Noticeably, in Gaza poverty increases again when the number of earners rise above two (See Table 1.41).

No differences in poverty between self-employment households and wage-households.

There are no significant differences in poverty rates between households relying mainly on incomes from household businesses and those relying mainly on wages, except for a weak tendency in the West Bank camps that self-employment households are somewhat better off than the wage-households. This contrasts with Lebanon and Jordan camps discussed above, where reliance on self-employment income was identified as a poverty risk factor. The "other" category would include households relying on transfers (but also others that are normally less poor, such as those living off capital incomes) and we see that also in the WBGS this group stands out with high rates of poverty (See Table 1.42).

Poverty found across low-skill occupations.

Examining the frequency of poverty on background of the occupational affiliation of the household head, one finds an expected pattern of low poverty in the high-status end of the labour market, most notably in the group of "professionals, technicians and clerks" with only 5 percent poverty in the West Bank and 11 percent in Gaza (Table 1.43). On the other hand, the group of elementary workers have a frequency of poverty of 17 and 46 percent respectively in the West Bank and Gaza. In Gaza one should notice too the very high level of poverty among "skilled agricultural and fishery workers", at 50 percent.

Table 1.41: Poverty by number of income earners in household (1996-8)

Number of Earners	West Bank refugee camps		Gaza refugee camps	
	Poverty	Ultra-poverty	Poverty	Ultra-poverty
None	22	15	43	28
One person	10	5	29	19
Two persons	10	6	31	24
Three persons	10	5	42	29

Table 1.42: Poverty by main source of income (1996-8)

Main source of income	West Bank refugee camps		Gaza refugee camps	
	Poverty	Ultra-poverty	Poverty	Ultra-poverty
Household business	8	4	33	24
Wages and salaries	12	7	31	22
Other	15	10	37	23

Poverty higher in refugee camps - but the Gaza Strip as a region the main problem.

We have seen in the above that a main characteristic of poverty in the West Bank and Gaza Strip is the high poverty rates in Gaza, at 33 versus 15 percent in the West Bank. Second, refugee camps are worse off than cities and villages, but

Table 1.43: Poverty by occupation of household head (1986-8)

Occupation of Household Head	West Bank refugee camps		Gaza refugee camps	
	Poverty	Ultra-poverty	Poverty	Ultra-poverty
Legislators, senior officials and managers	-	-	-	-
Professionals, technicians and clerks	5	3	11	6
Service, shop and market workers	8	4	31	22
Skilled agricultural & fishery workers	9	6	50	38
Craft and related trade workers	11	5	28	21
Plant and machine operators and assemblers	11	5	31	21
Elementary Occupation	17	11	46	32

the difference is overstated if not analysed separately for West Bank and Gaza. Still, especially when comparing the refugee camps to the cities, camps stand out with very high poverty rates.

Access to Labour Markets and Demographic Factors Key Determinants

Access to labour market and dependency ratio are main poverty determinants in the camp population.

Many of the variables discussed in the poverty profiles on the refugee camps (and gathering) above are interrelated with each other - such as age and education of household head, to mention only one example. In order to look at the independent effects of the individual background variables given their interrelation with other variables, a multivariate statistical analysis is needed. With the dichotomous poverty variable, with the values of poor versus non-poor, and a mix of discrete and interval level independent variables, two logistic regression models are proposed. Since it is evident from the analysis made so far that the employment status of the household members is a key to the poverty status of the household, two models are established: one model includes the entire population, where it is expected that labour market attachment will have great effect, and a second model that includes only those households that have employed members, in order to examine the causes of poverty among these. The models are applied to the Jordanian and Lebanese camp data, and the complete output is given in Table 1 to Table 4 in Annex 1.1. The individual coefficients will only be briefly commented, because their intuitive interpretation is limited, and no technical explanations of the logistic method is given. Instead, only the main substantive results are discussed. The discussion will be based on the standardized beta-coefficients (exp(B)), which represent the odd risks of a positive score on the independent variable as compared to the indicated reference category, when other variables are controlled for.

The first model with all households (Table 1 and Table 3 in Annex 1.1) confirms that the household's attachment to the labour market is crucial. The risk of being poor is strongly increased in households with no members of the labour force, compared to those households that have at least one working member. Even more at risk are those households where there are members actively seeking work without finding any and none are employed. The result suggests that in the group of households that are entirely outside the labour market, many are so by regular (and planned for) circumstances, such as old age, and that these are provided better for than those where lack of employment is more unintended and unexpected. Thus, unemployment evidently has extremely serious consequences for poverty in situations where there are no alternative income earners in the household.

A similar effect is associated with deteriorating health, as would be expected since health problems not only debilitate the productivity of the sick, but also incurs costs in terms of care and medicines. Thus, in both the Lebanese and Jordanian camps illness is among the key determinants of poverty, even when the households attachment to the labour market is controlled for. In technical terms, the household's odds of becoming poor increases with a factor of 1.5 to 2 when one or more members fall ill, compared to the equivalent odds risk for a household with only healthy members.

Another human capital variable, education, also shows a significant, negative association with poverty. In Lebanon, each level increase in the education of the most educated employed member of household, from no education through higher, causes the risk of poverty to drop significantly. Interestingly, in Jordan, only basic education does not make a difference compared to no education, and secondary or more education is required to make a significant impact on the poverty risk.

The household dependency ratio has a very strong effect on poverty. For every child born to the household, at constant numbers of adults, the risk of poverty increases significantly, in both populations. The effect of dependency ratio remains among the very strongest of the variables included also in the revised model. One may, in fact, conclude that increasing the support burden of the household's income earners is probably the most certain way of increasing the household's poverty risk.

Finally, the two sources of private transfer incomes, domestic and external, included in the model show a negative effect on poverty. However, the effect is very weak as seen by the standardised beta coefficient which is very near one, which would be a totally neutral overall

effect. This results support the finding suggested earlier that private transfers do not in general have a poverty reducing effect, but may still be crucial to some vulnerable groups that would be poor without it. In sum, the association between transfers and poverty is ambiguous.

Sector of work and human capital key poverty determinants among the working poor.

The fact that a large majority of all poor households do in fact have employed members was noted earlier. At the same time, the poverty rates, and ultra poverty rates in particular, are much lower for this group of households than for those without employed members. It is of great interest, therefore, to understand what factors that contribute to keeping some working households in poverty and others out of it. In the regression model applied on this group, one variable is added, namely sector of employment (Public versus private in Jordan, NGO versus private in Lebanon).[37] (see Table 2 and Table 4 in Annex 1.1).

Working in the public sector in Jordan or the NGO sector in Lebanon[38] have a very similar effect in the two countries: compared to working in the private sector, the risk of poverty is strongly reduced when at least one members is employed in the public sector in Jordan or in the NGO sector (that is, mostly UNRWA), even when the education level of the employed is controlled for, as was also found when analysing wages (see Egset 2002a).

In addition, the two human capital variables health and education continue to exercise significant effects on poverty in this group of working poor, as they did in the previous model. Thus, human capital is crucial not only in determining the access to labour markets simply in terms of being in or out, but also in determining the quality of the achieved labour market attachment. Poor education or failing health thus contribute to reduce the pay off from the labour market to an extent that increases the risk of poverty considerably.

Conclusion

For the Jordanian camps and the Lebanese camps and gatherings very similar levels of poverty were found, although the data showed a weak tendency to higher incidence and higher depth of poverty in Lebanon than in Jordan. Unfortunately, the West Bank and Gaza Strip poverty rates are not directly comparable to the other two fields. Nevertheless, the data clearly point to a

[37] In households with more than one employed member, the household was assigned to the most profitable sector of employment, that is public / NGO, if one of them were employed in these sectors.

[38] In both places, the minor group that work in NGOs in Jordan, and public sector in Lebanon, are included in the public sector and the NGO groups respectively in the two models.

serious poverty problem in the Gaza Strip.

Second, the camp refugees In Jordan are clearly worse off than the non-camp refugee and non-refugee population. In Lebanon, there is almost no distinction between refugees in camps and refugees in gatherings, whereas both of these compare very unfavourably in to the general Lebanese population on the income distribution. Data on Palestinian refugees living outside camps and gatherings in Lebanon are not available. In the West Bank and Gaza Strip there are also distinct differences between the camps and the non-camp areas. In addition, Gaza - with its high concentration of refugees - has a higher level of poverty than the West Bank.

Third, several similarities in poverty mechanisms were found in all the fields examined, the most important of which are: poverty is much higher and more severe among households with lacking or weak labour force attachment compared to those with at least one employed household member; but employment is no guarantee against poverty – the majority of poor are employed, and are found across private sector industries. Thus, access to the labour market becomes the paramount determinant of poverty: first of all, being in the labour market rather than outside it is crucial to avoiding the extreme poverty which tends to be associated with a lack of employment. Within the labour market, a major distinction appears between the households affiliated with the private sector, low-productivity sectors, such as trade and construction, and those with members employed in the public sector, the latter having a strongly reduced risk of poverty. Furthermore, human capital variables such as health and education are key to decreasing the risk of poverty. Lack of, or only basic education, or debilitating illness, contribute most directly to increasing poverty.

Finally, the support burden carried by the household's income earner is among the strongest predictors of the household's poverty risk: specifically, when the number of dependents exceeds the number of adults, the poverty risk increases strongly.

References

Arneberg, M. 1997. "Household Income and Wealth" in *Jordanian Society - Living Conditions in the Hashemite Kingdom of Jordan.* by Jon Hanssen-Bauer et al. Oslo:Fafo

Boltnivik, J. not dated. "Poverty Measurement Methods - An Overview". Downloaded fromthe UNDP homepage [www.undp.org] (no original source or place of publication is given).

Egset, W. 2002b. "Incomes and income-distribution among Palestinian refugees in Jordan, Lebanon and the West Bank and Gaza Strip". in *Socio-economic Conditions among Palestinian Refugees In Jordan, Lebanon and the West Bank and Gaza Strip* (forth-coming).

Egset, W. 2002c. "Labour markets" in *Socio-economic Conditions among Palestinian Refugees In Jordan, Lebanon and the West Bank and Gaza Strip* (forthcoming, Fafo).

Jacobsen, L. 2001a. "Housing and Infrastructure" in *Socio-economic Conditions among Palestinian Refugees In Jordan, Lebanon and the West Bank and Gaza Strip* (forthcoming, Fafo).

PCBS. 1998. *Palestine Poverty Report 1998*. Palestinian Ramallah:Central Bureau of Statistics .

Ravallion, M. 1992. *Poverty Comparisons. A Guide to Concepts and Methods*. Washington D.C.:World Bank.

Richards, A and Waterbury, J. 1996. *A Political Economy of the Middle East*. Boulder:Westview Press

United Nations. 1995. *Report of the World Summit for Social Development. Copenhagen 6-12 March 1995*

World Bank . 2001. *Attacking Poverty*. Washington D.C.:World Bank.

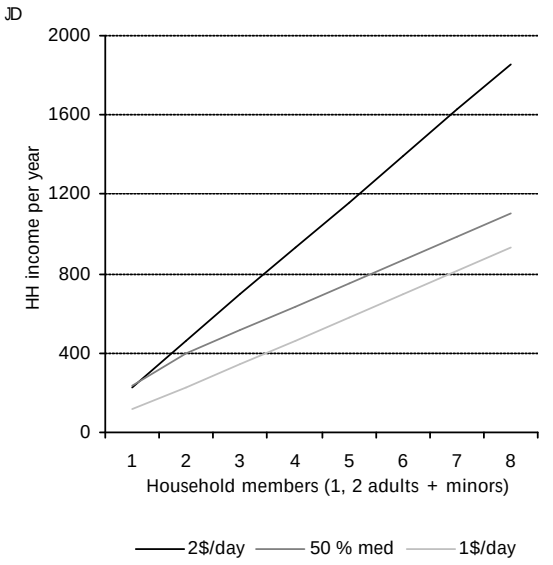
World Bank. 1999. *World Development Indicators (WDI) 1999.* Washington D.C.:World Bank.

