

Marwan Khawaja and Åge A. Tiltnes (eds.)

# On the Margins: Migration and Living Conditions of Palestinian Camp Refugees in Jordan





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Migration and living conditions of  
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## List of abbreviations

CIP	Community Infrastructure Programme
DOS	Department of Statistics
DPA	Department of Palestinian Affairs
FP	Family Planning
ILO	International Labour Office
IMR	Infant Mortality Rate
JD	Jordanian Dinar ( 0,71 JD = 1 USD)
JLCS	Jordan Living Conditions Survey
MCH	Mother and Child Health
MI	Micro International
MTFR	Marital Total Fertility Rate
SES	Socio-economic status
SPP	Social Productivity Programme
TFR	Total Fertility Rate
U5MR	Child (Under-5) Mortality Rate
UN	United Nations
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNRWA	United Nations Relief and Works Agency For Palestine Refugees in the Near East
US	United States of America
USD	US Dollar
WHO	World Health Organisation

## Preface

In 1996 the Hashemite Kingdom of Jordan, in co-operation with Norway, undertook a national household survey to map living conditions in the Kingdom, one of the project's aims being to give a general picture of the living conditions of Jordan's large Palestinian refugee population. The results were presented to an expert meeting of the Refugee Working Group (RWG) in the multilateral Middle East peace process at Aqaba, Jordan, in December 1997. The RWG commended Jordan for its pioneering study and said it would be interested in an in-depth study to examine why the living conditions of refugees living in the camps were lower than those of the refugees living outside them.

Jordan and Norway decided to work together to produce the in-depth study, and obtained support and additional funding from the USA, Sweden and Canada. Jordan's Department of Palestinian Affairs took the lead in project implementation and local co-ordination under first Dr. Ibrahim Badran (Director General) and Mr. Abdelkarim Abulhaija (Deputy Director General) and later under Mr. Abulhaija (Director General).

Jordan seconded researchers from Yarmouk University while Norway commissioned Fafo to carry out the project. A steering committee was set up to supervise it with the following members: Ibrahim Badran/Abdelkarim Abulhaija (Department of Palestinian Affairs), Raslan Bani-Yasin and Ali Zaghal (Yarmouk University), Jon Hanssen-Bauer and Åge A. Tiltnes (Fafo), Gunnar Lofberg (Director of UNRWA Operations, Jordan).

The Jordanian and Norwegian researchers concluded the definition of the study in July 1998. During a technical co-ordination meeting in Oslo in March 1999, the "shepherds" of the RWG and those involved in it commented on the work and contributed input and recommendations.

The project fieldwork was carried out by the Center for Jordanian Studies at Yarmouk University and Fafo during the spring and summer of 1999. While the researchers from Yarmouk University were responsible for the qualitative part of the study, collecting data using focus group methodology, Fafo carried out the quantitative element in the form of a multi-topic household survey. However, the two partners have co-operated closely in all phases of the study process, from design to analysis.

The findings of the in-depth refugee camp study were presented and discussed twice in meetings prior to the completion of this report. The first meeting took place in Amman on 20-21 October 1999 when Yarmouk University and Fafo researchers presented their preliminary results to an expanded Steering Committee and a group of directors and deputy directors from UNRWA's Headquarters (Amman) and the Jordan Field Office. The second presentation was at an RWG technical co-ordination meeting hosted by Jordan and Norway in Amman on 7-8 February 2000.

This report is the result of significant amount of input and many contributions from many people. We should like to express our sincere thanks to Dr. Hussein Shakhathreh, Director General of the Department of Statistics (DOS), who allowed us to use the national sample frame for selecting respondents for the household survey. We are also grateful to Fathi Nsour at DOS for the invaluable assistance provided. DOS also seconded one of its most experienced and well-qualified fieldwork supervisors, Mustafa Salameh, to assist us during fieldwork training.

We are also grateful for the excellent work provided by the staff of the executing institutions. In addition to those already mentioned, we should also like to thank DPA's Director of Information, Ms. Oroub al-Abed.

The work done by Yarmouk University was co-ordinated by Dr. Raslan Bani-Yasin, the Director of the Center for Jordanian Studies. Other key team members were Dr. Ali S. Zaghal, Director, Center for Refugee Studies, Dr. Qais al Nouri, Institute of Anthropology and Dr. Anwar R. Qura'an, Center for Refugee Studies, to all of whom we should like to express our most sincere appreciation for all their efforts. We also wish to thank Yarmouk University and its then President, Dr. Fayez Khasawnah, for ensuring the success of the Project by allowing us to use the University premises for fieldwork training and as a fieldwork base.

Turning to Fafo: Åge A. Tiltnes directed the work while several Fafo researchers (Marie Arneberg, Willy Egset, Karstein Haarberg, Laurie B. Jacobsen, Marwan Khawaja and Jon Pedersen) participated in survey design and preliminary data analysis. Akram Atallah and Hani Eldada organised and supervised the survey fieldwork, including training of all local staff in fieldwork, coding and data entry. We should like to thank all the fieldworkers for their excellent work.

The main authors of this report are Åge A. Tiltnes and Marwan Khawaja but as this makes clear, the report is the result of a long and fruitful process of discussions between the two research teams and of many valuable comments and ideas offered by all those involved in consultations and presentations. It is therefore a collective work. Our deepest thanks go to everyone for their contributions.

We would also like to thank the governments of Jordan, Norway, the USA, and Sweden for their financial and political support, and the Government of Canada, as Chair of the Refugee Working Group, for its funding and support.

Last but not least, we are deeply indebted to the vast number of patient and sharing informants and respondents in the Palestinian refugee camps without whose co-operation this study would have been impossible. We hope that the report does their contributions justice and that we have painted a picture of living conditions in the Jordanian refugee camps that they can recognise.

In 1950, Palestinian refugees acquired the Jordanian nationality upon the decision of the Hashemite Kingdom to unify the two banks of Jordan. This unity was enacted in response to the wishes of the Palestinian people in the West Bank and was later endorsed by the Parliament. Today, Jordan hosts nearly 42 percent of the total number of Palestinian refugees registered by UNRWA. Jordanian governments have remained faithful to the view that Palestinian refugees hold Jordanian nationality without prejudice to their rights as refugees, and that a solution to the just Palestinian cause should be pursued within the framework of national aspirations, Arab cooperation, and international legitimacy and justice.

Amman and Oslo  
April 2002

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Director General, Department of Palestinian Affairs, Amman

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# 1 Introduction

Refugees reside where they are primarily because of political factors, and most are in hardship essentially by definition. Although refugee migration caused by conflict is primarily a family migration, it is subject to some selectivity in terms of demographic and human capital characteristics. In the Palestinian case, the refugees are quite similar to those who were left behind. Considerable differences with the host population should however be expected at first. While disadvantaged in terms of wealth or assets, the refugee population in Jordan had higher educational levels and brought higher skill levels to labour markets in Jordan (Patai 1958, Gubser 1988, Dejong and Tell 1997). These human capital advantages made it possible for refugees to gain access to high-wage occupations and industries during their early years in the host country. Today, few disparities between the refugee and non-refugee populations exist in Jordan as was documented by the Jordan Living Conditions Survey (JLCS) (Arneberg 1997). In fact, in some fields, the refugees have visible advantages. This was maintained also by the incorporation of Palestinian refugees in the mainstream of Jordanian society: the vast majority of Palestinian refugees in Jordan have Jordanian citizenship (Brand 1988). Yet, evidence from the survey showed that the situation of camp refugees was circumstantially different to that of non-camp refugees despite the similarity in their legal standings. Thus, the story of Palestinian refugees in Jordan is one of diversity.

Substantial differences in economic standing and labour market outcomes (e.g., labour force participation, employment, wages) between the two groups have already been documented. It is as yet unclear whether these differences are due to individual or background characteristics, to subsequent selection mechanisms in geographic mobility from or to the camps, or to structural or institutional barriers in the school, neighbourhoods, or labour markets. Some or all of these factors can aggravate the economic well being of camp refugees.

## **Organisation of the report**

This report examines the living conditions of camp refugees in Jordan as revealed in recent data gathered by the Jordan Camps' study. One of the main objectives of the project is to provide data relevant to a range of policy concerns associated with the conditions and socio-economic development of refugee camp populations, including employment, poverty, and issues of social dislocations. A second objective is to undertake policy-relevant analysis of the socio-economic conditions of camp refugees broadly defined. The analysis serves as a baseline for studying subsequent change in the patterns of living conditions among Palestinian refugees in the camps. It also makes possible some comparisons within groups that reveal processes of incorporation and exclusion that affected the country's residents. Expanding the range of comparisons made in a previous study (Hanssen-Bauer et al. 1998), we ask how the camp residents fare both to one another and to other groups in Jordan.

The report is organized as follows. The remainder of this chapter provides a brief overview of the study design, sources of data, and some important definitions. The demographic characteristics of the camp population, including age structure, fertility and mortality are described in Chapter 2. Next, trends in geographic mobility of the camp population within Jordan and internationally are described, with an eye on the recent changes in migration selectivity and reasons for migration into and from the camps (Chapter 3). A profile of labour force activity among the camp refugees is presented in Chapter 4. This is followed by a brief discussion of household income and poverty (Chapter 5). Chapter 6 describes the educational attainment of the Palestinian refugee camp population. The next two chapters provide employment-related topics, including self-employment and entrepreneurship (Chapter 7) and attitudes towards work (Chapter 8). Chapters 9 and 10 describe issues related to the quality of community life such as housing conditions, health status and access to services, and cultural and recreational facilities. The last chapter summarises the findings in the study.

## **A total of 13 camps**

There are a total of 13 Palestinian refugee camps in Jordan. Four of the camps (Irbid, Wihdat, Hussein, and Zarqa, the oldest) were established soon after the 1948 war; the remaining camps were established to house Palestinians displaced as a result of the 1967 war (UNRWA 1998). The camps are quite heterogeneous in terms of infra structural conditions, density, area, economy, quality of life of their

### **The refugee camps**

The 13 Palestinian refugee camps in Jordan by year of establishment and governorate:

- Hussein (1952) – Amman
- Wihdat (1955) – Amman
- Prince Hassan \* (1967) – Amman
- Talibieh (1968) – Amman
- Baqa'a, outside Amman (1968) – Balqa
- Irbid (1950) – Irbid
- Azmi al-Mufti (1968) – Irbid
- Zarqa (1949) – Zarqa
- Hitteen (1968) – Zarqa
- Sukhneh \* (1969) – Zarqa
- Souf (1967) – Jerash
- Jerash (1968) – Jerash
- Madaba \* (1956) – Madaba

\* *Not recognized by UNRWA*

Source: DPA 2000: 20

populations, and of course population size (DPA 2000). It is beyond the scope of the present paper to provide a thorough historical, legal, or political narrative of the refugee camps. A few relevant points are in order.

1. The camps' populations are concentrated in the area of metropolitan Amman, and to a lesser extent in Zarqa and Irbid regions. None of the camps are located in the southern part of Jordan.
2. While all of the camps can be considered urban in character, the ones located in the north are more rural in terms of population's involvement in agriculture. Thus, for the purpose of this study, we distinguish between three main regional groupings: Amman, West of Amman, and the North (including the northeast).
3. The size of the refugee population in the camps remains uncertain, depending on the source of data. UNRWA and the Government of Jordan each have their own estimates. We have estimated the camp population to be approximately 300 thousands in mid 1999, using the updated census frame and data from the 1996 Jordan Living Conditions Survey.
4. Not all of the camps are considered independent localities in the Jordan official statistical classification system. Some camps have become neighbourhood-like areas of much larger cities, making it sometimes difficult to establish their exact geographic boundaries. The camps of Wihdat, Hussein, and Irbid are cases in point.

## **Two sources of data**

The original study called for in-depth assessments of living conditions in two camps, one urban and one of primarily a rural character. In order to arrive at a comprehensive picture of the presumably varied economic situation of the camp population, the original design consisted of qualitative as well as quantitative components. Hence, it was decided to undertake a household survey and a qualitative study in the form of focus group discussions in two of the camps. The survey was subsequently expanded to cover all the camps. A brief description of these two sources of data follows.

### **The household survey**

The survey employed a stratified probability sample of about 3,100 households selected from 12 camps. The number of households selected in each camp was proportional to population size of the camp, except that the allocation in Wihdat and Azmi al-Mufti was larger than the proportion in order to allow for separate analysis for comparisons with the qualitative data. For these two camps, the sample was selected in two stages. At the first stage, about 1,500 buildings were selected from a detailed frame provided by the Jordan Department of Statistics (DOS). The frame is based on the 1994 census data and updated by detailed maps available at the Department of Palestinian Affairs (DPA). One household was selected randomly from each building at the second stage. For the other camps, a one-stage sample of households was selected. All camps were included with the exception of Hussein camp due to practical reasons, specifically the lack of adequate maps. While we have no reason to believe that Hussein camp is distinctive in its characteristics, the results reported may only be generalized to the 12 camps sampled.

As with other living conditions surveys carried out by Fafo, there were three questionnaires: one for the household, one for a randomly selected adult from each household, and the third for all ever-married women aged 15 and over at the time of survey. Household information and basic data on all household members were gathered by interviewing the household head or other responsible adult household member, or members, being at home at the time of the visit. Very often this turned out to be the housewife. The source of fertility and mortality data collected in the survey instrument was the birth history provided by each of the ever-married women aged 15-49. Each woman was asked to provide information on the date of birth of each child, sex of the child, survival status and age at (or date of) death if any of the children had died. The migration data were also obtained mainly through a complete migration history of adults aged 15 years or over.

Fafo, in collaboration with Yarmouk University, implemented fieldwork in the late spring and summer of 1999. All interviewers were women, and most of them had prior interviewing experience at DOS. A total of 2,590 households were successfully interviewed, with an overall response rate of 95 percent and a refusal rate of less than one percent (Table 1.1). The data obtained are of of very good quality.

Table 1.1 Response rates

Item	
Total	3141
Resolved	3103
In scope	2737
Resolved rate	98.79
In scope rate	88.20
Non-existence rate	7.44
Temporary out of scope	4.35
Response rate	94.70
Refusal rate	0.26
No contact rate	5.62
Non-response rate	5.87
Residual non-response	0.15

The results of the household survey are for the most part presented in the form of graphs, although some tables are also included. In addition, for the reader interested in more details than the graphs can provide, the information of the graphs is reproduced in a separate Tabulation appendix.

### **The qualitative component: Focus groups**

The primary purpose of the focus group discussions was to learn how camp dwellers perceive of economic hardship, unemployment, and work opportunities among other relevant issues (e.g., vocational training). Insights gained from the study were used to redesign the household survey questionnaire, and complement the survey findings in providing real-life, hard to capture evidence of qualitative nature.

A total of 13 focus group meetings were conducted in two of the refugee camps, one located in Amman (Wihdat) and the other in the North (Azmi al-Mufti), thus avoiding possible regional bias. The study design did not follow traditional, rigid rules for selection of the participants and conducting the interviews. While an interview guide was not used, all researchers involved in the project prepared the research questions to be addressed and the kinds of information to be sought in advance.

Convenient sampling was used in selecting participants in the discussions, and community leaders often helped the researchers in the selection process. While

heterogeneous group of camp dwellers were selected, special sessions consisting of females only or males only were also held. Sessions varied in size, ranging from 6 to 15 participants for each session.

The sessions were led by a male moderator who facilitated discussions among all participants and members of the research team using a pre-prepared list of topics. The camps' officials chose both the location and timing of the interviews, but all sessions were held during off-work hours and each lasted for about three hours on average. Sessions were partly tape-recorded to aid in the analysis, and all researchers also took notes systematically during the interviews.

## **The population covered in the analysis**

We have made several important choices in how to use the survey data to describe the socio-economic fortune of camp refugees in Jordan, all of which are consequential. The first is how to measure refugee status. One way is to use the UNRWA criteria for defining refugees. We have instead relied on the survey data to determine the refugee status of respondents. The survey offers three relevant kinds of information.

### **1 A direct question on refugee status**

Respondents were asked whether each person in the household is,

1. Refugee from 1948
2. Displaced from 1967
3. Refugee from 1948 and displaced from 1967
4. From Gaza
5. None of the above

Thus, the survey classifies people into five groups based on self-ascription. The first three groups are self-explanatory (for further discussion, see Arneberg 1997: 10–14), but the last two need some clarifying. The fourth category includes both refugees from 1948 as well as displaced persons from Gaza. The last group is a residual category and includes persons with various nationalities, including Iraqis, Egyptians, Syrians, or Jordanians but it might also include Palestinians (some of whom are Jordanians of Palestinian origin) who are neither 1948 refugees nor displaced by the 1967 war.

## 2 Registration with UNRWA

For persons who identified themselves as one of the four relevant groups, they were asked whether or not registered with UNRWA. While a valuable piece of information, this cannot be used as a filtering criterion for refugees because we know that not all refugees are registered with UNRWA.

## 3 Place of birth and year of first arrival to Jordan

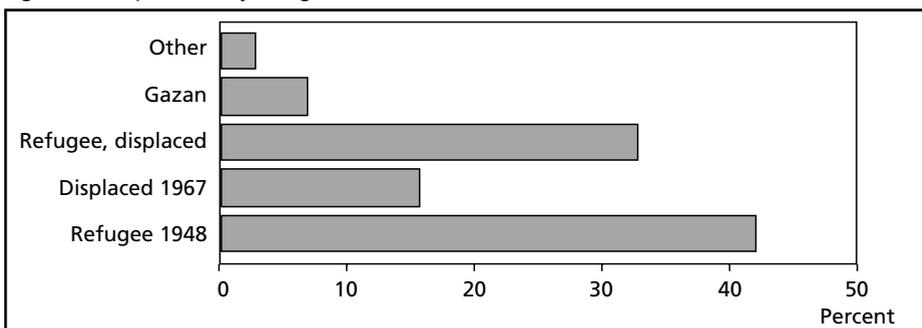
While these data could be used to identify refugees and displaced persons, especially when combined with the above information, they are adequate only for older persons and a substantial number of their descendents were born in Jordan. Thus, one could not capture the refugee population of interest using these criteria.

The criterion used here for identifying refugees and displaced persons is based on respondents' self-ascription. While all the choices have their shortcomings, this criterion is probably the most defensible one and allows for comparisons with previous studies of refugees both in Jordan and elsewhere.

Figure 1.1 displays the distribution of the population according to refugee status. About three out of every four persons in the camps are refugees from 1948. Of the 1948 refugees, nearly a third were also displaced in 1967. The displaced non-refugee population amounts to about 16 percent of the total camp population, and Gazans nearly seven percent. Less than three percent of the population belong to other categories, mostly foreign nationals. Given the relatively high rate of 'no contact' in the survey and the fact that foreign labourers are more likely not to be at home during enumeration, this category could be slightly larger. Since the survey is primarily about the Palestinian population in the camps, and not about the camps per se, we nevertheless chose to exclude other nationals from the population analysis, especially fertility and mortality.

Another issue concerns the household population covered by the analysis. One way is to include only refugee households (containing no non-refugee members);

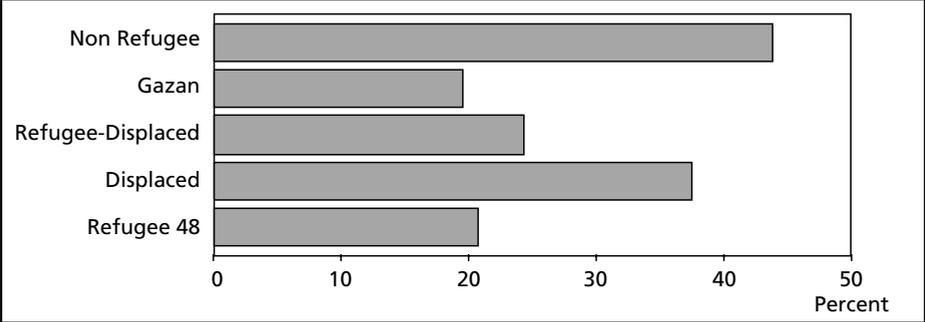
Figure 1.1 Population by refugee status



another is to include both refugees and non-refugees in the analysis based on households. Still another choice is to include households based on the refugee status of the head. The latter has been adopted in a previous study (Arneberg 1997). We have chosen not to do so here mainly because analyses of the data reveal that households in the camps are rather non-uniformly 'mixed' with respect to refugee status.

As shown in Figure 1.2, about 20 percent of households headed by a refugee have a non-refugee member (mainly the spouse). The corresponding proportions for displaced heads of households and non-refugees are even larger, respectively 38 and 44 percent. Based on these results, we have included all households with at least one refugee, displaced or Gazan as a member; thus excluding only those households with all their members of other nationalities.

Figure 1.2 Percentage mixed households by refugee status of head



## 2 Population

Population patterns shed light on other social and economic changes that are of relevance for public concerns. Demographic changes, including migration, household composition, and age distribution, are among the most important factors contributing to the relative economic position of camp refugees. The fertility and mortality trends, in particular, reflect momentous changes in the society, and they have important consequences for the provision of health and educational services as well as for the labour market. The purpose of this section is to present some basic information about the population of refugee camps in Jordan.

A population grows by virtue of its own age structure and the additions or subtractions by births, deaths, and migrations. The behaviour of people with respect to reproduction and migration, in particular, plays a very crucial role in determining the future shape of the population structure in the camps. Camp refugees are growing at a faster rate than the non-camp population in Jordan; they are concentrated in a few metropolitan areas, are younger, and have larger families. These factors combine to reduce the number of wage earners per family in the camps, leading to higher dependency ratios and lower wage income per person compared to the non-camp population.

### A young population

The refugee population is quite young, with over 25 percent of the population below the age of nine and a median age of 18.4 years. The population pyramid shown in Figure 2.1 indicates a younger population than its counterpart outside the camps. Up to age 34, its shape reflects the typical age structure of a population with high, but declining, fertility levels. However, the profile of the upper part of the pyramid is clearly influenced by age-selective migration. Based on a working age of 15–64 years, the dependency ratio is 854 dependents per thousand population of working age.

For all age groups together, there are slightly more males than females: the sex ratio is 1008 males per thousand females. The pattern of sex ratios by age groups shown in Figure 2.2 is somewhat unusual, as compared even to the population of Jordan (Randall and Kalaldehy 1998). Sex ratios for those aged 35 to 64 are well below 100, reflecting significant sex-selective migration. However, the consistent increase in the ratios from age 10 to age 24, as well as the female deficit in the age group 15–24, cannot be explained by out-migration. Similar patterns were found in the refugee

Figure 2.1 Population by age, sex and marital status

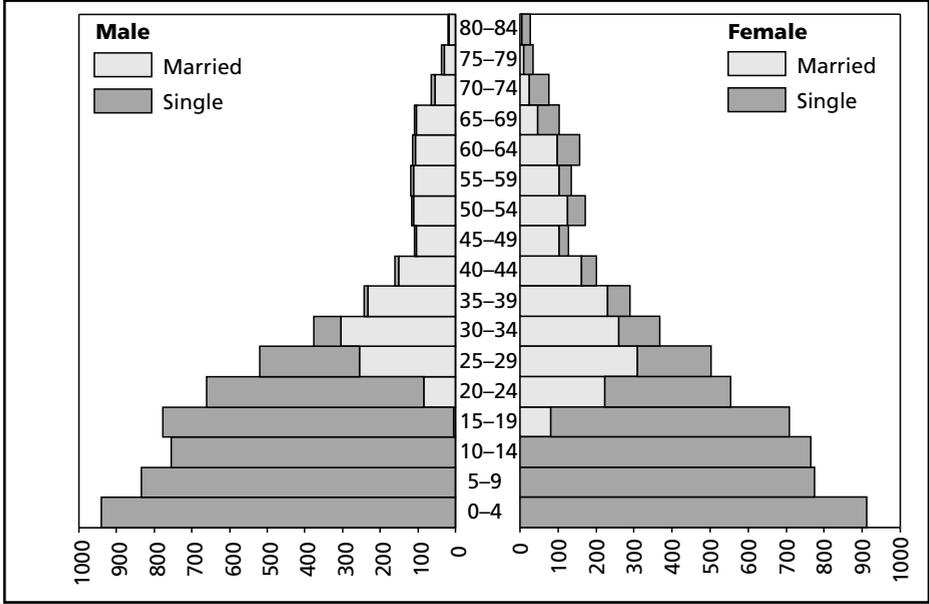
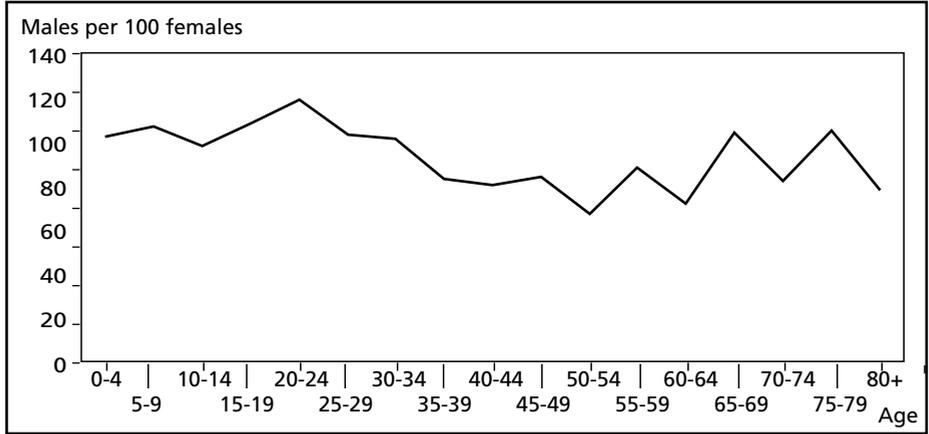


Figure 2.2 Sex ratios by age



camps in Lebanon and Palestine (Khawaja 1999a), indicating a marriage-related internal migration or a cultural practice of omitting females of marriageable ages during enumeration.

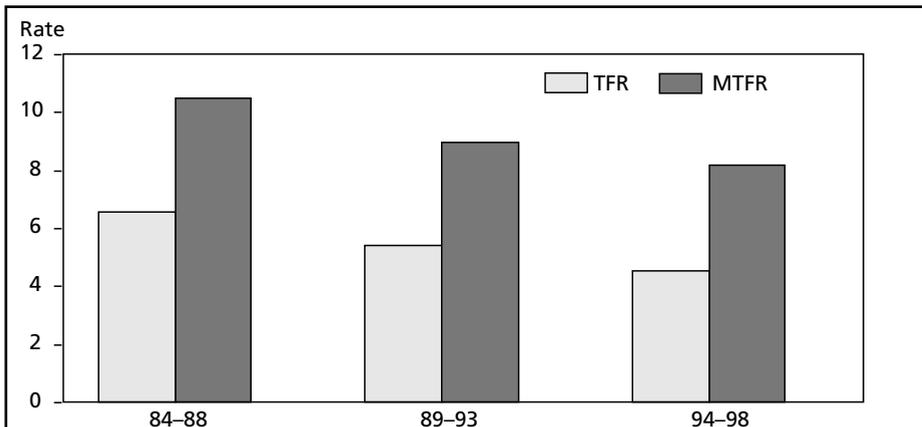
## Higher fertility in the camps

According to the accumulated evidence, the demographic transition from high birth and death rates to low birth and death rates appears to be well under way in Jordan (DOS and MI 1998; Randall and Kalaldehy 1998). Does this hold for the camp refugees?

Camp residents at the present time are having an average of 4.6 children per woman, and the figure is falling steadily (Figure 2.3). This figure is the total fertility rate (TFR), which is the number of birth a woman would have if she experienced the current age-specific rates for her entire childbearing career. Fertility levels are slightly higher than those reported for the country as a whole (Randall and Kalaldehy 1998), and must, therefore, be higher than those reported for other refugees. The graph shows that there has been a downward trend in the TFR over the past 15 years in the camps as elsewhere in Jordan. Compared with the TFR of 6.5 for the period 1984–1988, the TFR of the present camp population declined by about two births per woman in the 15-year period.

Yet, marital fertility is still high. According to the birth history data, the marital total fertility rate (MTFR) was 8.17 children per woman during the five years preceding the survey. However, the MTFR was 10.49 during the 1984–88 period,

Figure 2.3 Total fertility rate (TFR) and marital fertility rate (MTFR) by period



implying a rapid decline of about 2.3 births per women in the 15-year period. The levels and trends of fertility reported here suggest that the decline in fertility was mainly due to marriage-related factors – increase in the proportion of women never married, or increase in age at marriage, or both – but also to family planning.

The shape of the fertility schedule by age, shown in Figure 2.4, indicates that the decline in fertility is consistent across all age-groups of women, and is especially apparent among women in their prime reproductive ages, 25–29. This age group of women had the highest fertility rate regardless of the period in question. However, the Figure demonstrates that the decline was especially rapid across the last ten years before the survey. The pattern of decline for older women suggests the existence of deliberate controls of reproduction.

Figure 2.4 Age-specific fertility rates by period

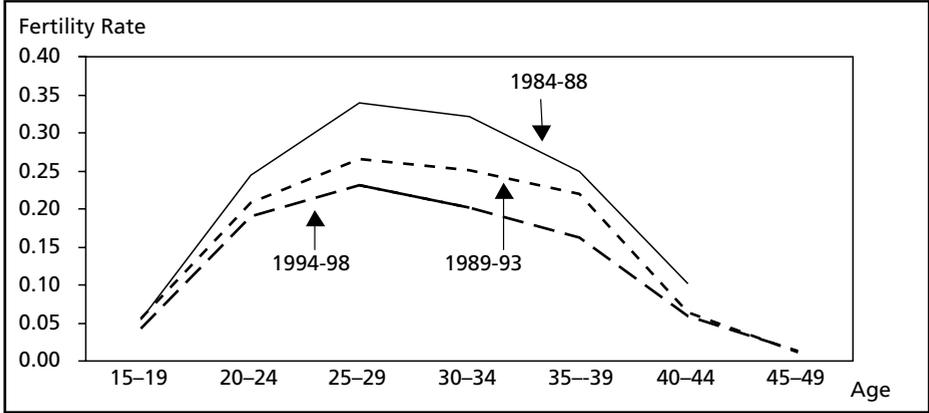
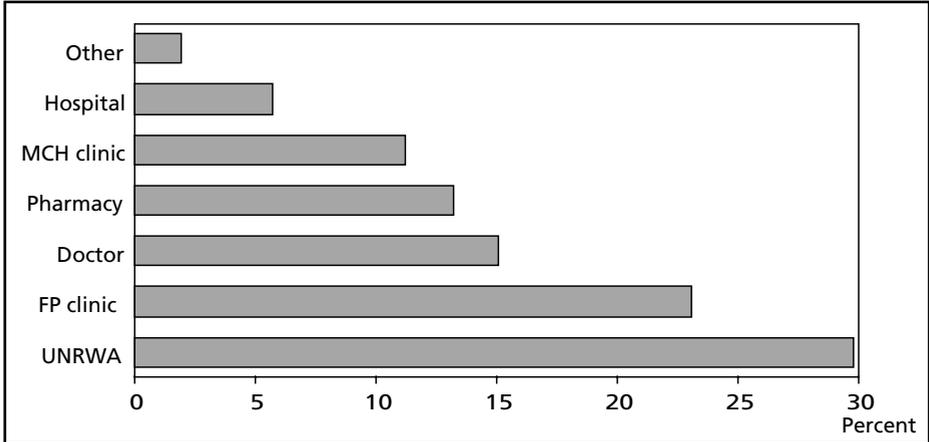


Figure 2.5 Source of contraceptive method, first use



Indeed, the use of contraception is widespread among women in the refugee camps. At the time of the survey, as many as 71 percent of all currently married, non-pregnant women aged 15–49 used a contraceptive method, with little variations by region. However, the corresponding rate for modern methods is only 47 percent. The majority of women use effect methods – of all the users, about 42 percent are using the IUD, and about 29 percent are using the pill. The age pattern of contraceptive use indicates that about one of every two women aged 30–44 was practicing fertility control, perhaps mostly for family limitation.

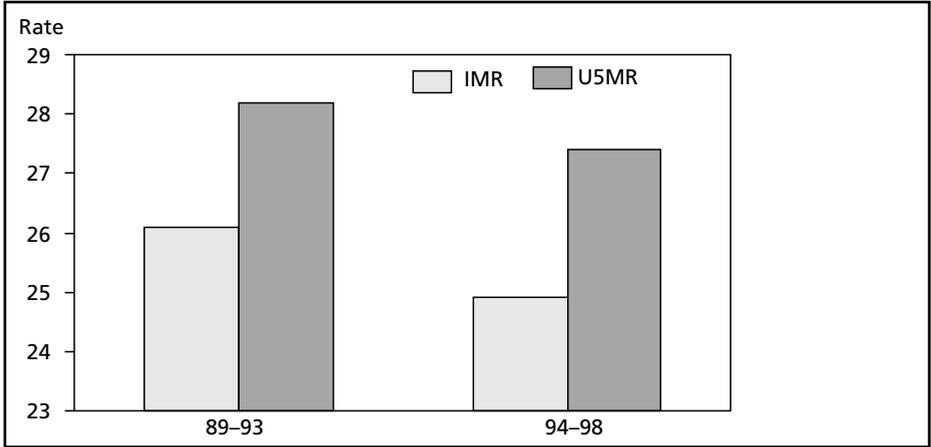
Such diffusion of contraceptive use among Palestinian women in the camps could not have been possible without the concerted efforts of the non-governmental organisations (NGOs), especially UNRWA, to provide needed health services on the grounds. Figure 2.5 shows that UNRWA clinics are the main source of contraceptives for first users, accounting for about 30 percent of first users. The second most important source is specialised family planning (FP) clinics, at 23 percent.

### Lower mortality

Two summary measures are used to describe mortality: infant mortality rate (IMR) and child (under-5) mortality rate (U5MR). The first is considered a good indicator of access to essential child health services, and captures much of the impact of prevailing environmental living conditions on health.