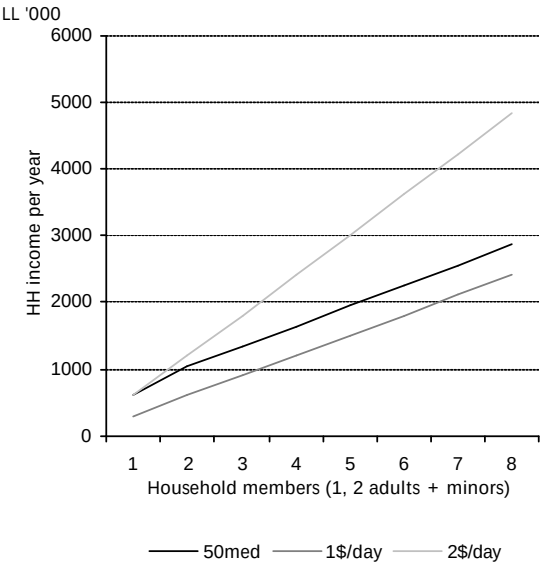
Annex 1.1 Methodological Notes and Tables

The Implied Poverty Lines: Jordan Camps and Lebanon Camps and Gatherings.

For illustration, the implied poverty and ultra-poverty lines for households of varying size are shown in Figure 1. For comparative purposes, a 50-percent-of median-income poverty line has been inserted, in which the incomes were scaled to per adult equivalents.[39] The figures therefore assume a composition of one to two adults, with additional members being minors (for the relative poverty line which is sensitive to such composition. The 1 and 2 USD lines are not affected by composition other than total size).

Figure 5.1: Implied poverty lines, Jordan and Lebanon





Purchasing Power Parity

The Idea of Purchasing Power Parity

Show with exact numbers how the PPP lines in this papers were constructed.

The FGT class of poverty measurement

Headcount index (H): $H = q/n$, where *q* is the number of households / persons below the poverty line, and *n* is the total

[39] Using the OECD equivalence scale, weighting additional adults (above 1) and children by 0.7 and 0.5 respectively.

number of households / total population.

Income-gap ratio (I): $I = (z - yP) / z$, where z is the poverty line, and yP is the mean income of the poor.

Poverty-gap index (PG): $PG = I * H$.

Regression Outputs: Jordan and Lebanon Camps

Table 1: Logistic regression, Jordan camps, all households

Classification Table

		Predicted poor		
		Non-poor	Poor	**% correct**
Observed poor	Non-poor	823.2	427.2	65.8
	Poor	186.3	360.9	66
Overall Percentage				65.9
The cut value is ,300				

Variables in the Equation

	B	S.E.	Wald	df	Sig.	Exp(B)
Sex of household head (v. male)						
Female-headed	0.42	0.26	2.65	1	0.1	1.53
Marital status of household head (v. married)			2.93	2	0.23	
Never married	-0.47	0.27	2.92	1	0.09	0.63
Divorced or widowed	-0.17	0.45	0.14	1	0.71	0.84
Age of household head	0	0	0.81	1	0.37	1
Dependency ratio (v. 0 dependency)			89.51	4	0	
Between 0 and 1/3	1.07	0.24	19.06	1	0	2.9
Between 1/3 and ½	1.46	0.25	35.45	1	0	4.31
Between ½ and 2/3	1.84	0.25	54.89	1	0	6.3
Between 2/3 and 1	2.12	0.25	72.08	1	0	8.34
Health problems in HH (v. no health problems)			38.34	2	0	
Serious health problem	0.81	0.14	31.19	1	0	2.24
Illness or injury	0.69	0.14	24.69	1	0	2
Best employment status in HH (v. employed)			40.39	2	0	
Unemployment	1.56	0.27	33	1	0	4.77
Not in labour force	0.7	0.19	13.23	1	0	2.01
Best education of employed member of HH (v. no education)			14.05	2	0	
Basic	-0.26	0.2	1.77	1	0.18	0.77
Secondary or higher	-0.55	0.15	13.92	1	0	0.58
Access to private transfers						
External remittances (log) (v. no remittances	-0.1	0.04	8.45	1	0	0.9
Domestic transfers (log) (v. no dom. transfers)	-0.02	0.02	0.58	1	0.44	0.98
Constant	-0.15	0.28	0.28	1	0.6	0.86

Table 2: Logistic regression, Jordan camps, households with employed members

Classification Table

		Predicted poor		
		Non-poor	Poor	% correct
Observed poor	Non-poor	935	156	85.7
	Poor	217	181	45.5
Overall Percentage				74.9
The cut value is ,400				

Variables in the Equation

	B	S.E.	Wald	df	Sig.	Exp(B)
Sex of household head (v. male)						
Female-headed	0.68	0.39	3.05	1	0.08	1.98
Marital status of household head (v. married)			3.49	2	0.17	
Never married	-0.76	0.41	3.33	1	0.07	0.47
Divorced or widowed	-0.34	0.69	0.24	1	0.63	0.71
Age of HH head	0.02	0.01	8.3	1	0	1.02
Dependency ratio (v. 0 dependency)			80.83	4	0	
Between 0 and 1/3	1.51	0.36	18.04	1	0	4.53
Between 1/3 and ½	1.93	0.36	28.58	1	0	6.88
Between ½ and 2/3	2.34	0.36	41.37	1	0	10.35
Between 2/3 and 1	2.96	0.38	61.72	1	0	19.29
Health problems in HH (v. no health problems)			29.54	2	0	
Illness or injury	0.71	0.16	20.07	1	0	2.04
Serious health problem	0.8	0.17	22.18	1	0	2.22
Migrant status (v. more than 5 years)						
Moved in past 5 years	0.12	0.24	0.24	1	0.62	1.13
Best education of employed member of HH (v. no education)			37.77	2	0	
Basic	0.9	0.15	36.26	1	0	2.47
Secondary or higher	0.71	0.18	15.16	1	0	2.04
Sector of employment (v. private)						
Public	-0.88	0.16	28.79	1	0	0.42
Access to private transfers						
External remittances (log) (v. no remittances	-0.11	0.05	5.38	1	0.02	0.9
Domestic transfers (log) (v. no dom. transfers)	-0.05	0.03	2.41	1	0.12	0.95
Constant	-1.88	0.37	26.11	1	0	0.15

Table 3: Logistic regression, Lebanon camps, all households

Classification Table

		Predicted poor		
		Non-poor	Poor	% correct
Observed poor	Non-poor	1226.5	958.8	56.13
	Poor	291.7	889.2	75.29
Overall percentage				62.85
The cut value is ,300				

Variables in the Equation

	B	S.E.	Wald	df	Sig.	Exp(B)
Location (v. camp)						
Gathering	-0.19	0.1	3.74	1	0.05	0.83
Sex of household head (v. male)						
Female-headed	-0.31	0.19	2.74	1	0.1	0.73
Marital status of household head (v. Married)			4.62	2	0.1	
Never married	0.03	0.19	0.02	1	0.88	1.03
Divorced or widowed	-0.54	0.26	4.16	1	0.04	0.59
Age of household head	0	0	1.16	1	0.28	1
Dependency ratio (v. 0 dependency)			118.8	4	0	
Between 0 and 1/3	0.46	0.13	11.9	1	0	1.59
Between 1/3 and ½	0.79	0.14	33.8	1	0	2.2
Between ½ and 2/3	1.07	0.14	60.6	1	0	2.91
Between 2/3 and 1	1.48	0.15	95.1	1	0	4.37
Health problems in household (v. no problems)			40.3	2	0	
Illness or injury	0.45	0.1	20.8	1	0	1.57
Serious health problem	0.63	0.1	37.3	1	0	1.87
Best employment status of household members (v. employed)			137.3	2	0	
Unemployment	1.29	0.15	78.4	1	0	3.65
Not in labour force	1.2	0.13	82.7	1	0	3.33
Best education of employed member of household (v. no education)			65.6	4	0	
Elementary	-0.07	0.1	0.5	1	0.48	0.93
Preparatory	-0.51	0.13	15.5	1	0	0.6
Secondary	-0.91	0.21	18.2	1	0	0.4
Higher	-1.15	0.18	42.7	1	0	0.32
Access to private transfers						
External remittances (log) (v. no remittances)	-0.12	0.02	47.2	1	0	0.89
Domestic transfers (log) (v. no remittances)	-0.09	0.02	19.8	1	0	0.92
Constant	-0.28	0.19	2.3	1	0.13	

Table 4: Logistic regression, Lebanon camps, households with employed members

Classification Table

		Predicted poor		
		Non-poor	Poor	% correct
Observed poor	Non-poor	1506.9	331.3	82
	Poor	435.8	327.1	42.9
Overall percentage				70.51
The cut value is ,400				

Variables in the Equation

	B	S.E.	Wald	df	Sig.	Exp(B)
Sex of HH head (v. male)						
Female-headed	-0.33	0.29	1.27	1	0.26	0.72
Marital status (v. Married)			3.32	2	0.19	
Never married	0.22	0.29	0.56	1	0.45	1.24
Divorced or widowed	-0.57	0.39	2.14	1	0.14	0.57
Age of HH head	0.01	0	5.35	1	0.02	1.01
Dependency ratio (v. 0 dependency)			108.21	4	0	
Between 0 and 1/3	0.55	0.16	11.49	1	0	1.73
Between 1/3 and ½	0.82	0.17	23.95	1	0	2.27
Between ½ and 2/3	1.15	0.17	47.62	1	0	3.16
Between 2/3 and 1	1.93	0.2	93.37	1	0	6.86
Health problems			25.32	2	0	
Illness or injury	0.36	0.11	10.05	1	0	1.44
Serious health problem	0.59	0.12	24.32	1	0	1.8
Best education of employed member (v. no education)			70.46	3	0	
Elementary	0.97	0.15	43.22	1	0	2.64
Preparatory	0.92	0.14	42.24	1	0	2.52
Secondary +	0.23	0.16	1.98	1	0.16	1.25
Sector of employment (v. private)						
NGO	-0.63	0.14	19.69	1	0	0.53
Access to private transfers						
Remittances (log)	-0.05	0.02	4.55	1	0.03	0.95
Domestic transfers (log)	-0.04	0.03	2.63	1	0.1	0.96
Constant	-1.67	0.23	51.73	1	0	0.19

Chapter 2

Perpetual Emergency: The Persistence of Poverty and Vulnerability among Palestinian Camp Populations in Jordan, Lebanon and the West Bank and Gaza

Penny Johnson, Institute of Women's Studies, Birzeit University, Lee O'Brien, Oxfam –GB

> "An *ibn shaheed* (martyr's son) is talking on the telephone with his father in heaven. 'And how is your mother, my son? Does she have everything she needs? A fridge, a television, a washing machine? *Yarayt! Hiyya full automateek* (If only that were true, she is our full automatic machine)."

— A joke circulating among Palestinians living in camps in Lebanon, 1992 (Sayigh 1994, 326)

Introduction

Palestinian refugees, particularly the camp populations in Lebanon, Jordan and the West Bank and Gaza that we are considering in this chapter, are united in a number of persistent features over generations – notably the persistence of exile, the memory of loss, and the desire for return. The persistence of poverty and vulnerability among these populations — and social groups within them — is related to these overarching features of refugee history and life, but also is conditioned by the ability of refugee households to respond to them, according to their resources, entitlements, capabilities, and crucially, location. In the sardonic joke above, which responds with black humor to the economic squeeze on camp Palestinians in Lebanon due to government restrictions on work (and perhaps UNRWA reductions as well!), household needs in the absence of a martyred father can only addressed by the mother's domestic labor, her only endowment, as she becomes a "full automateek," a phrase used for a much prized, but here absent, possession of refugee camp households.