The survey showed that the infant mortality rate in the camps is relatively low (Figure 2.6), even when compared to the non-camp population in Jordan. The IMR

Figure 2.6 Infant mortality rates and child mortality rates by period



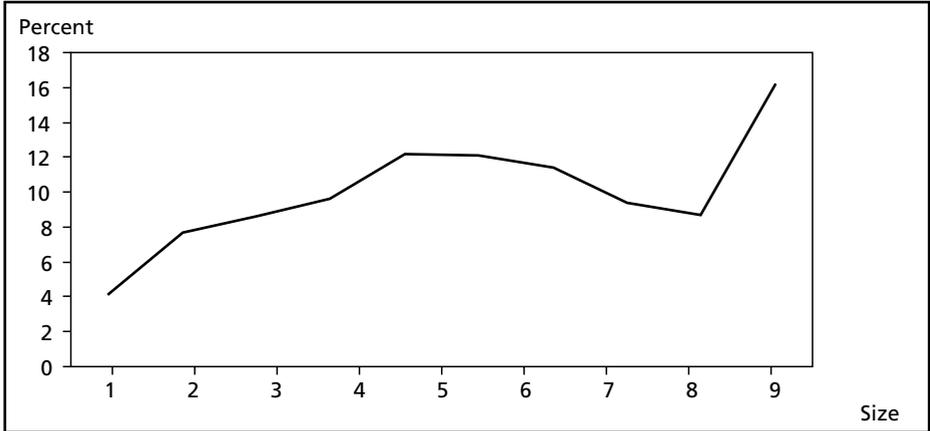
was 24.9 per thousand live births during the 5-year period before the survey. Across the two five-year periods, IMR fell slightly from an estimated 26.1 per thousand to its current level. Child mortality declined from 28.2 to 27.4 per thousand births across the two five-year periods before the survey. Such trends indicate a slow decline, which should not be surprising given the prevailing low levels of mortality in the camps. The results reported here confirm previous findings showing the camp population as better off in terms of infant health.

### Large households

Households are relatively large in both national and international standards. The average household size of the refugee camps is 6.3 persons. This compares to 6.2 and 6.0 persons per household for Jordan overall, as estimated by two recent studies (Arneberg 1997, DOS and MI 1998). For the camps, the average number of people per household ranges from 6.0 in the Amman area to 6.9 in the area west of Amman. These are considerably higher than those in the refugee camps in Lebanon (Khawaja 1999b) and the West Bank (PCBS 2000). The average household size in Western Amman is even higher than Gaza, notwithstanding the large differences in fertility levels (and hence family size) between the two areas (PCBS 2000).

While nuclear households, consisting of a married couple with children under fifteen, are the norm in the camps, large and extended households are also found there. Nuclear households account for about 60 percent of the total; and one out of five households are extended. Other household types are loners, childless couples,

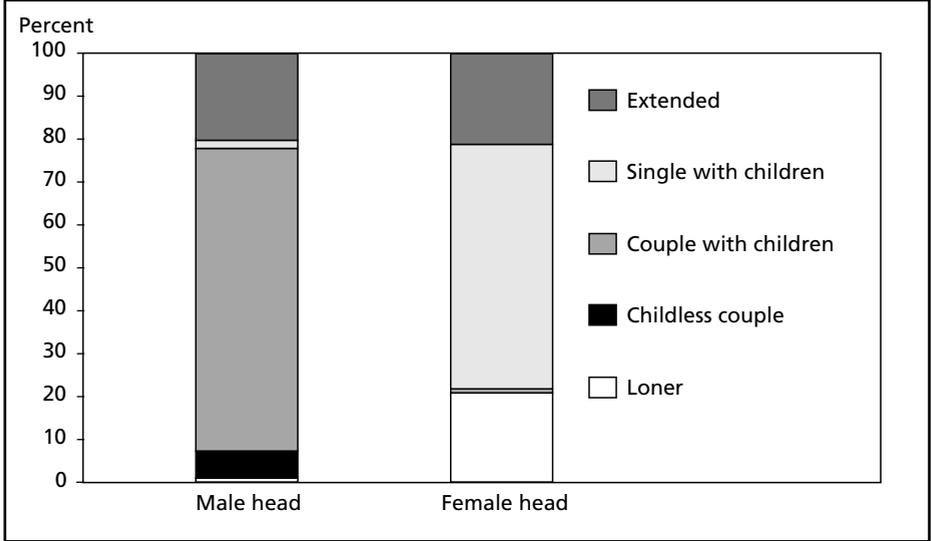
Figure 2.7 Household size



and mothers or fathers living alone with their children. Also, as shown in Figure 2.7, about one-third of households have eight persons or more. This is clearly a reflection of crowding in the camps.

Households headed by females are also more common in the camps than elsewhere in Jordan. While women head about 15 percent of the Palestinian camp households, the national figure is about 10 percent (Hanssen-Bauer et al 1998: 397, DOS and MI 1998: 10). An examination of household composition by headship status (Figure 2.8) indicates that female-headed households are particularly vulnerable. For, the majority (57 percent) of these households consist of a single mother (widower and divorcee) with children; and about one-fifth are older loners (mainly widowed or divorced).

Figure 2.8 Household type by headship status





### 3 Migration

Over the past decades, Jordan has experienced massive waves of movements across its borders. The Arab-Israeli wars of 1948 and 1967 as well as the Gulf war have made Jordan one of the largest receivers of refugees (and returnees) in the Arab world. The influx of Palestinian refugees, especially the displacement caused by the 1967 war, has had a lasting impact on the size, structure, and socio-economic conditions of the population. The country has also been undergoing volitional internal migration and urbanisation partly as a result of international migration, including labour migration. This has resulted, among other things, in the dramatic expansion of Amman city during the last two decades. Migration, both international and internal, has also important economic consequences here because of the relatively large dependence on remittances. Thus, while the migration experience has been a dominant theme in refugee studies, it is of particular relevance to Jordan. Until recently however, refugee migration in Jordan could not be thoroughly examined with any available data.

The survey provides unique and detailed data on the migration experience of camp refugees in Jordan. In addition to the traditional lifetime and period migration (Shryock and Siegel 1976), the available data enable us to examine circular and temporary movements. For the latter, a complete migration history of adult individuals, aged 15 and over, was collected through a special module in the “randomly selected individual” questionnaire. These data include the timing of each move, places of origin and destination, and basic demographic and socio-economic characteristics of the mover at the time of move. Unlike traditional migration data, which are typically limited to two time points (thus ignoring circular migration), migration history data mirror the migration experience of individuals as they mature. Our purpose in this section is to describe the characteristics of the movers and the reasons for moving using the survey data, with an eye on the movement of people into and out of the camps. The survey data are supplemented with information from the focus group discussions.

## A mobile population

Figure 3.1 presents a summary of migration indicators for the camp population. The Figure shows that the camp population is mobile, much like the rest of the refugee population in Jordan (Randall and Kalaldehy 1998). Over one out of every three

Figure 3.1 Selected migration indicators

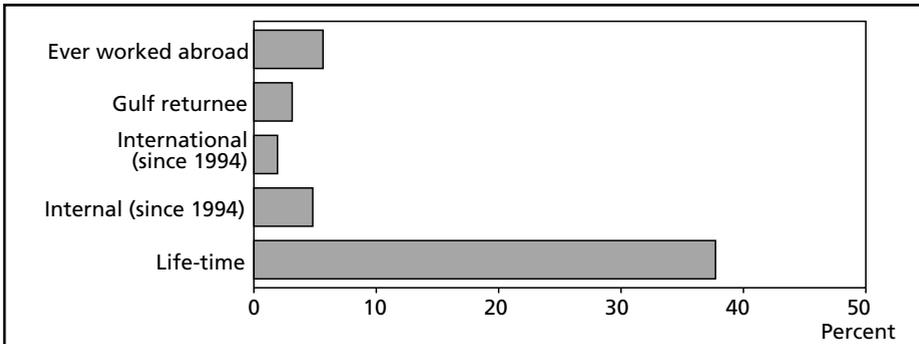


Figure 3.2 Number of lifetime moves by gender

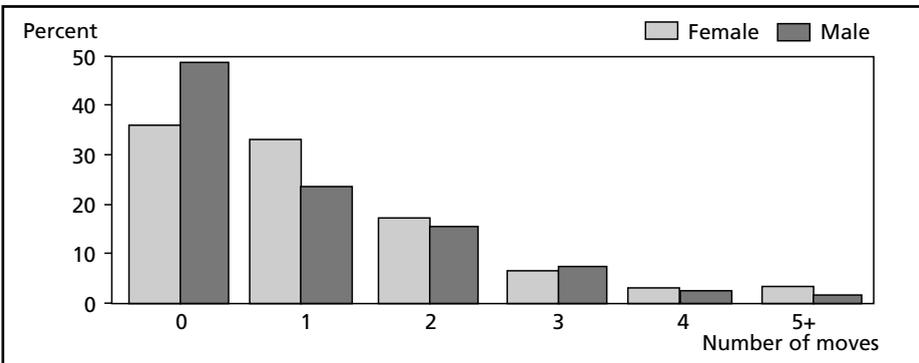
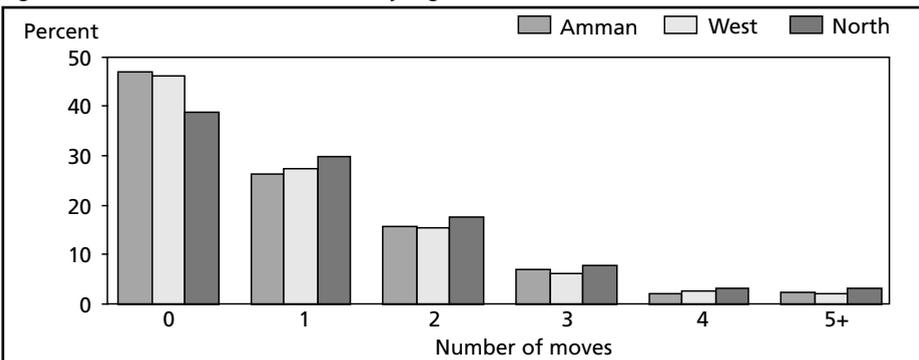


Figure 3.3 Number of lifetime moves by region



persons was born elsewhere. However, international (especially labour) migration among adults is somewhat lower. About two percent of the total population were living abroad since 1995, about six percent of adults ever worked abroad, and only three percent of adults are returnees from the Gulf countries.

The migration history data, which cover the entire life of a representative sample of adults, also indicate a highly mobile population overall. Indeed, over half of the adults moved at one point in their life. Figure 3.2 and Figure 3.3 display the distribution of adults by the number of moves they made according to gender and region, respectively. Several observations can be made from these (rather highly) aggregated figures. First is the fact that repeated migration, while found, is not very common — half of the movers migrated once only, and less than ten percent made at least four moves during their entire life. Second, women are more likely to change their place of living than men. This is mainly due to brides' move upon marriage, divorce, and the death of a spouse. Third, there are very little regional variations in geographic mobility, although the northern camps' populations are slightly more mobile. This is somewhat expected given the size of the refugee population living there. The relatively low level observed for Amman, given its high levels of urbanity is perhaps due to the disproportionately large area of Amman, allowing many residential moves that are not (and should not be) counted as migration.

## **Significant internal migration, overall**

The large proportion of life-time migrants among a refugee population may seem self evident, suggesting that most were born in their places of origin; not so here. Figure 3.4 presents the distribution of respondents according to place of birth and place residence in 1995. As shown in the graph, only one out of five persons was born in Mandatory Palestine or later in the West Bank or Gaza, with a very small proportion (four percent) born elsewhere abroad. The rest (76 percent) were born in Jordan. The graph also shows that nearly two-thirds of the camp refugees were living in other places (mostly camps) in Jordan, with the other third in the Gulf (18 percent) or other Arab countries (14 percent). These results point to a significant internal migration overall.

This is confirmed by the more detailed migration history data. Figure 3.5 shows the moves by (grouped) places of origin and destination similar to the one above. It should be pointed out that the data displayed here include several moves made by the same individual. Of all moves, including changes since birth, the majority (56 percent) originate in Jordan. The balance for camp areas is positive as about 15 percent of the moves originate there compared to about 61 percent of the moves

made to the camps. As already stated above, the moves are confined to those living in the camps — and hence the balance of movement between camp and other are-

Figure 3.4 Proportion of population by place of birth and place of residence in 1994

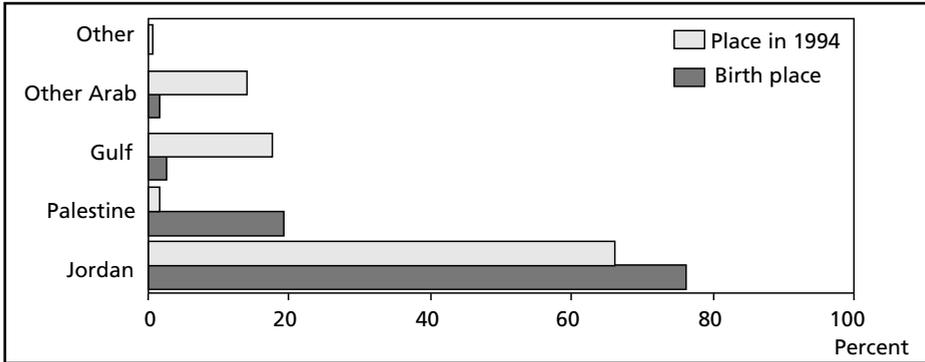


Figure 3.5 Proportion of lifetime moves by place of origin and place of destination

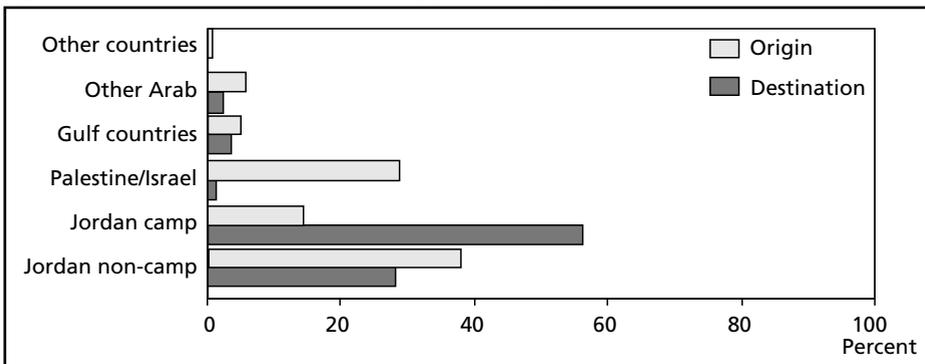
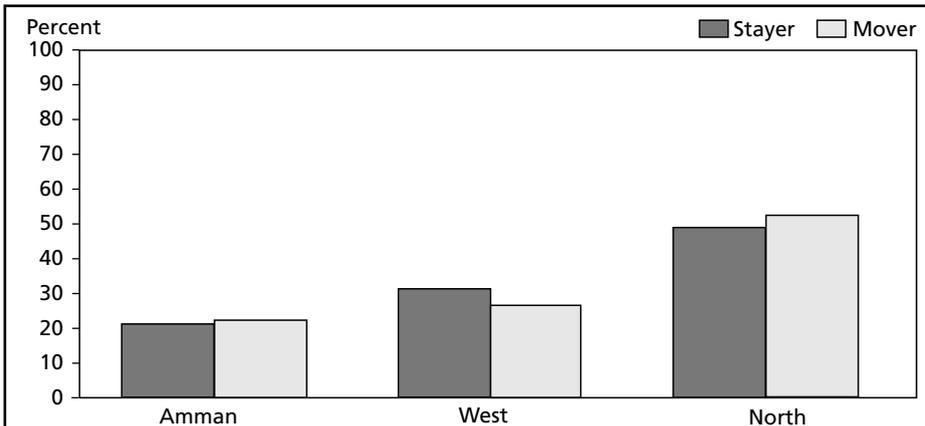


Figure 3.6 Population by migration status (moves) and region



as in Jordan is necessarily biased towards the camps. The non-camp areas are the largest place of origin, with 41 percent of the moves originating there and about 30 percent of the moves being made to these areas.

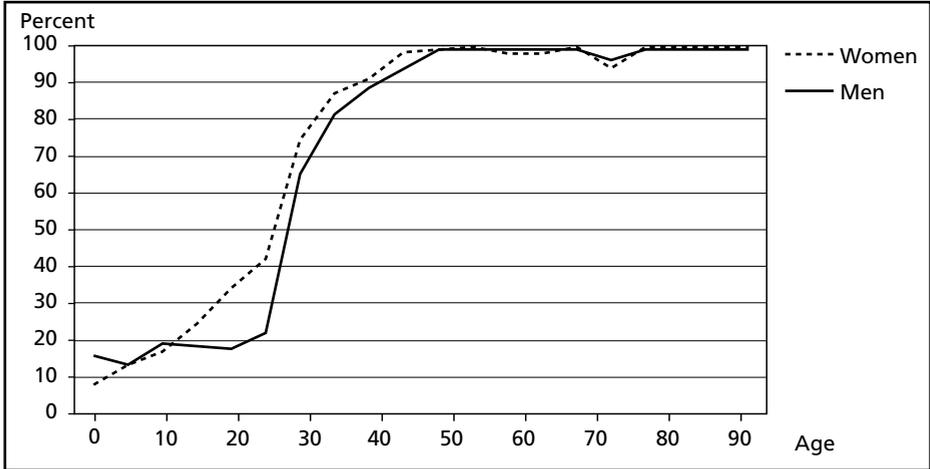
Significant differences between origin and destination are also observed for Palestine and Israel. Close to 30 percent of the moves originate in Mandatory Palestine, the West Bank, or Gaza, and only one percent of the moves were made to these areas. Otherwise, international migration does not figure highly for camp residents. About 15 percent of all the moves were made from abroad, including the Gulf, and only seven percent of the moves were made to these countries. As already concluded, internal mobility predominates when the entire migration history of adults is considered.

Perhaps recent movements to and from the camps are of particular policy concerns. The data show that about 15 percent of the adult population made a recent (since 1980) move to the camps (Figure 3.6). Of those, over half are from the northern camps — in other words, the movers are more likely to come from the north compared to stayers.

### The young more mobile

Migration is selective by age and sex. Figure 3.7 displays (pseudo) lifetime migration rate by age for males and females. By age 50, virtually every one was born in another place than the current camp of residence, which is hardly surprising for a refugee population. At younger ages, there are clear differences between males and

Figure 3.7 Lifetime migration rates by age and gender



females. By age 14, about one out of every five migrates and this rate remains essentially unchanged until age 29. A dramatic increase occurs at the age range 30-34, when the rate increases to about 66 percent. Such an increase must be due mainly to the war displacement in 1967 since the rate of increase after this age declines gradually. The same general pattern is observed for females with one obvious difference: the rates are higher for women than men, and especially high during the 15-24 age range. Marriage is probably the main reason for the observed sex differentials in the rates at younger ages.

The results for the entire migration history shown in Figure 3.8 confirm the above conclusions, but with a larger gender gap, as women are generally more likely to

Figure 3.8 Migration rates (lifetime moves) by gender and age

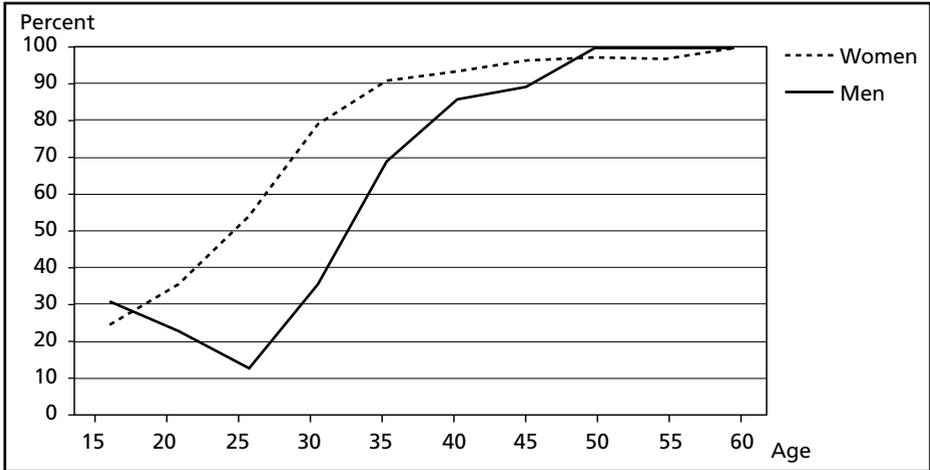
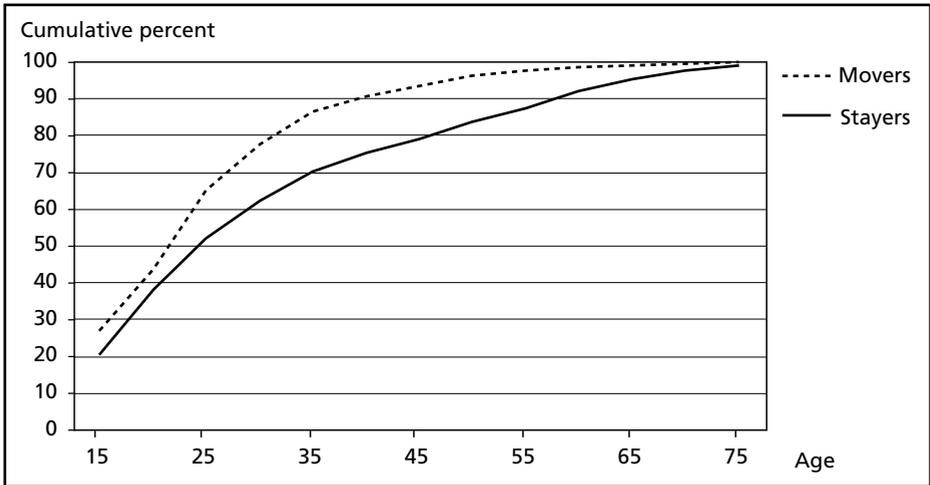


Figure 3.9 Cumulative age distribution of stayers and movers (into, and out, of camps) since 1980



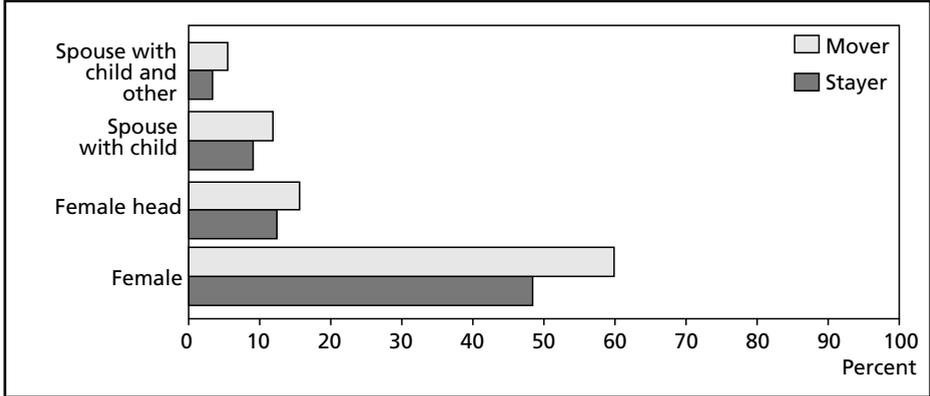
move than men (Singelmann 1993). However, if we restrict the period of observation to the last five years (or any more recent period from the migration history data), the age pattern is more or less typical of other places, with the rates peaking at the prime working ages.

There is a clear evidence of migration selectivity by age for movement into the camps. Figure 3.9 compares the cumulative age profiles of stayers and movers over the last two decades. The adult movers to the camps are younger than the stayers, as clearly shown in the Figure. The age gap between the two groups reaches its highest level at the range 25-29 and stays essentially unchanged until the early fifties. About 78 percent of movers are less than 30 years of age. The corresponding proportion for stayers is 63 percent. It is not clear why the movers to the camps are younger on average than the camp host population. Other selectivity factors, including demographic and labour force behaviour, may shed some light on this issue.

### More dependent newcomers

A comparison between the newcomers and the camp host population shows little variations in demographic characteristics overall. We have already shown that women are more likely to be movers compared to men in the camps. A direct comparison between the sex composition of stayers and movers into the camps also shows selectivity in favour of women. We have also suggested that such selectivity might be due largely to marriage. However, the evidence shown in Figure 3.10 indicates that the recent movers to the camps are slightly more likely to be female-headed and singles with others (including children), suggesting that the newcomers are particularly vulnerable economically, as compared to the stayers.

Figure 3.10 Migration selectivity by demographic composition (migration since 1980)



## More educated newcomers

There is evidence that the camp population is generally less educated compared to refugees living outside the camps (Arneberg 1997). Detailed data from the migration history show that the newcomers to the camps are slightly less educated than the stayers, or even those who have moved out previously. First we examine migration selectivity by education more generally. As shown in Figure 3.11, the movers are more educated on average than those who stayed continuously in the camps. About 68 percent of the movers did not complete basic education, compared to 41 percent of the stayers, implying a percentage difference of 27 points between the two groups. The findings for the other two educational groups are not consistent, as slightly more (by five percentage points) of the stayers have at least secondary education or more.

Figure 3.11 Migration selectivity by education (level completed) (migration since 1980)

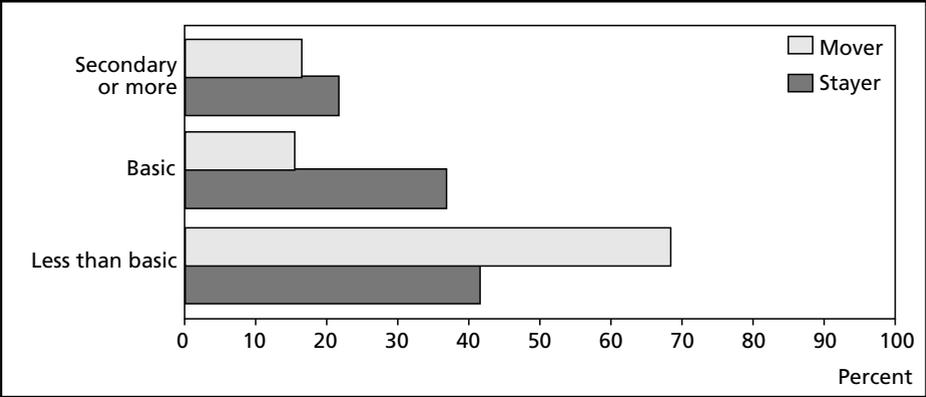
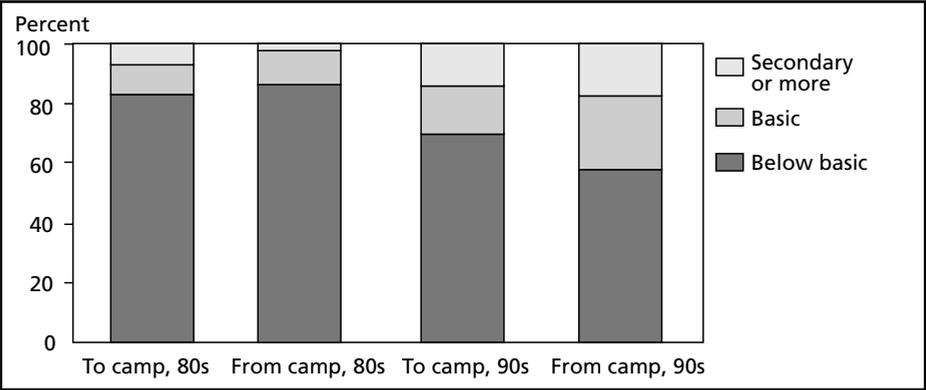


Figure 3.12 Camp migration by education at the time of move by period



movers have nine years of schooling completed, the stayers have about 7.8 years of schooling.

More insight can be gained by examining changes in the educational profile of movers at the time of move. Figure 3.12 compares the educational profile (at the time of move) for adults who moved into the camps with those who moved out during the 1980s and 1990s. Close to 70 percent of moves to the camps in the 1990s were made by adults with less than basic education. Educational profile of movers from the camps during the same period is clearly higher, with 58 percent having less than basic education and 18 percent with at least secondary education. The educational profile of movers in the 1990s is higher than the 1980s, but this is partly explained by changes in the educational attainment of the population as a whole. However, the educational disparity between the newcomers and those leaving the camps did not exist in the 1980s. In fact, the educational profile of the newcomers was slightly higher then, if anything. For example, adults with at least secondary education made seven percent of moves into the camps during the 1980s; the corresponding percentage for those who left the camps was three. The data reviewed here for those who attempted to move out include former labour migrants to the Gulf, and they are merely suggestive. We lack data on those who moved from the camps and remained living elsewhere. Based on the findings reported here, we can safely conclude that there has been a tendency for less educated adults to move into the camps, but there is no evidence that the newcomers are less educated than original camp dwellers.

## **A third of moves for marriage or family-related reasons**

Background factors such as education and household composition provide answers to the question of who moves, and to some extent of why people move. The latter issue can be addressed more fully by examining the subjective reasons given by respondents for moving. In the survey, a representative sample of adults was asked about the reasons for moving at the time of each move, if any. While these subjective data are subject to measurement errors, especially recall errors, they do provide valuable information for assessing changes over time and across groups.

Figure 3.13 displays a summary of changes in the (grouped) reasons for moving across four selected periods. Overall, marriage and family are the most important reasons given for moving, accounting for about 35 percent of all moves across periods. War and personal safety-related reasons (25 percent), housing (12 percent), and

work (8 percent) follow. Changes over time of the reasons given are most visible for the post-1980 periods as compared to earlier ones. As expected, security and war-related reasons are almost negligible in the 1980s and 1990s. While war is the most important main reason (38 percent) given for moving during the 1967-79 period, it does not figure as high as would be expected from the massive displacement in the 1967 war and also during the 1970s civil conflict. Age is a factor, of course; but this could be explained by a possible overlap of the reasons given, especially war, family reunification and other reasons. For example, a person could follow other family members during the course of a war, in which case it would be up to the respondent to prioritise the reasons given for the move.

Other important changes in the profile of reasons is the increasing importance of work/wage related factors during the 1980s and 1990s as compared to the earlier

Figure 3.13 Reason for moving by period

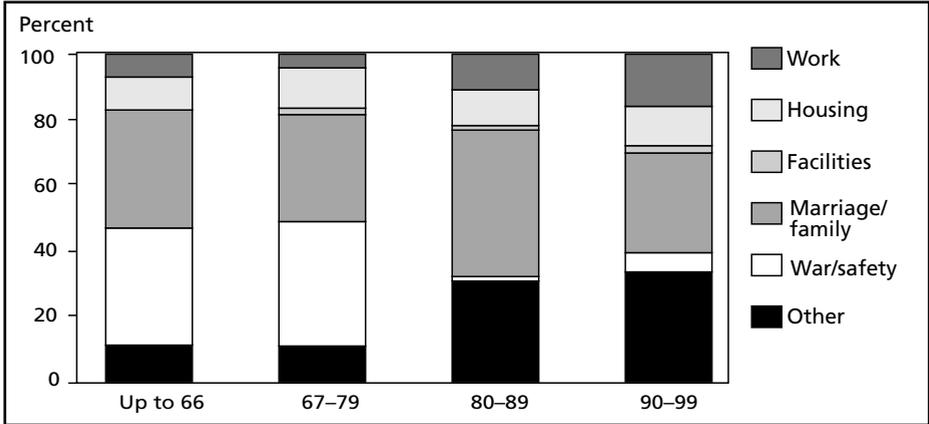
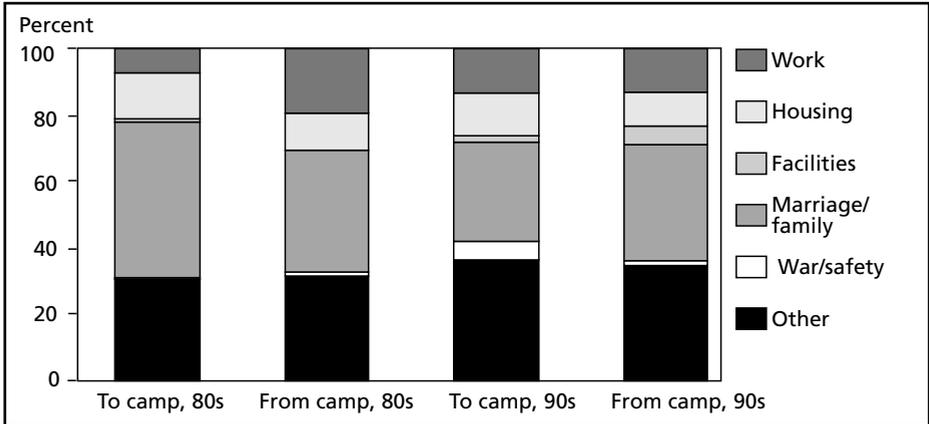


Figure 3.14 Reason for moving into and out of the camps by period



periods. Work accounts for 11 and 16 percent of the moves during the 1980s and 1990s, respectively. Slight increases in facilities (especially health facilities) and housing-related reasons are also visible. However, the reasons given across the last two periods are rather similar, notwithstanding the small changes. Does this conclusion hold for moving to and from the camps?

As shown in Figure 3.14, the changes for movements to and from the camps are similar within periods, but not across periods. There are a few notable changes. First, the weight of marriage and family-related factors remained important, but less so with regard to movement into the camps. While the marriage and the family accounted for almost half of the moves during the 1980s, they represented about 30 percent of the moves in the 1990s. Second, work-related factors increased from seven percent to 13 percent of all moves into the camps across the last two decades. It is not clear why this occurred since the respondents do not particularly consider the camps as places with work opportunities (see Chapter 9). Third, health and other facilities are becoming more important factors for moving out; work is becoming less important for doing so. While the latter can be explained by the decline in job opportunities elsewhere in Jordan and in the Gulf, it is difficult to interpret the relative salience of facilities as prime reasons for moving out. The respondents may be referring to quality of services and other facilities rather than their sheer availability. Finally, the relative importance of housing and other factors in moving into and out of the camps remained essentially unchanged during the 1980s and 1990s. It should be kept in mind that reasons for migrating are numerous and quite complex (Massey et al. 1993). The subjective reasons referred to by the respondents are only part of the story as to why people moved.

## **About 13 percent wanting to move out**

Desires for moving as such do not necessarily materialise — they may remain unrealistic unless concrete plans for moving are already in place (Haberhorn 1981). This is especially true for residential movements, but also to emigrants and refugees. For example, the majority of emigrants express desires for returning to their places of origin when asked; but a few do (Portes and Bach 1988). Conversely, those who express no desires to move may actually do so if opportunities suddenly arise. The absolute number (or proportion) of those wanting to move (or stay) may not therefore be of particular interest; but the changes across groups as well as the reasons expressed for wanting to move are of policy relevance (i.e., targeting purposes).

Nearly 13 percent of household heads expressed desires to move out of the camp in which they currently live. The majority is satisfied with where they live, and only

two percent want to change residence within their camp of residence. While the percentage of those wanting to move out of the camp is relatively small, it amounts to approximately 6,100 households in total, which is quite significant. It should be noted that 62 percent of those wanting to move have no concrete plans for doing so. Nevertheless, desire for moving is related to income. While 9 percent of the lower income class expressed a desire to move, about 17 percent of the higher income group did so. When asked about the factors that would be taking into account for moving, housing and outdoor environment figure highly (80 percent) on the list.