The context for the joke – political and economic crisis, war and conflict – is also the context for the persistency of poverty and vulnerability of Palestinian refugee camp populations, a persistence in the midst of crisis, change and instability. As we will see below, such structural, poverty has some of the features

that are found elsewhere in Palestinian society, regionally or even globally – whether female widowed, elderly heads of households or households with heads or other members suffering chronic illness or disability. We will argue, however, that some of these features are found disproportionately in camp settings, emergency locations that continue to exist fifty years after their establishment and are the most visible signs of the absence of a solution to the Palestinian-Israeli conflict and the accompanying refugee issue.

These structural features of poverty are also crosscut by a set of factors (legal status, social entitlements, family history, and features of the physical, administrative and political environment) that are determined by what we call here "location" and which also are rooted in the history of households over time that create vulnerability to poverty. These factors can make Palestinian persistent poverty difficult to characterize and more difficult to address in social policy.

In the same vein, the features of refugee life that seem never-changing – UNRWA the foremost among them and its core social and relief programs whose policies and categories seem hewn in stone – are in fact the result of what we may call, as an oxymoron, "a perpetual emergency." (Johnson 1997), or a perpetual need to respond to needs generated by serial crisis, or in humanitarian terms, chronic conflict. A telling example here is the aftermath of the June 1967 war, where, as an historian on UNRWA notes, "1967 was déjà vu. The [UNRWA]operation in the East Bank of Jordan returned to the activities the PVOs began in 1948 and UNRWA took over in 1950: emergency assistance." (Schiff 1995, 67). Of course, what was déjà vu for the institution was new disaster, poverty and vulnerability for Palestinian families, but the point is simply that the reversion to and persistence of emergency assistance happened on so many occasions that it may be considered characteristic: after 1982 in Lebanon, during the Intifadah and Gulf war in the West Bank and Gaza, and indeed, in the wake of long Israeli closures in the Oslo period, the re-introduction of food aid in Gaza by the World Food Programme. As we write, yet another extended emergency in the West Bank and Gaza again calls for such emergency assistance.

For Palestinian "refugees unto the third generation," as historian Benjamin Schiff calls his admirable history of UNRWA, the persistence of poverty is partly an outcome of the emergencies, political crises, and instabilities that are so deeply woven into refugee existence, particularly in camp settings. As we examine contemporary data from camps in Lebanon, Jordan and the West Bank and Gaza, we need to find an approach that allows us to consider the differential effects of this perpetual emergency on camp populations and groups within them, as well as how these persistent features of camp life may

structure opportunities, deprivations, and capabilities for well-being in different ways than for refugees outside of camps or the population of the host country. The current features of households and individuals that make them either vulnerable to poverty or allow opportunities for greater prosperity and well-being are thus a starting point for a broader examination of the dynamics of impoverishment over time in specific locations.

Definitions of Poverty and Vulnerability: The capability approach

The capability poverty approach developed by economist Amartya Sen offers a framework that is particularly helpful in the case of the poverty of Palestinian camp and refugee populations and the differences between them by location and social group. Poverty as a "deprivation of basic capabilities rather than merely as lowness of income" (Sen 1999, 87) is an approach that augments the approach of the (important) identification of poverty by low income, noted in a previous chapter in this study (Egset 2000) as an "indirect measurement approach" since it measures the "potential non-satisfaction" of need. In a complementary contrast, the capability approach considers deprivations that are intrinsically important. Most crucially, there are conditional variations in the relation between income and capabilities between different communities. Among the conditional variations are gender, age, and, important for our purposes, "location." Sen points out: "In making contrasts of population groups classified according to age, gender, location… these parametric variations are particularly important" (Sen 1999, 89). In another work, Sen gives a relevant example in the location of urban living which presents "special challenges to safety and security," (Sen 1992, 113); the capability to be physically safe and socially secure is certainly one that needs to be examined in the context of Palestinian refugee camp existence. Such capability deprivation emphasizes the "need to go beyond the information on incomes to the pervasive diversities of social circumstances and characteristics." (Sen 1992, 114)

Through the lens of location, we will attempt to develop a capability framework that examines persistent deprivations in functioning and capabilities within refugee camp existence in the fields under examination that both constitute poverty in themselves and contribute to both lack of income and inability to convert income into capability. While we examine location as a variable in income deprivations – both between refugees living in camps and not in camps and between diverse physical locales (camp, urban and village in Palestine, for example), we believe that the capability approach offers us a model

that can explain not only the diversities in income but also other deprivations that constitute poverty over time.

Here we also examine what we call, perhaps too grandly, the ability of camp populations to "command space and control time." We argue that specific deprivations in this framework strongly contribute to the persistence of poverty – of particular interest in that camp (and refugee) populations, although not in all fields and at all times – have often had a historic comparative advantage in health and education, including female education, thanks both to UNRWA services and refugee perception of education in particular as capital for greater welfare and mobility. This comparative advantage can sometimes be documented, but, particularly in the first decades, is sometimes a matter of observation. As the 1950s progressed, for example, "UNRWA officials believe that the refugees became healthier than people of similar economic status in the surrounding Arab areas, but because the Arab states statistics are inadequate, conclusive comparisons are impossible." (Schiff 1995, 27). Some advantage continues to this day; as Khawaja notes, refugees as whole (not camp population only) contrast favorably in infant mortality to host populations in all countries but Lebanon (Khawaja 2000a). The Lebanese exception, however, points to a general – and alarming — backsliding in the last period that we will address in our conclusion.

We will also examine more standard variations in income and wealth both among camp Palestinians, other refugees and the population in the host country, among camp Palestinians in different locations, and among camp households in the same location. Although important, we will largely be unable to disaggregate households, to examine differences in poverty among members of the same household (by gender and age, for example). Our exploration of the persistence of poverty in Palestinian camp populations in Lebanon, Palestine and Jordan will essentially investigate two dimensions:

1) Location: are there specific spatial, temporal, social, economic and administrative features and organization; of refugee camp location and existence that contribute to the persistence of poverty? Are these the same or different in different fields?

2) Types of households and social groups: Camps have not had static populations, and over half a century, there has been considerable migration in and out of camps. Can we identify any features of households or groups in the refugee population that are "left behind" or move into refugee camps and thus contribute to the persistence

of poverty? Are these the same or different in different fields?

The capability approach also assists in an analysis of the various types of poverty. Previous chapters have explores aspects of what might be termed "living conditions" poverty, and we will continue this analysis here. To understand the persistence of poverty, however, we may need to consider poverty in other dimensions: a "poverty of loss" for example, related to a loss of resources, including land, capital and social capital, networks and livelihoods, or a "poverty of status", related to the absence or deficiency in entitlements, nationality and social status.

Who is Poorer?

Other papers in this project and elsewhere have established the comparatively greater poverty of Palestinian camp populations in Jordan, Lebanon and Palestine (the West Bank and Gaza) than either the host population or refugees living outside of camps. However, it is worth briefly reviewing these findings in terms of the questions that might be raised about the persistence of poverty among camp populations and the share of poverty by various types of households and social groups within camp populations – as well as exploring some of the insights and limitations of these income-based measures in addressing both poverty in camps and its persistence.

These comparisons — particularly between refugees in and out of camps – must also be considered in light of the differing proportions of these two populations in different fields. The regions where the camp population is the poorest by poverty line measurements – Lebanon and Gaza – are also the two regions where over half of the refugee populations resides in camps. This is suggestive in terms of the persistence of poverty for a number of reasons. Either Palestinians refugees that were expelled or fled from 1948 onward are drastically different by locale in their individual ability to move out of camps, or features in the field – particularly lack of opportunity in the non-camp community, spatial and temporal deprivations and other differences in entitlements – contribute to restricting refugees into camps – or a combination of both. The lack of opportunity in Gaza has its broad explanation in the continued lack of an absorptive economy, while in Lebanon legal and civil discrimination interacted with restrictions on household options.

Table 2.1 reflects the proportions of camp to non-camp registered refugees at the beginning of the implementation of the Oslo agreements. Did the peace process result in changes in these proportions in any of the fields? While one might expect that the establishment of

Table 2.1: Registered Refugees and Camp Populations, 1 July 1994 -30 June 1995

	In Camps		Not In Camps		
	%	No.	%	No.	Total
Jordan	18.5%	238188	81.5%	1050009	1288197
Lebanon	50.8%	175747	49.2%	170417	346164
West Bank	25.5%	131705	74.5%	385707	517412
Gaza	53.1%	362626	46.9%	320934	683560
Syria	24.7%	83311	75.3%	253997	337308
Total	31.2%	991577	68.8%	2181064	3172641

Source: United Nations 1995

the Palestinian Authority and the withdrawal of Israeli forces from portions of the West Bank and Gaza might witness some exit of refugees from camps to other settings, UNRWA figures do not support this assumption. Examining population statistics as of 30 June 1999, we find that the proportion of refugees in camps remains constant in Jordan, increases very slightly in the West Bank and Gaza, and increases by a few percentage points in Lebanon. While in 1995, UNRWA reports that 50.8 percent of registered refugees in Lebanon, 53.1 percent in Gaza, and 25.5 percent in the West Bank resided in camps, in 1999 (four years later), 55.4 percent in Lebanon, 54.3 percent in Gaza, and 26.9 percent in the West Bank are reported as living in camps. (United Nations 1999, 41). Do these figures mean that limited Palestinian rule did not change the ability of camp populations to exit from camps? Unfortunately, it is difficult to be definitive since UNRWA figures show where refugees are registered, and not necessarily where they actually live. Calculating from population figures in the PCBS census of 1997, we find a lower 45.1 percent of registered refugees in Gaza actually living in camps and a similar 24.5 percent of registered refugees in the West Bank actually living in camps in 1997. (PCBS 1999, Tables 1 and 25). While the figure for the West Bank tallies with UNRWA figures, the discrepancy in Gaza figures needs to be explained. (It may be a classification problem at PCBS, as PCBS lumps together Gaza city and Ash Shatti camp as one locality). From field observation, camp households do not necessarily change their registration when they move out for better access to jobs – and indeed, may move back into camp at another point in the household cycle, particularly when they want to build a dwelling.

If we look back two decades from the June 1995 figures above and examine refugee population figures reported by UNRWA for the period 1 July 1975 – 30 June 1976, it is also interesting that proportions of camp to non-camp refugees only shows very minor changes West Bank, Gaza and Lebanon, while there is a significant change only in Jordan. The exact extent of the population change in

Jordan is hard to calculate, given that the majority of the camp population was living in what was still termed "emergency camps, " which were camps for those displaced from the June 1967 war as opposed to "established" camps. UNRWA published figures show that most of the residents of these emergency camps were registered refugees but do not give the exact proportion in the two fields, Syria and Jordan, with such camps. The percent of camp residents to the total refugee population in the four fields can be calculated as shown in Table 2.2.

The fact that the majority of the camp population in Jordan was in "emergency" camps a decade after the June 1967 war points again to the importance of "perpetual emergency" in understanding the dynamics of camp life. The wartime population migration/ expulsion in 1967 from the West Bank and the fact the 1975-1976 period also witnessed the height of the civil war in Lebanon, with attacks on Palestinian camps and consequent population migration, underlines that the proportions of camp to non-camp residents cannot indicate stasis, but rather suggests camps as locales where refugees who do not have, or who lose, resources for mobility and advancement, tend to inhabit.

Table 2.2: Registered Refugees and Camp Populations, 1 July 1975 – 30 June 1976

	Total registered population	% registered camp residents	% actual camp residents
Jordan	644669	25-28	33.5
Lebanon	198637	48.7	51.4
West Bank	296628	24.9	25.2
Gaza	339824	56.4	59.4

Source: United Nations, 1976, Calculated from Table 4, 76

If we posit a relationship between camp residence and poverty, explored more empirically below, the fact that the proportion of camp residents to the total registered refugee population remains constant over time may itself be an indicator of the persistence of poverty. In addition, the number of registered refugees has increased over threefold since 1950 (when UNRWA registered 914221 refugees, plus another 45800 inside the new state of Israel who received relief until 1952), inexorably increasing the extent of poverty unto the third generation.