However, many households who expressed no desire for moving are dissatisfied with where they live. In fact, about 40 percent are unsatisfied. The survey asked those unsatisfied with living in the camps, but lack any desires to move, for the main reasons for choosing to live in the camps. Housing and housing costs were referred to by about 47 percent of households, and about 42 percent cited proximity to relatives and friends. The remaining 11 percent of households referred to various reasons, including health (four percent), the camp itself (three percent), housing conditions (two percent), and a host of other factors.

## **Strong desire to leave the camps, but not the camps' community**

The perceived link between the desire to move out of the Palestinian refugee camps and economic status and thus the ability to actually move, was evident from the focus group sessions. For example, a participant in Azmi al-Mufti said that,

“those who can leave the camp, those who have money, leave the camp. Anyone who could leave would not hesitate to leave. Present movers out of the camps are the financially able residents who can buy or rent homes outside to improve their life conditions.”

The focus group moderators observed a widespread desire to move out of the (Azmi al-Mufti and Wihdat) refugee camps. A respondent from Wihdat, for instance, claimed that “if the doors of migration to the Gulf or Western countries would open, most of the adult inhabitants of the camps would migrate.” Other women and men, especially the educated, made similar statements.

A sense of longing for the times in the 1970s and early 1980s, according to the focus group participants the peak of migration from the refugee camps to the Gulf, was apparent. A community leader in Azmi al-Mufti camp acknowledged the advantages of migration and stated that,

“Large numbers of teachers, technicians and even labourers migrated to the Gulf countries in the late 1970s. The welfare of the camp residents was better then than now. You ask me why? I say because the migrant’s remittances supported their families and relatives.”

One typical illustration of the reported positive consequences of migration is the story told by a male resident of Azmi al-Mufti, working at Yarmouk University,

“One of my nine brothers and sisters residing in Husun [Azmi al-Mufti] camp left to Kuwait in 1969. He had to quit school after nine years. He helped our family in sending money and in supporting the education of my brothers and sisters. He bought a piece of land in [...], a locality in Irbid city, saved additional money and eventually built his house there. When he was expelled from Kuwait in 1990, he found a second refuge in his new house.”

Savings from labour migration and remittances from labour migrants have given many Palestinian camp refugees the opportunities to settle outside the camps. On the other hand, as maintained in the focus groups, over the years many camp refugees have saved money, bought land and eventually built their homes outside, but often close to the camps, without relying on remittances. “Ahmad” provides an example of a businessman who moved out of a refugee camp in 1994:

Ahmad moved to Wihdat in 1967, renting a house with his father and the rest of the family. At first his father worked as a butcher, but he later changed profession and became a barber. A few years later Ahmad’s father bought a dwelling unit in the camp and used part of it as a barbershop. Ahmad learned the skill from his father and worked with him in his barbershop. Several other family members also became barbers. About 1980 Ahmad rebuilt and modernised the barbershop with his father. Recounts Ahmad,

“The income [from the barbershop] increased considerably after the saloon renewal. My father after some time bought a piece of land [outside Wihdat] and started building a family home on it. When the house was completed, in 1994, we all moved there. However, my father kept his barbershop in the camp.”

## **Nearly 60 percent have relatives abroad**

The presence of relatives living abroad is not confined to refugees in Jordan, a country that has a sizable labour emigration. On the other hand, one would expect every refugee to have a close relative living abroad, especially in his or her place of origin.

This is not so however because of the long time elapsed (51 years) since refugees first moved to Jordan and the fact that refugee exodus was primarily a family matter.

The data show that nearly 60 percent of households in the camps have close relatives (confined to parents, children, and siblings) living abroad, implying extensive filial links across international borders. As expected, the strongest links found are with relatives in the West Bank and Gaza Strip, reflecting the displacement caused largely by the 1967 war. As displayed in Figure 3.15, half of the relatives living abroad are in the West Bank and Gaza Strip. Most of the second half are in other Arab countries, with about 20 percent in the Gulf and eight percent in Syria. Only nine percent of close relatives are residing in countries outside of the Middle East region.

Households with relatives residing abroad were also asked about the main reason for staying there either permanently or temporarily. As shown in Figure 3.16, place of origin was the most important reason, with about 57 percent of relatives living in their place of origin. Work was the second most important reason (22 percent), followed by marriage and family reunification (18 percent).

Figure 3.15 Geographical distribution of close relatives abroad

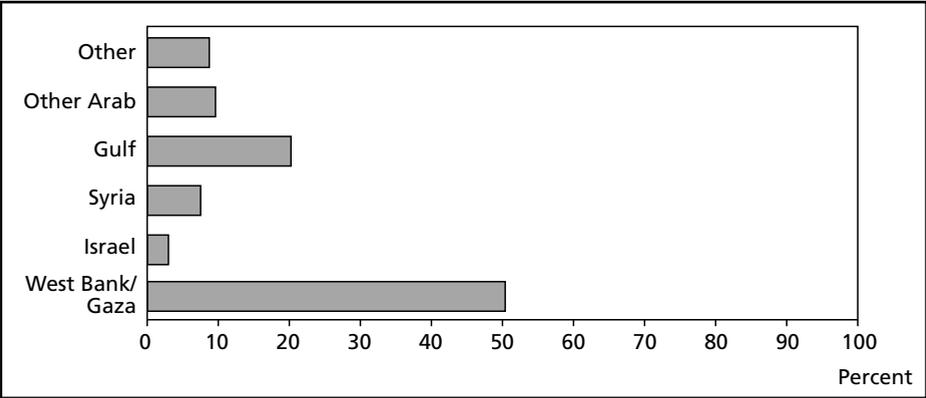
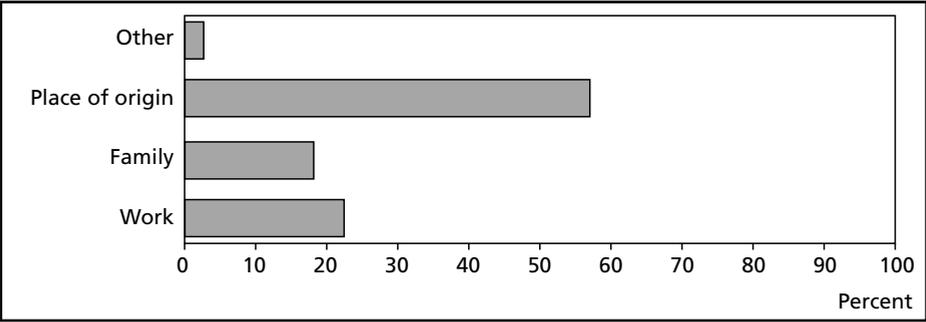


Figure 3.16 Relatives abroad by reason for living abroad

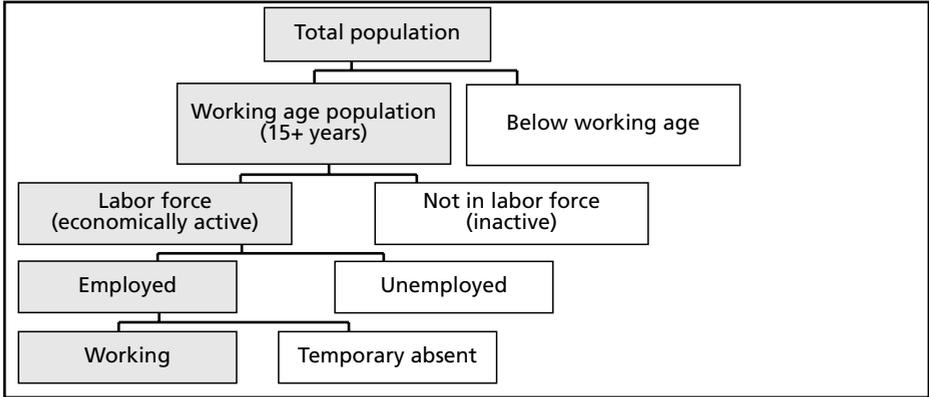


# 4 Labour force activity

Where do camp refugees stand in the Jordan labour market? Are they disadvantaged in terms of employment opportunities and labour utilisation? Is the structure of the camps' labour force different from the national labour pool? What are the links between the utilisation of labour and relevant background factors such as gender, age, and education? Is the camp a site for the reproduction of disadvantage in Jordan's labour market? To what extent do values and attitudes to work figure in the employability of youth and women? This chapter provides first steps in addressing these (and similar) questions. Given the rather frequent debates and controversies in the local media surrounding the accuracy of the unemployment rates in Jordan, it would be important to provide a brief exposition of the framework used in evaluating these questions.

The measurement of employment and other aspects of labour utilisation used in the survey are in line with the ILO framework. There is a considerable debate and confusion about the standard measurement of employment and unemployment, largely due to the lack of awareness regarding the distinction between unemployment and economic inactivity. According to the ILO criteria, unemployment is not synonymous with joblessness — individuals without work must actively seek a job if they are to be counted as unemployed. The jobless who want a job, but who do not search for work are classified as “out of the labour force.” Thus, not only unemployment, but also labour force non-participation is a topic of considerable

Figure 4.1 ILO framework for the measurement of labour force activity



concern, especially for young adults in institutionally (ethnically) disadvantaged positions.

Figure 4.1 displays the ILO framework for the measurement of labour force activity through household surveys. The framework concerns adults only, usually those aged 15 years or over. Adults are sorted into the economically active population (the labour force) or economically inactive population (out of the labour force) based essentially on responses to a series of questions about “productive” activities during the previous week. The labour force consists of those working (employed) or seeking work (unemployed). Employment is defined by work for pay or profit for at least one hour during the previous week. The employment category also includes persons who were temporary absent from work. This definition yields a rather conservative estimate of labour under-utilisation, but is quite useful for comparative purposes across groups both within Jordan and internationally.

### Low labour force participation, especially among women

Figure 4.2 displays the distribution of the adult population by labour force activity. As shown in the Figure, the overall labour force participation rate was low at 41 percent for both men and women. This is mainly due to a very low female participation rate of 13 percent; the corresponding rate for males is 69 percent. Unemployment is about 13 percent of the economically active population. Variations in unemployment by gender are also evident: the rates are 23 percent for females and 11 percent for males. These rates are slightly higher than those reported in the JLCS in 1996 for the total population (Awad and Arneberg 1998). However, while there has been an increase in the number of women going to work, this does not seem to be the case in the camps.

Figure 4.2 Distribution of the population aged 15+ by labour force status

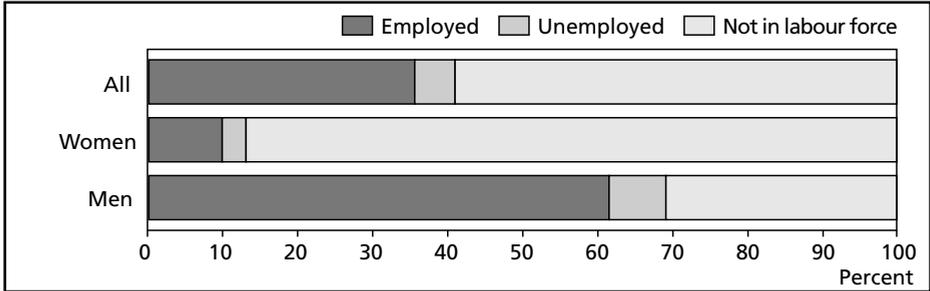
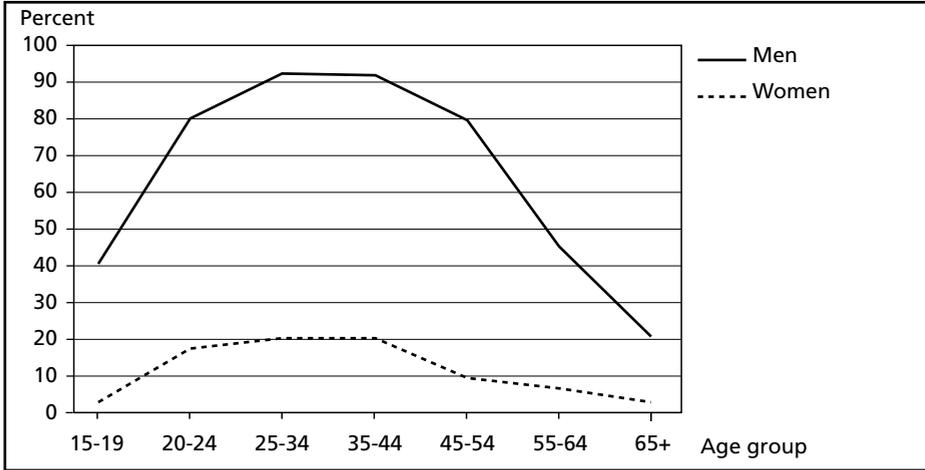


Figure 4.3 Age-specific labour force participation rates by gender



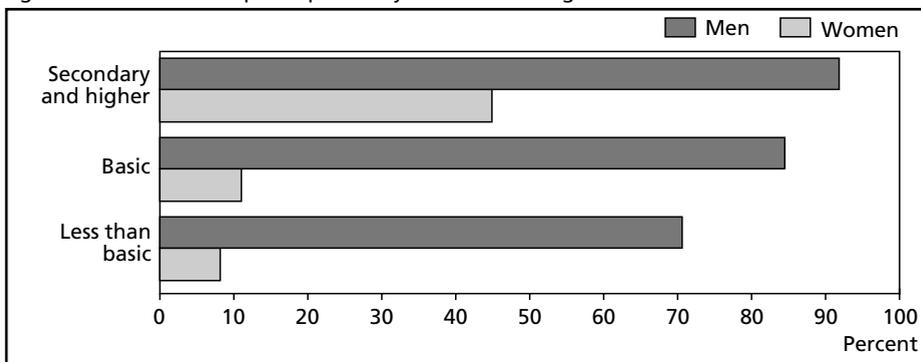
The age pattern of labour force participation indicates that joblessness cannot be considered a transient problem confined to first time entrants. About 41 percent of teenage men are in the labour force, and only two percent of women are (Figure 4.3). By the time that men are in their early twenties, nearly 80 percent are in the labour force, and the vast majority (92 percent) of men participate in the labour force by their early thirties. The rate for men remains at around 90 percent only until their early forties, after which it starts to decline rather quickly reaching around 20 percent by their late sixties. This age pattern is quite similar for females, but with a slower entry into the labour force and faster exit from it as clearly shown in the Figure. The highest participation rate for females is around 20 percent, observed for the age group, 20-44 years.

## Marriage decreasing economic activity for women

Education and marital status are important determinants of labour force participation, especially for women. Marriage increases economic activity for men, but it decreases it for women. Thus, while 78 percent of married men are economically active, only 61 percent of the never married men are active. The corresponding rates for women are 10 percent (married) and 27 percent, respectively. There is some age effect, as would be expected, but the relationship remains even after controlling for age.

However, education increases economic activity for both men and women. As shown in Figure 4.4, economic activity for men with no education is 70 percent,

Figure 4.4 Labour force participation by education and gender



increasing consistently to 92 percent for those with secondary education or more. The percentage point difference is even larger for women, increasing from eight percent for those with no education to about 45 percent for women with secondary education. And as with marital status, age does not explain the relationship observed. It should be pointed out that dependence of economic activity on education and marital status is not unique to Jordan's refugee camps, but the link is particularly strong here.

### **A third of men in unskilled occupations**

The occupational structure of the labour force in Jordan has been changing over the past few decades by which lower-level, unskilled occupations had diminished in importance. There has also been a shift away from agriculture and manufacturing towards the service sector, particularly since mid-1980s. The picture for the refugee camps is mixed, depending on gender.

The overall industrial structure shows a predominance of the service sector, with 25 percent engaged in trade, and 15 percent in education, health and social services. The second largest sector is manufacturing, accounting for a fifth of the labour force. Construction is also an important sector (11 percent), but agriculture is less so (three percent). Only a few (three percent) are engaged in public administration activities; this is not an indicator of the size of public sector employment however (see below). For example, a sizable proportion of those engaged in education, health, and social services are public sector employees.

We note two main tendencies with respect to gender (Figure 4.5 and Figure 4.6). Trade (29 percent) and manufacturing (19 percent) are the two main sectors for men and agriculture is the smallest, but the men are more or less evenly

distributed over the main economic activities. Women are engaged mainly in two major sectors: education, health and social services (43 percent) and manufacturing (30 percent). It is also evident that a larger proportion of women works in agriculture (nine percent) than men (two percent).

As shown in Figure 4.7 (overleaf), industrial activity varies by education. While there are little differences by sector for those with less than secondary education, the share of education, health and public administration increases significantly with educational level. The results indicate selectivity by education, with women more likely than men to engage in activities requiring more education on average.

The selectivity by education for women in the labour force is also evident in the occupational structure. Figure 4.8 (overleaf) displays the occupational structure for those men and women. It shows that 30 percent of women are clerks and semi-professionals, and 35 percent of men are unskilled, “elementary” workers, engaged in production or low-status manual occupations. Otherwise, the occupational distributions of men and women are strikingly similar. The distribution of the camp la-

Figure 4.5 Industrial structure of labour force, men

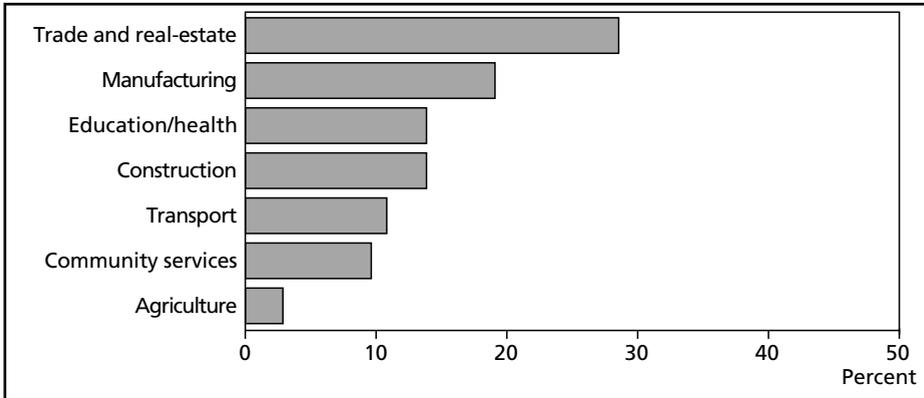


Figure 4.6 Industrial structure of labour force, women

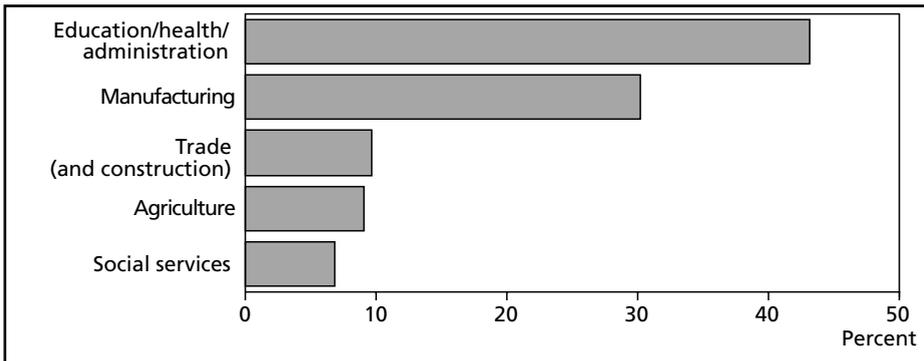


Figure 4.7 Economic activity (industry) by education

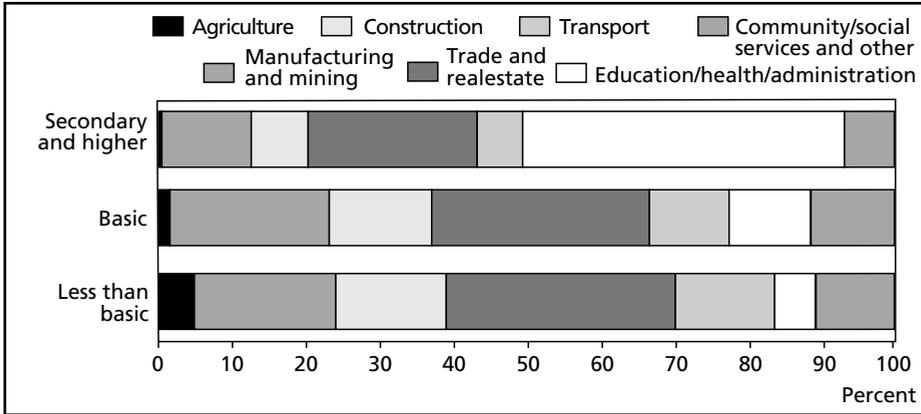
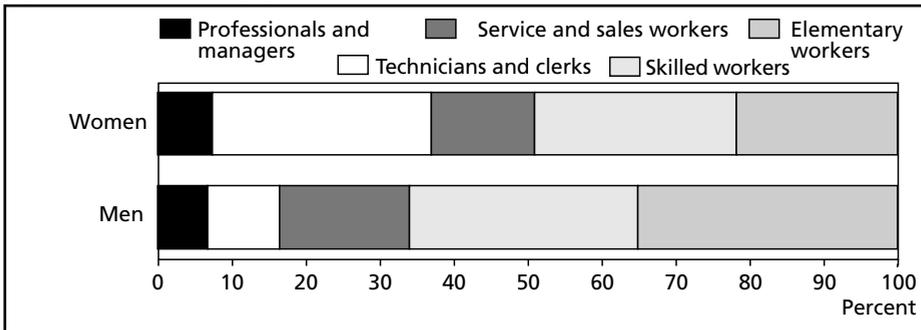


Figure 4.8 Occupation by gender

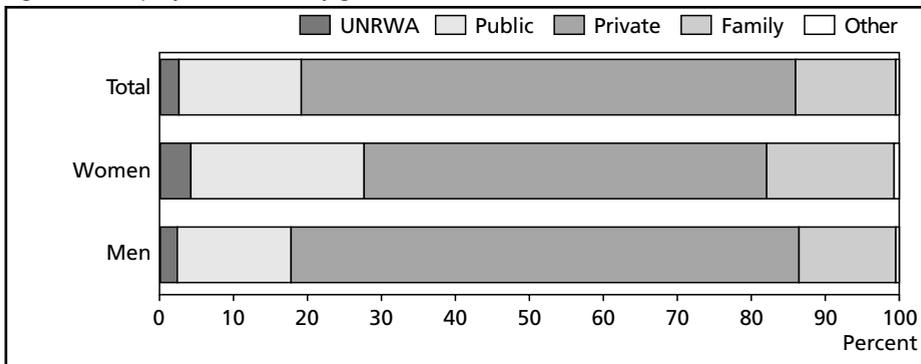


bour force participants by occupation and industry indicates that they occupy a marginal economic position (i.e., concentration in unskilled jobs) in the Jordan labour market overall. This phenomenon has been equated with week labour force attachment of disadvantaged minorities in other contexts (Van Haitisma 1989).

## Two-thirds in the private sector

In addition to the usual categories of the employing enterprise, the survey instrument included UNRWA, other non-governmental organisation, and private household. Given substantive as well as sample size considerations, we have collapsed the list into five categories: UNRWA, government, private (including non-government employers and private households), family business, and other.

Figure 4.9 Employment sector by gender



As shown in Figure 4.9, over two-thirds of the employed persons are in the private sector, with an additional 14 percent employed in family enterprises. UNRWA accounts for less than three percent of the camps’ employed refugees. About 17 percent work for government agencies or institutions. While public sector employment is well below the national average (Hammouya 1999), it is quite substantial in an international perspective. It is also significant for women as elsewhere in the world — and about a quarter of the camps’ women who were employed worked in government jobs. Women are also slightly more likely to work in family enterprises (17 percent) than men (13 percent). Still, the private sector is the main employer, and close to 70 percent of men and 55 percent of women work in the private sector as employee, employer or self-employed.

## About 20 percent self-employed

“Class of worker” was coded in the survey into five distinct categories: employer, self-employed, employee, unpaid family worker, and trainee. It is important to bear in mind that the “boundaries” between some of the categories, especially employer and self-employed, are not as clear in practice (reality) as one might expect, especially in a developing country setting. Thus, it is common for interviewers to designate an employer as self-employed and vice versa due to problems related to language or misunderstanding on the part of respondent or interviewer or both. However, there is no reason to believe that such measurement errors are present in one particular survey rather than another, especially if professional interviewers carry out the interviews.

The vast majority (77 percent) of the employed persons are paid employees, with no differences between men and women. Yet, entrepreneurship is quite common

among the camp refugees, with about one out of five being either self-employed (17 percent) or employer (three percent). The proportion of the “self-employed” broadly defined is slightly larger in the camps than elsewhere in Jordan as revealed in the JLCS (Awad and Arneberg 1998). It is not clear whether this is a more recent development, or merely a reflection of methodological and measurement artefacts. It is likely that the scale of enterprises owned by camp residents is smaller (both in terms of size of capital and number of employees) than those owned by residents residing elsewhere in Jordan. Unlike in Jordan as a whole, there are virtually no gender differences with regard to class of worker (employer, employee, etc.) among camp refugees.

## **Higher wages in the camps**

The overall average monthly earning for full time workers is about JD 146. The earning data pertaining to full-time workers confirm conventional views about returns to various forms of capital, but there are a few exceptions. First, the average wage for the employed in the camps is JD 167, which is significantly higher than for those employed outside the camps (JD 138). Prior findings concerning advantages of employment in the so-called “enclave economy” are rather mixed largely because of measurement issues (Logan et al. 1994; Portes and Jensen 1992; Sanders and Nee 1992; Waldinger 1996). The sample size does not allow for much disaggregation, but the results indicate that the camps’ higher wage levels are mainly due to selectivity by employment status, particularly to the much higher proportions of self-employment in the camps. There are very few camp refugees who are self-employed outside the camps; and very few who are wage employees inside the camp. In other words, the pattern of employment is different inside the camps and outside them.

Second, there is evidence of higher returns to education, but secondary and higher education adds relatively little (JD 20) compared to basic education (JD 56). Parts of the difference are due to age (or experience), but the returns to secondary education and higher are smaller than what would be expected from conventional views and other similar labour markets (e.g., West Bank and Gaza) (Angrist 1995). Third, other factors (including sex, region, and kind of employer) have the expected effects, but the gap between the private and public sectors (and UNRWA) is surprisingly small (JD 14), given the occupational and educational differentials between these sectors.

Caution should be taken, however, in interpreting the findings reported here because of the small differences found given the sample size and the usual under-

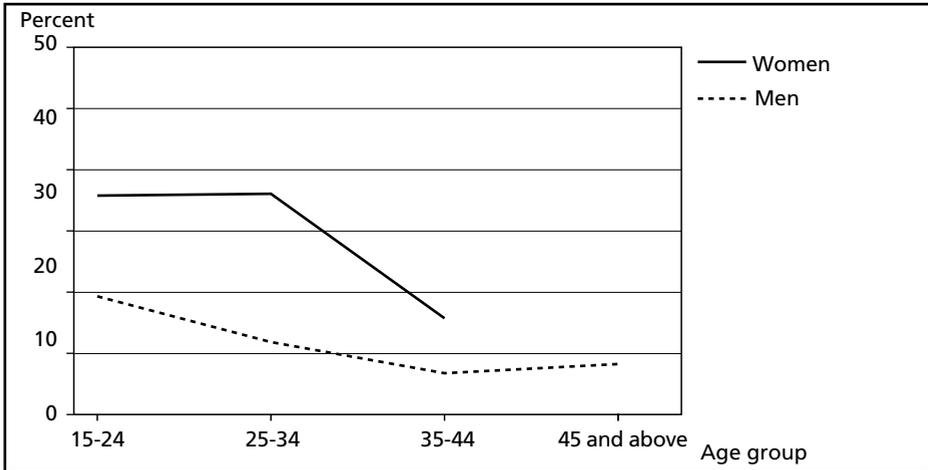
reporting of income-related data. Furthermore, many other potentially important confounding factors cannot be controlled for here owing to the small sample size (of about 300 cases).

## Unemployment highest among the young

Employment is an important guarantee of income and access to valued goods and services. While the overall unemployment rate among the camp population is relatively high, there are important variations along demographic and socio-economic dimensions.

As shown in Figure 4.10, unemployment is highest among the young, particularly teenagers. The rate of unemployment among males aged 15-24 is above the national average at 16 percent (DOS 1999); the corresponding rate for those aged 35-44 years is five percent. A larger difference by age is observed for women – about 30 percent of the younger women are unemployed compared to 13 percent of women aged 35-44. Women unemployment rates are higher than men at all ages, as clearly shown in the Figure, but the gap is larger at younger ages. The higher unemployment rate among the young is expected for two reasons. First, young labour force participants are selective with respect to education, representing a population with less than average years of schooling due to earlier drop-out, and are, therefore, more likely to be unemployed. Second, young workers have less job experience than older persons. Nevertheless, the rates shown in the graph are high from an international perspective.

Figure 4.10 Unemployment by gender and age

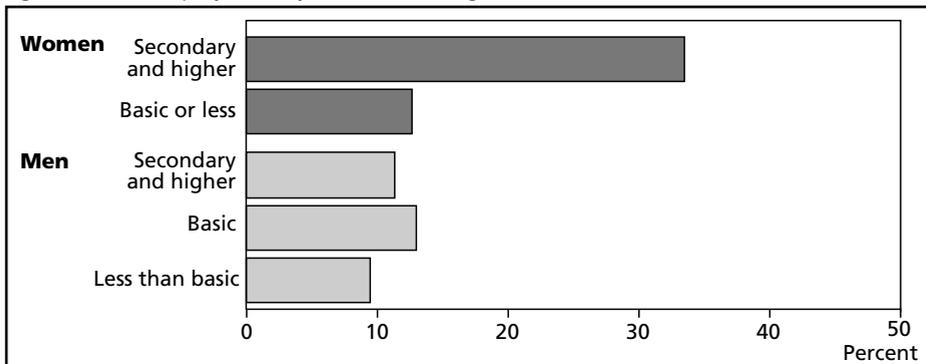


## More education, more unemployment for women

Indeed, a common explanation for the prevalence of joblessness, especially among the young, is that they lack skills. Education is considered a good indicator of skill levels and qualifications.

There is a clear link between educational attainment and employment levels almost everywhere; but not here. As shown in Figure 4.11, more education implies greater unemployment among women of the camps. About a third of the economically active women with secondary or more education are unemployed compared to nearly 13 percent of those with less than secondary education. Among the economically active men, there is virtually no relationship between education and employment. If anything, men with no education are slightly more likely to be employed, but the differences are small. Unemployment is expected to be relatively rare among college graduates especially men, but this cannot be validated here because there are few such persons in the sample.

Figure 4.11 Unemployment by education and gender



## Eight percent under-employed

Unemployment rate is the most visible form of under-utilisation of labour and hence receives a great deal of attention by policy makers and lay peoples almost everywhere. Yet, it is the least understood concept. The standard ILO measure of unemployment does not fully capture labour under-utilisation — workers employed on part-time basis, casually, or in jobs below their skill and educational levels are counted as employed. These dimensions of under-utilisation of labour represent underemployment and “inadequate employment situations”. For practical reasons, we focus here on time-related underemployment as one dimension of under-utilisation of labour.

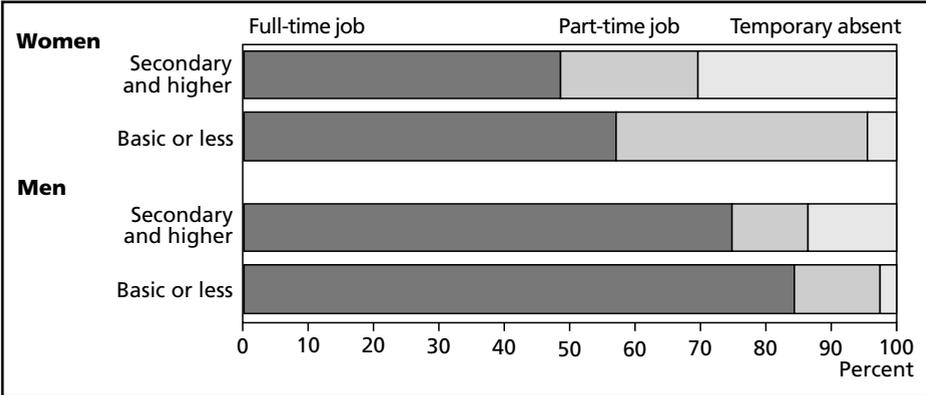
Underemployment is commonly defined as an employment situation in which the hours of work of the employed persons are insufficient in relation to an alternative situation in which persons are willing and available to work (ILO 1998). Here, the underemployed are those who were employed on part-time (defined as less than 35 hours) bases during the reference week, and who were willing to work additional hours, regardless of the reason.

About one-fifth of the employed persons worked part-time, but this overall figure masks a substantial gender difference. While 44 percent of women worked part-time, only 17 percent of men did so. The gender difference holds regardless of education. As shown in Figure 4.12, about 85 percent of men with basic or no education have full-time jobs, compared to 57 percent of women with similar education. And about half of women with secondary education or more worked only part-time. A striking observation in this Figure is the proportion of the temporary absent among the educated, especially women. Over a quarter of women with at least secondary education were temporary absent. It is not clear how this occurred.

Not all those who worked part-time wanted to work additional hours — in fact, a minority did. Of all the employed, 15 percent of full-timers and 41 percent of part-timers wanted to work additional hours. Taking the latter as the basis for calculating under-employment yields an overall rate of about 8.4 percent.

The findings indicate that underemployment is more of a male phenomenon, where part-time work among women represents a voluntary choice as compared to men. Thus, while almost half (47 percent) of the part-time employed men wanted to work additional hours, only about 28 percent of women in part-time employment wanted to do so. We can conclude that women, when employed, are more attracted to flexible employment opportunities available in the labour market.

Figure 4.12 Underemployment by education and gender



## One out of ten students economically active

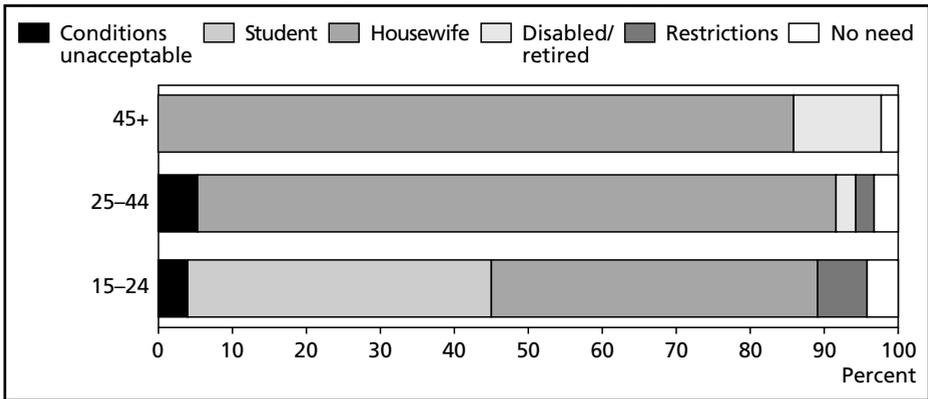
Another issue of policy concern is the relationship between school enrolment and labour force activity — they are not mutually exclusive. The highest overlap occurs in the age group, 15-19 years. For this age group, about 56 percent are enrolled in school at the time of the survey. Of enrolled youth, about five percent are in the labour force; however, since almost all women are inactive, the labour force activity rate for males is nine percent. Non-students in this age group are more economically active (46 percent) than the general adult population, and are slightly more likely to be unemployed (18 percent). Consistent with findings concerning the adult population in general, male non-students are much more likely to be economically active (78 percent) than female non-students (seven percent).

## Discouragement and social restrictions leading to economic inactivity

The “out of the labour force” population consists of a variety of non-remunerative positions, including students, retirees and housekeepers. For women, housekeeping and child-care responsibilities have traditionally represented alternatives to formal labour force participation in the Arab countries; they still do.

Housework is the main reason (70 percent) for non-participation among women, but this varies by age as would be expected (Figure 4.13). It is the dominant reason for those aged 25 and over, referred to by about 86 percent of women, but is still significant for the younger women (44 percent). The second main reason for

Figure 4.13 Reason for non participation in the labour force by age, women



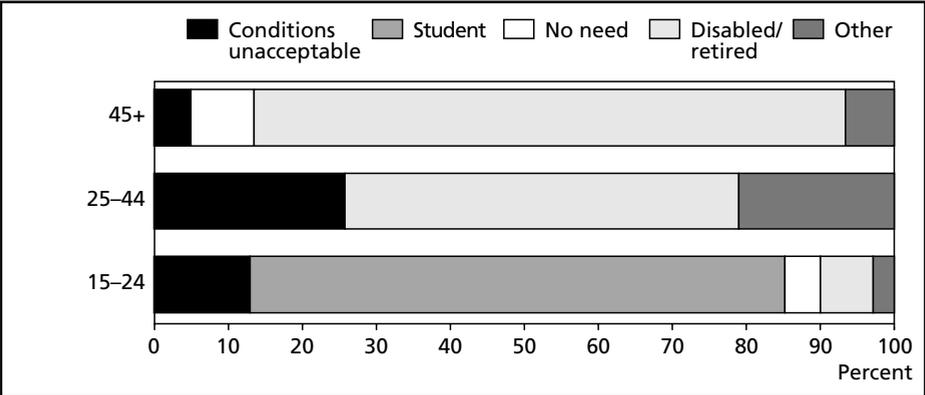
the younger women is school enrolment (41 percent). A striking finding for the younger women however is the importance of social restrictions, namely disapproval by the husband or parents. About seven percent of the younger women referred to social restrictions as reasons for non-participation in the labour force.

An important aspect of the standard measure of unemployment is that it excludes discouraged workers or persons who have given up searching for jobs because they think that they cannot find any, or the conditions of work available are not acceptable. While the discouraged usually constitutes a minor fraction of the population, their size grows during periods of high unemployment. About five percent of women in the age groups 15-44 did not search for work or were unavailable for work because they lost hope of finding an acceptable job. While this is a relatively small percentage, it leads to a potentially big change in the utilisation of labour considering the size of the economically inactive women in this context.

Discouragement is even more important for males, constituting about 12 percent overall. It is particularly important for those in their prime working age, 25-44: about a quarter of these not in the labour force lost hope of finding an acceptable job (Figure 4.14). Given the small size of this group, however, this relatively large percentage amounts to a little difference overall.

Of particular importance is rather the relatively large share (37 percent) of the non-active men who referred to health-related reasons including disability, illness or retirement. Given the young age structure of the population, this percentage is remarkably high. The reasons for non-participation are age-graded and about 80 percent of those aged 45 and over referred to them. More surprising, perhaps, is that over half of the inactive men aged 25-44, and seven percent of those aged 15-24, reported sickness or disability factors. It should be noted that these findings represent subjective assessments of the respondents, and it is beyond the scope of this

Figure 4.14 Reason for non participation in the labour force by age, men



study to present further assessment of the validity of the factors cited, including health.

Unemployment is not unique to camp refugees in Jordan. In absolute terms, there are many more job seekers outside of the camps than in the camps. However, the incidence of unemployment, and evidently underemployment, in the camps is relatively greater. The findings reported here point to a phenomenon of economic polarisation among the Palestinian refugees in Jordan. Clearly, the economic success of non-camp refugees in the Jordanian labour market is paralleled by the deterioration of socio-economic conditions for camp refugees. Interestingly, evidence of polarisation in living conditions is also evident in the camps, as we will show in the next chapter.

## 5 Income and poverty

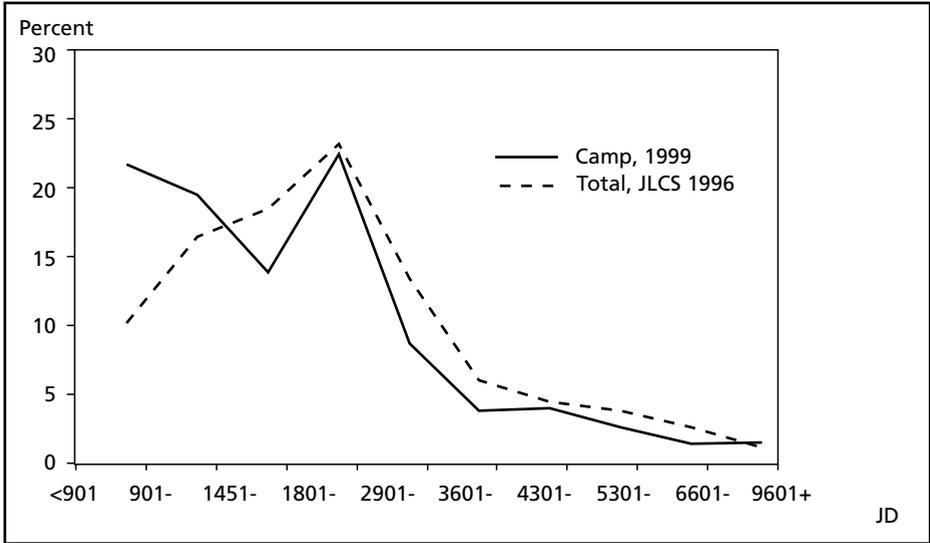
Theoretically, there is no reason to expect greater poverty among refugees in Jordan. While initial periods of hardship might be anticipated, poverty should decline over time as refugees build on their already high human capital endowments. Yet, despite the lack of migration selectivity and the similarity in legal standing, language, and culture between refugees and non-refugees, there is a clear concentration of poverty and other related forms of deprivation among camp refugees.

Although there are many indicators involved in measuring the economic standing of a population, the level and distribution of household disposable income rank high in the list. Here, the economic standing of the population is assessed primarily by a measure of household yearly income by a detailed list of income sources. While simple and relatively easy to measure, disposable income does not necessarily provide a holistic picture of economic fortunes, especially wealth and other long-term indicators of material and non-material well being. Hence, we also use various other indicators of economic standing, including subjective poverty measures, longevity of hardship, bank savings, ownership of property, and availability of household durable goods.

### Lower income

Using either the level or distribution of income as an indicator, the economic status of the camp refugee population is below that of non-camp residents. Figure 5.1 compares the distribution of households in the camps and all households in Jordan along the income classes used in the 1996 Jordan Living Conditions Survey. It should be pointed out that camp households are, on average, larger than non-camp households. As a result, per capita income differences between camp dwellers and non-camp residents tend to be larger than household income differences. Even without taking differences in household size and (also) inflation into account — the camps survey was undertaken three years later — the camp population is clearly worse off in terms of income. Especially striking is the gap between the two groups at the lower income classes, indicating a clear clustering of poverty in the camps. For example, over 22 percent of the camp households had income of 900 JD or less compared to

Figure 5.1 Distribution of household income in the Palestinian refugee camps and Jordan overall, by source of data



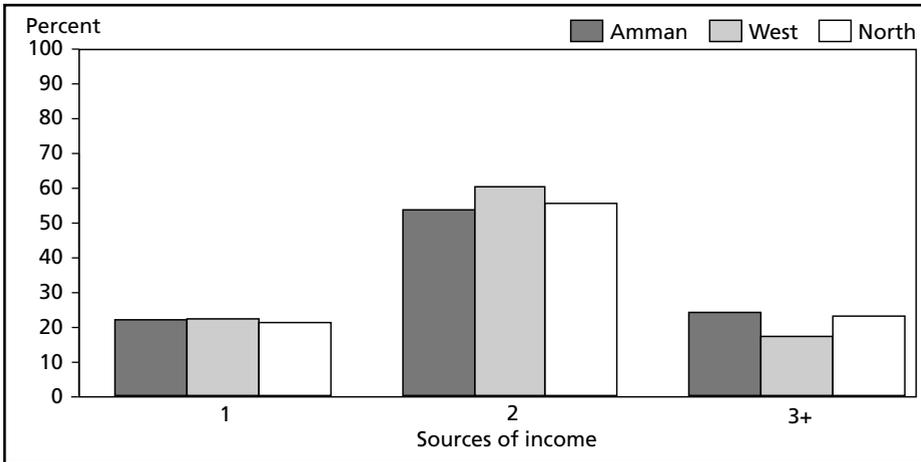
a national average of 10 percent. Equally striking, perhaps, is that with the exception of the two lowest income categories, the two distributions are quite similar although the camp households are somewhat worse off. The similarity of the two income distributions at the higher income categories indicates that the camps are heterogeneous in terms of economic status — relative affluence is not lacking altogether in the camps.

### A diversified income overall

In the survey, income data were collected by source, using a detailed list of 38 different sources of income, whether in money or in-kind. For brevity and convenience, we combined the various sources into five broad categories: wage and earnings, self-employment, transfers (including remittances, government, UNRWA, and other local transfers), property, and other sources. Figure 5.2 displays the number of (major) income sources by region.

As shown in the Figure, the camp households are relatively resourceful, as the majority has more than one source of income. Only a fifth of all households rely on one source of income and over half reported two sources of income during the year preceding the survey. There are very little regional differences here, suggesting the lack of locational advantages in terms of income diversification. The results

Figure 5.2 Number of income sources by region

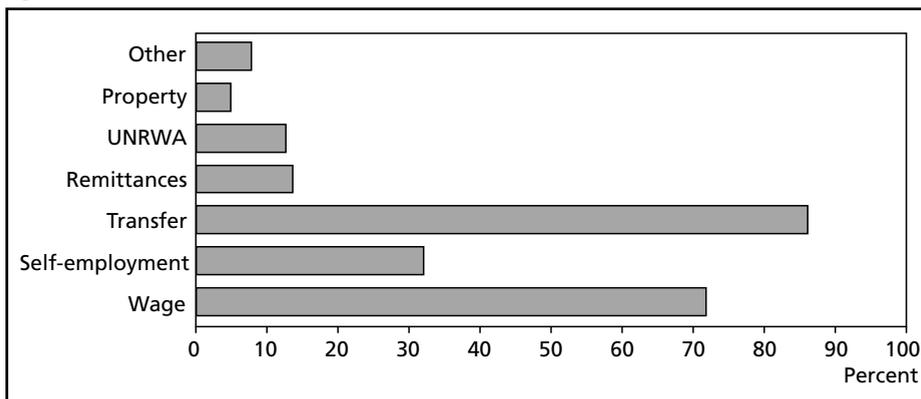


reported here are probably due to income-pooling strategies by household members, reflecting the presence of “secondary workers”, supplementary earnings, transfers, or all of these factors combined.

## Somewhat entrepreneurial

Wage income is the main source (in terms of amount) for the majority of camp households, which is hardly surprising for an essentially urban, market economy. Indeed, about three out of every four household received wage income. The vast majority relied partly on some form of transfers (including remittances) and wage

Figure 5.3 Households with income received from various sources



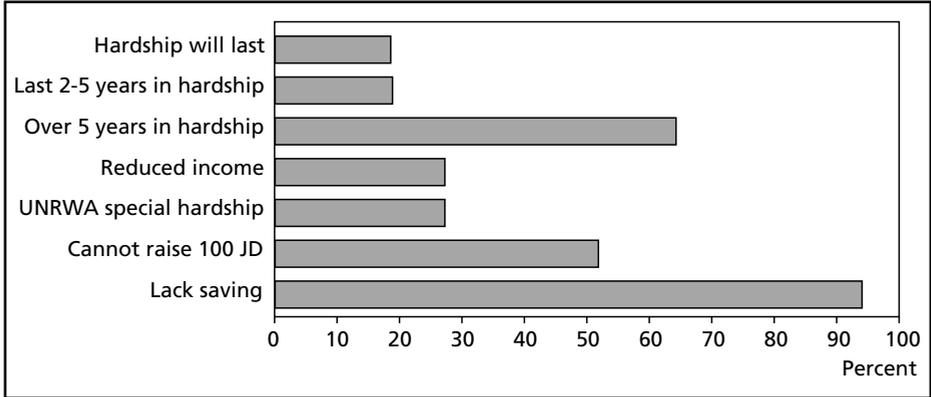
income sources. As Figure 5.3 shows, over 85 percent of households reported receiving some transfers. However, most of this is in-kind or transfers from non-organisational sources. The Figure singles out two sources of transfers: UNRWA and remittances from abroad. As shown in the Figure, about 13 percent of households received remittances or assistance (including those pertaining to special hardship cases) from UNRWA. Yet, the population is somewhat entrepreneurial as over 30 percent of households received income from self-employment.

**... But vulnerable, and quite discontented**

We asked directly about experiences of economic hardship, mobility, savings, and prospects of future changes. Figure 5.4 displays selected economic-status indicators of subjective nature. Overall, there is evidence of chronic economic hardship and pessimism about future improvements. Over half of the households cannot raise 100 JD (about \$ 140) within a week in case of emergency. We singled out these households as especially vulnerable and asked them about the longevity of their difficult economic situation as well as about their assessment of any future changes. Of those in hardship, a fifth have been in this situation for three-five years and nearly two-thirds for over five years. Thus, only a minority (13 percent) could be considered short-term vulnerable, experiencing hardship only in the past two years. As for future improvements, the majority believe in destiny (72 percent said this is “up to God”), and almost a fifth stated that their difficult situation would last forever.

The remaining indicators point to the same conclusions. About 27 percent reported a decline in their income during the last 12 months, the majority (55 percent) cannot buy new cloths for their family members if need to or eat meat three

Figure 5.4 Selected hardship indicators

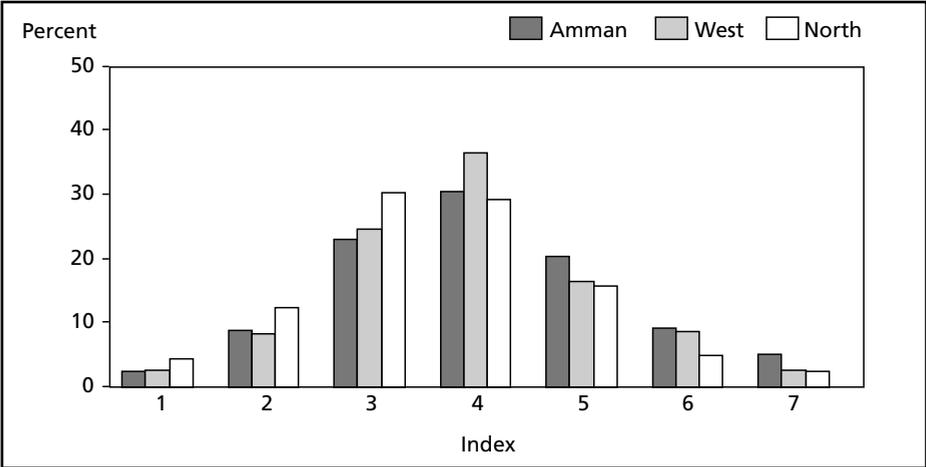


times a week (77 percent), and virtually all (95 percent) lacked any savings in the bank. While these indicators are subjective, and the respondents might therefore have exaggerated the negative aspect of their economic standing, they are nevertheless telling evidence of a widespread discontent among the camp population.

### Amman ranks higher on the wealth index

The survey instrument included questions concerning the ownership of 21 items of household durable goods and transportation media: refrigerator, stove, gas/electric oven, kerosene/diesel oven, electric fan, washing machine, vacuum cleaner, sewing machine, mix-master (electric blender), radio/cassette player, TV set, satellite dish, video player, photo camera, video camera, ordinary telephone, mobile telephone, PC, air conditioner, car/ truck, and motorbike. While the items included might not be directly related to wealth, they do provide a reasonable measure of relative wealth when taken together. Constructing an overall index using the available items would also be invaluable in monitoring changes over time or across groups. The items included are not uniform in terms of value or necessity for a viable living. In fact, some of them such as personal computer or camera are luxury items in the present setting. Nevertheless, we chose to construct the index by simply adding the scores of all the items without any weighting. For practical (presentation) and methodological (sample size) reasons, the resulting total score was then reduced to range from one, indicating low wealth, to seven, indicating high wealth.

Figure 5.5 Index of durable goods by region



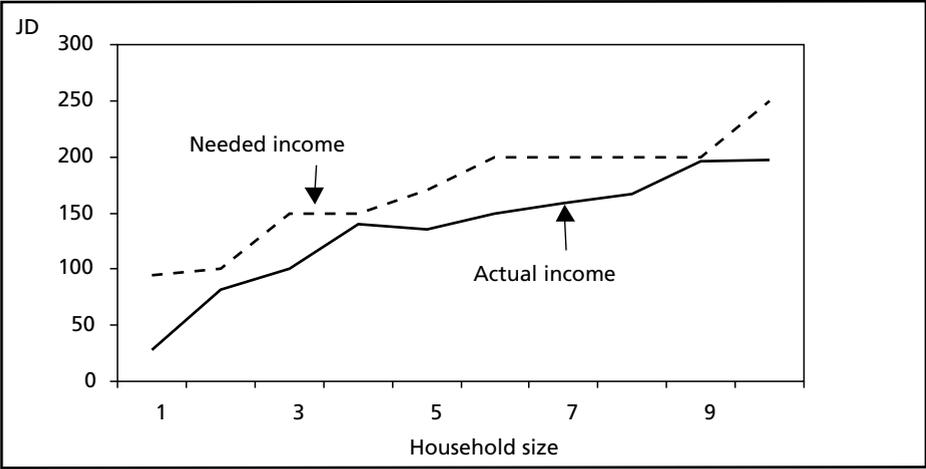
Over 40 percent of households had less than ten items. As shown in Figure 5.5, there are some regional variations. Camps in the North are worse off than Amman camps, with camps in the west region in between. Looking at the upper end of the distribution, for example, reveals that about 14 percent of households in Amman camps had at least 18 items as compared to only seven percent in the northern camps. It is unclear whether the observed regional differences reflect proximity to the Capital (and hence lifestyle), accumulated possessions, or just welfare.

### Identifying the poor – by a relative measure

As conventionally defined, being poor means lacking a means of subsistence capable of providing what could be considered an adequate standard of living. Here, poverty is defined in terms of material poverty or economic deprivation. While this view of poverty has been criticized as too narrow (Sen 1985; Townsend 1992), the material dimension of poverty expressed in monetary values is too important an aspect of poverty to be neglected. Furthermore, there is a lack of consensus regarding the measurement of other forms of deprivation.

Identifying the poor requires a measure of poverty. In other words, identifying the poor requires indicators of: (1) the standard of living in order to separate households according to the resources they have; and (2) the minimal needs, marking the cut-off that separate households into poor and non-poor. Both of these determine the adequacy of the poverty line chosen. Disposable (net of taxes) income is

Figure 5.6 Household income by household size



undoubtedly the most commonly used indicator of the standard of living, and it is used here as a measure of resources.

There are various ways to measure “need” and each is clouded with controversies. A most common way is to rely on “expert knowledge” regarding the minimal required caloric intake, a food basket, or selected expenditure items deemed necessary for adequate living situations or sheer survival. An alternative way is to simply ask respondents directly about the minimum amount of money necessary to make ends meet. We did just that in the study. Since housing costs are more or less uniform in the camps, rent “imputation” is not necessary.

Figure 5.6 compares the median monthly income levels and those of “needed income” by household size. The medians increase more or less consistently by household size as would be expected from theory. The total monthly (un-adjusted) median income is lower than the needed income, regardless of household size. About 60 percent of households reported lower total income than the minimum necessary to make ends meet. The gap might be affected by household composition as well — gender differences or the presence of children *versus* adults.

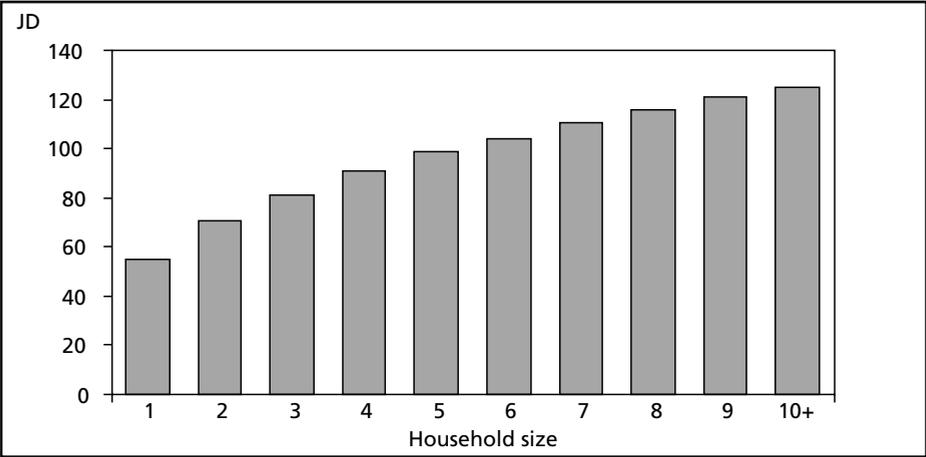
Here, we use both of these items to arrive at a relative measure of poverty. A relative measure of poverty sets the poverty standard at a fixed proportion, usually 50 percent, of some measure of well-being such as the median adjusted income or expenditure (Buhmann et al. 1988). Thus, the poor are compared to the rest of households in the refugee camps. But, since the distribution of income in the camps is fairly comparable to the national one, save the lowest bottom, the measure can be considered as reflecting the nation-wide situation. It should be emphasized that every poverty line is in fact arbitrary; what is important from a policy perspective is not the levels themselves but the differences in the levels between various groups such as children, women, and elderly.

The steps involved in constructing the poverty line are summarized briefly below:

1. The most common family was determined directly from the survey data based on a joint distribution of children and adults. The most common family consists of six persons (two adults and four children), accounting for seven percent of the total population.
2. The minimal income standard was set for the most common family using the item on “needed income” discussed above. The minimum is defined as the 25th percentile of needed income for a reference family of six persons. This is clearly an arbitrary line, but so are all poverty lines.
3. The resulting line is adjusted for household size using a simple equivalence scale derived empirically from the data on “needed income”.

The poverty line for a family of six persons is estimated at JD 1,250 per year. Since need tends to increase with household size, additional household members imply higher poverty lines. The implied poverty lines for selected household sizes are shown in Figure 5.7. The declining rate of increase by household size is in line with what would be expected. The monthly poverty line ranges from JD 55 for a loner to about JD 120 for a family of nine persons living in the camps.

Figure 5.7 Implied poverty line by household size



### About 31 percent of households in poverty

How many households live in poverty? Our estimate is that about 31 percent of all households live below the poverty line. However, it is how the rate varies across regions and groups, which is of policy concern. Place of residence is indeed an important variable affecting income almost everywhere, and Jordan is not exception. As shown in Figure 5.8, the northern camps are clearly poorer. About 36 percent of northern households are poor; and 28 percent and 26 percent of the western and Amman camp’ households respectively, were estimated to live in poverty. Poverty research shows that several other factors relating to the household are expected to influence the well being of families. These include headship configuration and household composition. Figure 5.9 shows the poverty rate for selected household characteristics.

In both developed and developing countries, female-headed households are usually found to be poorer than those headed by men. This is indeed the case in the camps as 55 percent of female-headed households are in poverty. The correspond-

ing rate for male-headed households is 27 percent. Households consisting of loners, spouse with children, more dependents are poorer than the national average. An astonishing 84 percent of loner households are poor, and virtually all of these consist of elderly dependent persons. The poverty rate among single-headed households is also relatively high, amounting to about 45 percent. But these relatively high rates should not be surprising since the majority of loner households as well as spouse with children household types are also female-headed. The presence of children, combined with a relatively lower income (if any) earned by the female head, results in lower adjusted income or higher poverty among these households.

More surprising is the fact that almost 40 percent of childless couples are poor. This is not common elsewhere and could be explained by the relative size of the

Figure 5.8 Poverty rates by region

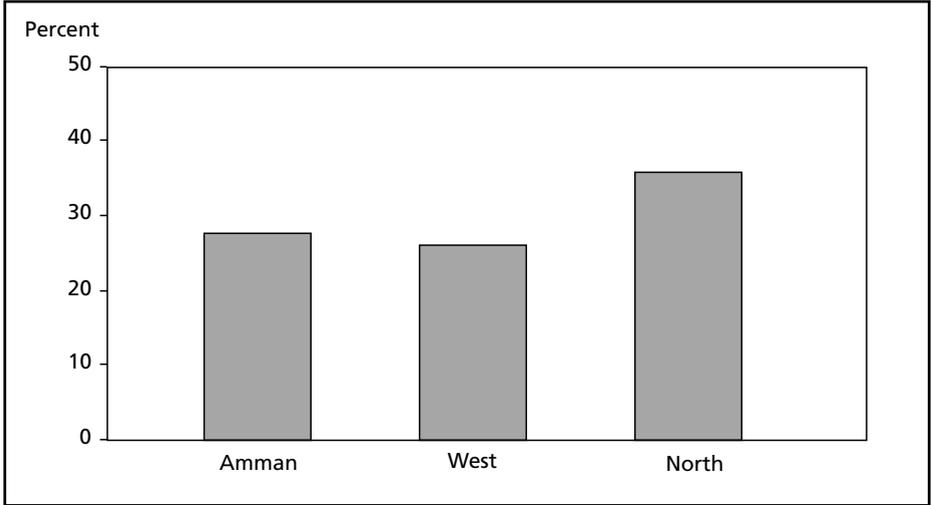
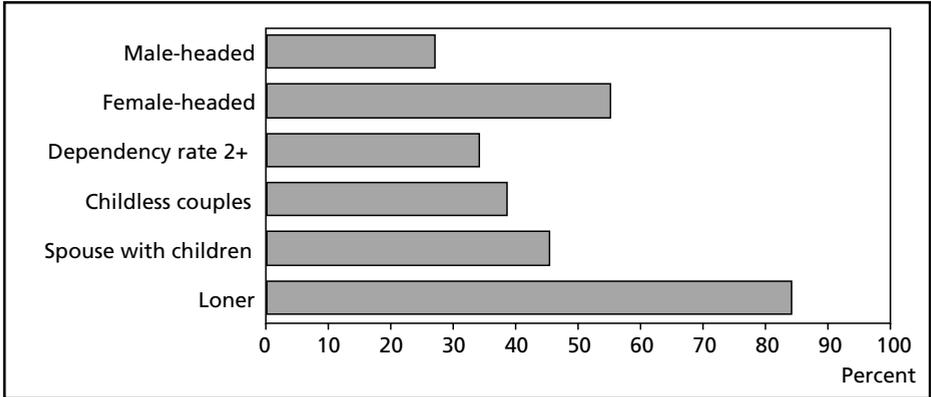


Figure 5.9 Poverty rates by household composition



elderly couples compared to newly wed childless couples in camps. Migration mechanisms are at play here in that younger childless couples probably leave the camps upon marriage while older childless couples remain in the camps or move in because of affordable housing, availability of services, or both.

Indeed the data show that refugee camp families with heads who are migrants are slightly poorer than non-migrants. As shown in Figure 5.10, households headed by non-refugees, Gazans, and migrants (especially internal migrants) are poorer than the average household in the camps. About 40 percent of households headed by a non-refugee, non-displaced person are in poverty; the rate is even larger for those headed by a person from Gaza (45 percent) or an internal migrant (42 percent). Higher poverty rates are observed among households headed by persons who were born elsewhere (whether in Jordan or abroad) or those who were living abroad in 1995; but the rates are slightly higher than the national average.

Families with heads who are lacking in human capital (i.e., education) are more likely than others to be in poverty. Figure 5.11 shows that education does indeed

Figure 5.10 Poverty rates by migration status

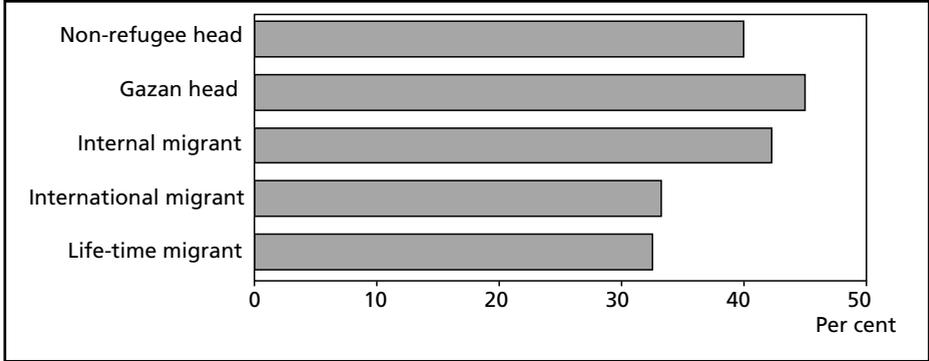
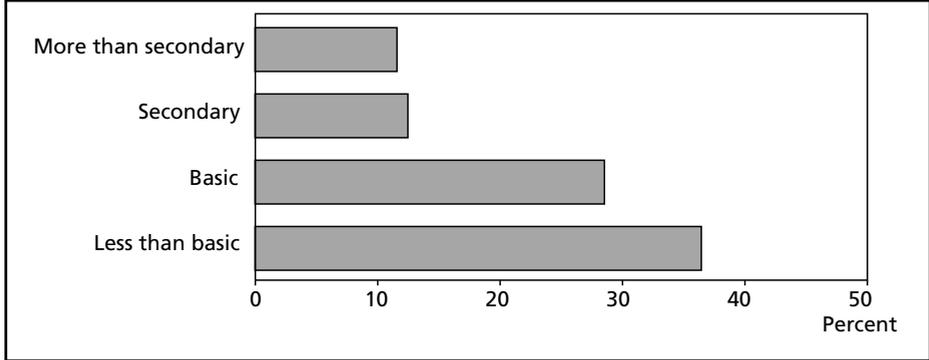


Figure 5.11 Poverty rates by education



reduce poverty. While the poverty rate is over 36 percent for heads with less than basic education, it is nearly 12 percent for those with secondary or more education. It is quite striking that there is essentially no difference in the rate of poverty between heads with secondary and college education. Nevertheless, high rates of poverty among those with basic education or less suggest that high camp poverty is probably a reflection of relatively low educated populations there.

Poverty also varies significantly by occupation as would be expected (Figure 5.12). It should be pointed out that these data are only available for labour force participants, excluding those who are homemakers, retired and other inactive heads. The poverty rates are quite low among professionals and semi-professionals, respectively, four and 12 percent. On the other end of the occupational hierarchy, over half (52 percent) of agricultural workers are in poverty. The poverty rate is high among those with low-skilled jobs (27 percent), but this rate is not higher than those with semi-skilled occupations such as craft (27 percent) or sales workers (31 percent). Also surprising is the relatively low rate of poverty (21 percent) among production workers with elementary occupations. Occupational sex segregation coupled with the gender wage gap could explain part of these differences — machine operators are mostly men and sales workers are largely women. There are many other factors that could account for the observed relationship, including age, household characteristics, region, and so on.

Participation in the labour force, and particularly employment, reduces poverty significantly. As shown in Figure 5.13, almost half of households headed by an inactive adult are poor compared to nearly a fourth of their active counterparts. The

Figure 5.12 Poverty rates by occupation

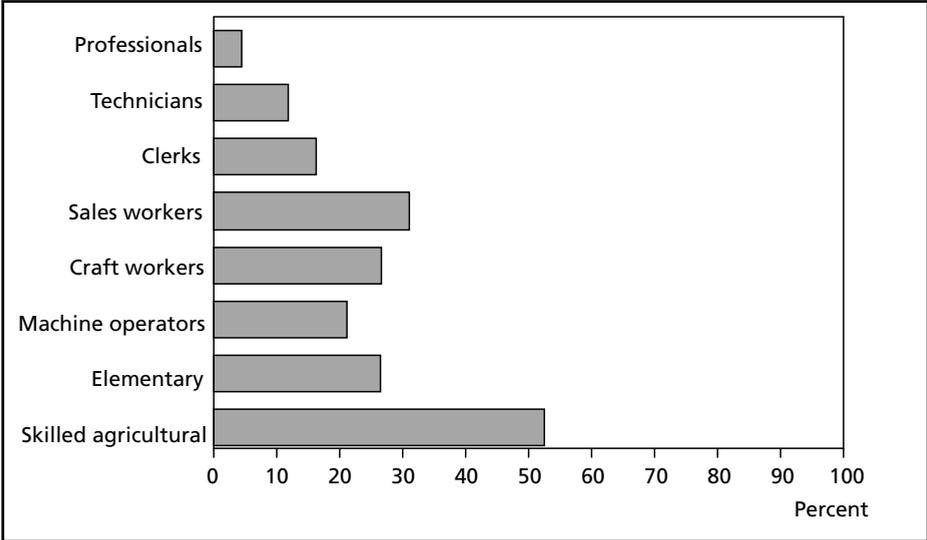
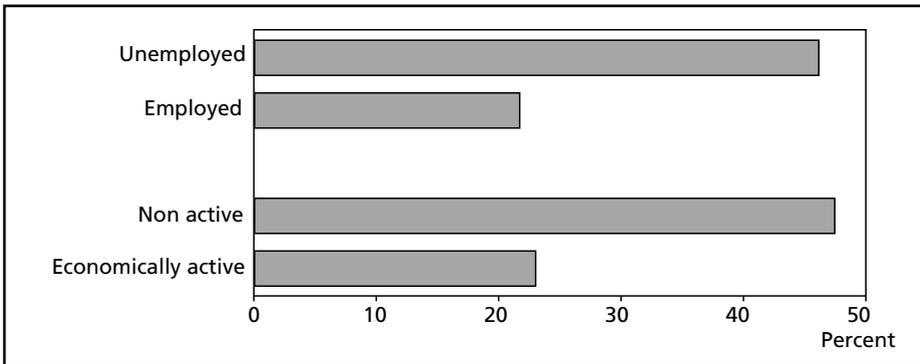


Figure 5.13 Poverty rates by economic characteristics



corresponding rates for employment are similar. Thus, the results show that about one out of five employed (or economically active) heads of households are poor. How could these be explained? Wage earnings are the largest share of household income. For a household, the wage earnings depend on the level of income received by a household member and by the number of earners in the household. Camp refugees tend to receive lower wages than non-camp refugees, so lower wages, or lack thereof, would be one explanation for the relatively high incidence of poverty observed here.