Camp Populations, Other Refugees and Population of Host Country

The ability to compare among populations in the same host country by refugee status and location is much greater in the case of Jordan than Lebanon, due to the Jordanian Living Conditions Survey. That survey was very clear that: "In general the group of Palestinian refugees who live in the refugee camps have lower incomes than both non-refugees and refugee households outside the camps" (JLCS 1998, 202). "Camp Palestinians both had a "risk of being poor that is

twice as high as for a non-refugee (JLCS 1998, 217) and stayed poor longer: as Egset notes, JLCS results suggest "poverty is more of a permanent status among the (poor) refugees (and among the camp refugees in particular) that it is among the (poor) non-refugees," with eight out of 10 poor camp households reporting economic difficulties that have lasted for more than five years (as opposed to seven out of 10 for other poor refugee households and only half of poor non-refugee households)

Here it is interesting to note that in the Jordan camp survey (three years later), 52 percent of households reported that they would be unable to raise 100 JD within a week. Used as a measure of poverty or economic difficulty, 65 percent (64.6 percent) of those households who reported inability to raise 100 JD, reported having a difficult economic situation for more than five years or always, with another 19 percent reporting such difficulty in the last two to five years. As detailed below, there are significant variations by sex, age and health status of head of household in poor households reporting over-five year economic difficulty. However, the fact that slightly over half of all camp households report economic difficulty, and two-thirds of these poor camp households report such long-term difficulty, suggest that income measures, which found 31 percent of camp households poor, need to be supplemented by an understanding of the capabilities and deprivations that produce impoverishment and well-being, in order to begin to address the persistence of poverty. While there is often a gap between subjective and objective assessments of poverty — and while "economic difficulty" is not the same as poverty – there is an identifiable gap between those defined as poor by an income measure and the over half of the population reporting economic difficulty that is largely persistent over time.

In the case of Lebanon, there is no general population living survey for comparison, although Blome-Jacobsen shows that 43 percent of the Palestinian population in camps and gatherings fall into the lowest income bracket, while only 6 percent of the Lebanese population in a 1998 household budget survey do so. (Blomberg 2000, 5) We can safely assume that Palestinians in camps are poorer than Lebanese nationals, partly because restrictions on their access to work and state entitlements of any sort is much higher than Palestinians in refugee camps in Jordan and partly because Palestinians in camps in Lebanon have a slightly higher rate of poverty than Palestinians living in refugee camps in Jordan (35 percent as opposed to 31 percent) and more significantly a higher rate of the ultra poor (15 percent as opposed to 9 percent). Lebanese camp refugees also are the highest recipients of UNRWA Special Hardship assistance, at

about 10 percent. Writing in 1994, Sayigh maintained that:

> "The commonly held myth that there is no real difference in status between Palestinian and Lebanese – that "Each community has its rich, middle class and its poor" – ignores such factors as constraints on Palestinian employment, absence of social security and so on. It also ignores factors linked to social structure. While it is true, for example, that a Palestinian wealthy class exists, its size has been sharply reduced through migration. The extent and degree of destitution among Palestinians is absolutely unlike that of the Lebanese poor, or even of other expatriate workers." (Sayigh 1995, 45-6)

As with the Jordanian camp population, slightly over half of all Lebanese camp households report economic difficulty as measured by their ability to generate emergency money within a week. Of these households, 36 percent of the Lebanese camp population report their economic situation has been difficult for ten years or more or always, (the ten year choice is not in the Jordanian questionnaire), while another 25 percent report economic difficulty since the last five to 10 years, and another 28 percent in the last two to five years.

As noted above, an important contrast between Jordan and Lebanon is that more than half of registered Palestinian refugees in Lebanon live in camps (not including gatherings), as noted in the table above, which is similar to Gaza, while in Jordan, only 18.5 percent of registered Palestinian refugees live in camps, which is similar to the West Bank. We will consider these figures in our spatial analysis as well, but here they indicate simply that contrasts between refugees in and out of camps must also take into consideration proportion.

Camp, Village and City as Determinants of Poverty in Palestinian Society

The case of the Palestinian population living in refugee camps inside the West Bank and Gaza, yields some interesting insights and even more interesting questions into persistence of poverty among camp populations, particularly when we consider the post-Oslo period and the establishment of a Palestinian Authority in 1994. Despite the numerous restrictions on Palestinian sovereignty and powers under the interim agreements, a Palestinian authority for the first time had jurisdiction over a Palestinian population and society, allowing us to examine whether the specificity of refugee camp existence continues to produce more poverty than Palestinians living in other locales in the same society. Even under Israeli military occupation, of course, Palestinians living in refugee camps in the West Bank and Gaza were not living in a "host society" in the sense of Lebanon or Jordan, although one can

make the argument that this relationship existed before 1967 and elements of this model remained under occupation – particularly as UNRWA protocol treated Israel as a host country much like any other. The relationship between the PA and UNRWA has a different character both in official policy (harmonization) and in the day to day reality of the deepening of political control by the Palestinian leadership over the Palestinian population, despite the continuation of separate UNRWA services, in health, education, social welfare and other developmental and poverty alleviation projects, such as micro-credit schemes and women's centers. As UNRWA itself notes, the relationship with the Authority is characterized by "significant cooperation in planning, policy formulation and service delivery (United Nations 1999, 3).

Comparisons between camp, village and city localities are a standard feature of most analyses of Palestinian society and are used by PCBS and other statistical surveys: for example, the census reports that 15.9 percent of the population lives in camps, 31 percent in villages and 53.1 percent in cities. (There is a strong West Bank-Gaza divide, however, with 31.1 percent of the population in Gaza living in camps and only 6.4 percent of the population in the West Bank). Indeed, these comparisons are so standard that they are often considered self-explanatory although further thought might lead to questioning, for example, the urban character of the remaining Palestinian cities (for example, Hebron) or the rural agrarian character of the villages in the wake of land confiscation and labor flows to Israel. For our analysis, however, the important point to make is that "camps," while distinct in many features, do not analytically constitute a third category outside the rural-urban divide, and may obviously may have both rural or urban characters. While most camps in both Gaza and the West Bank were founded in rural settings and have grown more urban in the course of time, the differences in welfare between rural and urban-based camps in the West Bank are not striking, although urban-based camps may have better labor access.

Are West Bank camps poorer than West Bank villages?

Using the findings of the National Poverty Report 1998, which reported on poverty levels for 1996 and 1997, and PCBS data for 1998, we find on first glance both differences and similarities in how camp residents in Palestine fare in relation to the rest of the population in comparison with the data in Lebanon and Jordan examined above. The Palestine National Poverty Report, in fact, highlighted what seemed to be a difference. While the Report, utilizing PCBS consumption and expenditure data for 1996 and 1997, did find refugee camp house-

holds poorer than urban or rural households in the West Bank and Gaza, this was largely attributed to the higher incidence of poverty in Gaza in general. (About one out of three refugee camp households were poor in 1997 – while only one in five urban or rural households were poor.) However, when taking the West Bank and Gaza separately, West Bank villages (18 percent) were poorer than West Bank villages (14 percent) or cities (12 percent) in 1997, a finding that has been emphasized in the press and disseminated to ministries and other policy makers. However, when we examine both the preceding and the next year, a different pattern emerges, as the tables below shows.

In both 1996 and 1998, camp households register as poorer than village households in the West Bank. In 1998, 16.5 percent of rural households in the West Bank were below the poverty line, while 19 percent of camp households were. Over the three year period, West Bank villages showed a decease in poverty, while deep poverty remained fairly constant, at around 10 percent. West Bank camps, however, showed a sharp drop in poverty and deep poverty in 1997 but registered more poverty and deep poverty (at a high 13 percent as opposed to 6.5 percent the previous year and 10.1 percent in 1996) in 1998 than the two preceding years. While year to year fluctuations can not be seen as decisive in an analysis of the persistence of poverty, it is interesting that camps fared so badly in 1998, a year of some economic growth and recovery in the Palestinian territories after the economic crisis and decline of previous years, largely brought about by Israeli closure (In 1998, the real GDP in Palestine grew by 4.1 percent, UNSCO Autumn 1999, 1)

While Gaza camps and villages have similar poverty levels in 1997, at 42 percent for camps and 41 percent for villages (with Gaza cities at a lower 34 percent) in 1998, camps registered a lesser drop in poverty at 38 percent than

Table 2.3.a: West Bank

	1996		1997		1998	
	Poverty	Deep Poverty	Poverty	Deep Poverty	Poverty	Deep Poverty
City	11.3	6.3	11.5	7.4	10.4	5.1
Village	19	9.5	18.2	10.6	16.5	9.9
Camp	18.3	10.1	13.8	6.5	19.2	13

Table 2.3.b: Gaza

	1996		1997		1998	
	Poverty	Deep Poverty	Poverty	Deep Poverty	Poverty	Deep Poverty
City	35	23.6	34.2	23.5	28.6	21
Village	49.1	35.9	40.7	27.2	34.5	18
Camp	47.3	32.3	41.7	27.8	37.7	23.9

Tables derived from Palestine Poverty Report 1998, 52 and PCBS/Egset 20-21.

villages at 34.5 percent, while cities were at 28.6 percent (PCBS and Egset). Interestingly, camps were slightly less poor than Gaza villages in 1996, so their relative position in relation to other locales seems to have worsened, even as the percentage of the population under poverty line has declined substantially.

The use of consumption and expenditure data – dictated both by lack of accurate income data and because it "better reflects needs" (National Poverty Report, 1998, 122) – means that fluctuations from year to year because of economic shocks are smoothed out since household consumption may be maintained by savings, use of other assets, or public transfers. Since both rural and camp household economies are strongly dependent on work in Israel, we can only speculate how access to emergency job creation programmes and public transfers, on one hand, and household assets (including land) and savings on the other, cushioned shocks differentially for camp and rural households, but one would suspect that camps were advantaged in the former and rural households in the latter. In 1998, camp households seem less able to take advantage of any new economic or labor market opportunities that might allow an exit from poverty. Even under Palestinian governance, the social, economic and physical features of camp existence seems play a part in the differential capabilities of households and individuals to cope with economic shocks and to take advantage of labor market or other economic opportunities.

Camp residence versus refugee status

That it is camp location, more than refugee status per se, is confirmed in the Palestinian territories, as it is in other locations. Just before the Oslo period commenced, FALUP research in Gaza and West Bank camps confirmed the greater poverty of camp populations in relation to refugees outside camps and non-refugees, also found in FAFO field research the year before. Using a index based on consumer durables, Ovensen found that almost half of camp residents – both in Gaza and the West Bank – scored in the lower third of the index (Table 2.4).

The Fafo living standards survey had noted in a similar vein that: "A comparison of the socioeconomic status of respectively non-refugees, refugees outside camps, and refugees living in camps suggests that camp residence, and not refugee status in itself, is the vital, determining factor. Refugees outside camps and non-refugees are generally located in the lower and upper middle strata, while more camp refugees are found in the lower middle and low categories." (Heiberg and Ovensen 1993, 233).

Four years later, PCBS conducted the national census, but unfortunately,

Table 2.4: 1993 index for possession of household consumable durables by refugee status. Percentage of all households in respective groups

	Gaza			
	Non-refugees	Refugees outside camps	Refugees in camps	West Bank camps
Lower third	28	39	47	46
Middle third	32	35	36	34
Upper third	40	26	16	20

Taken from Ovensen, Table 3.19, 190

the wealth of data from the census has hardly been analyzed to date. The census examines the possession of nine durable goods. Below we calculate the rates for three and find that while camp households score the worst in possession of a private car, their rate of possession of refrigerators and washing machines is in fact higher than rural households, and slightly higher than registered refugees taken as a whole (camp households make up about 40 percent of registered refugees). It is probably the case that camp refugees invest in consumer durables in the absence of other investment opportunities and that these social amenities serve to improve quality of life in the absence of public space. We therefore need a more sophisticated index of socio-economic status.