## Low morale and self efficacy overall

The downside of poverty is not confined to material dimensions, but extends to other social- psychological fields. Some argue that poverty, joblessness, or weak labour force attachment, are related to morale and “low perceived self-efficacy ” (Wilson 1991:11). Self-efficacy refers to the perceptions of one’s ability to undertake the actions necessary to achieve certain goals (Bandura 1986). Negative attitudes about the job market and life in general are believed to be strong in poor communities — partly due to a diffusion of these views among associates (friends and kin) throughout neighbourhoods or communities. Furthermore, joblessness and poverty may drive the youth to be socialized into alternative careers (irregular income generating activities) or idleness. There is some evidence from the focus group discussion regarding the spread of criminality and other social “pathologies” in Jordan’s urban camps such as Wihdat, amounting to the emergence of an “underclass” (Wilson 1987) or socially excluded strata. Is there a “culture of poverty” in the camps as a whole?

Figure 5.14 Selected mental health indicators by poverty status

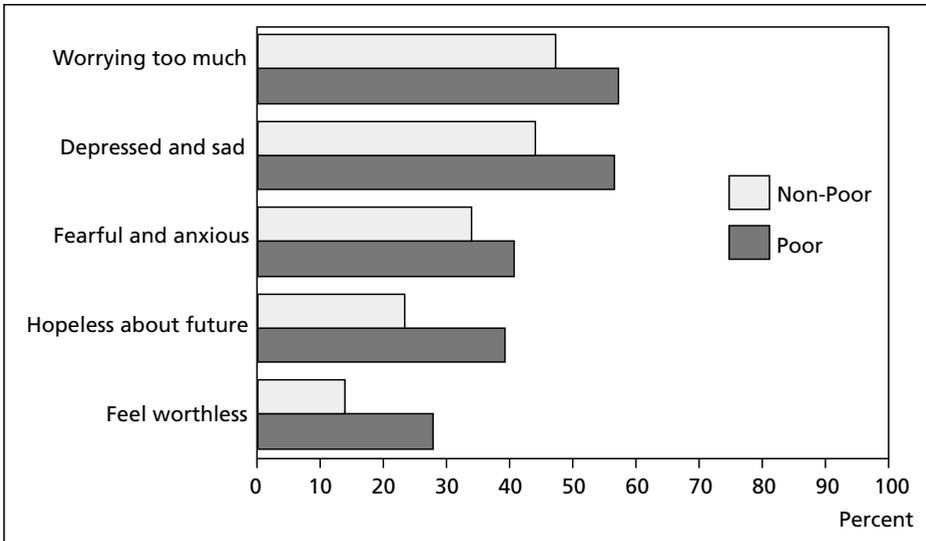
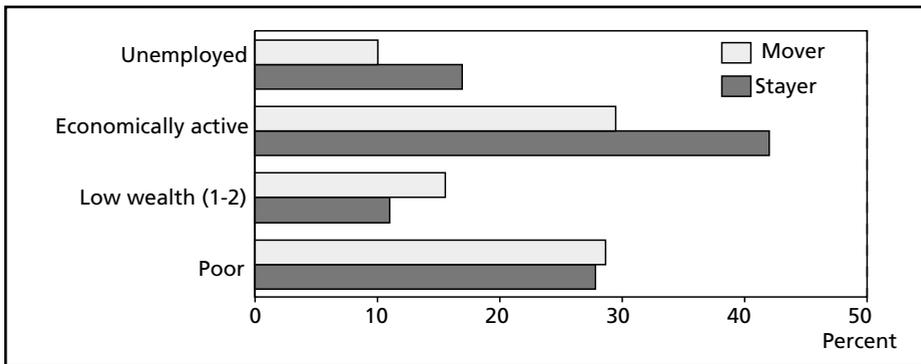


Figure 5.14 compares the “psychological” states of the poor and non-poor using some of the indicators available in the survey. The majority of adults feel “depressed or sad”; and many “worry too much about things”. It is striking to observe the lower self-image and morale expressed by the poor compared to the non-poor adults on all of the five selected indicators. For example, about 40 percent of the poor feel hopeless about the future compared to 23 percent of the non-poor. Similarly, the feeling of worthlessness is much higher among the poor (28 percent) than the non-poor (14 percent). The other indicators point to the same direction. As for attitudes towards jobs and job opportunities in particular, the poor are also slightly more likely to report difficulties in finding jobs (86 percent) as well as unwillingness to “do work considered unacceptable” (39 percent) than the non-poor. Such views held by the poor might be a reflection of their “structural” position in the labour market, or their lower human capital, or both.

## Revolving doors

One of the main purposes of this study is to examine more closely the presumed connection between migration and poverty concentration (Arneberg 1997). Claims to this effect have been made in other contexts (Kain 1968; Wilson 1987; 1996), but the evidence has been mixed (Jargowsky 1997; Massey et al. 1994). It has already been shown that there is a substantial mobility into and out of the camps over

Figure 5.15 Migration selectivity by economic status



the life course. Yet, mobility is highly selective with respect to socio-economic status, especially education and demographic composition. The skilled and educated segment of the camp population were able to move out of the camps for jobs in the service sector in Jordan and abroad, following the migration flow to the Gulf since the mid 1970s. The newcomers (those who moved into the camps) have at least the same level of income and education as the camp residents, and are more likely to be vulnerable (e.g., females with children). The consequence of this dual process is that the aggregate structure of spatial distribution of poverty in Jordan would change very little over time. In other words, the camp population will remain (as it has always been) disproportionately poor.

Figure 5.15 compares stayers and movers on a number of poverty-related indicators. It shows that the migrants are even slightly poorer, and less likely to be economically active, than those who never moved in the camps. The movers also score lower on the wealth index (of durable goods) than the stayers, but they are more likely to be employed compared to the stayers. While the differences between the two groups are small, selection appears to be operating if we compare the characteristics with refugees outside the camps.

## Other explanations

The results presented here question the economic viability of camp refugees. While there is evidence indicating the presence of a rather vibrant “enclave” economy in the camps, with perhaps higher wages and a small affluent class of professionals, employers, and self-employed persons, the camps suffer from a clustering of poverty, underemployment, and other social dislocations. What explains the deprivation and relatively low levels of income received by camp refugees?

One explanation of the low economic activity of camp refugees is the influence of economic growth on employment opportunities. Unemployment problems are of course caused by a nation-wide economic downturn. Yet, the burden may not be shared equally among the population groups — there is evidence that the camp population is especially vulnerable compared to the non-camp population. It is not readily evident why camp refugees are affected more than others by nation-wide economic problems, but skill and institutional disadvantages in the labour market cannot be ruled out.

Another possible explanation for the high level of poverty among camp refugees is changes in the form or geographic distributions of jobs. Camp refugees are concentrated in locations and jobs that put them at greater risk or otherwise might limit their employability during economic downturns. They may also lack the necessary social networks (Granovetter 1995) to locate good jobs.



## 6 Education

Traditionally, Palestinian camp residents have viewed education as a good investment, because it leads to better paid work and enhanced living standards (Gilen et al 1994). Yet, as shown by an earlier study (Arneberg 1997), the educational attainment of Palestinian refugees residing in the camps is lower than that of Jordanians residing elsewhere in Jordan, whether Palestinian refugees or not. Table 6.1, which compares achievements in the camps with the national average, contains further information to support this conclusion. While at a national level 58 percent have completed basic education or less, 76 percent of the camp residents have not extended their education beyond basic schooling. Although this study is unable to state conclusively that the observed differentiation is explained by selective migration out of the camp by the better-educated, quantitative and qualitative data both lend support to this conclusion (see Chapter 3).

Table 6.1 Highest level of education completed or currently enrolled in; percentage of persons aged 15 to 64 (n = 8,774); data for 1996 are from the JLCS (n = 19,567)

	Refugee camps 1999	National average 1996
Basic or less	76	58
Secondary	12	22
More than secondary	13	20

The purpose of this chapter is to look at the educational achievement of the Palestinian refugee camp population. First, the overall level of education found in the adult population is delineated. Next, we examine the situation among the children of school age and answer questions such as how many are currently enrolled, and how many are not? How many children do not complete the basic cycle? And, what are the reasons for leaving school? The chapter then explores people's attitudes towards education and parents expectations of their children's educational careers. Finally, we describe the importance of short vocational training and the types of training that women and men in the refugee camps engage in.

## Tremendous improvement in educational attainment over time

Although the camp refugees lag behind other groups in terms of educational achievement, they too have seen a tremendous improvement over the last decades thanks to the high priority that UNRWA has given to education as well as the efforts of the Jordanian authorities. UNRWA has offered education at the basic school level to all Palestinian refugees residing in the camps, and to many refugees living outside the camps, applying the same curriculum as the government schools. We found that in the scholastic year 1998/99, 93 percent of all camp children currently enrolled in basic schooling attended UNRWA schools, while five percent went to government and two percent went to private schools.

The positive trend in educational attainment is evident from Table 6.2, which compares the educational level of camp residents aged 25 or older belonging to different five-year age groups. For example, while around one in ten has completed basic school or more among persons aged 55 to 59, roughly six times as many in the age groups 25 to 29 and 30 to 34 have accomplished the same level. The Table indicates a steady trend of progress whereby today roughly one quarter of the youngest adults have completed their schooling with a post-secondary degree. Some two thirds of the Palestinian camp residents in their late twenties or thirties who completed secondary education continue to the next level and obtain a post-secondary degree.

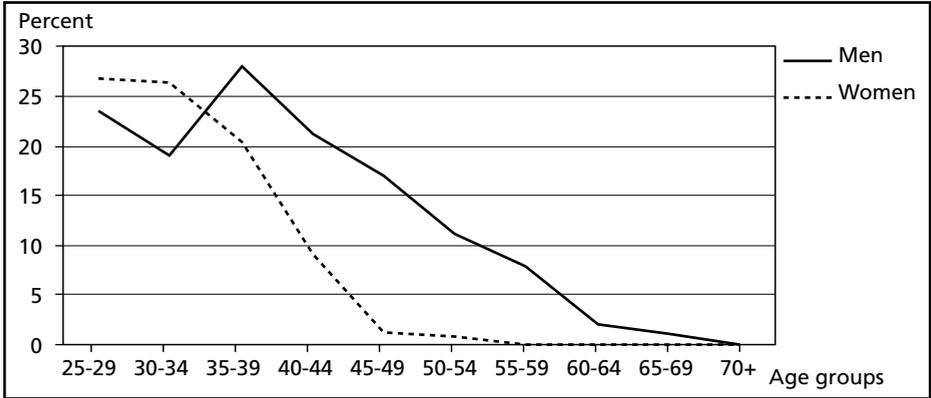
Table 6.2 Highest level of education completed among persons aged 25 and older; by five-year age groups, percent (n = 5,753)

	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+	Total
Less than basic	38	41	49	70	77	86	89	96	98	99	62
Basic	25	22	16	7	10	3	5	2	1	0	14
Secondary	11	14	11	9	5	5	3	1	1	1	8
More than secondary	25	23	24	14	9	5	4	1	1	0	16
	100	100	100	100	100	100	100	100	100	100	100

Table 6.2, however, conceals disparities between women and men. As depicted by Figure 6.1, in the oldest age groups the survey did not record a single Palestinian refugee camp woman who had completed any education above the secondary cycle. In contrast, at least some older men have such education. The Figure reveals that men started to enter post-secondary education about twenty years earlier than

women. On the other hand, it appears that among the younger age groups we often find more women than men with higher education. One may hypothesize that this picture emerges due to the out-migration of a higher number of well-educated men than women, but this cannot be confirmed by our data. On the contrary, the study leads us to conclude that a real shift is currently taking place, and that among the Palestinian camp refugees, girls outnumber boys at all levels of education. We will return to this issue below as we discuss current enrolment.

Figure 6.1 Percentage of persons 25 years and older with a post-secondary degree; by age and gender (n = 5,753)



## One in four women, one in ten men functionally illiterate overall

The development of literacy rates over time also indicates the positive trend in the field of education depicted above with reference to the highest level of education completed. We have chosen a so-called functional definition of literacy. This definition takes into account the individual's actual reading and writing abilities. It is not assumed that a person who has completed a certain grade or year in basic schooling is literate. Hence, in the survey we asked all household members if they could read everyday written material such as newspapers (easily or with difficulty), and if they were able to write simple messages or letters to friends (easily or with difficulty).<sup>1</sup>

<sup>1</sup> No single definition of literacy for use in surveys and national censuses has been adopted worldwide, and according to UNESCO a comprehensive analysis of current international practices is lacking. Yet, during the last decades most countries have applied a variant of a definition saying that a literate person is any person "who can with understanding both read and write a short simple statement on his everyday life" (UNESCO 2000: 30). (Continues...)

Table 6.3 shows the result in some detail for all Palestinian camp refugees aged fifteen and older. Only three out of four in this group are functionally literate, meaning that they can read and write well. Some seven and one-half percent are what we could call semi-literate, while 17.5 percent are totally illiterate. For comparison, the JLCS reported nearly the same level of illiteracy at the national level, at 17 percent (Drury and Nassar 1998). There are significant disparities between men and women in the camps, with the illiteracy rate for women more than double that of men. Again, this gender difference is comparable to the national average (Drury and Nassar 1998).

Table 6.3 Literacy among all persons aged 15 years or older; percent; by gender (n = 9,453)

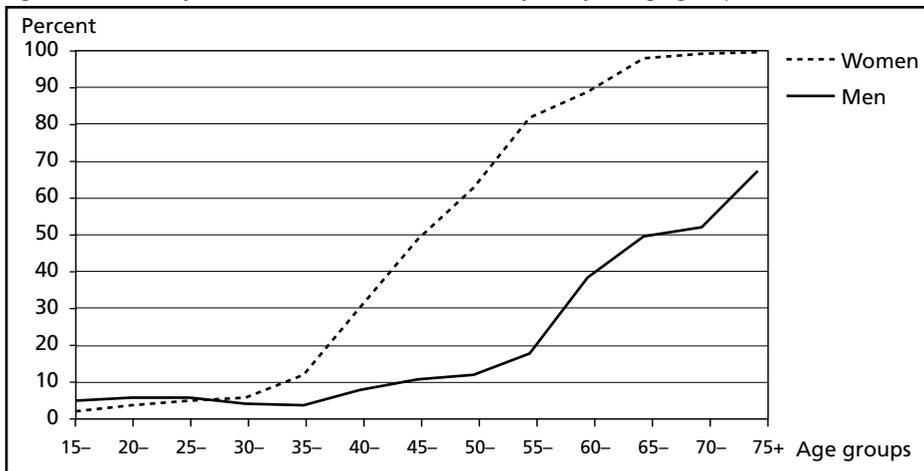
	Male	Female	Total
Read and write well	81.3	68.5	74.9
Read well, write with difficulty or not at all	1.6	1.4	1.5
Read and write with difficulty	5.2	4.1	4.6
Read with difficulty, cannot write	1.3	1.6	1.5
Illiterate	10.7	24.4	17.6
	100.0	100.0	100.0

### ... But women more literate among the young

A closer look at the literacy rate by gender and age enables a description of development over time. To make the illustration clear we have entered only the illiteracy rates in Figure 6.2, excluding the quasi-literate and the functionally literate. We see that the illiteracy is far higher in the older age cohorts, and the disparities between men and women are far greater. The remarkable improvement of the females’ reading and writing skills stands out in the graph: notice the steep fall of the curve from a point of nearly total illiteracy among the oldest women. Indeed, we observe that the line for females is situated below that of males for the younger age groups, although marginally so, indicating better reading and writing proficiency among the youngest refugee camp women compared to men.

(...)Functional literacy would in addition entail that the person acquire “the knowledge and skills in reading and writing which enable him to engage effectively in all those activities in which literacy is normally assumed in his culture or groups” (UNESCO 2000: 30). In this survey, functional literacy was operationalised as “being able to both read a newspaper and to write a personal letter with no trouble”.

Figure 6.2 Illiteracy rates for men and women 15+ by five-year age groups (n = 9,453)



When we reproduce Table 6.3 above for persons aged 15 to 29 years only, this becomes even clearer (Table 6.4). While almost 93 percent of the young women master reading and writing fully, the proportion of men who do the same is just above 88 percent. More men than women in this age group read and write with difficulty only, while the illiteracy rate stands at 5.5 *versus* 3.4 percent in favour of the young women.

Table 6.4 Literacy among persons 15-29 years of age; by gender; percent (n = 5,057)

	Male	Female	Total
Read and write well	88.4	92.6	90.4
Read well, write with difficulty or not at all	0.5	0.5	0.5
Read and write with difficulty	4.9	3.0	4.0
Read with difficulty, cannot write	0.7	0.5	0.6
Illiterate	5.5	3.4	4.5
	100.0	100.0	100.0

This conclusion is supported by figures from UNRWA showing that for the Palestinian refugee population in Jordan taken as a whole, there has been a higher number of girls than boys in the secondary schools from the scholastic year 1987-88 onward (UNRWA 2000a: Tables 90-93). The observed pattern is unlike the one found for Jordan overall, where data suggest that the secondary cycle is extremely well balanced by gender. In fact males and females both make up 50 percent of the enrolled students (Drury and Nassar 1998, USAID 2000). At a national level, women are still slightly under-represented in the tertiary or post-secondary cycle – 47 percent of the enrolled according to UNESCO figures (see Drury and Nassar 1998, USAID 2000).

Functional literacy is obviously associated with years of training. Among the absolutely illiterate of those aged 15 to 29 years, 38 percent have never been to school, 42 percent have between one and five years of schooling, and 20 percent have six years or more. Among those who we have called the semi or quasi-literate (and in the same age group) only two percent are without any schooling whatsoever, while 41 percent have attended school from one to five years, and 57 percent have spent between six and ten years in the education system. For the literate young adults, the situation is of course completely different, as 98 percent have completed six years of schooling or more. The majority (53 percent) in fact have more than ten years of formal education.

The causes of illiteracy can be further investigated with the use of a statistical technique called logistic regression, which explores the effect of a variable by “controlling for” the effect of other variables. We have constructed a model measuring the chance of being functionally illiterate among persons aged 15 to 29 years, which contains six independent variables that we assume might play a role: gender, age, years of education, educational attainment of household head, income, crowding, and chronic health failure. Persons who have never been enrolled in school or who did not complete year/grade one are not included in the model, because, as will be shown later, there seems to be slightly different factors affecting non-enrolment and low achievements.

Results show that two variables stand out. Firstly, and unsurprisingly, the more years spent in school, the lower the risk of illiteracy. The regression indicates that children with only five to seven years of schooling have 36 times higher odds of being illiterate than children who have attended school for eight years or more. For children who have spent between one and four years at school, the odds ratio is 179 compared to those with a minimum of eight years of schooling. The second important finding is that the gender of the child carries considerable weight. Boys have a two times higher risk of becoming illiterate than girls. (See Chapter Appendix 6.1 for the detailed results of the regression analysis.)

## **Ten thousand illiterate 15 to 45-year-olds**

How do the percentages presented above translate into real figures, i.e. how many literate and illiterate Palestinian refugees are there in the camps? Table 6.5 shows the proportion and the real number of individuals for the adult camp population according to the five categories of literacy presented in Table 6.2 and Table 6.3, and by three broad age groups. In the two youngest age groups together, there are almost 5,000 illiterate persons. Those who struggle with their reading and/or writing make

up about as many persons. Hence, about 10,000 adult Palestinian refugee camp dwellers below the age of 45 cannot read and write well. Many of these persons could most likely reach a level of functional literacy quite easily, since about half of them already have acquired some reading and writing skills. In the older age group, persons from 45 years of age and up, about 16,500 people, are functionally illiterate.

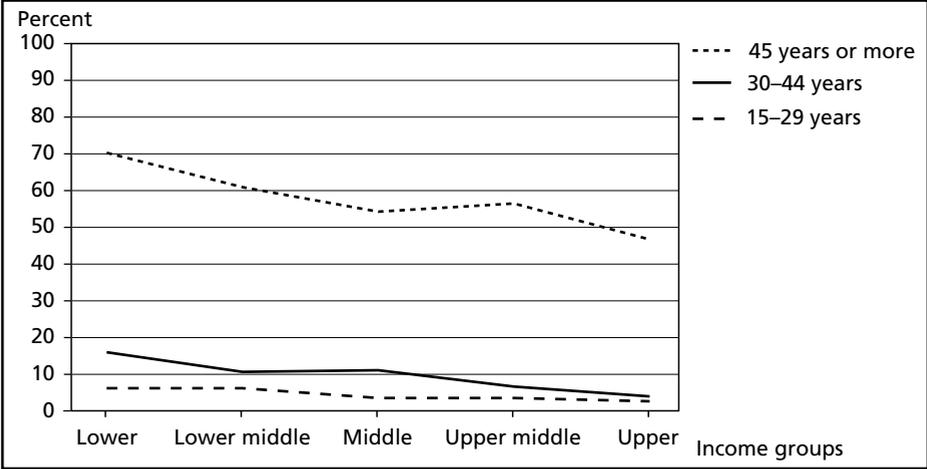
Table 6.5 Adult literacy by 3 age groups; percent and real numbers (n = 9,453)

	15–29 years		30–44 years		45 years or more	
	%	Persons	%	Persons	%	Persons
Read and write well	90.4	52,184	80.9	20,558	31.0	7395
Read well, write with difficulty or not at all	0.5	290	2.3	573	2.9	703
Read and write with difficulty	4.0	2,297	5.1	1,307	5.7	1353
Read with difficulty, cannot write	0.6	362	2.3	594	2.5	599
Illiterate	4.5	2,585	9.4	2,390	57.9	13842
Total	100.0	57,718	100.0	25,421	100.0	23891

### Illiteracy more widespread among the poor

The relationship between illiteracy and age remains the same regardless of income. Figure 6.3 illustrates two points of importance. The first point is that the older generation is a good deal more illiterate in all income groups. The second point is that

Figure 6.3 Illiteracy by age groups and five income groups (n = 9,453)



there is less illiteracy among the well off (to the right of the graph) compared to the poorest (to the left of the graph) for all three age groups. In other words, illiteracy has dropped radically in all income groups, but in the younger generation there appears to remain a literacy-gap across income groups. While seven percent of persons aged 15 to 29 years in the two lowest income groups cannot read and write, four percent in the middle and upper-middle income groups and only three percent in the highest income group are illiterate.

## Children’s literacy affected by the education of family heads

To what degree does the educational level of the home environment in which they grow up affect refugee camp children’s reading and writing skills? Cross-tabulation of survey data suggests that there is an association between the educational attainment and the literacy status of the household head on one side and children’s literacy on the other (Table 6.6). For example, where as approximately 85 percent of the adolescents aged 10 to 14 with household heads in the two lowest education groups can read and write properly, a further 10 percent with household heads in the two upper education groups possess the same skills. Moreover, almost 80 percent of the young ones in the same age group with a functionally non-literate head know how to read and write well compared to almost 90 percent of those living with a literate head. We will return to the issue of intergenerational transfer of human capital below, as we look at the current enrolment rates of the Palestinian camp refugees.

Table 6.6 Literacy for children aged 10 to 14 years; by educational attainment and literacy of household head; percent (n = 2,101)

Children's literacy	Education and literacy of household head						
	Less than basic	Basic	Secondary	Secondary +	Illiterate	Literate	Total
Read and write well	84.3	85.7	94.8	95.7	79.6	89.7	87.1
Read well, write with difficulty or not at all	2.7	2.2	0.5	1.0	3.7	1.7	2.2
Read and write with difficulty	8.0	8.1	1.8	2.3	8.5	6.0	6.6
Read with difficulty, cannot write	0.9	0.7	0.0	0.0	1.1	0.5	0.6
Illiterate	4.2	3.5	2.9	0.9	7.2	2.2	3.5
	100.0	100.0	100.0	100.0	100.0	100.0	100.0

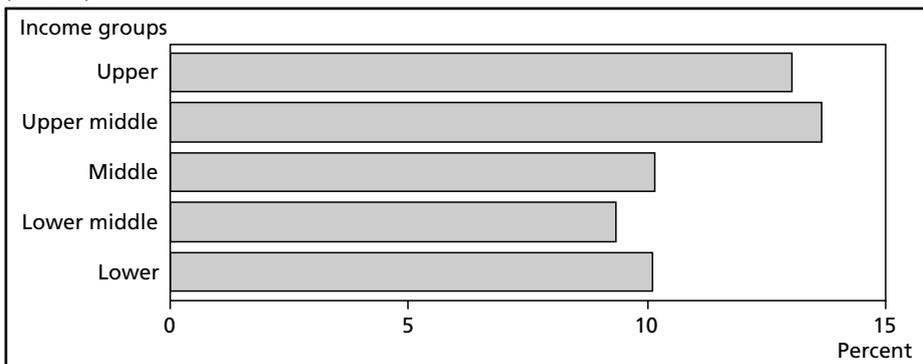
## Closed gender gap

As stated above, the efforts by UNRWA and the Jordanian government have resulted in an ongoing trend of reduced illiteracy and ever more individuals with certificates from higher education amongst the Palestinian camp refugees. The gender gap has been closed and we even indicated that young women have been doing better than young men. Now, what is the situation today, amongst those currently enrolled? Below we will present the current enrolment rates for the various types of education, with a particular emphasis on gender differences.

## Low enrolment in nursery school

Eleven percent of the four and five-year-olds spend time in a nursery school, mostly part-time. This is similar to the national pre-school enrolment rate (Uncief 2000: 43). Boys and girls are distributed evenly, but enrolment at this pre-school cycle seems slightly more popular amongst the relatively well off (Figure 6.4). Additionally, there are many more children aged five (18 percent) than children aged four (five percent) in the nursery schools.

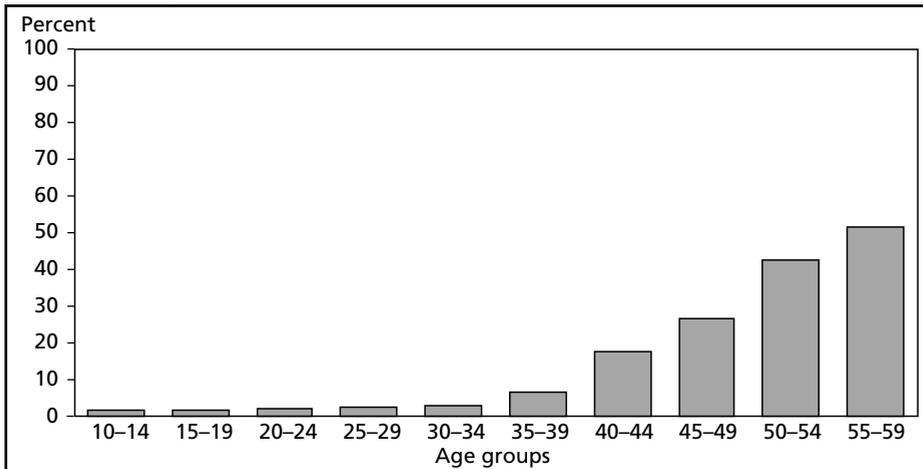
Figure 6.4 Children aged 4 and 5 enrolled in nursery schools by income level of household (n = 944)



## Nearly two percent never attend school; mainly due to chronic health failure and poverty

Nowadays the vast majority of the Palestinian camp children start school. As can be seen from Figure 6.5, less than two percent in the three youngest age groups (persons aged 10 to 24) never started in year one, or did not complete his or her first year. This is one percent less than for persons aged 25 to 34, and a considerably lower rate than for the older age groups. Hence, it appears that the educational authorities, primarily UNRWA but also the Jordanian government, have been highly successful in enrolling the children over the last two decades.

Figure 6.5 Percentage of persons aged 10 to 59 who have never started school or never completed year/grade 1 (n = 10,541)



What determines whether a child enrolls in school or not? We answer this question with the use of logistic regression, exploring the effect of one variable by controlling for the effects of other variables. Our model measures the chance for ever having enrolled or completed year 1 among persons aged nine to 29 years of age, and contains six independent variables that we assume might play a role: gender, age, education of household head, income, crowding, and chronic health failure. Results show that the gender of the child has no effect, and neither has the education of the household head, most often a (male) parent.

In accordance with our assumptions, lasting health problems is an important factor in explaining non-enrolment, and chronically ill children have 12 times higher odds of not enrolling compared to other children. Income also turns out to be of considerable importance, and controlled for the other variables children from the

middle and low income groups have 3.5 and 3.8 times higher odds respectively of not enrolling compared to the children of the highest income group. Children growing up in overcrowded conditions also run two times higher risk of non-enrolment. We believe that crowding here should be understood as an indicator of longstanding economic hardship, and that the result therefore should be interpreted as an effect of poverty. Finally, the regression model shows that there is an age effect, thus implying that the age difference in year 1 enrolment rates indicated in Figure 6.5, even for the youngest age groups, is “real”. (See Chapter Appendix 6.2 for details concerning the regression analysis.)

## Four in ten 17-year-olds have left school

Most young refugee camp children, both boys and girls, attend school. However, when they reach the age of ten (boys) or twelve (girls) they start leaving. About six in ten seventeen-year-olds are still enrolled but among the eighteen-year-olds another two in ten have left school. Very few are still enrolled in the early and mid-twenties. As we will soon show, boys tend to drop out of basic schooling earlier than girls, and their enrolment rates are generally lower than the enrolment rates for girls (Table 6.7).

Table 6.7 School enrolment rates for boys and girls aged 7 to 24; percent (n = 7,336)

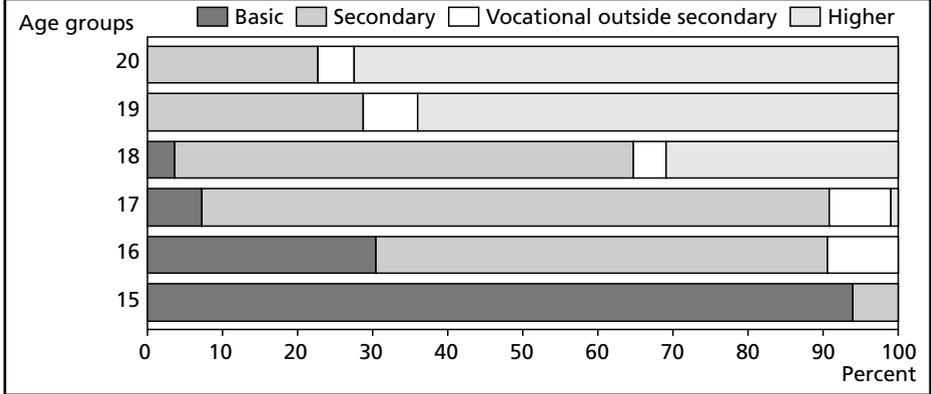
Age	6	7	8	9	10	11	12	13	14	15
Males	100	100	100	99	97	96	95	89	88	77
Females	100	100	99	100	99	99	97	91	84	87
Total	100	100	100	99	98	97	96	90	86	82
Age	16	17	18	19	20	21	22	23	24	Total
Males	65	58	39	28	17	9	8	6	3	64
Females	67	64	42	37	22	12	7	6	2	68
Total	66	61	40	33	19	11	7	6	2	66

In Jordan, all children at the age of at least five years and eight months must begin the compulsory basic cycle, which lasts for ten years. While according to the Ministry of Education the overall enrolment rate in Jordan for school-age children aged six to 15 was 90 percent in the scholastic year 1998/99, down from 93 percent the year before (Jordan Times, 19/12 2000), the enrolment rate was 94 percent in the Palestinian refugee camp population the same year.

The rules for compulsory enrolment imply that persons aged 16 years and six months or older at the time of the interview should not be enrolled in basic schooling

at the time of the interview, or, if interviewed in the summer break, should not have been enrolled the last school year, unless they have repeated one or more years. As is evident from Figure 6.6, some of the enrollees are indeed repeaters. Among the enrolled youths aged seventeen, seven percent belong to this group, and among the 18-year-olds four percent are repeaters. For comparison, register data from UNRWA show that between three and four percent of the students enrolled in the preparatory cycle (year/grade seven to 10) are repeaters (UNRWA 1999, 2000a: Table 49).

Figure 6.6 Distribution of currently enrolled students aged 15 to 20 by level and age (n = 880)



### One in five in vocational secondary

In secondary school, approximately one in five students (20 percent) follow the vocational stream (either applied secondary or comprehensive secondary – vocational), while the remaining four in five adhere to the academic stream (comprehensive secondary – academic). This is similar to the national average found in the 1996 JLCS (Drury and Nassar 1998: 141), but lower than the proportion of one in four (25 percent) reported in Jordan’s 1999 *Statistical Yearbook* (DOS 2000: Table 10.1.4). Vocational secondary is more popular among boys than girls with 25 percent against 17 percent.

The survey finds no association between household income and the children’s preference for academic *versus* vocational stream. However, the educational level of household head has an impact on the children’s choice. While 24 and 23 percent of the children with family heads with less than basic and basic education respectively are enrolled in vocational secondary, the percentage drops to 14 and 12 percent for children whose family heads have attained a secondary or post-

secondary degree, respectively. These results are partly in line with the findings of a 1998 study, which states that for Jordan overall, “[t]he typical general vocational secondary student is a male from a low-income family where the head of household has little education ...” (Arneberg and Pedersen 1998: 8). The difference is the latter study’s argument that household income is associated with children’s choice.

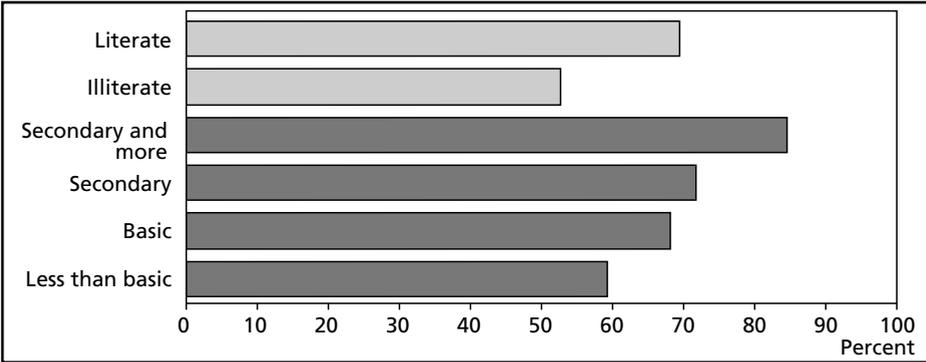
Many young people also find themselves in a vocational education outside secondary and below the college or intermediate level. Very few of these are girls, but in the age groups 16 to 20 they make up 14 percent among the currently enrolled boys.

### Enrolment associated with family head’s education

Figure 6.7 shows that the educational accomplishment and reading and writing skills of the head of household are positively linked to school attainment. On the one hand, this finding supports the result displayed earlier that the head’s literacy status and educational achievements are linked to literacy levels amongst the young. On the other hand, it may seem to contradict the conclusion that the educational level of the head is not of significance to explain first-year enrolment. However, our interpretation is that while the educational qualifications of household heads do not influence the decision to enrol, they do indeed affect the likelihood that a child will remain in school, and his or her accomplishments.

What is at play is most likely an intergenerational transfer of human capital. Parents and other role models in the family may influence the choices concerning whether to stay in school or not, and also which school career to pursue. Such influence may be indirect and perhaps even go unnoticed by the child. Moreover, the

Figure 6.7 School enrolment rates for persons aged 7 to 24; by literacy status and educational level of household head (n = 6,838)



household head or other key person(s) in the individual's family may put direct and explicit pressure on the child or give "advice" to him or her. As we will return to later, aspirations and expectations may play a role. Additionally, adults with some years of schooling are better equipped to guide children through school and help and support them in the learning process.

## **Many children drop out of school**

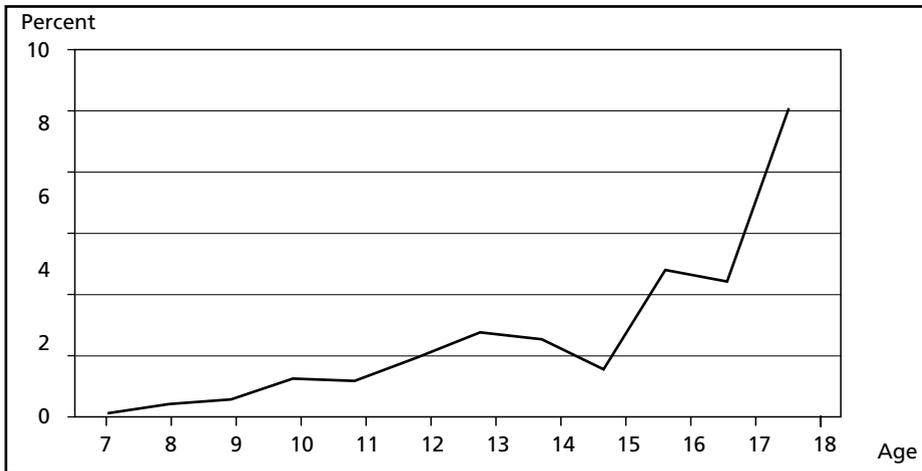
Let us return to the perhaps most striking feature of Table 6.7, namely the fact that relatively large numbers of children leave the basic cycle before it is completed. At the age of thirteen, 90 percent are enrolled in what is a compulsory ten-year basic education. Two years later 82 percent are left in school. At the age of 16 only two-thirds are still enrolled. Table 6.2 shows that 38 percent of the 25 to 29-year-olds did not successfully complete basic schooling.

We may consider those who were not enrolled in school at the time of the survey (or, for those who were interviewed during the summer holidays, those who were not enrolled at the end of the scholastic year 1998/1999) but who were enrolled the preceding scholastic year (1997/1998) as school dropouts. We find that two percent of the children aged seven to 18 at the time of the survey left school over the last year or so. Figure 6.8 demonstrates that the dropout increases gradually from one age to the next until it reaches about two percent amongst the 12-year-olds. Then the dropout seems stable until the age of 15 before it grows rapidly from the age of 16.

The dropout rate is similar to the one reported by UNRWA. UNRWA sets the dropout rate at nearly one percent for the elementary cycle (year/grade one to six) for the years 1997 and 1998, while it estimates the dropout rate to be five and three percent for the preparatory cycle (year/grade seven to 10) for the two same years respectively (UNRWA 1999, 2000a: Tables 29, 48).<sup>2</sup> We find no statistically significant gender disparity in the dropout; while UNRWA reports a slightly higher rate for boys in the preparatory stage one year and for girls the next (UNRWA 1999, 2000a: Tables 29, 48).

<sup>2</sup> UNRWA has calculated dropout-rates by comparing enrolled students in October one year with those enrolled in October the next year. Students who had not returned to school the following October and who had not joined any government or private school were considered dropouts.

Figure 6.8 School dropout during last year by age of dropouts at the time of the interview (n = 5,075)



There is little doubt that alongside the government schools, the UNRWA schools have been paramount to Jordan's achievement in the field of education. More recently however, UNRWA has faced budget constraints, making it difficult to sustain the quality of its educational programme. Large classes with an average classroom occupancy rate of 41 (UNRWA 2000a: Table 7), a two-shift arrangement in 94 percent of the schools (UNRWA 2000a: Table 21, 40), inadequate textbooks and other teaching material, are some symptoms of the troubled system. Furthermore, the austerity measures and lower salary scales adopted by UNRWA for newly hired staff starting in 1999 have led to higher vacancy rates and reduced levels of qualifications among candidates that UNRWA is now able to attract for teaching posts.<sup>3</sup>

The exact effect of this state of affairs cannot be traced and measured in our study. However, for the scholastic year 1998/99 UNRWA accommodated 1,280 or 1.45 percent fewer elementary school pupils and 713 or 1.3 percent fewer preparatory school pupils than the previous year. That was at least partly due to the transfer of refugee pupils from UNRWA schools to neighbouring government schools with better facilities and conditions (UNRWA 2000b: 8-9, 12). The following year the decrease in the basic cycle (elementary plus preparatory) was another 1,411 pupils, or 1.0 percent (United Nations 2000: 31). Furthermore, during the focus group discussion participants dwelt extensively on how poorly equipped, overcrowded and understaffed their schools are.

<sup>3</sup> Interview with Dr. Omar Mahmoud Ghabayen, Chief Field Education Programme, UNRWA – Jordan, 6 November 2000.

It is not unlikely that under different circumstances, UNRWA would have managed to keep more students in school for a longer time and reduced camp illiteracy further. Also, the UN agency would most probably have taken some more children through the entire basic cycle and thus improved their chances in the educational arena and subsequently the labour market.

## **Boys leave school because of poverty; with social restrictions and marriage being more important causes for girls**

The Jordanian press reports repeatedly on an increasing presence of child labour in the country (see, Jordan Times 7/7 1998, 15/11 1998, 12/5 1999, 26/7 1999, 5/8 1999, 24/7 2000, The Star 9/7 1999, 28/6 2001). Focus group participants raised the topic of working children several times, and the qualitative part of the study concluded in concurrence with the press: camp children are increasingly involved in paid work, something they do out of necessity. Many people are positive to children working to support their families economically.

Asked why the children aged seven to 18 have left school most respondents in the survey stated that they left because they were “not interested” or due to “repeated failure”. Altogether nearly six in 10 dropouts allegedly left on such grounds (Table 6.8). However, for some children the reasons given were “family poverty” or “work to support family”. Such motives were given more frequently for boys (18 percent) than for girls (eight percent). On the other hand, many girls have left school to care for family members (12 percent). In some cases this may be indirectly linked to family poverty, for example if this activity of a child gives another household member the opportunity to engage in gainful employment.

If we compare the labour force participation rate of boys aged 10 to 15 still enrolled in school with boys in the same age group who are not enrolled any longer, an interesting result emerges. While only four percent of those currently enrolled are economically active (worked at least one hour the week preceding the interview), 51 percent of the school dropouts are active. This lends support to the arguments above that a substantial number of children leave school early because of family need. In contrast to boys, girls start their work careers later, and very few before the age of 15 to 16. Some of them marry young instead. Fourteen percent of the female camp dwellers under 19 years of age who have left school, have done so due to marital obligations. Family opposition hinders another six percent from continuing their schooling (Table 6.8).

Table 6.8 Main reason for leaving school; all children aged 7 to 18 who have left school; by gender; percent (n = 547)

	Boys	Girls	Total
No interest in school	56	36	47
Repeated failure	11	9	10
Other school reasons	5	5	5
Family poverty/work	18	8	13
Left school for marriage	0	14	6
Family care	1	12	6
Family opposes	0	6	3
Health reasons	4	3	4
Other reasons	6	5	6
	100	100	100

## Gender parity in dropout

By applying logistic regression and exploring the effect of a variable by controlling for the effect of other variables, we gain additional insight into the question of school dropout. Our model for dropout among the nine to 18-year-olds during the year preceding the interview contained six variables that we assumed might play a role in determining dropout: gender, age, education of household head, income, crowding, and chronic health failure. Results show that the gender of the child has no effect on dropout, and neither has crowding. However, and as indicated in Figure 6.8, age has as strong impact on the decision to leave school.

The second variable with a statistically strong effect on dropout is chronic illness. In fact, controlled for the effect of other variables children with a lasting health failure have four times higher odds of quitting school. In addition to age, this factor is very prominent as an important determinant of dropout in our model.

The education of the household head also seems to influence dropout, although the picture emerging from the regression analysis is somewhat ambiguous. Compared to children in homes with household heads who hold a higher degree, children residing with heads who have completed secondary education or who have not been able to complete basic education have a higher risk for leaving school too early. However, the model does not find the same tendency for children residing with heads who have completed basic education. Nevertheless, we conclude that the education of the household head, usually a (male) parent, makes a difference to the children's propensity to stay in school. Most likely both parental guidance and ambitions are important underlying factors here. (See Chapter Appendix 6.3 for the detailed results of the regression analysis.)

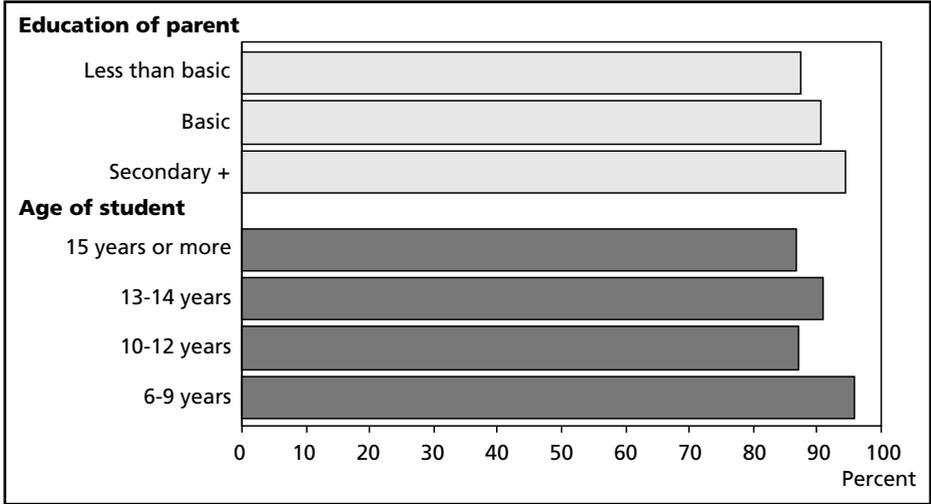
# Optimistic parents; the vast majority believe their children will complete basic schooling

For randomly selected adults who had children in basic schooling, the survey asked a series of questions pertaining to the parent’s attitudes and expectations concerning the child’s future schooling. If the respondent had more than one child in the basic cycle, the questions referred to the eldest.

Nine in ten Palestinian refugee camp parents think that their children will complete the basic educational cycle. This is quite ambitious, and not in line with reality, as almost two out of ten 15-year-olds have dropped out of school and four in ten of the 25 to 29-year-olds did not complete basic schooling.

Cross-tabulations show that there is no significant variation according to such background factors as gender of parent, gender of child, or social class (as measured by household income). However, we find variation by age of child and educational attainment of the responding parent. Let us first take a look at how expectations vary with the age of the child. It appears that parents are more optimistic on behalf of their youngest school children, and that they become more realistic as the years pass (Figure 6.9).

Figure 6.9 Percentage of parents who expect their child to complete basic schooling; by age of child and education of parent (n = 696)



Second, as can be seen from Figure 6.9, there is a considerable gap between parents with more and less education. This is not surprising as we would expect parents who have a higher education themselves to have relatively higher aspirations on behalf of their children than parents who have basic schooling or less. The effect of the

parent's educational attainment is robust and positive controlled for the age of the child (not shown). For the age group six to nine years, for instance, 91 percent of parents with less than basic education said their child would complete basic schooling compared to 99 percent among parents with secondary qualifications or a post-secondary degree.

We asked why the child would not finish basic education. Answers are broadly similar to the answers given by parents whose children have already dropped out of basic schooling. No interest in school (61 percent), repeated failure (18 percent), poverty/economic need (13 percent) and marriage (nine percent) make up the four leading reasons given in the 58 cases.

## Nine in ten expected to attend secondary

The survey asked the parents who expect their children to complete basic schooling what they are most likely to do afterwards. Almost all parents, 98 percent to be exact, said that their son or daughter would pursue more education or start training. The majority claimed that their offspring would commence secondary education while seven percent mentioned vocational training or apprenticeship. Out of the parents who think that their children will go on to secondary education, 14 percent said that their son or daughter would attend the vocational stream, 70 percent believed their child would follow the academic stream. Seven percent had no preference (Table 6.9).

Table 6.9 Parent's expectations about what their children will do after completing basic schooling; by educational status of parent and gender of child; percent; (n = 629)

	Educational level of parent			Sex of child		Total
	Below basic	Basic	Secondary +	Boy	Girl	
Academic secondary	60	80	86	66	75	70
Vocational secondary	19	8	7	16	11	14
Any secondary	10	3	2	6	8	7
Begin working	1	1	0	1	0	0
Vocational training	8	8	5	12	3	7
Other	2	1	0	0	3	1
	100	100	100	101	100	99

As Table 6.9 shows, the expectations are not the same for boys and girls, as more girls than boys are expected to join secondary education. Additionally, in line with current enrolment parents more often anticipate that their sons will choose vocational secondary than their daughters. Moreover they more frequently believe that

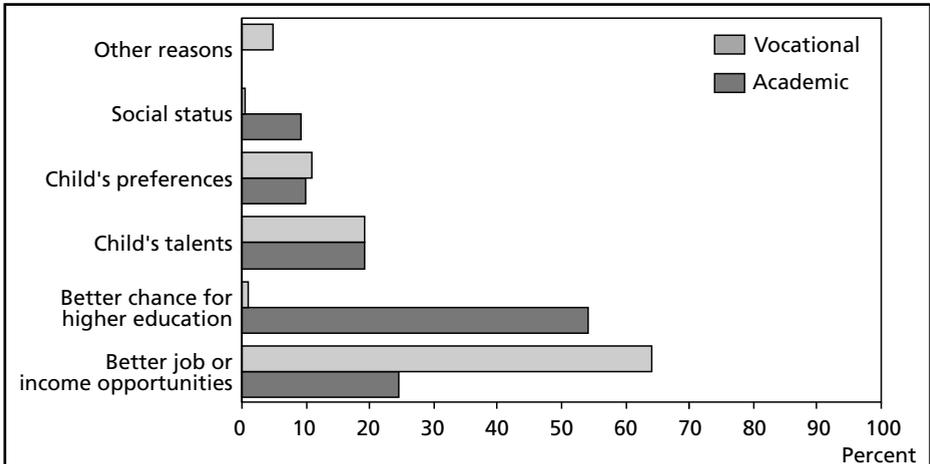
their sons will start vocational training or join an apprenticeship programme. Only boys are expected to become economically active. Some parents, on the other hand, expect their daughters to marry (most of the three percent girls covered by the “Other” category in the Table).

All in all, these expectations in effect echo quite well the choices the youth of the Palestinian refugee camps make in real life, although the overall proportion that choose secondary is exaggerated.

Contrary to the 1996 JLCS, which concluded that parental educational aspiration in the general Jordanian population was associated with social class, as measured by household income (Drury and Nasser 1998), this study does not find any such effect. However, as can be seen from Table 6.9, and like the aforementioned 1996 study, we identify variation according to the parent’s educational attainment. Somewhat fewer parents from the least-educated group expect their children to continue with secondary education after finishing basic schooling compared to the medium and highest-educated groups. In addition the least-educated parents more often prefer the vocational to the academic stream than other parents.

Why do some parents prefer vocational and others academic secondary for their children? The reasons behind the preferences are quite different for the two streams, as illustrated in Figure 6.10. Preferences for vocational secondary seems to be driven by the prospects of higher incomes or good chances on the labour market, as well as the child’s talents and own wishes. Social status and the opening for higher education are rarely mentioned. For parents preferring the academic stream, better job and income opportunities is an important reason too, but even more

Figure 6.10 Main reason why parents prefer academic (n = 448) or vocational secondary education (n = 85) for their children; more than one answer allowed



important is the chance to pursue higher education. Many parents mention the child’s talent and own preference as well, and in addition social status is cited by some as an important motive for choosing the academic stream.

### Six in ten expected to obtain a post-secondary degree

Overall, almost six in ten parents expect their children to successfully complete a post-secondary education. These are very high aspirations and presumably not very realistic, as only 25 percent of those aged 25 to 29 have made such an achievement. Hence, although the interviewers specifically asked the respondents to be realistic, the answers look a lot more like (healthy) hopes and desires.

As shown in Table 6.10, parents’ ambitions on behalf of their offspring do not differentiate substantially between boys and girls: with as many boys as girls being expected to attain a post-secondary degree. However, it was expected that some seven percent more boys than girls would finish after basic schooling. Furthermore, a larger number of boys are expected to complete vocational secondary than girls. We will come back to vocational secondary school in some more detail towards the end of the next section. Let us first comment on the second background variable presented in the Table: parents’ education.

Table 6.10 Parents’ expectations of their children’s final educational attainment; by gender of child and educational level of parent; percent (n = 642)

	Sex of child		Educational level of parent			All
	Boy	Girl	Below basic	Basic	Secondary or more	
Not any level	11	11	14	9	6	11
Basic education	16	9	16	10	7	13
Academic secondary	5	15	11	15	5	10
Vocational secondary	9	6	12	5	1	8
University degree	58	59	47	61	81	58

We note that the higher the education of the parent, the higher the expectations. Higher expectations here imply less interest in stopping at the secondary level, and if stopping there, avoiding the vocational stream while focusing on the academic. The Table shows that while 12 percent of parents with the lowest educational attainment think that their child will end his or her educational career with vocational secondary, only one percent of parents with a post-secondary or higher degree think the same about their child. Furthermore, whereas 47 percent of parents in the lowest

education group say their son or daughter will obtain a post-secondary degree, as many as 81 percent of parents in the highest education group claim the same.

It may well be that the aspirations of the parents with the lowest educational attainments are more realistic than the aspirations of the parents with higher attainments. Yet a more plausible conclusion is that the aspirations of all groups are equally unrealistic, since children of parents with a higher education are known to perform better in school than other children.

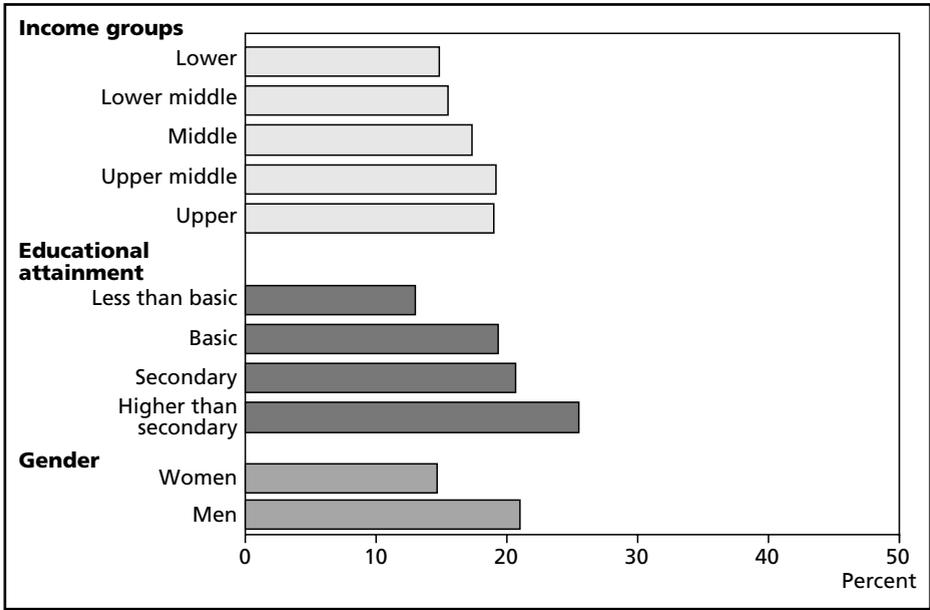
Many studies document that parental expectations and outcome, i.e. the educational attainment of children, are related: the comparatively lower aspirations of parents with a modest educational background may contribute to lower educational achievements by their offspring, while higher expectations among better-educated parents may affect positively their children's school achievements (El-Sanabary 1993: 155-57, Burney and Irfan 1995).

## **One in five adults have taken a short vocational training course**

In addition to the formal school system, the study aimed at finding out to what extent the Palestinian camp refugees have obtained skills and gained work-relevant experience from short vocational courses. A "short" course is defined as any course with duration of less than a full school year, or 12 months. Such short-term courses may either provide a basic level of knowledge and skills to persons without prior training in the field or upgrade the expertise of persons who already possess skills in a particular area or occupation. Almost one in five individuals (18 percent) above 15 years of age and who have left the formal school system have taken at least one short vocational training course in their lifetime. Women have been more involved in such training than men with 21 and 15 percent respectively (Figure 6.11).

Figure 6.11 suggests that socio-economic status is associated with the probability of attending vocational training courses. The tendency is most noticeable for education, where more education increases the likelihood of a camp refugee having taken a short training course. The other indicator of socio-economic status, household income, has a more moderate yet significant effect on the propensity to take vocational training. The effect of education is robust when controlled for income (not shown), meaning that the positive association between education and short training is significant within each income group. This is in accordance with an earlier study, which has established a positive association between formal education and vocational training for Jordan at a national level (Arneberg and Pedersen 1998). The gender difference is present for the three lowest education levels, whereas among

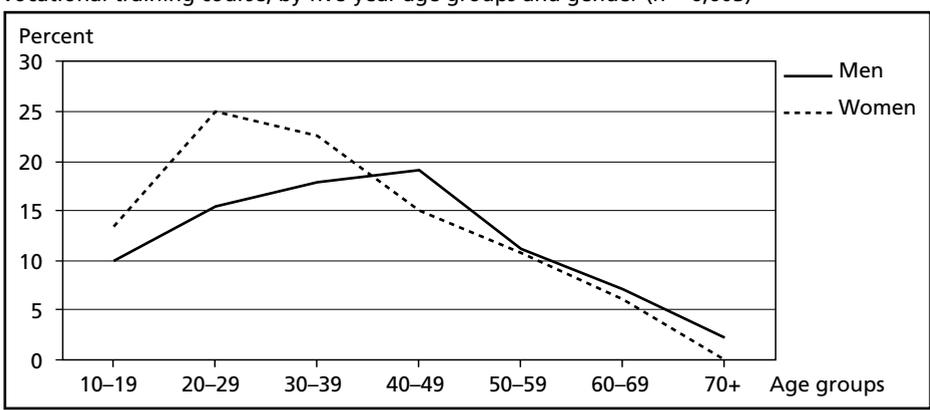
Figure 6.11 Percentage of persons 15+ and not currently enrolled who have ever taken a short vocational training course; by five income groups, educational attainment and gender (n = 6,603)



camp residents with a post-secondary degree the proportion of women and men who have ever taken a short vocational training course is roughly the same at 25 percent (not shown).

The frequency of short vocational courses is highest among the youngest and the middle aged: from the age of fifty the proportion of persons who have taken a vocational training course falls rapidly (Figure 6.12). This is of course a reflection

Figure 6.12 Percentage of persons 15+ and not currently enrolled who have ever taken a short vocational training course; by five-year age groups and gender (n = 6,603)



of the fact that training of this kind has been more available for the youngest generation compared to the older generations. The Figure also displays variation according to gender, where more women than men in the three lowest age groups have attended short training courses.

## Gendered choices

The most common place to receive training is from a privately run training centre. Table 6.11 shows that about 40 percent of both women and men who have ever received short vocational training have visited some kind of commercial centre. The second and third most popular places to obtain vocational schooling and instruction differ between the sexes. While many male refugee camp residents get on-the-job training and attend training at public vocational centres in addition to the private ones, many women tend to benefit from UNRWA programmes and training set up by non-governmental organisations. This fact may suggest that women and men attend training with different content.

Furthermore, and indeed, to some extent men and women have experience from different kinds of training courses, a disparity that to a certain degree follows “traditional” gender lines. Our comments to Table 6.12 will overlook the fact that “other” subjects of study and training comes high up on the list, especially for men, because it is not apparent what the category covers. While the two top categories of courses for women are clothing (sewing, knitting, tailoring, etc) and personal grooming (including hairdressing), mechanics and computers head the list for men. Like electrics and building/construction, mechanics is a conventional male topic for study and training and a typical male occupation. Therefore very few women have attended training courses in these fields. However, sharing sec-

Table 6.11 Places where persons have received short vocational training; persons 15+ and not currently enrolled in the formal education system who have ever taken such a course; by gender (n = 1,114)

	Men	Women	Total
Private/commercial center	39	44	42
UNRWA program	4	30	18
On the job	33	6	18
Public vocational center	18	6	12
NGO center	4	12	8
Other place	3	6	5
In the military	3	0	1

The columns add up to more than 100 percent since some persons have received training from more than one place.

Table 6.12 Type of short vocational training; persons 15+ and not currently enrolled who have ever taken such training; by gender; percent (n = 1,114)

	Men	Women	Total
Clothing	8	54	33
Personal grooming	7	22	15
Other	23	6	14
Computer science	14	10	11
Business	8	11	10
Mechanical	14	0	7
Arts and crafts	7	5	6
Education	7	3	5
Electrical	8	1	4
Building	7	0	4
Paramedical	3	2	3

The columns add up to more than 100 percent since some persons have received more than one type of training.

ond place on the male list with 14 percent, computer science is not an area dominated by men as 10 percent of the women with short vocational training have experience in this “modern” field. We also observe that business courses have been at least as popular amongst women as men.

The experience of men and women from short training courses to a considerable degree resembles the choices men and women have made in vocational secondary (Table 6.13). We take note of the traditional and gendered training that men and women have received in the secondary cycle. This result is presumably a consequence of the choices made by the students, but also reflects the kind of courses that are offered. For example, in vocational secondary some courses are offered to only one of the sexes. Only one percent has learned computer science in secondary. This, one might suspect, is a product of low availability. The fact that many adults, women as well as men, have received computer training on the job or from some kind of commercial or non-profit institution, may suggest that the Palestinian camp refugees are concerned about learning or keeping themselves updated on the latest and most modern technology in order to enhance their competitiveness on the labour market. It may also indicate that employers put emphasis on upgrading the skills of their employees.

Table 6.13 Type of training attended at vocational secondary by persons 15+ who have secondary as their highest level of completed education; by gender; percent; (n = 222)

	Men	Women	Total
Business	11	20	15
Paramedics	8	25	15
Other	19	3	12
Mechanics	20	0	12
Clothing	1	25	11
Building	16	0	10
Personal grooming	0	23	9
Arts and crafts	12	2	8
Electrics	12	1	7
Computer science	2	1	1

## Chapter Appendix 6

Chapter Appendix 6.1 Logistic regression on functional illiteracy for persons aged 5 to 29

Variable	B	S.E.	Wald	df	Sig.	Exp(B)
Sex (vs. male)	,687	,168	16,699	1	,000	1,987
Age	,013	,019	,473	1	,492	1,013
<i>Years education (vs. 8 and over)</i>			507,986	2	,000	
1 to 4 years	5,188	,264	385,054	1	,000	179,138
5 to 7 years	3,591	,186	370,738	1	,000	36,264
<i>Education of household head (vs. higher)</i>			7,016	3	,071	
Less than basic	,811	,481	2,846	1	,092	2,251
Basic	,236	,555	,182	1	,670	1,267
Secondary	,370	,595	,385	1	,535	1,447
<i>Household income (vs. high)</i>			1,551	2	,460	
Low	,083	,198	,177	1	,674	1,087
Medium	-,151	,198	,584	1	,445	,860
<i>Crowding (vs. less than 2 persons per room)</i>			,688	2	,709	
3 and more	,126	,224	,319	1	,572	1,135
2 to 2,99	,189	,228	,688	1	,407	1,208
Chronic illness (vs. no)	,171	,295	,334	1	,563	1,186
Constant	-2,321	,456	25,858	1	,000	,098

Chapter Appendix 6.2 Logistic regression on school enrolment for persons aged 9 to 29

Variable	B	S.E.	Wald	df	Sig.	Exp(B)
Sex	-,108	,218	,248	1	,618	,897
Age	,041	,018	4,926	1	,026	1,042
<i>Education of household head (vs. higher)</i>			7,303	3	,063	
Less than basic	,532	,486	1,199	1	,273	1,702
Basic	-,428	,646	,438	1	,508	,652
Secondary	-,361	,735	,241	1	,623	,697
<i>Household income (vs. high)</i>			14,783	2	,001	
Low	1,338	,357	14,031	1	,000	3,813
Medium	1,249	,356	12,300	1	,000	3,488
<i>Crowding (vs. less than 2 persons per room)</i>			3,940	2	,139	
3 and more	,668	,337	3,934	1	,047	1,950
2 to 2,99	,510	,352	2,098	1	,147	1,665
Chronic illness (vs. no)	2,485	,226	121,212	1	,000	12,003
Constant	-5,912	,454	169,900	1	,000	,003

Chapter Appendix 6.3 Logistic regression on school dropout for persons aged 9 to 29

<b>Variable</b>	<b>B</b>	<b>S.E.</b>	<b>Wald</b>	<b>df</b>	<b>Sig.</b>	<b>Exp(B)</b>
Sex (vs. male)	-,195	,247	,622	1	,430	,823
Age	,387	,053	53,607	1	,000	1,473
<i>Education of household head (vs. higher)</i>			7,803	3	,050	
Less than basic	1,537	,695	4,893	1	,027	4,649
Basic	,632	,845	,559	1	,455	1,882
Secondary	1,647	,784	4,409	1	,036	5,190
<i>Income (vs. high)</i>			4,876	2	,087	
Low	,555	,314	3,119	1	,077	1,742
Medium	,004	,326	,000	1	,990	1,004
<i>Crowding (vs. less than two persons per room)</i>			,431	2	,806	
3 and more	,136	,412	,108	1	,742	1,145
2 to 2,99	,260	,431	,365	1	,546	1,297
Chronic illness (vs. no)	1,414	,391	13,089	1	,000	4,112
Constant	-9,624	,882	119,079	1	,000	,000

## 7 Entrepreneurship

We have earlier concluded that the camp residents are somewhat entrepreneurial as approximately 20 percent of the labour force participants are self-employed or employers. That is, one in five economically active persons 15 years or older were engaged in some kind of self-employment as his or her main work the week preceding the interview (Chapter 4). We have further documented that some 30 percent of the Palestinian refugee camp households reported income from self-employment during the one-year period prior to the survey.

This chapter throws some more light on the entrepreneurs of the refugee camps. We will investigate how the decision to become an entrepreneur, and to succeed as one, is influenced by human capital and managerial ability, factors which are often measured by education, age and work experience (Goedhuys and Sleuwaegen 2000). We will also take a brief look at financial and cultural aspects. Who are the camp entrepreneurs? How many succeed in starting up new businesses? What are the reasons for success?

The terminology used in the literature concerning self-employment and entrepreneurship is not always consistent or easily comprehensible. According to the ILO classification (ILO 1998) an *entrepreneur* is either an employer (employing others, including unpaid family workers) or an own account worker. The latter is often referred to as *self-employed*.<sup>1</sup> However, the term self-employed also frequently covers employers. The part of the survey on which this chapter is based did not distinguish between being an own account worker or self-employed on the one hand and being an employer on the other. Consequently, whenever we talk about ‘establishing a self-employment activity’ it can either refer to creating a one-person job or establishing a business employing one or more persons. According to the focus group discussions in Wihdat and Azmi al-Mufti, entrepreneurs in the Palestinian refugee camps usually create little employment for others. As stated by one of the discussants: “They open those businesses to employ themselves, and sometimes their own family members. They don’t employ others, except in rare cases”.

According to a recent definition of entrepreneurship, the concept refers to “[a]n attempt at new business or new venture creation, such as self-employment, a new

<sup>1</sup> Sometimes “self-employment” is also used as a synonym for being engaged in *micro-enterprise* activities (See e.g. Flynn and Oldham 1999).

business organization, or the expansion of an existing business, by an individual, a team of individuals, or an established business.” (Reynolds, Hay and Camp 1999). This understanding of the term not only includes the formation of new businesses but also the expansion of already existing ones. However, our study concentrates on the creation of new businesses.

### One in five had a business idea last two years

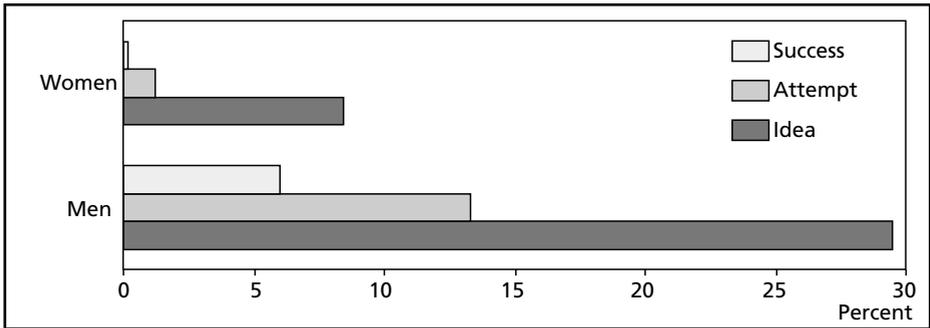
The survey data referred to here come from questions posed to one randomly selected individual, 15 years of age or older, in each interviewed household. The survey asked three questions to map self-employment activity, concentrating on the past two years: 1) Have you had any ideas for self-employment activity or business? 2) If yes, have you attempted to start a self-employment activity or business? 3) If yes, have you successfully started a self-employment activity or business?