Working with a community-based household survey of nineteen communities and 2254 households conducted two years later, the Institute of Women's Studies found the four camps in their survey (three West Bank and one Gaza camp) scoring lower on most amenities than the villages, with a difference in the amenities selected were generally at the higher range in either price (a full automatic washing machine, as in the our opening joke, as opposed to a simple washing machine) or in status (microwave). Amenities, of course also reflect choices for expenditure and investment and patterns of living – which might partially explain the higher percent of washing machines and refrigerators (of any type, including used) in camps over villages in the census data. However, the Institute's data does indicate that the more expensive amenities may be more difficult to achieve for camp residents. There were some but lesser differences between refugee and non-refugee households, though returnees (those returning

Table 2.5.a: Selected durable goods by type pf locality, 1997

	Private Car	Refrigerator	Washing Machine
Urban	23.8%	85%	79%
Rural	18.9%	72%	61.6%
Camp	12.4%	82%	78.0%

Data calculated from 1997 census data: PCBS May 1999, table 25, 143-146

Table 2.5.b: Selected durable goods by refugee status, 1997

	Private Car	Refrigerator	Washing Machine
Non-Refugee	22.1%	80.8%	72.3%
Registered Refugee	17.8%	80.7%	75.5%
Non-Registered Refugee	21.7%	75.6%	65.6%

Data calculated from 1997 census data: PCBS May 1999, table 28, 151-153

after Oslo) scored higher than both groups – particularly in satellite dishes!

Using a socio-economic status index composed of selected amenities, property (moveable and immoveable), dependency ratio (actual ratio of earners to dependents), and labor market status of head of household, the Institute found substantial differences by locality (Table 2.6).

Differences were, less, but still significant, between refugee and non-refugee populations: 34 percent of refugees were poor by socio-economic status, as opposed to 26 percent of non-refugees.

The Institute's study, we should emphasize, is not a national-level survey so the comparison between communities and localities must be done with caution. But what it does suggest is the need for a wider framework for the understanding of the persistence and dynamics of poverty in refugee camp settings over time, including the capabilities and entitlements framework, as suggested in the introduction, with a focus in the specifics of location and an understanding of the specifics of location – what we call below the spatial and temporal organization of camp existence, which we will try to examine over the three fields.

Table 2.6: Socio-economic status by locality, 1999

	Camps	Cities	Villages
Poor	41.4	25.6	33
Medium	44.1	41.4	24.2
Well-off	14.6	33	24.9

Source: Institute of Women's Studies, Birzeit University, Unpublished data from household survey 1999

Capabilities and Camp Life: Command over space and control over time

In searching for the features that produce poverty and its persistence in Palestinian camps, we find many of the features that produce poverty in other settings: low educational profiles, poor health status, lack of wealth, low labor market profiles – indeed, some of the features highlighted in the living conditions surveys.

However, the features that seemed to be endemic or particularly accentuated in camp life began to cluster around two larger areas which we have called command over space (encompassing such factors as mobility and migration, relatives abroad, built environment, infrastructure, housing and population density and enclave or ghetto economies) and control over time (encompassing such phenomenon as the substitution of time for money or other resources and the demands on time in the political, social, physical and administrative organization and dynamics of camp life).

It is of course true that most populations not living in Palestinian refugee camps – most ordinary people in

any system – do not command their own space and time. As Marx remarked, the "economy of time, to this all economy reduces itself" (Marx 1973, 173) and economic and political elites - or more abstractly, economic forces and systems (capital in the present day) seek to control and organize the time of everyone else. Another analyst has aptly remarked that "command over space is a fundamental and all-pervasive source of social power" (Harvey 1989, 226) and of course this command is never evenly distributed. Nonetheless – or perhaps because such command is so deeply entwined in all human social fabrics – there are distinct features in our camp locations that seem to relate to the persistence of poverty and bear further reflection.

Capabilities in the command over space and time can be analyzed both by looking at functioning at the individual, household or camp level, or by entitlements – "the rules that govern who gets what" (Sen). It is important to understand both not only from an analytical perspective, but also from the angle of policy – in order to consider how persistent poverty might be alleviated or eradicated, and not only understood.

The Command of Space: Capabilities and Deprivations in Place and Movement

Features of spatial organization that have been identified and discussed in relation to camp poverty are perhaps more familiar than temporal characteristics: in terms of space as place, population and housing density and in terms of space as movement, capabilities and restrictions on mobility and migration. However, before examining these the more measurable factors in relation to persistent poverty, we would like to consider three less quantitative features of refugee camp space and place.

Place of loss and waiting to return

Refugee camps are places founded by, and saturated with loss – but also dominated by the notion of return – in other words, a place that by definition is not a place that one belongs to, a home, but a place where one waits to return home. This has been explored more eloquently by other writers, and most eloquently in camp refugee's own narratives of the smells, sights and sounds of home. It is a fair question to ask what link this spatial deprivation has with poverty – and also how it is configured "unto the third generation." On the latter point, there is, of course, direct transmission of memory and thus identity. In the case of the West Bank and Gaza, memory has a physical dimension as in this account by a son taking his father back

to the destroyed village of Huleiqat, only a short distance across the Gaza border, where they search for the gate to the family house:

> "I saw nothing but he just knew it was there. He felt it. He dug around a little, and sure enough, there was the concrete post. At that moment, I felt I'd lived there too. We went to where the house had stood and he showed me: "This is where we used to receive guests, this is where I married your mother, and over here you brother almost stabbed your sister. They were about eight or nine at the time,." …There was nothing left, but together we walked around the whole village. There were just rocks and tree stumps. But he knew the whole place, just from the tree stumps." (Hass 1999, 156-157).

The transmission of memory may be all the more powerful when the receiver feels "out of place" (Said, 1999), so this transmission may work as powerfully in locales outside historic Palestine, particularly as amplified by the political mobilization of Palestinian nationalism. Looking over half a century of camp refugee existence, however, it is the spatial and temporal features (physical, administrative, economic, social, political) of that existence that links family memory and nationalist discourse to actual and persistent deprivations (which we call lack of command over space and control over time) that contribute to poverty.

Loss of livelihoods, but also loss of way of living and working

This is not to say that the original spatial deprivation – the loss of home and homeland – does not have any continued material reality. The most obvious link, of course, is the litany of loss: of property and livelihoods, and indeed, of the future of livelihoods, as the loss of agriculture as livelihood and way of life was permanent. As Hammami reminds us, of there are also multiple losses of ways of living that are highly place-specific and gendered. Writing of female religiosity among peasant women refugees, she notes, for example, the "almost total non-transferability of saint festivals and even every day ritual centered around saint shrines to Gaza – since the relationship to specific saints had been deeply intertwined with village identity" (and specific village sites) (Hammami 1999). At the same time, she notes that peasant women were able to re-configure work, while peasant men could not, at least in the first, period becoming "gate-keepers," male breadwinners by virtue of the ration card. The inability to utilize labor power for income – with labor virtually the only endowment – is an important point for our consideration of the persistence of poverty and we will explore its consequences later, as women are seconded the gatekeeping role and become primary clients of refugee services.

Camps as deposits for the peasant population

The fact that refugee camps were the main depository for the peasant refugee populations, while wealthier urban populations had other options was the first division between camp refugee and other refugee populations, even in the same host country. This is a critical point in tracing the persistence of poverty: while social class and other social and economic divisions in Mandate Palestine have certainly shifted (the Palestine Liberation Organization being one relevant example of class mobility for refugees and shifts in class leadership), the peasant base of refugee camps had long-term meaning for abilities to develop new livelihoods and to utilize social networks and family connections for migration, asset building and employment, for example. (Indeed, to this day, residents of refugee camps are very poor represented in the upper echelons of the Palestine Liberation Organization and the Palestinian Authority and Legislative Council, although, some evidence suggests, disproportionately present in the low levels of various security, police and military services).

The camp living conditions survey for Lebanon asks the interesting question of refugee origin in Palestine, but unfortunately does not distinguish between urban and rural locations. We only note here, for further discussion, that the refugee population from the Safed district, constituting 36 percent of camp-dwellers, was distinguished by a greater number of households (who cannot raise 100 JD easily) in economic difficulty for ten years or more (40 percent), while the other large population group from the Acre district (at 35 percent of camp dwellers) had 34 percent in such long-term economic difficulty. In the Jordan camp survey, although households currently headed by Gazans seem to be poorer, there is the suggestion that refugees from 1948 Palestine have more long-term economic difficulty than those displaced in 1967: Of those households who could not raise 100 JD within a week, 67 percent of those who are not from the West Bank and Gaza report difficulty for five years or more, compared to only 59 percent from the West Bank and 55 percent from Gaza.

Loss – and its solution as return – also configure the camps as places of waiting. That this waiting has persisted for half a century in bounded locations is a fact that we have come to take almost for granted, but is obviously remarkable. It is particular striking when we consider camps as consciously constructed temporary locations over such a long period of time.

A temporary place

A decisive moment in the construction of camps as temporary locales came early but had long-lasting effects, namely the

failure of reintegration schemes– indeed resettlement initiatives by another name – in the early 1950s. With the clear view that repatriation was not an option, the Advisory Chairman of the Economic Survey Mission (proposed and largely guided by the United States under the rubric of the Palestine Conciliation Commission) defined reintegration in 1950 as "the reestablishment of the refugees into the economic and political life of the Near East… the antithesis of camp life and idleness." (Blanford in Schiff 1995, 29). The failure of the Mission's (through UNRWA) large-scale plans for regional development programs is documented elsewhere (due to resistance by both host countries and refugees, as well unrealistic planning) but its "hypocrisy of proclaiming repatriation while planning resettlement" (Schiff 1996, 46) effectively removed the "W" (works) from UNRWA's mandate and reduced it to a relief and service organization. Coupled with resistance from the host countries' to more small-scale economic projects involving refugees, the organization of the camps as a bureaucratic, rather than a productive, spaces strongly contributed to the artificial, temporary character of camp existence, and made labor migration a main option for individual and household welfare. It also, in a sense, made poverty the "business" of camps, with minimum levels of welfare accessible, but productive opportunities tending to be distant.

This temporary and artificial character of camps is reflected in their physical organization – most notably into numbered blocks of relatively uniform and often dwellings. Often even the color is a monochrome grey. This uniformity, however, does not have the character of the original grid, which has long since been overrun by the mass of illegal and badly planned buildings constructed to meet housing needs without going outside boundaries, but this "chaos — with most camps possessing only one or two roads with car access, narrow allies, dark houses with little window access — is itself rather uniform across camp sites. While there is substantial variance in camps, there is little formal economic or public space, although both have slowly grown over time, and residents have continuously been engaged in informal, and counter-regulatory economic activity — from the buying and selling of rations in the early period to the bringing in of forbidden chickens and other animals today.

It is only recently that UNRWA has developed more developmental initiatives and that camp residents have clearly distinguished between economic and social rehabilitation (*ta'hiil*) and resettlement (*tawtin*), opening up more possibilities for improving social and economic conditions in camps, with the important provision that the host country also does not offer resistance. This flexibility, as Tamari points out accu-

rately, should not be confused with "the willingness of refugees to reduce their political demands, based on the assumption that they have pragmatic attitudes towards housing. (Tamari 1996).

Place of surveillance

Refugee camps are visibly and invisibly places of surveillance. The Israeli army tower in the middle of Jabalya refugee camp in Gaza, torn down by camp residents in May 1994 as Israeli troops withdrew, was a paramount symbol – its storming also marked the beginning of the Palestinian Intifadah - as was the nightly curfew that Jabalya residents endured from 1989 to 1994. Jabalya's experience was rather typical of camps in the West Bank and Gaza in the period of Israeli occupation, and is not unrelated to camps in other locations as well. The extremely high fences constructed by the Israeli army around a number of camps during the first Intifadah, including Dheiseh, Qalandya and Nur Shams, are another marker. Although surveillance was not always as visible in camps in other locations, both the surveillance and security systems of the host countries and of Israel have generally kept a close eye on camp populations – thus making camps both a space where the resident is watched and where the resident hides from being watched. In Lebanon today, every camp has a Lebanese and Syrian army outpost at its entrance, while in Jordan the intelligence services have an office near each camp.