Overall, 19 percent of those interviewed had one business idea or more during a two-year period prior to the survey. Twelve percent had an idea but did not take any initiative to realise it. Four percent attempted to start a self-employment business of some sorts but failed. Three percent had an idea and successfully started up some form of business. Another way of putting this is that 16 percent of those with a business idea and 43 percent of those who tried to set up a business actually did so.

Men seem to be much more entrepreneurial than women (Figure 7.1). While almost 30 percent of the men had a business idea and 13 percent attempted to convert the idea into reality, the figures for women were eight and one percent respectively. Six percent of the men reported that they managed to get something going but almost no women succeeded.

The relatively low rate of entrepreneurs among women compared to men echoes their lower labour force participation in general.

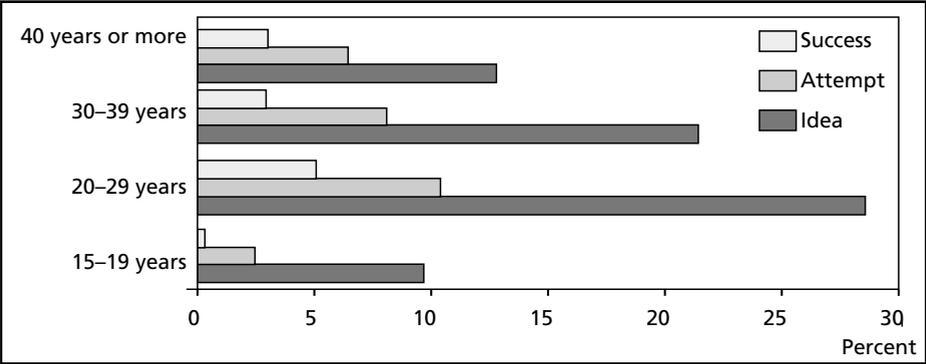
Figure 7.1 Self-employment activities past two years by gender (n = 2,274)



We also observe variations across different age groups (Figure 7.2). Not surprisingly, the stage in life when people report the most ideas and make the most attempts to start their own business coincides with the period when they are most active in the employment market and have obligations to provide for their families; middle age. The camp residents get more ideas and pursue those ideas more often when they are in their twenties compared to their thirties. Entrepreneurial tendencies decrease slowly with age thereafter. Yet the success rate is similar for those above 40 compared to the 30 to 39-year-olds in spite of fewer ideas and less attempts to establish something new. This pattern applies to both men and women (not shown).

The association between age and entrepreneurial success relative to ideas and start-up attempts is supposedly linked to the question of capital and access to credit. Older persons may have accumulated more savings and wealth that would ease the start-up phase of a new project. In addition, the older an individual the more prone he or she is to having valuable life and work experience to help him or her as well as to benefit from a broad network of contacts and *wasta*. We will return to the question of capital, experience and personal relations later.

Figure 7.2 Self-employment activities last two years by age groups (n = 2,274)



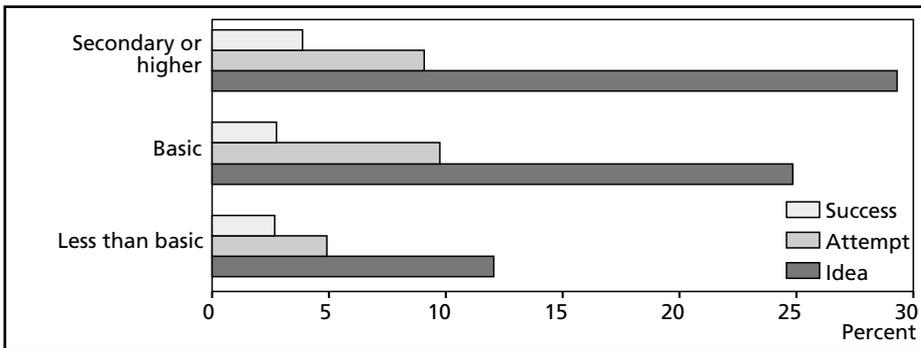
The two patterns outlined so far; that men are much more active in business start-ups and that the levels of activity are highest for those aged 20 to 39, are found elsewhere. For example, a comparative review of entrepreneurship in 10 developed countries<sup>2</sup> shows that by and large men are engaged in new self-employment activities more than twice as often as women, and that persons aged 25 to 34 years are the most active (Reynolds, Hay and Camp 1999: Table 3).

<sup>2</sup> The 10 countries are Canada, France, Germany, Italy, Japan, United Kingdom, USA, which make up the G7 countries, Denmark, Finland and Israel.

## More education and higher income have a positive effect on establishment of new business

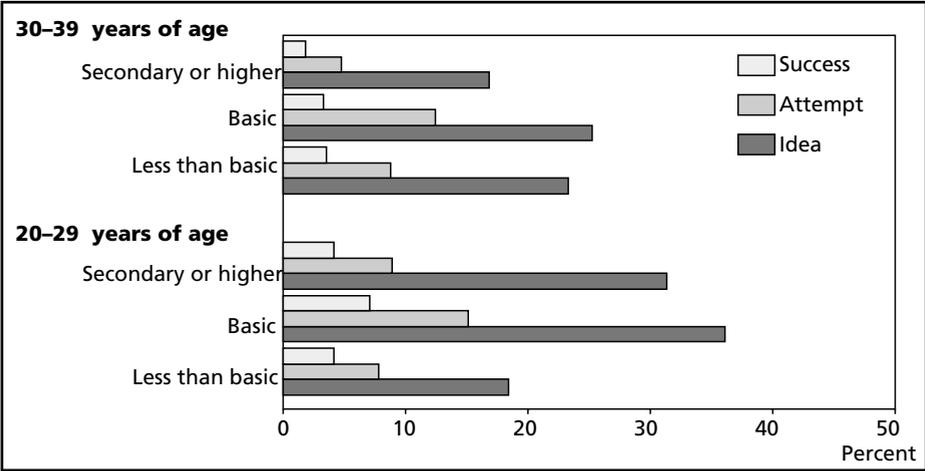
Previous research postulates a positive relationship between education and business start-up (Earle and Sakova 1999, Reynolds, Hay and Camp 1999, Goedhuys and Sleuwaegen 2000). Along the lines of this claim, our study shows that there is a clear association between education and entrepreneurship in the Palestinian refugee camps of Jordan (Figure 7.3). Dividing the adult population into three broad groups according to highest education attained, we see that the higher the education the more ideas and the better the chances for realising the idea. Yet since we have already found that the middle-aged are the more entrepreneurial and the educational background of persons above 40 is significantly different from those below 40 in that relatively few persons have completed more than basic education and, for the oldest, even completed basic education, we would expect the association to be influenced by age. The fact that older camp refugees establish fewer new businesses than the young and have considerably lower education would perhaps explain why persons with low education emerge as systematically less entrepreneurial.

Figure 7.3 Self-employment activities last two years by education; persons 15 years of age and older (n = 2,274)



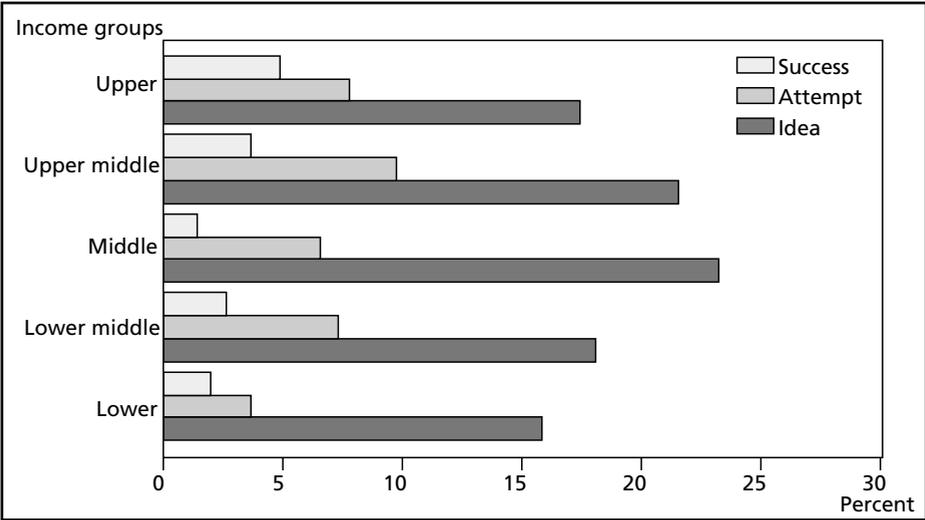
To investigate this argument we have looked at the effect of education on the two most entrepreneurial age groups, the 20 to 29-year-olds and the 30 to 39-year-olds. Education has the largest effect on the youngest (Figure 7.4). For this age group both persons with basic and secondary or higher education have more ideas, make more attempts and have more success than persons who have not completed basic schooling. For the age group 30 to 39 however the picture is different. While persons with basic education come out as the most entrepreneurial in both age groups, for the 30 to 39-year-olds, persons who have not finished the basic cycle have a higher score on all three indicators than persons with a post-secondary degree.

Figure 7.4 Self-employment activities last two years by education and age; percentage of persons 20 to 29 years (n = 683) and 30-39 years (n = 558)



To conclude, education has a positive effect on the propensity to start a new business, but the picture is not equally clear for all age groups. One possible interpretation of the results for the age groups 20 to 29 and 30 to 39 would be that the individuals with basic education pass a knowledge threshold making it more likely that they engage in self-employment. However, when people obtain post-secondary education they often prefer becoming comparatively well-paid wage earners with job security to turning into own-account workers and starting more risky businesses.

Figure 7.5 Self-employment activities last two years by household income (n = 2,274)



For many, and arguably more often for individuals with higher education, self-employment is conceivably a second strategy after unsuccessfully seeking salaried, full-time employment.

We have already suggested that the higher success rate relative to attempts among persons in the higher age groups may be related to access to capital and hence the possibility to fund new businesses. Figure 7.5 offers support to this claim. Although it does not show a steady and consistent increase on all indicators as one moves from one income group to the next, it is evident that there is a higher rate of new entrepreneurs in the two upper income groups compared to the three lower ones, as judged by the success indicator. The two upper income groups have had as many ideas as the three lower income groups and experienced more attempts at starting new businesses. Controlled for age (not shown) income has a positive effect on all age groups except the 30 to 39-year-old group where the effect is slightly negative.

## Diffusion of ideas leading to self-employment

The household survey enquired about people’s job-relevant experience. We listed a number of areas of experience and asked whether the respondent had experience from formal education, training, or had knowledge of the area from practice. The assumption is that formal education and work experience, especially apprenticeship

Table 7.1 Percentage of men and women 15 years or older with job-relevant experience from education, work or training; by field of experience (n = 2,274)

	Men	Women	Total
Embroidery, dressmaking	6	45	26
Selling	41	9	25
Food processing	10	26	18
Taxi driving	35	1	18
Cleaning	8	23	16
Child-care	4	27	16
Agriculture/farming	18	9	13
Construction/carpentry	21	0	11
Car repair	17	0	9
Beautician/hairdresser	4	11	8
Other	14	3	8
Financial transactions	12	4	8
Security	13	0	7
Clerical services	9	5	7
Professional service	7	5	6
Artisan	6	3	4
Shoe-making and repair	3	1	2
Translator	3	1	2

arrangements, are to some extent alternative routes to acquiring skills. The hypothesis is that a varied background is conducive to self-employment.

As shown in Table 7.1, the Palestinian camp residents have a diverse background, and for the most part women and men have experience in accordance with the traditional division of work. While embroidery/dressmaking, child-care, food processing, cleaning and beauty work/hairdressing make up the top five for women (in that order), vending/trade, driving, construction/carpentry, car repair and security top the list for men.

Nearly one-half of the adults have experience from at least two fields. Almost 20 percent have job-relevant experience from four fields or more (Figure 7.6). Men tend to have a somewhat wider experience than women (not shown). There is not a steady growth of experience according to age, which may indicate that after a certain age most people have finished ‘experimenting’, i.e. they do not acquire new skills but stick to working in fields they know. The data show that persons in the age groups 20 to 29 and 30 to 39 have the same amount of experience while the youngest and those aged 40 and older have less (not shown). That the older generations have work-relevant experience in fewer fields is presumably related to both poorer education and to the lower number of vocations and professions available when they began their work careers, i.e. changes in the labour market.

We hypothesised that a broad background is helpful for starting a new business. Indeed, the study shows that the camp refugees with experience from several areas are more likely to have ideas for a self-employment activity, to attempt realising an idea and to succeed setting up a new business. We see from Figure 7.7 that the rate of ideas, attempts and success is considerably higher among persons with experience from four fields or more than others. In fact, persons with experience from four or

Figure 7.6 Percentage of men and women 15 years or older with job-relevant experience from education, work or training; by number of fields (n = 2,274)

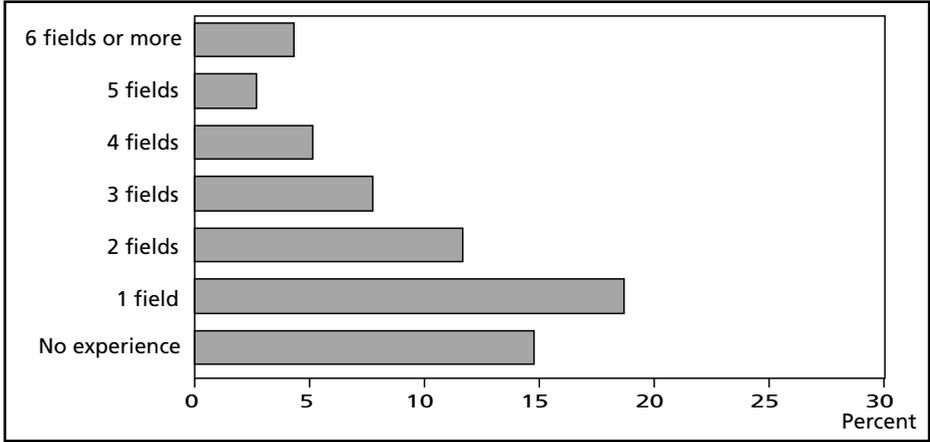
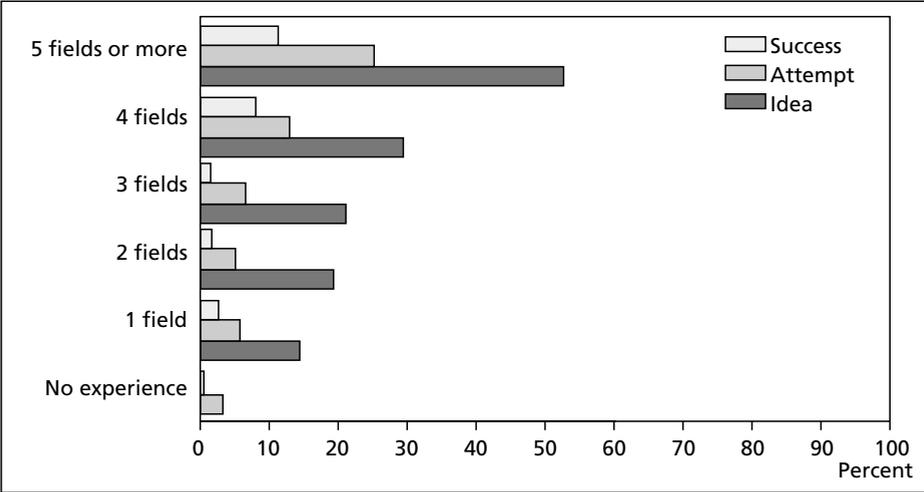


Figure 7.7 Self-employment activities last 2 years by areas of experience (n = 2,274)



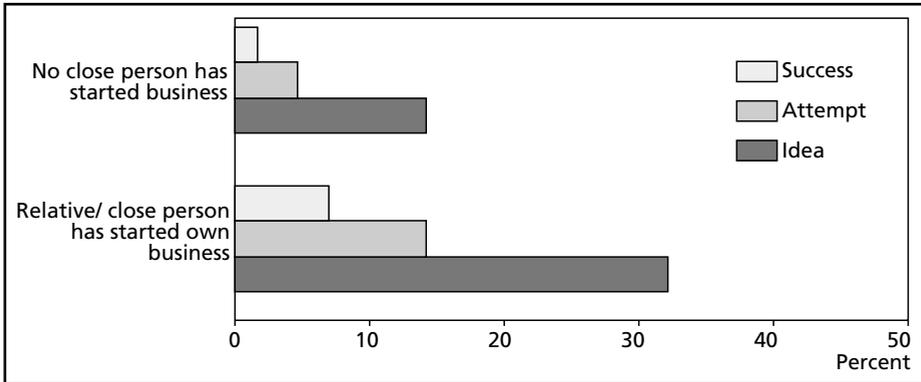
five fields are some four times more likely to have set up a new business or self-employment activity during the reference period.

The literature on self-employment suggests that entrepreneurs often have role models, i.e. other successful entrepreneurs, in their social networks (Timmons et al. 1990: 24). A recent study on women’s economic activities in Jordan (Flynn and Oldham 1999) concluded that family history plays an important role in influencing women’s participation in micro-enterprises (business with five or fewer employees). The study reported that approximately 60 percent of women engaged in micro-enterprises had close relatives with business operations. One-half of the women had mothers who had been economically active at some point in their lives.

To explore the importance of role models for the Palestinian refugee camps we asked all respondents if they “know well or are related to someone who has started his own self-employment?” We have compared those who did not have entrepreneurs in their midst to those who did. The result is displayed in Figure 7.8. We see that camp refugees who have entrepreneurs in their social networks report more entrepreneurial ideas (32 versus 14 percent), more attempts (14 versus five percent) and more success (seven versus two percent) than refugees with a lack of entrepreneurs among their closest ones.

In spite of this, we cannot conclude that the positive effect on entrepreneurship stems from role modelling as such. It could be that having relatives and friends with business operations provides access to contacts and arenas of relevance to business start-up, which result in improved access to capital, enhanced outlets to markets and distribution networks, and an increased amount of relevant information

Figure 7.8 Self-employment activities last two years according to whether the person has a “role model” in his or her social network or not (n = 2,274)



in general. Nevertheless, it is beyond doubt that it is a valuable asset for Palestinian camp would-be entrepreneurs to know successful entrepreneurs.

## Problems related to credit

More than half of the attempts to start a new business in the Palestinian refugee camps of Jordan end up as failures. Furthermore, it appears that many of the newly established businesses are short-lived. Only 59 percent of those who successfully started up a new business or self-employment activity during the last two years had some self-employment business running the last year. This means that a good portion of those who succeeded one year ended their business the next. Moreover, only 25 percent of the camp dwellers that were engaged in self-employment business last year, and had started their business that year or the year before, were engaged in that work during the whole year. This suggests that some additional businesses failed. It may also indicate that a great part of the self-employment is not the full-time and all-year-around kind of work but may be seasonal in character or set up as a supplement to a household’s regular wage income. Finally, it may imply that despite their aspirations, some entrepreneurs find it difficult to make their business a full-time activity.

Let us look at the kind of difficulties encountered by would-be entrepreneurs. The single most important reported reason for failing to set up their own business was lack of credit, mentioned by 56 percent, and far behind at number two is the high interest rates, noted by 15 percent (Table 7.2). Other problems of some significance were related to managing the business (seven percent) and marketing and selling the products (nine percent).

We turn next to the new entrepreneurs who were in business at least one out of the twelve months preceding the interview. They too reported credit-related problems (32 percent), and problems related to marketing products (15 percent) and management (nine percent). In addition some 10 percent of the self-employed answered that they faced problems with the bureaucracy (Table 7.2). Only one out of ten entrepreneurs said that they had no specific problems in running their business.

Apparently several reasons for failure and day-to-day problems were lacking from our list, so a great many respondents referred to “other” reasons.

Table 7.2 Reasons for failing to set up own business (n = 86) and problems the successful have in running their businesses (n = 53); respondents were allowed up to three answers; percent

	Reason for failing to start business	Largest problem among the successful
Access to credit	56	24
Cost of credit	15	8
To buy raw materials	0	4
To sell products	9	15
Management skills	7	9
Production	0	3
Bureaucracy	0	10
Health	1	3
Social/family restriction	2	1
Child care	1	4
Other household	2	0
Other	32	25

The survey asked the persons who had attempted to start a self-employment activity in the last two years, “Have you ever borrowed money [...] to gain capital for self-employment or business activities?” Thirty-five percent of the persons had. Next, the survey asked about the source of the loan. The result was the following (some have borrowed money from more than one source): relative (12 percent), friend or other private person (nine percent), bank (eight percent), NGO (three percent), Government agency (one percent), *jamiyya*/savings club (two percent), other institution (four percent). We note that the bulk of the refugee camp entrepreneurs who have taken up loans have approached their relatives and wider social networks to get the required capital needed to start the business. Only eight percent, or less than one fourth of all persons that have taken up loans, have used banks.

This finding is by and large in accordance with the results of a recent national survey on “Women’s Economic Activities in Jordan”, which shows that only one-fifth of the women owning micro-enterprises had ever borrowed money for operating capital for their businesses. Of the 18 women who had ever borrowed money,

ten had taken loans from relatives and only one woman had loaned from a bank (Flynn and Oldham 1999: 42–43). The preference for “private” loans as opposed to loans from credit institutions is most likely due to better terms (lower interest rates), but may also be explained by difficult access to the latter type of institution.

The focus group interviews also dealt with the matter of self-employment and establishing and expanding businesses. Several persons who had experienced success and/or disappointment in the role of entrepreneurs were part of the focus groups. The participants mentioned difficult access to credit as a major obstacle to establishing new business. They brought up several aspects related to credit. Many camp refugees did not know where to go to obtain capital to get their project off the ground, and even if they knew where to go, they did not know how to apply. Furthermore, they complained, the application procedures for loan and credit are too lengthy and bureaucratic. Focus group participants also argued that the camp residency status was a hindrance: the banks do not accept the camp dwellers’ houses as security when applying for a loan. One reported: “Banks have not been accepting whatever papers we hold with reference to our dwelling.”

Focus group participants said that knowledge and expertise in implementing good ideas are lacking in the camps. There are no institutions to turn to for advice and support for entrepreneurs and would-be entrepreneurs with business ideas, they claimed.

According to them, the lack of space due to the compactness of the camps and the poor physical infrastructure are additional obstacles to self-employment and business. The point about compactness and residential crowding was raised by several women, who either had experience from home-based self-employment, for the most part confined to small-scale handicraft, sewing, clothes-making and especially food processing, or who aspired to start such ventures. The lack of space, they argued, makes it impossible to even think of other business options, despite the strong competition in these traditional areas of self-employment. The density of the camp also partly explains why some successful and maturing businesses eventually move out of the camps, some focus group discussants said.



## 8 Attitudes towards work

Middle Eastern norms and practice give men the prime responsibility for providing for their families (MacLeod 1991: 59), while women's major task is child bearing and child rearing. This is particularly so in the modern Islamist interpretation of men's and women's roles in society (Roald 1994).

Two Jordanian studies suggest that women are still very much perceived as having essentially domestic responsibilities. A poll by the Center for Strategic Studies at the University of Jordan found that 69 percent of Jordanians think that the main role of women is bringing up children and taking care of their husbands (Jordan Times, 28/9 1993). A majority of 60 women interviewed in Jordan in 1989 thought that the main reason for women to obtain a good education was not to get a good job but, rather, to be a good mother (Papps 1993). In other words, many women still see their main roles as mothers, not breadwinners.

In such a gendered division of labour, the male has direct access to wage employment or control over the means of production, and the female is largely economically dependent upon the male members of her family. Yet according to one observer of gender roles in Arab society, things started to change in the 1990s. The male breadwinner role is no longer guaranteed as deteriorating economic conditions gradually have forced more women into the work force (Moghadam 1998: 10). Brand (1998) has noted this trend for Jordan. The increased female labour force participation is primarily an expression of need, she claims, not "a manifestation of a qualitative shift in the way a female's participation in the labor force is valued" (Brand 1998: 110). Nonetheless, a recent study based on a national household survey reports social constraints on women's participation in the formal economic sector to be declining and finds support in the survey data for increasing social acceptance of women's involvement in the labour force (Flynn and Oldham 1999: 71–73).

The purpose of this chapter is to explore people's attitudes towards work with a particular focus on attitudes towards female labour force participation. Moreover, we report on individuals' feelings of job security and their reactions to a hypothetical situation where they lose their jobs.

## Conservative social attitudes are changing

The main conclusion to be drawn from the focus groups is that social attitudes towards work have been changing for some time. In concurrence with the studies just cited, the focus group participants believed that rising poverty has been a factor in increased female labour force participation. Furthermore, the increasingly difficult economic circumstances, they argue, have modified the “shame culture” in a way that has reduced the number of “shameful” occupations for both women and men. As maintained by the “shame culture” line of argument, put forward by, amongst others, a former Prime Minister (Jordan Times 21/2 1998), Jordanians shun a number of menial jobs because they consider them inferior and shameful, which has damaging effects on labour force participation.

Nevertheless, despite the trend noted by the focus groups members over the last years, considerable social restrictions still remain. Notwithstanding the change in social attitudes, they say, the local custom still assigns women domestic work and child rearing as their major tasks instead of salaried work, especially in the modern, formal sector. Moreover, the focus group participants make the claim that several refugee camp residents hold jobs associated with social stigma outside the camp borders in order to conceal that they are doing such “unacceptable” work.

The focus group discussions in Wihdat and Azmi al-Mufti refugee camps provide some insight into which occupations are characterised by negative connotations. The focus groups report cultural constraints on women working in the agricultural, industrial, and construction sectors. Yet discus-

The opinions of a female lawyer in Wihdat about women's attachment to the labour force:

- “Families’ [lack of] approval of women’s work in the camp is a major obstacle [to labour force participation]”
- “Mixing with the opposite sex, working late and coming back at night, and religious matters are all factors emphasized by the inherited rituals, cultures and values, which limit the work of women”
- “Women are limited to handicraft, sewing and indoors production within the household”

sions in Azmi al-Mufti reveal that a relatively high number of women, especially the young and unmarried, work as seasonal day labourers in agriculture and that many (a total of about 150 young females was mentioned) hold a job in Al-Hassan Industrial City. Both of these types of work are characterised with poor working conditions and low pay, approximately 45 JD a month.<sup>1</sup> According to one of the discussants, employment in the Industrial City means “long hours – 8 a.m. to 5 p.m. -, hard work, no health insurance or any kind of fringe benefits, no social security,

<sup>1</sup> The employers justify the low salaries with a reference to female incomes as supplementary to other family incomes. A similar argument is observed in a study on lower class households in Egypt (MacLeod 1996).

no job security – they can fire you any time they want -, and above all little money”. A housewife and high school graduate says that “the women working in the lighter factory receive 35 JD as a monthly salary [...], they work in poor working conditions where they are not respected as human beings, toilet breaks are deducted from their wages, prayer is forbidden, and work regulations are rarely applicable.”

The discrepancy between the stated “*haram*” female jobs and what actually takes place may be indicative of a more general transformation in how the population thinks of adequate or acceptable jobs. As mentioned earlier, the focus groups attribute this attitudinal change to increasingly harsh living conditions. A member of a camp development committee says: “If you see a woman leaving early in the morning to work in agriculture ... then she must be poor”. Other fields where refugee camp women normally have not worked due to social reasons, but where they can now be found, are housekeeping and babysitting, and working in beauty saloons and perfume shops. While attitudes are slowly changing, by and large, “resistance is [still] least to women working in traditionally female occupations such as teaching, nursing, and some times secretarial work” (focus group participant in Wihdat).

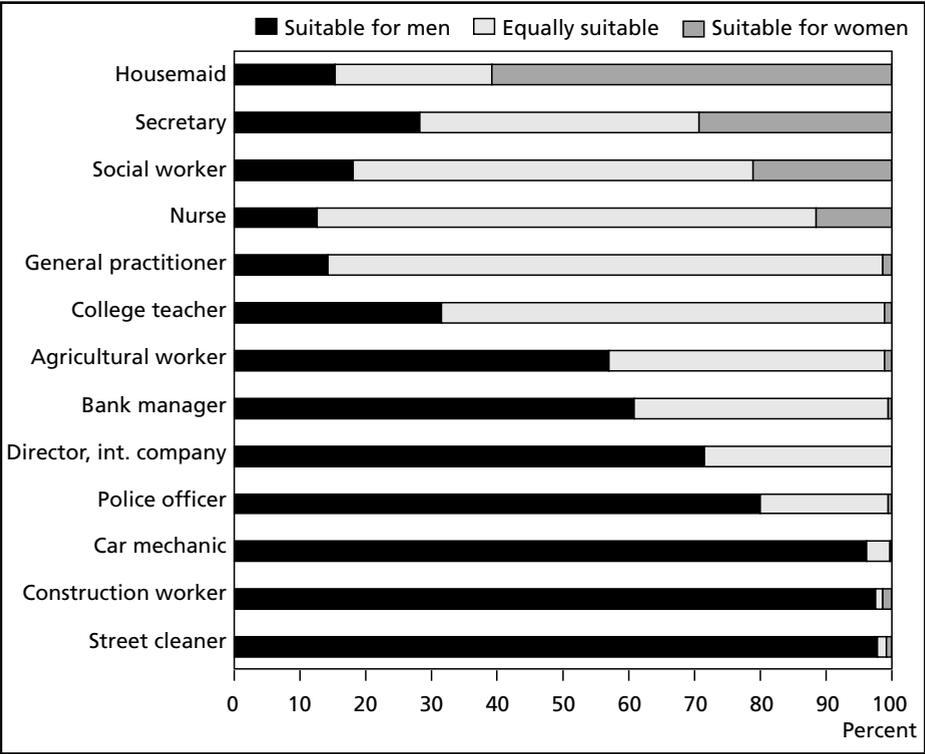
Thus, when one income is not enough to sustain a refugee camp household, or more generally, when a household is in dire need, this contributes to legitimising female employment in general and accepting work that has been socially unacceptable. We will return to the issue of unacceptable occupations and the “culture of shame” towards the end of this chapter.

## **Many jobs suitable for both men and women**

As we have just learned, the focus group discussants presented some occupations as more suitable for women than others. The survey also explored people’s opinion on this issue. The results, shown in Figure 8.1, basically conform to the picture given above, that women should preferably work as secretaries, nurses and (college) teachers. In addition, the list shows that people think it is more appropriate for women to work as social workers and housemaids. The latter is the only listed job that the majority think is suitable for women only. Working as a medical doctor, we observe, is equally suitable for both men and women.

Despite the fact that many women in Azmi al-Mufti refugee camps, as reported by the focus groups, have salaried work in farming, the majority of the adult camp population consider the agricultural sector to be primarily for men. If we move down the list in Figure 8.1, we see that although most respondents are of the opinion that

Figure 8.1 Adults' opinion of the suitability of jobs for men and women (n = 2,265)



men are more suitable for positions in banks and the police force, as well as being better equipped to fill the position of a director in an international corporation, quite a number of respondents think such positions should be open to women too. However, moving further down to a traditional male vocation such as a car mechanic, or menial jobs such as construction worker and street cleaner, very few respondents believe these jobs are appropriate for women.

The findings presented in the Figure are by and large equally valid for the opinions of men and women (not shown). Somewhat surprisingly, there are minor disagreements on no more than three out of the 13 jobs: More women than men believe that secretarial work, being a college teacher and an agricultural worker is equally suitable for women and men (at 47 *versus* 37 percent, 71 *versus* 64 percent, and 50 *versus* 33 percent, respectively). Otherwise, men and women agree on the relative gender appropriateness for the listed occupations.

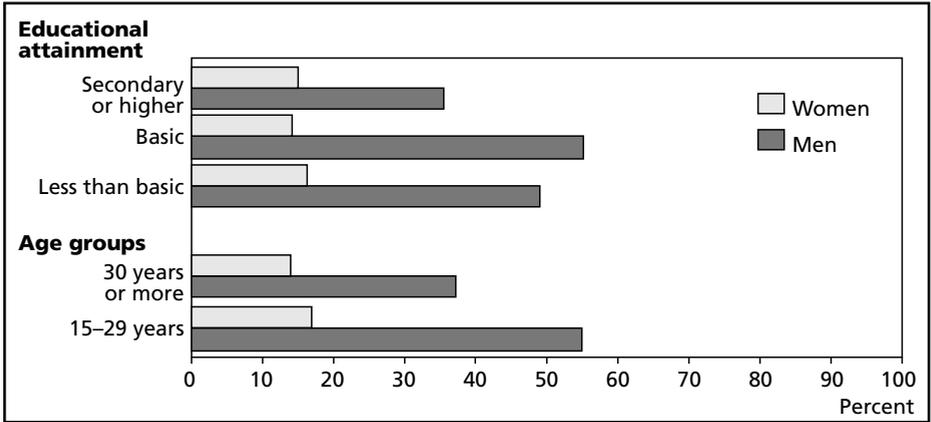
# Societal barriers to female labour force participation

There are sentiments and opinions in the refugee camp population against women’s employment, and these opinions are particularly prevalent among men. Asked if a woman should be allowed to work outside the home if she wants to, 31 percent of all respondents (one randomly selected individual in each household) said that they are against it. Forty-seven percent of the men held this opinion compared to 15 percent of the women.

There is a significant association between age and people’s attitudes (Figure 8.2). With increasing age the attitudes towards female labour force participation become less negative. The association is strongest for men. The youngest men voice the strongest opinions against women working outside the home. In fact 59 percent of the men aged 15 to 19 hold this view.

The association between education and attitudes concerning female work outside the home is significant for men only (Figure 8.2). Men with secondary qualifications or a higher degree express less opposition than those who have completed the basic cycle, or less. The relationship between education and attitudes is stronger for men below 30 years of age than for men 30 years and older (not shown).

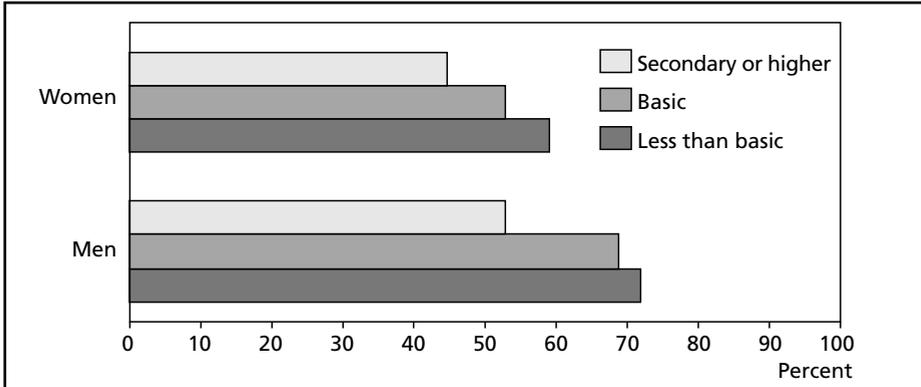
Figure 8.2 Percentage of women and men opposed to women working outside the home; by age and educational attainment (n = 2,274)



We asked several other questions regarding women and work. The first question was: “Do you approve or disapprove of a married woman earning money (in business or industry) if she has a husband capable of supporting her?” When we added the extra condition that the woman is married and provided for by her husband, 67 percent of the men and even 55 percent of the women were opposed to her working

outside the home. On this variable there was no significant effect of age for either sex. However, education did have an effect, this time for both men and women (Figure 8.3). Socio-economic status as measured by income does not show any effect on any of the two “attitudes to female work” variables.