Surveillance can result in loss of spatial functioning, as routines of movements are restricted, and, at times, exit and entrance to camps monitored. When surveillance becomes repression, ability to move into various forms of institutional life – schools, workplaces, centers – can be severely limited or curtailed. Surveillance also results in restrictions on individual abilities to enter labor markets, enter institutions of education or training, or leave the camp or country – particular if the person is deemed suspicious. (It also increases movement into prison). Since none of these restrictions are highly unusual in the camp context, and some are features of family life for a majority of families, they can clearly contribute to processes of impoverishment.

Surveillance is also contested; and resistance to repression – the claiming of space – has also been a persistent feature of camp life. A paradigmatic example is the eviction of the Lebanese security services from camps by the Palestinian resistance (1970s), although given the long and bloody civil war, surveillance certainly remained a feature. Today, surveillance is clearly concerned with spatial confinement: as Peteet describes the "spatial dimension" of marginalization in 1996 as "confinement to well-demarcated, bounded and surveilled

camps" (Peteet 1996, Merip July-September 1996), noting also that Lebanese reconstruction has newly demarcated urban camps where boundaries were previously blurred.

UNRWA also has practiced a more benign and bureaucratic , but still powerful, form of surveillance that has also shaped camp life and organization. The tone of a 1973 Commissioner-General's report is typical of the good intentions and the consequent relationship of surveillance with the aim of protection.

> "As part of the health protection of the refugees, the Agency keeps their nutritional status under constant observation and takes protective measures such as supplementary feeding… " (Report of the Commissioner General, 1 July 1972 – 1 July 1973, 29)

The effect of this kind of surveillance on capabilities is harder to gauge, but one clear effect will be described below in terms of the time consequences of being the object of bureaucracy and having the status (and occupation) of client.

Lack of command over space: housing and population density

Housing density and conditions are explored elsewhere, but it is worthwhile here to review briefly data in order to explore the link between this long-term spatial deprivation and persistent poverty. In PCBS's Demographic Survey, West Bank villages and camps had almost the same percentage of high-density households, (defined in this survey as three or over persons per room) at 31.1 percent for camps and 30.8 percent for villages, with a low of 17.6 percent of city households living in high-density housing. It may, however, be the case that camp rooms are smaller – and is certainly the case that there are wide differences in population density. In this survey, Gaza camps registered 41 percent in this high-density category, contrasting to only 27.5 percent of city residents (this survey does not include Gaza village data). PCBS 1996, Table 3.1.2.7, 76)

Forty-five percent of households in camps in Jordan live with three or more persons per room, reported the camp living conditions survey (JLCS reports 40 percent), with rates for the total population less, even in particularly crowded types of households (such as those with children under 14 years of age, where 32 percent live with three or more persons per room. Lebanese camp households are less crowded (at 28 percent living with three or more persons per room), attributed, probably rightly, by the study to smaller households. These smaller households, we would argue, are in turn the product of spatial dislocations, particularly male absenteeism, as we will

explore in the section on mobility and migration.

It might be argued that overcrowding in camps in the West Bank and Gaza is accentuated in the last five years in camp sensibility, as construction booms in Gaza and some towns in the West Bank expand housing but largely bypass camps, while new available housing outside the camp , even in public donor-subsidized projects, is largely too expensive. The space of the camp is also outside structures of local authority (and camp refugees do not command their space) and thus does not benefit from, for example, such large-scale initiatives to improve infrastructure and alleviate poverty such as the UNDP-sponsored Local Rural Development Program, implemented by the Ministry of Local Government, despite some efforts to also address camp communities. These spatial differences can translate into profound resentment. As an organizer of a public meeting in Jabalya in 1996 told a journalist;

> "We're just pawns, that's all, and we're being treated like circus exhibits. They bring the donors through the camps so they'll be shocked and then all the money goes to Rimaal. Why don't they pave our streets? Why don't they plant a few trees? Why shouldn't we have a little shade? Why are there electric wires dangling all over the place where they can hurt the children? Why don't they build parks for our kids? Why can't we use the beach?" (Hass 1999, 184)

Population density is an even greater spatial deprivation in most refugee camp settings, and has increased over time, as the population of Gaza camps, for example, has doubled while the land area of camps remained almost constant since the 1950s. 66,0000 residents of Beach camp in Gaza live on only 0.747 square kilometers of land and 86000 residents of Jabalya camp in Gaza live on only 1.403 square kilometers of land (Article 74, 1998).

Subjective and objective ownership: Are camp residents poorer than their self-assessment?

Interestingly, most residents of refugee camps might be objectively poorer than they think they are if we consider another spatial issue – that of ownership and property rights. In the Palestinian national census of 1997, for example, 87 percent of camp households in the West Bank and Gaza reported that they owned their homes (PCBS, May 1999, calculated from Table 15, 114). Legally, of course, this is not true – most dwellings are on long-term lease from UNRWA, although residents do sell or sublet dwellings, despite this absence of legal ownership. As the 1993 FAFO survey noted, "most refugees regard the homes they have leased from UNRWA as their own and may report them as such (FAFO 1993, 93). The status of this spatial claim is

interesting to consider in terms of the assets of camp households – and its resolution is probably related to the overarching political issues of return and compensation at stake in final status negotiations. Nonetheless, it is also unambiguously true at this point that camp refugees do not own the land upon which their dwellings are built.

Here, it is worthwhile to trace a typical pattern of home building among camp resident, which relates both to ownership of assets and to migration patterns, discussed below. Construction of a private home is traditionally and remains the major form of individual Palestinian investment in Palestine (and perhaps elsewhere in the region) , together with the education of children. Camp residents face special spatial limitations. In most cases, if savings are acquired to build, the family is then required to move out of camp to find land to build on. . This is often land near the camp, which is cheaper, as camps brings land value down. Hence, a spatial pattern develops of a neighborhood of better-off former camp residents next to the camp proper. However, increasingly in the West Bank, Gaza and Lebanon, due to inflated land prices, families acquire funds and then try to build in the camp itself, either on top on an existing shelter, or buying another shelter and tearing it down. The limits of the land mass of the camp are the main restriction, and the point here is that access to land is as important as access to capital.

Ownership of another kind – public ownership of resources or infrastructure – is also legally absent in the camp context, and for the most part, practically as well. The living conditions surveys in Jordan and especially Lebanon have documented strong refugee dissatisfaction over such issues as water, sewage and outdoor environment. While one out three of camp refugees in Jordan are generally dissatisfied with their outdoor environment, half of camp refugees in Lebanon do not even have piped drinking water. In the West Bank and Gaza, there is also a high level of dissatisfaction – tellingly expressed in the series of questions asked by a Gaza camp refugee above – but there are differences in the period since the establishment of the Palestinian Authority. While it is true that donor-financed and government-implemented large-scale initiatives to develop infrastructure and smaller schemes to address poverty have often been linked to communities with local municipal and village councils, thus excluding camps, both UNRWA the Authority has also made an effort to improve infrastructure in camps, sometimes working with camp committees and other bodies, which might be considered a form of public ownership.

Migration and mobility: Are those who stay in camps poorer?

If we consider the other aspect of space – as migration and movement, including the movement of people, labor, goods, information and money — the disadvantage of camp residents in Lebanon may stand out in the last two decades, particularly considering restrictions on labor since 18 December 1982[1] and restrictions on travel for those holding no passports or Palestinian travel documents. However, each field has a version of this spatial disadvantage relative to other populations, which also differentially affects types of households inside camps.

The ability to migrate would seem to be one of the capabilities that might explain persistent poverty in camps – in a simple formula, those with resources and abilities leave, while the poor and vulnerable are left behind, contributing to camp endemic poverty. The picture is probably more complicated, however, given such factors as collective restrictions on movement, and a complicated calculus of perceived benefits and costs to households in leaving or staying that would require much more field investigation. Still a central question to ask is whether persistent poverty is partially attributable to the kinds of households and individuals who stay in camps versus those who migrate.

The data we have from the Fafo living conditions surveys is rich in information on migration of camp residents, but it cannot decisively answer this question because the data only includes those who either stay in camps, move back into camps after internal or international migration, move between camps or move into camps for the first time. The characteristics of "those who got away" are not available, although a camp leader tells the Jordan camp survey that "successful people move out of the camps and poor people move in," which the survey echoes in its own finding that "the disadvantaged move in and the better off move out."

We can capture this movement to a certain extent by looking at newcomers versus stayers — in other words, we cannot necessarily see the better-off moving out but we can see the poor and vulnerable moving in. The Jordan data shows that newcomers are more likely to be female-headed households (and thus more vulnerable to poverty as discussed below) and that newcomers are more likely to be less education with 70 percent of newcomers in the 1990s having less than a basic education (Khawaja 2000b). This movement makes it clearer why households in Jordan camps which are headed by a lifetime migrant are considerably poorer

[1] On this date, the Ministry of Labor and Social Affairs in Lebanon issued a regulation barring foreigners from a number of areas of employment including many professions.

(at 32.4%) than those whose heads are not a lifetime migrant (at 21.6 percent). This difference holds true for Lebanon when looking at the persistence of poverty: of those households who could not raise 100 JD in a week, 39 percent of those who have not always lived in the present camp report difficulty of ten years or more as opposed to 29 percent whose head has always lived in the camp. While these differences may be confounded by age and other factors, the explanation for the difference does not seem to lie in the fact that those who remain in camps are better-off than migrants, but rather than moves into camps signals greater poverty and vulnerability.

Movement back into camps or between camps seems to represent downward mobility, although migration for marriage may not fit this pattern and gendered patterns of migration need closer examination, particularly given the irregular pattern of sex ratios by age groups pointed out by Khawaja (Khawaja 2000a).

The broad pattern of households with less capabilities (including education) moving into camps or perhaps staying in camps is a possible determinant for the persistence of poverty. While staying in camps may also be a choice made for social and economic reasons, including the presence of social networks and services, the fact that (in the Jordan camp survey), 63% of respondents would leave the camp for a good job suggests that camp residence in itself indicates a capability failure.

Control Over Time

We have identified one of the main features of camp existence as "perpetual emergency," which in turn means that time in camps is frequently "emergency time," which organizes camp existence into periods marked by war, conflict and crisis. While this is sometimes shared with the rest of the population of the host country, it is often the case that camp populations are differentially affected or even targeted. In the 22 month emergency program instituted by UNRWA after the 1982 Israeli invasion of Lebanon – and we must say parenthetically that UNRWA is at is best during such emergencies – not only were 200,000 out of 240,000 registered refugees directly affected by the war, but efforts to assist refugees in camps were also hindered. Attempts to reconstruct housing in camps, for example, were obstructed when the Lebanese government refused permission to place temporary tents outside the camp area "fearing the camps spread into adjacent land." (Schiff 1996, 22).

Institutionalizing emergency

The long duration of many of these emergency situations are of great import,

but what we will focus on here is what might be called the "institutionalization of emergency" and how its effect on the utilization of time, and hence of capacity to earn income or to build assets. On the face of it, emergencies obviously take time – both in their duration and in coping with the consequences. Consider only the long strings of official emergencies and duration becomes an important issue in the dynamics of impoverishment. – the 1956 Suez crisis (Gaza) the 1967 war (West Bank and Jordan) Black September (Jordan) the 1973 war (West Bank and Gaza), the Lebanese civil war and the Israeli invasions (Lebanon), the Intifadah (West Bank and Gaza) and Gulf War (West Bank and Gaza for closures, all fields for refugees from Kuwait), and presently the Al Aqsa/ Jerusalem Intifadah. Serial emergencies also, we would argue, change the utilization of time – precluding some forms of planning and investment and promoting others. In addition, the institutionalization of emergency – in programs of relief, for example, — means that members of the household, often women, must take time as clients in order to get services.

Substituting time for money

Indeed, like poor people everywhere, camp refugees are forces to substitute their time for money or other assets, but in camp settings, the time burden can be particularly onerous, and can be an important factor in limiting formal labor force participation. We would argue that this is particularly true for women, but also affects men. In these settings, both women and men take on multiple roles – and in the absence of male breadwinners, often due to emergency conditions, women become, as the Palestinian joke from Lebanon has it, "full autmateek," substituting their domestic labor (and informal economic activities) for missing income. Women's extensive community management role, defined by Moser (Moser 1993, 28) as work "around the provision of items of collective consumption," has been identified as an important role of women in poor and developing countries. In camp contexts, this role includes the provisioning of services, as noted above, the organization and procurement of scarce resources (water, electricity) the movement of goods in and out of the camp, or even the heavy allotment of time, for example, in organizing the buying, moving and installing of a used washing machine, an action in a refugee narrative reported by Rosemary Sayigh .

In some camp settings – as in Palestinian society under occupation as a whole – refugee camp women also played a major and time-consuming role in intervention and negotiation of family problems (including sons in prison) with military, security or police authorities. Our experience working with detainees over decades at Birzeit University and in

human rights organizations strongly suggests that young camp residents have a disproportionate share of prison and other negative encounters with authority. Reproductive roles are also extraordinarily time-consuming, both in relation to housing conditions and density, the care of children, the elderly and the ill, and of course to persistent high fertility, discussed below.

Low female labor force participation, early exit for men

Both the Jordan and Lebanon camp living surveys note low female labor force participation and implicitly link it to household poverty. The low labor force participation (42 percent) among all camp residents in Lebanon is largely caused by low female labor participation (17 percent), although, significantly, men also exit early from the labor force. Low female formal labor force participation is partly due to lack of job opportunities – very obviously in the case of the high unemployment rate among young women (who are seeking but not finding work) but also in the occupational crowding in both Lebanon and Jordan (and Palestine as well, where women are crowded into services.

However, "housework" is cited as the main reason for non-participation among women, with nine out of 10 in the 25 to 44 year age group citing this reason (only 7 percent in this age group cite social restrictions). Jordan exhibits a similar pattern, with low labor force participation rates, (41 percent), largely caused by very low female participation (13 percent). Similarly, females register high unemployment (23 percent), suggesting a lack of jobs. Again however, "housework" is cited as the main reason, while focus groups also emphasize "religiosity and honor". Again significantly, men exit early from the labor force and economic activity declines fast for both men and women after the age of 34 years. We should note that similar patterns in female participation exist in the West Bank and Gaza; indeed in Gaza, rates of female labor force participation are even lower (hovering around 8 percent, higher than the period of Israeli military occupation) while West Bank figures are similar to Jordan at 14 to 15 percent.

Low female labor force participation and early exit from the labor force for men (often for health reasons) suggest that time demands in the refugee camp context may inhibit labor force participation for both men and women, but for women to a much greater degree. "Housework" may at first seem an unproblematic reason, but as we have delineated above, it encompasses both reproductive and community management roles that have strong elements of specificity to the camp context.

Fertility decisions and childcare: time for social support?

Here, high fertility over time among camp refugee women – most acutely in Gaza – is an important factor to consider, despite recent declines in fertility noted by Khawaja in Lebanon in particular. While high fertility and decline are explained partly by marriage patterns, it is quite interesting that the usual global link between rising education and lowered fertility (after a possible initial increase), is weakened in the camp context. As Khawaja points out: "Surprisingly, the camp women have generally higher fertility levels than their non-camp counterparts, regardless of education" (Khawaja 2000a,6). Khawaja considers whether this might be due to differential access to health and family planning services, but this seems unlikely, given that camp women have sometimes had the advantage (in Gaza for example) in access to these services. We would speculate that fertility decisions in the camp context continue to favor large families (and son preference as is true in Palestine in general), as a critical form of social support and protection in the environment of perpetual emergency that we have been describing. (The poverty among childless couples in Jordan camps is interesting to note in this regard). Data from PCBS's 1995 demographic survey shows, for example, that camp women prefer an additional four sons at a greater rate than either city or village women, regardless of the number of sons already born (PCBS 1996, Table 3.6.5), with 19.4 percent of camp women with no sons borne desiring four additional sons as opposed to 15 percent of village women and 11 percent of urban women, and a high 13.4 percent of those who already have four sons desiring four more, as opposed to 9.9 percent of village women and 6.4 percent of urban women. While stated desire and fertility behavior are not the same thing, it is also interesting that child desire among camp women in Lebanon outstrips their relatively low current fertility profile which seems largely due to the sex imbalances among camp populations either obstructing or delaying marriage. High fertility patterns and the consequent demands of child care consume the time of women – and we would argue persist partly because of the social support and security needed in camp life, thus constituting another trade-off time for deprivations in camp existence.

We thus argue that camp households have rather consistently experienced "time famine" (Jackson and Palmer Jones 1998, ii), which is deeply related to the demands on time and the utilization of time in camp settings, although more empirical research would be required to confirm this analysis. This initial attempt at a time-space capability analysis allows us not only to glimpse the dynamics of deprivation for camp households and individuals, but also to more

clearly see how camp residents in Lebanon are much poorer than Jordan and to understand how camp residents in the West Bank and Gaza are in a more dynamic and changing situation.

Degree and Amount of Poverty among Camp Populations in Lebanon, Jordan and Pale-stine

As noted above, the Lebanese camp population registers a greater proportion of poverty than the Jordanian camp population at 35 percent as opposed to 31 percent using an income-based measure controlled for purchasing power. In the framework above, it would seem that this gap widens as we consider how the "location" of Lebanese camps and the spatial and temporal features of life contribute to impoverishment. Another way to pose the difference is that both Lebanese and Jordanian camp refugees are somewhat similar in their endowments, which primarily rest on labor power – but not in their "exchange entitlements," their structural ability to translate these endowments into well-being.

If we briefly review the characteristics of heads of household by their poverty status – as determined by the poverty line set by Fafo researchers – not surprisingly the receipt of wages from an employer makes the largest difference in poverty status. In Lebanon only 27.4 percent of households with wage-earning heads are poor, in contrast to 40.3 percent of households with non-wage-earning heads. Households with wage-earning heads are a low 65 percent of all households. In Jordan camps, the difference is slight : 25.7 percent of households with wage-earning heads are poor, as opposed to 43 percent of households with non-wage earning heads. Households with wage-earning heads, however, make up 72 percent of all Jordanian camp households, which does represent a difference. However, the possession of labor power seems to be the main endowment of camp households in Jordan. It is interesting that neither the receipt of domestic private transfers nor the possession of close relatives abroad, nor the receipt of remittances from abroad (all by the househead) seem to make a substantial difference in poverty status in Jordan, while having close relatives abroad and the receipt of remittances do make a more significant difference in Lebanon. It is possible that many camp households in Jordan with relatives abroad have relatives in the West Bank only. Looking from the other direction, the Institute of Women's Studies community-based household survey found over three-quarters of households in the West Bank camps studied had close relatives in Jordan, with a very low 3 percent sending money to their relatives (Table 2.7).

Table 2.7: Registered Refugees and Camp Populations, July 1975-30 June 1976

	Jordan		Lebanon	
Status of head	Poor	Non-Poor	Poor	Non-Poor
Wage-earner	25.7	74.3	27.4	72.6
Not wage-earner	42.9	57.1	49.3	50.7
Lifetime migrant	32.4	67.6	N/A	
Not lifetime migrant (always lived in camp)	21.6	78.4		
Private domestic transfers	31.9	68.1	36.1	63.9
No private domestic transfers	29.5	70.5	34.9	65.1
Close relatives abroad	30.5	70.5	33.8	66.2
No close relatives abroad	30.3	69.7	39.8	60.2
Remittances from abroad	27.5	72.5	29.7	70.3
No remittances from abroad	30.9	69.1	36.5	63.5

Aside from wage-earning, the most substantial difference between poor and non-poor households by a characteristic of the head of household in refugee camps in Lebanon is by whether the head does or does not have a passport (of any kind). The 41 percent of camp households in Lebanon where the head does not have a passport have a significantly elevated rate of poverty at 42.6 percent of all households, as opposed to 30 percent for those with a Palestinian refugee travel document and 31.6 percent for the small number (less than 3 percent of households) who have a Lebanese or other pass port.

Do these differences between poor and non-poor tell us anything about the dynamics of poverty over time? The survey data above, which delineates the poverty status of households with earners, migrants, relatives abroad and remittances, is of course the result of past social formation in the camp context. It may well be the case, as in our discussion of migration, that the role of social networks, remittances and earning power played a different role for "those who got away."

Differential Poverty Inside Camp Populations

The profile of poor households in camps in the locations under consideration is, at first glance, rather unexceptional, constituting households with low human capital and weak (or no) labor market attachment. High dependency ratios, low educational profiles, lack of skills, dependence on non-wage income like transfers – these are characteristics shared by poor households in many settings. In terms of types of households, large households or loner households, households with elderly heads (although not always) and households headed by the chronically ill, households headed by females (although not always tend to be poorer and or to constitute the bulk of the ultra-poor.

However, a closer examination reveals some interesting differences, or at least specificities in varying camp locations. In all fields, but particularly Lebanon and Jordan , certain kinds of households – female-headed households for example – seem to be prominent, suggesting that some households are more likely to be left behind in movement of households over time from camp to non-camp settings. Secondly, some types of households which are not found especially poor by poverty line measurements, report a larger degree of economic difficulty over time than households of a contrasting type.

Gender and Female-headed Households

The Jordan camp living conditions survey clearly found that the "majority of female-headed households are poor," while only a quarter of male-headed households (23 percent) are. This is quite similar to the rate of poverty found in female and male-headed households in the general population, as measured by the JLCS, which found that "almost half of all female-headed households have incomes of less than JD 1,450, as opposed to one out of four male-headed households (Hanssen-Bauer et. al. 1998, 212). However, what is significant is the greater percent of female-headed households, in the surveyed camp population where 15.1 percent of all households are female-headed, while in the general population, only 10 percent of households are female-headed.

In Lebanon, Egset notes that "there are no significant differences in general poverty rates by household head," with the data showing that 35.9 percent of female-headed households poor and 34.9 percent of male-headed households poor. This finding is slightly puzzling given that LIPRIL reports that 42 percent of households in the first income decile are female-headed, although female household represent only 17.4 percent of all households. As in Jordan, this is an elevated percent of female-headed households compared to the general population. While female-headed households are only a rough proxy for gendered poverty, their greater predominance in camp settings in Jordan and Lebanon, indicate that certain kinds of households tend to remain or be created in camp settings, contributing to the persistence of poverty.

Indeed, camps in Lebanon seem to display unusual age-sex distributions, with substantial numbers of "missing males" over the age of about 25 years (and more males under that age, suggesting that their may be a bias in favor of males in infant,, neo-natal and/or under-5 mortality). These missing males partially explains the high percent of unmarried women — which also contributes to poverty, as single-headed and loner households are particular poor in the

Lebanon camp context. The high rate of widows, noted below, is also important and in the Lebanon context, is probably higher as a result of war and conflict.

Sex distribution inside households also seems to determine poverty – households in the first (lowest) income decile have a sex ratio of 0.8 (males to females) while households in the 10th income decile have a sex ratio of 1.8 males to females. Parenthetically, as noted in our discussion of high fertility among camp populations, son preference that drives up fertility has here a confirmed material basis.

Whether we accept or dispute the data on the relative equality of poverty between female and male-headed households in Lebanon camps, their subjective sense of economic difficulty over time does vary, with 48 percent of poor female-headed households (who could not raise emergency funds within a week) report a difficult economic situation for more than ten years, as opposed to 33 percent of males. This contrast holds true for camp households in Jordan, where three-quarters (76 percent) of female-headed households report a difficult economic situation for more than five years, as opposed to 62 percent of male-headed households.

In the West Bank and Gaza, female-headed households are poorer than male in the general population (National Poverty Report 1998), with a poverty rate in 1997 of 30 percent, while only 22 percent of male-headed households were below the poverty line (and female-headed households becoming more poor from the previous year, while male-headed households decreased slightly. Contrasts in the camp setting are not available in published data. However, camps in the West Bank and Gaza also have an elevated rate of female-headed households in contrast to villages and especially cities, although the overall rate of about 10 percent is less than that of Lebanon and Jordan (whether surveys in these locales used differing definitions of female-headed households should be investigated).

Data from the 1995 demographic survey suggests that camps in the West Bank and Gaza also have an elevated number of female widows in relation to other settings, with 15.9 percent of refugee camp women age 50 to 54 years widowed, as opposed to 12.7 percent of village women and 11 percent of town women and 31.4 percent of camp women age 54 to 60 years widowed, as opposed to 18.5 percent of village women and 24.1 percent of town women. The Institute of Women's Studies community-based survey in 1999 also found that in the female population over 49 in its surveyed communities, 34 percent of camp women were widowed, as opposed to 29 percent of urban women and 28 percent of village women. More work

Table 2.8: Sex of Head by Localities in the West Bank and Gaza

	Camp	Village	City
Male	89.8	90.8	88.5
Female	10.2	9.2	8.5

Source: PCBS 1999.

from census data needs to be done on these variations, but they strengthen the pattern of camp poverty as related to population and household composition, given that widows constitute main beneficiaries of both UNRWA and Ministry of Social Affairs assistance.

In Lebanon, households widowed heads (both male and female, but assumed to be mostly female) have an elevated rate of poverty, at 39.2 percent as opposed to 35.1 percent for married heads. Significantly, half of households with a widowed head who could not raise emergency funds within a week report a difficult economic situation for ten years or more, in contrast to only 32 percent of those with married heads.

Chronic Illness and Ill-Being

It is not surprising that in both Jordan and Lebanon, households headed by a person who is chronically ill are poorer — in Lebanon, 43.6 percent of such households are poor, in contrast to only 29.3 percent of households where the head is not chronically ill and in Jordan, 38.2 percent of households headed by the chronically ill are poor, in contrast to 26.5 percent where the head is not chronically ill. As with female-headed households, however, the increased poverty of such households may not be not unusual but the representation of such households in the population is quite striking.

A very sizeable 41 percent of all heads of households in Lebanon camps report themselves as chronically ill, while in Jordan chronically-ill persons also head 34 percent of all households. In contrast, in the adult Jordanian population as a whole, "nearly four out of five adult respondents believe that their general health is very good or good," and "less than 5 percent describe their health as bad or very bad." (Hanssen-Bauer et. al. 1998, 165), and only 7 percent of the population report a chronic health problem. The JLCS does report that "residents of Palestinian refugee camps are the worse off "(Hanssen-Bauer et. al. 1998, 174).

Here, our analysis cannot distinguish between persistent poverty in camps contributing to chronic illness and camps remaining poor because of the higher representation of the chronically ill in the population, but common sense suggests that households with a chronically ill head will find it more difficult, for example, to migrate to a non-camp environment. Chronic illness is also linked to the persistence of poverty: In camps in Lebanon , 44 percent of poor households with a heed that is chroni-

cally ill or disabled report economic difficulty for more than ten years, as opposed to 29 percent of households who do not have such a head.

Khawaja notes a "remarkably high" percentage (37 percent) of males in Jordanian camps not active in the labor force citing health as the reason, including half of inactive men in a young age group of 25 to 44 years (Khawaja 2000b, 18). Indeed, levels of self-reported ill-being, including psychological stress, are high among respondents in Lebanon survey as well. We cannot rate the factors that go into this pervasive sense of ill-being – whether a higher rate of chronic illness and disability due to health profiles or those who stay or migrate into camps or environmental factors (including the spatial and temporal deprivations discussed above. We can, however, see a clear relationship between these factors and one of the primary reasons for income poverty – the lack of access to waged work.

Backsliding and the UNRWA/ Refugee Crisis

The example of chronic illness and ill-being is a useful example to contemplate as we attempt to assess the effects of the current fiscal crisis in UNRWA on the persistence of poverty in Palestinian refugee camps. We have seen that poverty persists in camp settings at a greater rate than the host country even when a long-standing comparative advantage in health and educational services and status exists at some levels, for example, in lower infant mortality or higher female education. Both of these examples are relevant: when constructing a capability poverty index, UNDP uses proportion of children under five years who are underweight, proportion of births unattended by trained health personnel and female illiteracy. (UNDP 1996, 20). This index would not be particularly helpful in explaining the persistence of poverty under examination here, and we have thus and thus we have attempted to develop a broader framework to explore deprivations in basic capabilities about refugee camp populations and households that in themselves constitute poverty and contribute to the greater and persistent income poverty that is statistically present.

The deprivations we have located in other spheres – from housing and population density to "time fatigue" to the multiple effects of perpetual emergency – are likely contributing factors to the pervasive sense of ill-being reported by camp respondents in the Jordan and Lebanon surveys. We have also noted that more vulnerable households, including those with chronic illnesses, seem more likely to remain or move into camps. It is therefore alarming to consider that cutbacks in UNRWA's and

vulnerability in Palestinian refugee camps.

Camp poverty has been deep and persistent over time despite the provision of a social welfare system and health and education services from UNRWA for half a century. This system did protect the most vulnerable who were deposited or remained in camps and assisted them to gain human capital for a better life. With the current UNRWA deficit, the possible consequences of the removal of the social safety net and in particular, the investment in the health and education of the new generation are extremely severe.

Already, alarming indications of a drop in educational status among young people exist in Lebanon and Jordan. School enrollment in Lebanon drops fast from age eleven, particularly for males, with over a fifth (21 percent) of children 7 to 18 years of age not in school. In Jordan, six out of ten camp residents in the 25 to 29 year age group have not completed basic education and only one in ten have completed secondary – signaling a severe labor market disadvantage given lack of land or capital for self-employment. We would also argue that the conservative young male attitudes about women's employment and mobility, noted in both surveys, are related to a deteriorating economic (and political) situation, although the consequences are social. The feeling of hopelessness about the future reported by one in four camp residents in Lebanon adds weight to this argument.

Addressing the persistence of poverty among Palestinian refugees, particularly those living in camps, must include support for UNRWA services at a level that provides Palestinian refugees with the basic capabilities to have a healthy life, a social safety net, and, perhaps the most crucial, education for viable livelihoods. As we have tried to demonstrate, however, deprivations in capabilities that are embedded in camp social, economic and political histories and dynamics over time themselves both constitute forms of poverty and produce or contribute to income poverty. Understanding these deprivations as poverty and addressing them is also an international responsibility to the Palestinian refugees unto the third – but hopefully not the fourth – generation.

References

Blome-Jacobsen, L. 2000. "Household Economies" Unpublished paper. Oslo: Fafo.

Egset, W. *Poverty and Vulnerability among Palestinian refugees in Jordan, Lebanon and the Palestinian Territory,* Fafo: Norway, unpublished conference paper, August 2000.

Hanssen-Bauer, J., J. Pedersen and Å. Tiltnes (eds). 1998. *Jordanian Society: Living Conditions in the Hashemite Kingdom of Jordan*. Oslo: Fafo.

Hass, A. 2000. *Drinking the Sea at Gaza: Days and Nights in a Land Under Siege*. New York: Owl Books.

Harvey, D. 1990. *The Condition of Postmodernity: An Enquiry into the Origins of Cultural Change.* Oxford: Blackwell.

Heiberg, M. and G. Ovensen, (eds.). 1993. *Palestinian Society in Gaza, West Bank and Arab Jerusa-lem: A Survey of Living Conditions.* Oslo: FAFO.

Hufton, O. and Y. Kranvaritou, ed. 1999. *Gender and the Use of Time.* The Hague: Kluwer Law International.

Jackson, C. and Richard Palmer-Jones. *Work Intensity, Gender and Well-Being*. Geneva: UNRISD.

Hammami, R. 1998. *Gender Blind and Peasant Blind: Early Approaches to Refugee Development in Gaza: the issue of women's labor activities*, Paper presented at a conference on "UNRWA: A History within a history: Special focus on Humanitarian Aid and Development," November 10-11, 1998, Amman: CERMOC Research Programme

Hammami, R. 1999. "Saints, Wives and Mothers: The Changing Frameworks of Female Religious Identity Among Refugee Women in the Gaza Strip (1940 to 1990)". CERMOC conference paper, Aqaba: CERMOC Research Programme.

Johnson, P. 1997. *Social Support: Gender and Social Policy in Palestine*.. Birzeit: Institute of Women's Studies, Birzeit University.

Johnson, P. 1998. *Household Composition, Poverty and Policy in Palestine*. Paper presented at a conference on "UNRWA: A History within a history: Special focus on Humanitarian Aid and Development," November 10-11, 1998, Amman: CERMOC Research Programme.

Johnson, P., 1999. *Poverty and the Constitution of Citizenship: Poverty Alleviation, Rights and Needs in the Emerging State of Palestine*. Paper presented at a conference on "The Role of the State in Poverty Alleviation," Amman: CROP (Comparative Research on Poverty), November 7-9 1999.

Khawaja, M. 2000a *Demographic Characteristics*. paper for the UNRWA conference, Amman: Fafo.

Khawaja, M. 2000b. "A study of Palestinian refugee camps in Jordan". Draft chapter to Khawaja, Marwan and Åge A. Tiltnes 2002. *On the Margins: Migration and Living Conditions on Palestinian Camp Refugees in Jordan,* Fafo-report 357, Oslo: Fafo.

Marx, K. 1973. *Grundrisse*. Harmondsworth

Ovensen, G. 1994. *Responding to Change: Trends in Palestinian household economy*. Oslo: Fafo.

Palestinian Central Bureau of Statistics. 1999a. *Population, Housing and Establishment Census, 1997, Final Results: Population Report, Palestinian Territory, First Part*. Ramallah: PCBS.

Palestinian Central Bureau of Statistics. 1999b. *Population, Housing and Establishment Census, 1997, Final Results: Housing Report , Palestinian Territory, First Part*. Ramallah: PCBS.

Palestinian Central Bureau of Statistics. 1996. *The Demographic Survey*. Ramallah: PCBS.

Peteet, J. 1996. "From Refugees to Minority: Palestinians in Post-War Lebanon" *Middle East Report*, July-September 1996. MERIP: Washington.

National Commission for Poverty Alleviation. *National Poverty Report 1998*, Ramallah: Palestinian National Authority.

Sayigh, R. 1994. *Too Many Enemies: The Palestinian Experience in Lebanon*. London and New Jersey: Zed Press.

Sen, A. 1999. *Development as Freedom*. New York: Random House.

Sen, A. 1992. *Inequality Re-examined*. Cambridge: Harvard University Press.

Schiff, B. 1995. *Refugees Unto the Third Generation: UN Aid to Palestinians*. Syracuse: Syracuse University Press.

Tamari, S. 1996. *Return, Resettlement, Repatriation: The Future of Palestinian Refugees in Peace Negotiations*. Washington, DC: Institute of Palestine Studies.

United Nations. 1999. *Report of the Commissioner-General of the United Nations Relief and Works Agency for Palestine Refugees in the Near East,* 1 July 1998-30 June 1999. New York: United Nations.

United Nations. 1995. *Report of the Commissioner-General of the United Nations Relief and Works Agency for Palestine Refugees in the Near East,* 1 July 1994-30 June 1995. New York: United Nations.

United Nations. 1976. *Report of the Commissioner-General of the United Nations Relief and Works Agency for Palestine Refugees in the Near East*, 1 July 1975-30 June 1976. New York: United Nations.

United Nations Development Programme. 1999. *Human Development Report 1999*. Oxford: Oxford University Press.

United Nations Development Programme. 1996. *Human Development Report 1996*. Oxford: Oxford University Press.

United Nations Office of the Special Coordinator (UNSCO). 1999. *Economic and Social Conditions in the West Bank and Gaza Strip*. Gaza: UNSCO.