Figure 8.3 Percentage of women and men opposed to married women working outside the home if they are cared for by their husbands; by educational attainment (n = 2,274)



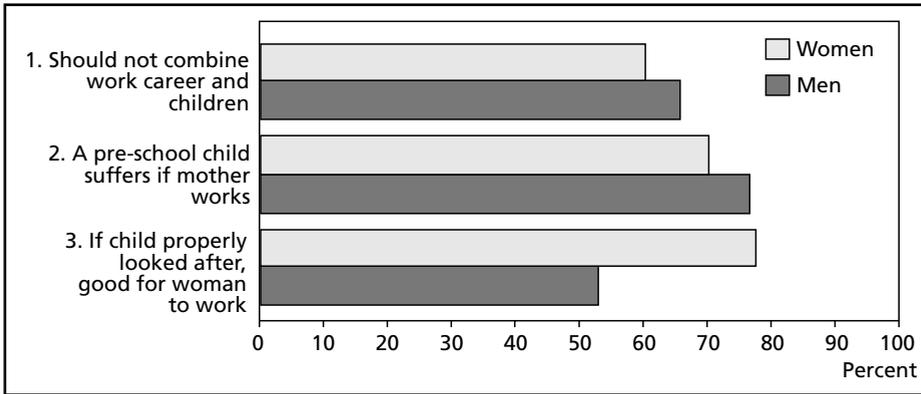
The survey further presented the respondents with three statements regarding women’s link to the labour market in relation to her obligation as a mother:

- Women should not try to combine a work career and children;
- A pre-school child is likely to suffer if his or her mother works; and
- If the children are properly looked after, it’s good for a woman to work.

The statements deal with the conflict between women’s roles as mothers and breadwinners. As shown in Figure 8.4, two out of three think that women should not try to combine a work career with child caring and child rearing (first statement). So strong is the belief among camp refugees that mothers are key to a safe and sound (early) childhood that three in four said that a pre-school child is likely to suffer if the mother does not devote all her time to the child but spends some hours a day as a working woman (second statement).

Figure 8.4 demonstrates that women and men differ in their views about women’s roles. More men than women hold “traditional” opinions about what women should and should not do. However, both men and women are very concerned about the well-being of their children. Yet once children are safe and taken good care of noticeably more women are willing to accept female workforce participation than men: 78 percent of women *versus* 53 percent of men strongly agree or agree with the third statement.

Figure 8.4 Opinions about women's role as an economically active person and a mother; percentage of men and women who strongly agree or agree with statement (n = 2,274)



On the other hand, we notice that the variation by gender is not as great here as it was on the question if a woman should be allowed to work outside the home if she wanted to (Figure 8.2). Rather, the gender difference is more in line with the question that hypothesised that the woman was married and provided for economically (Figure 8.3). One possible interpretation of this is that women are by far more supportive of the general principle of equal rights to access the labour market (allowed to work if she *wants* to) than men, but that when they are presented with conflicting roles (mother *versus* working woman) women's opinions tend to be more on par with the opinions of men. In the third statement, where it is hypothesised that work conflicts with motherhood to a lesser degree (children are well looked after), the gender gap widens again.

Of relevance to the discussion here is a study of young, working, women in Amman (Kawar 1997). Looking at women's attitudes to work after marriage, it found that a distinction had to be made between married women with and without children. When children are part of the picture being presented for valuation "women's perceived 'natural' roles as mothers take precedence" and their opinions concerning labour force participation after marriage are affected. Many women make their support for female work force participation conditional. One woman says: "As long as a woman fulfils her duties as mother and wife she should be able to continue with work." (Kawar 1997: 203-204).

In the same vein, a study of two low-income Palestinian refugee communities in Amman notes that "[f]emale labour-force participation seems to be concentrated in two extremes of the life-cycle: among either the younger, more educated generation of young women, who were often unmarried, or among older women – particularly mothers-in-law and widows, beyond their child-bearing years". The

study continues, “[g]iven prevailing cultural pressures, both groups are likely to face less stigma than those women in their child-bearing age” (Dejong and Tell 1997).

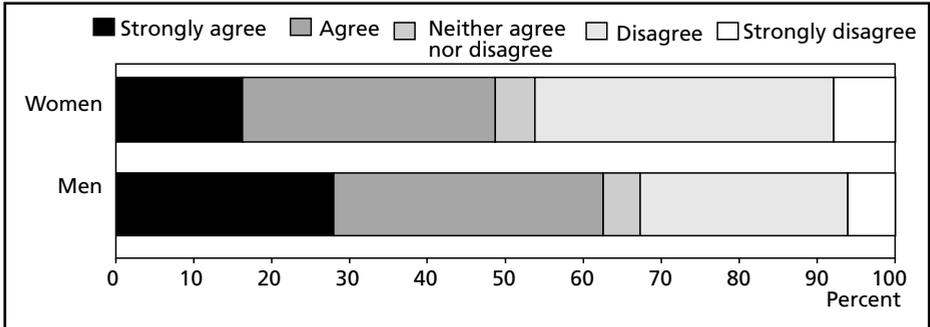
In partial agreement with the latter point, the focus group discussions of our study indicate that the widows in particular enjoy more support to work outside the home than both single and married women. The participants referred to several cases where widows had been outright encouraged to work to support their fatherless children. Furthermore, due to the gradual weakening of extended kin groups, they claimed, many widows do not expect much support from the (deceased husband’s) family, and are thus driven into income-generating activities. A similar finding is reported by Jaber (1997), who finds that the great majority of women in female-headed households of low-income families, whether the women are widows or divorcees, have a paid job or do such informal activities as embroidery.

The household survey also presented the respondents with two statements to investigate how the camp residents value women’s economic activity on the whole, and enquired about their degree of support for the two. The statements read:

- Most women work only to earn money for extras, rather than because they need money; and
- in times of high unemployment married women should stay at home.

Thirty-five percent of men and 23 percent of women strongly agree or agree with the first statement. These findings imply that the vast majority agree that women’s work is required to cover their families’ basic consumption and needs, and not for expenditure on luxury goods. Hence, their earnings are “needed”, a finding that lends support to Brand’s (1998) suggestion that Jordanian women first and foremost work because they have to in order to cater for their families and cover basic needs.

Figure 8.5 Women’s and men’s opinion of the statement “In times of high unemployment married women should stay at home” (n = 2,250)



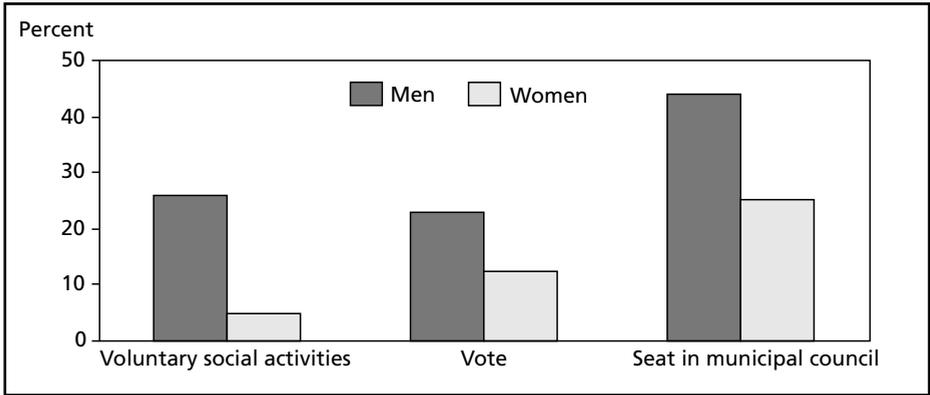
Replies to the second statement indicate that more than one-half of the adult camp population (62 percent of men and 48 percent of women strongly agree or agree) rate the economic contribution of women as less important than that of men, or at least give the men priority on the labour market (Figure 8.5). To a certain extent, this result is in accordance with the “traditional” norms delineated earlier giving men the duty to provide for their families. However, the “traditional” gendered division of labour view is not supported by evidence, as that would suggest stronger support for the statement. Hence, the survey findings may hint at changing social attitudes towards gender roles and work.

### Limited support for women’s public participation

Similar attitudes to those presented above prevail regarding women’s participation in public life (Figure 8.6). A considerable proportion of the Palestinian camp refugees think that women ought to spend most of their time at home, doing household chores and caring for family members. As is evident from these other indicators of female public participation, there is a huge gap in the opinion of men and women. For instance, while five percent of the women think it is inappropriate for women to take part in voluntary social activities, five times as many men held that belief. Forty-four percent of men said that women are not suited for a seat in a local council, compared to 25 percent of women.

The limited support for women’s partaking in the public sphere, it should be noted, is not a phenomenon limited to the Palestinian refugee camps only, but similar attitudes are found in all segments of Jordanian society (Tiltnes 1997, Kalimat and Tiltnes 1998).

Figure 8.6 Percentage of men and women opposed to women’s participation in certain public activities (n = 2,274)

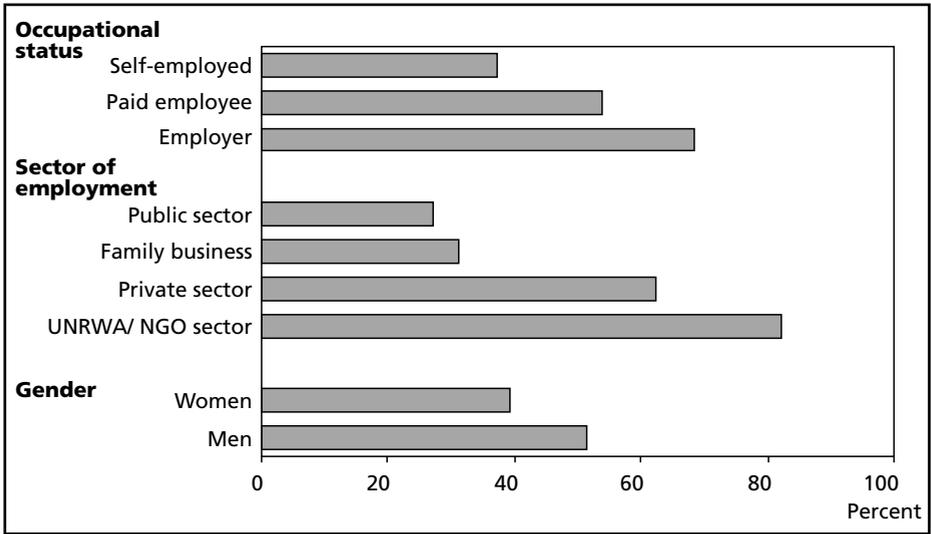


## Feeling of job insecurity prevalent

Given the weak Jordanian economy and the volatile Jordanian labour market, do the working camp refugees feel secure about their jobs? The survey asked all randomly selected adults who formed part of the workforce at the time of the interview if they feared losing their main job (the job where they worked the most hours the week preceding the interview) due to closures or redundancies, or due to other reasons during the next few years. Two out of ten said they feared losing their jobs as a result of the laying-off of employees or shutting down of the business. Three out of ten stated that they feared losing their jobs for other reasons, while five out of ten, i.e. one-half of the respondents, did not fear losing their jobs.

As can be seen in Figure 8.7, a higher proportion of men than women worry about losing their jobs. This is explained by the economic sector in which they work and the occupations they have. The majority of women have a government position or work in a family business. Persons in these two sectors are less often concerned about their future employment situation than those working in the private sector. Moreover, women tend to be self-employed, and the self-employed have less fear for their jobs than persons with salaried employment, as is shown in Figure 8.7. We note that employers and persons working for UNRWA and NGOs are particularly fearful about their employment. However, owing to the low number of respondents belonging to these two categories, care should be taken in interpreting these results.

Figure 8.7 Percentage of persons who fear losing the job by gender (n = 578), sector of employment (n = 575) and occupational status (n = 555); note that there are very few employers (n = 23) and persons employed by UNRWA or the NGO sector (n = 22)



## Very difficult to replace a job

If working refugee camp residents were to lose their jobs, would they, in their own opinions, manage to get a new job? What are they prepared to do to obtain new employment?

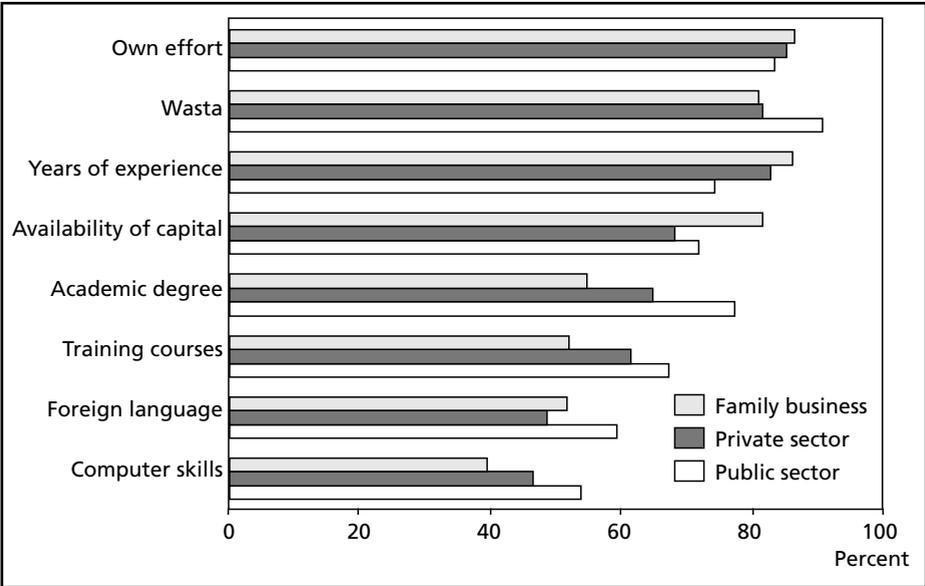
To explore the camp refugees' perception of the labour market, or rather their assessment of their chances on the labour market, the survey asked the following question: "Suppose you lost your job for one reason or another. If you were looking for work, how easy or difficult do you think it would be for you to find an acceptable replacement job?" Table 8.1 shows that it is a widely held opinion among economically active persons in the Palestinian refugee camp community that it is very difficult to find a new job if someone loses his job. Three out of four make this claim and only one in ten think it is very easy or somewhat easy to replace the job he or she has with an acceptable one. We find no variation in this belief according to gender, but it appears that the self-employed are a bit more optimistic about obtaining (or creating) a new job than the salaried workers (not shown).

Table 8.1 Opinions on the degree of difficulty in obtaining a replacement job (n = 584)

Getting an acceptable replacement job would be:	
Very easy	5
Fairly easy	6
Neither easy nor difficult	6
Fairly difficult	7
Very difficult	76
Total	100

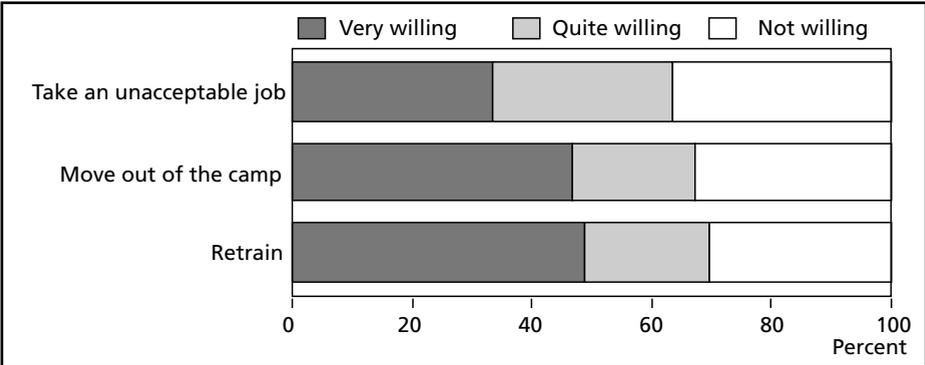
The survey asked all workforce members about the importance of various factors in getting another job. Figure 8.8 shows the proportion of respondents claiming that the various factors listed would be "very important" for them in a search for a new job. Own efforts, having *wasta* (connections or intermediaries), and wide work experience come out on top, with more than 80 percent of the respondents rating these factors as very important overall. There are only minor differences between respondents across sectors of employment. However, we note that formal skills (academic degree, training courses) and "modern" competence (foreign language, computer knowledge) are of less importance to people working in family businesses, of which many are self-employed, than to those employed in the private and particularly the public sectors. Instead, availability of capital, which for example can be invested in new business, plays a greater role for camp dwellers engaged in family businesses than for other labour force members.

Figure 8.8 Factors of importance to finding a new job; percentage of respondents stating that the factor is very important; by sector of employment (n = 559)



Confronted with the hypothetical situation where they suddenly lose their jobs, the majority are willing to do quite a lot to find replacement work. Figure 8.9 indicates that about two thirds of the refugee camp labour force participants are very willing or quite willing to retrain, move out of the camp and even accept what they currently consider to be an undesirable or “shameful” job.

Figure 8.9 Willingness to retrain, move out of the camp, and take an unacceptable job to obtain replacement work; percentage of labour force members (n = 581)



There is considerable variation in opinions across gender, where women show less “flexibility” than men. For example, 46 percent of women compared to 28 percent of men are unwilling to retrain, 60 percent of women *versus* 29 percent of men are unwilling to move away from their current area of residence, and 56 percent of women *versus* 34 percent of men are not willing to accept an undesirable replacement job (not shown). Some possible explanations for the observed gender difference are the lower types and number of jobs available to women, the norms limiting women’s freedom of movement (see Kalimat and Tiltnes 1998), and that some economically active women are “double-working”, i.e. have heavy domestic responsibilities in addition to their income-generating jobs.

Although fewer respondents, male and female taken together, said they are willing to take an unacceptable job than to retrain, the proportion is high at 63 percent (Figure 8.9). This is higher than expected in light of the attention that the Jordanian public discourse in the past has given to the negative effect of the so-called “culture of shame” on workforce participation (Jordan Times, 21/7 1997, 22/9 1998). It is possible that the result can be partly explained by a selection effect, since some of the respondents may already have crossed the shame barrier, while other camp individuals are outside the labour force precisely because they adhere to the norms that define certain occupations as shameful. Yet despite the plausible selection effect, we are tempted to interpret the result to reflect a situation where Jordanians in general are becoming more relaxed about what is a “shameful” job and what is not. What was yesterday unacceptable is becoming (more) acceptable today.



## 9 Housing and infrastructure

Refugees in Palestinian camps no longer live in tents or shacks, as was the case during the earliest years of their time in Jordan. Compared to the national average, the living quarters and neighbourhood characteristics are even quite good for many camp-dwellers, at least by some indicators (Arneberg 1997, Tiltnes 1999). Yet their dwellings are substandard in various ways and, as residential areas, there are features of the camps that impact negatively on the living conditions of their inhabitants. Most notable is the compactness of the camps. Other features include substandard infrastructure amenities, such as intermittent water supplies and non-existent or broken sewage networks. These camps also lack recreational areas and cultural institutions. In this chapter, we look more closely into these and other aspects of the camps as living areas, and describe the physical standard of camp residents' homes.

### Limited space

Palestinian refugee camps occupy limited space, and are mostly rented from private landowners by the Jordanian government. The government owns no more than 29

Table 9.1 The Palestinian refugee camps by size, in *dunums*, and ownership of the camp land (DPA 2000:21)

Refugee camp	Total area of the camp	Owned by the Government
Azmi al-Mufti	758,196	10,953
Souf	596,187	111,788
Talibieh	133,433	0
Sukhneh	68,745	0
Al Hussein	338,079	0
Irbid	218,960	0
Madaba	112,477	0
Wihdat	477,163	0
Baqa'a	1400,626	1059,332
Hitteen	894,499	135,300
Jerash	507,283	217,500
Hinekeen	96,126	0
Zarqa	190,000	159,600
Total	5791,774	1694,473

percent of the land (Table 9.1). Apart from a few main thoroughfares, most of the streets are quite narrow, varying from two to six metres in width in the Wihdat and Azmi al-Mufti camps. Between some houses, there are only narrow lanes that are less than 1 meter in width. Two facts would stand out in any description of these camps. The first is the proximity of the houses. The second is the restricted space of the houses, which measure less than 100 square metres on the ground. The smallest units are to be found in the Talibieh and Irbid camps, with plots of 64 square meters (DPA 2000).

The distribution of households by size of living quarters, as defined by the total number of rooms available to the household, is shown in Table 9.2. Some ten percent of the dwellings are restricted to one room only, while approximately 30 and 40 percent have two and three rooms respectively. Twenty-one percent of refugee camp homes have four rooms or more.

Table 9.2 Proportion of households by number of rooms of their dwellings (excluding kitchens, bathrooms, hallways and verandas) (n = 2,544)

One room	9.5
Two rooms	29.5
Three rooms	40.1
Four rooms	16.6
Five or more rooms	4.3
Total	100.0

Regulations prevent the expansion of houses both horizontally and vertically, contributing to a situation in which 46 percent of the camp population reside in living quarters with three or more persons per room (not counting kitchens, bathrooms, hallways and verandas). Thirty-four percent of the *households* are of this type.<sup>1</sup> In absolute terms, this is nearly 10,000 households and some 85,000 persons in the 12 camps surveyed (Table 9.3). In addition to the limited size of the dwellings, the relatively large household sizes found in the camps contributes to overcrowding. The average household size in the Palestinian refugee camps is 6.3 persons, about the same as the national average of 6.2 revealed in the Jordan Living Conditions Survey (Arneberg 1997: 18), and the 6.0 estimated by the 1997 Population and Family Health Survey (DOS and MI 1998). As reported earlier, about one third of the households consist of eight or more persons.

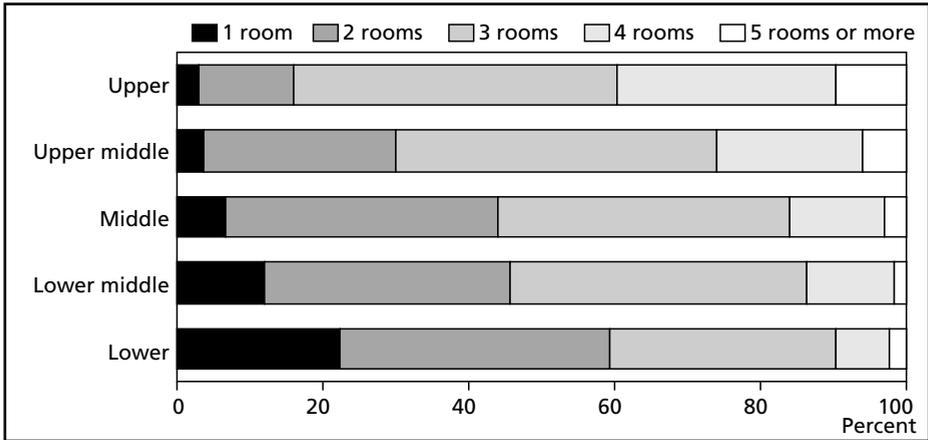
<sup>1</sup> This is roughly the same proportion found in a 1987-88 survey of the Hussein (29.5 percent) and Wihdat (35.7 percent) refugee camps in Amman (Abu Helwa and Birch 1994), indicating little if any negative development of household spatial and social density.

Table 9.3 Crowding. Percentage and number of households (n = 2,544), and percentage and number of population (n = 16,149) by number of persons per room and number of persons per room used for sleeping

	Households		Persons	
	%	No.	%	No.
<b>Persons per room</b>				
Less than 2	34.0	9,855	20.4	37,663
2–2.99	31.8	9,204	33.5	61,736
3–3.99	19.9	5,785	25.7	47,437
4 and above	14.3	4,124	20.3	37,442
<b>Persons per room used for sleeping</b>				
Less than 2	12.2	3,523	5.6	10,284
2–2.99	26.5	7,646	21.1	38,883
3–3.99	27.8	8,116	30.4	56,085
4 and above	33.4	9,683	42.9	79,026

There seem to be only minor differences between the Palestinian refugee camps in Amman when compared with those to the west and north of the capital. However, we have identified a distinction between households according to economic standing. As shown by Figure 9.1, the dwellings of the more prosperous among the camp families clearly have more rooms at their disposal than the less fortunate ones.

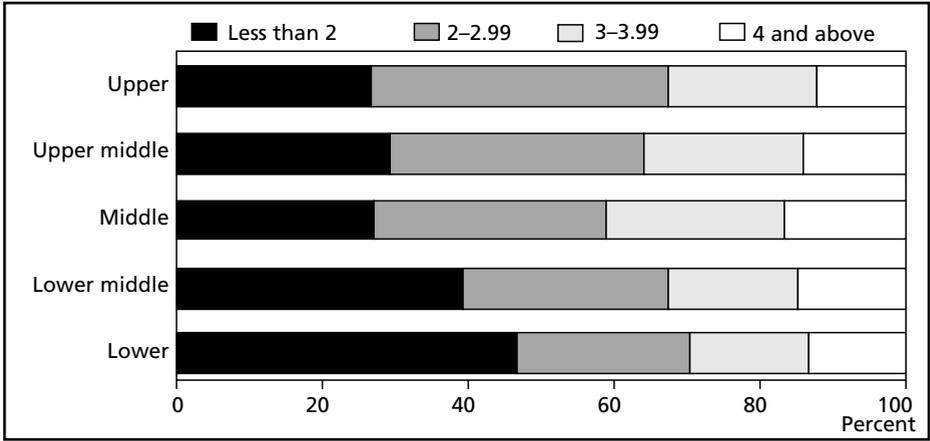
Figure 9.1 Percentage distribution of households according to household income and number of rooms of their dwellings (n = 2,542)



Still, the picture changes dramatically when we take into consideration the size of the household and look at the number of persons per room. Figure 9.2 shows that there is a very limited difference between the highest and the lowest income groups. In fact, the lowest income group is somewhat better off, with 47 percent of the

households residing in dwellings with fewer than two persons per room, compared to 27 percent in the highest income group. This implies that household income is linked to household size. The main explanation for this is that the lower-income households more often consist of loners, elderly people and single parents with children, whilst a higher income is often linked to the presence of multiple earners (see Chapter 5.)

Figure 9.2 Percentage distribution of households according to household income and number of persons per room (n = 2,542)



## Overcrowding and its social implications

The social effects of crowding have been studied in the Palestinian refugee camps of the West Bank and Gaza. On an individual level, deep-seated sense of frustration was observed here. On a social level, conflicts often arise due to the irritations of noise, lack of privacy, proximity of neighbours, and lack of playgrounds and parks (Marshy 1999). In our study, the compactness of the camps and particularly the limited space of the dwellings was repeatedly brought up in focus group interviews as constituting one of the major problems facing camp residents.

Echoing the study from the West Bank and Gaza, the focus group discussants said that one negative consequence of crowding is a lack of privacy. People can often hear what their neighbours are talking about. Looking out through the windows may stir up trouble, especially for the men, as this may be considered an affront and misinterpreted as them peeping on neighbouring females. Moreover, they claimed that crowded conditions provide students with a poor study environment, something that very likely contributes to the school dropout and illiteracy rates among

the young. Furthermore, the camp residents indicated the detrimental health effects of overcrowding.

The general association between overcrowding and ill health, especially social well-being and psychological health, has been recognised by the World Health Organisation (WHO 1989), and is well documented (Timms 1989, Edwards et al. 1994). Leila T. Bisharat has described a range of negative health and social consequences of overcrowding in the low-income neighbourhoods of Amman (Bisharat 1993). Of particular concern was the mounting risk of accidents to children, both inside and outside overcrowded dwellings due to the lack of safe playing environments. A second key finding was the increased incidence of respiratory illness in households with a lot of children under the age of twelve.

We will return to the aspect of parents' perception of safety for their children later, as we will be discussing people's satisfaction with various aspects of their dwellings and neighbourhoods.

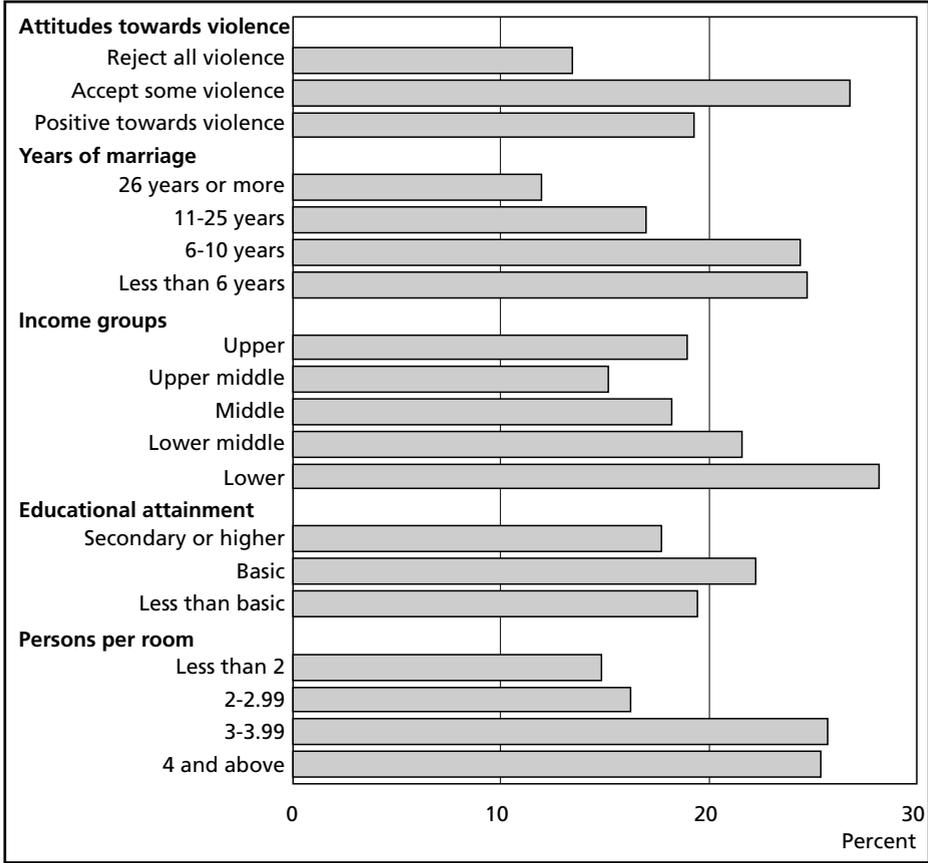
Focus group participants blamed crowding for a number of social problems. Teenagers and young adults, they said, are being forced onto the streets where they sometimes join gangs that harass women, become criminals and start drinking alcohol or become addicted to drugs. Furthermore, the focus group participants attributed domestic violence to overcrowding, although they also took other factors into consideration, such as poverty.

The household survey leaves no doubt that domestic violence is a serious problem, and the claim made by the focus group participants that overcrowding is an important explanatory factor is supported by the evidence. We asked 606 randomly selected and currently married women residing with their husbands if they had ever been hit, beaten, choked or subjected to violent physical harm in any other way by their husbands. Forty-two percent admitted that this had taken place at least once in their marriages. Less than half of those, 19 percent of all respondents, said they had been subjected to physical violence from their husbands in the previous 12 months. About one in five of those that had ever been physically harmed admitted being injured from the beating. Bruises, cuts and burns, and miscarriages were the most common injuries reported.

Figure 9.3 shows the incidence of wife-beating in the last year before the interview, as reported by currently married women and according to a number of background variables. The graph shows a relation between crowding and income on the one hand, and physical abuse on the other, which is in accordance with the claims made by the focus groups. There seems to be no significant association between education and domestic violence. However, it appears that people's attitude towards such violent behaviour plays a role: Acceptance of the idea of physical punishment correlates with actual mistreatment. This relationship was also suggested in the qualitative group interviews. Another important factor in explaining wife abuse

seems to be the number of years married, with more abuse taking place in the earliest stages of cohabitation.

Figure 9.3 Incidence of domestic violence over the past 12 months by selected background variables; percentage of currently married women who report being physically harmed by their husbands (n = 606)



### Poorest people inhabiting the lowest-quality dwellings

The huge majority of houses are constructed of stone and cement (84 percent according to the survey) or brick (12 percent). Some are built with brick walls and zinc roofs, and in a few houses asbestos is a significant building material.

According to Arneberg (1997), the camp population is above the national average for Jordan on a number of indicators for housing conditions and infrastructure amenities (except for crowding, where they are considerably worse off in terms of both objective and subjective measures). Despite this fact, a substantial number of dwellings are inadequate.

Our survey reveals that, while the vast majority has piped water, six out of ten households regularly experience unreliability in the water supply through those pipes. In other words, more than 17,000 households experience daily or weekly cut-offs. Some 55 percent have no private bath or shower. This adds up to nearly 16,000 households in the camps surveyed. More than one in five, or about 6,600, households do not have a toilet inside their living quarters. Over 20 percent are not connected to a sewage network, and broken sewage pipes and the subsequent contamination of water aggravate this situation (Table 9.4).

Table 9.4 Percentage and number of households affected by negative housing characteristics (n = 2,544)

	Households	
	%	No.
Rooms are humid/damp	59.6	11,657
Rooms are cold and difficult to heat in winter	55.7	16,156
Rooms are uncomfortably hot in summer	65.4	18,920
Rooms are dark and gloomy	40.6	11,761
Poorly ventilated dwelling	45.4	13,111
Daily exposure to disturbing noise from outside the dwelling	25.3	7,379
Occasional exposure to disturbing noise from outside the dwelling	14.8	4,304
Lack private bath/shower	54.6	15,818
Lack toilet inside living quarters	22.7	6,601
Not connected to sewage network	23.4	6,833
Garbage is not collected	12.0	3,470
Lack drinking water piped into residence	8.1	2,363
Unstable drinking water supply (daily or weekly cut-offs)	59.8	17,347
Lack room heating	1.3	350
Not connected to electricity grid	0.4	103
Unstable electricity supply (daily or weekly cut-offs/problems)	1.4	380

One in four families claim to be so disturbed with noise from outside their dwelling, that they frequently have problems hearing during regular conversations. Another 15 percent of the households maintain they occasionally have such problems. Altogether, this means that more than 11,500 households in the surveyed Palestinian refugee camps are so troubled by noise from the immediate vicinity of their house that it interferes negatively with one of the most basic and crucial aspects of a normal life; communication with others. Fifty-six percent state that their

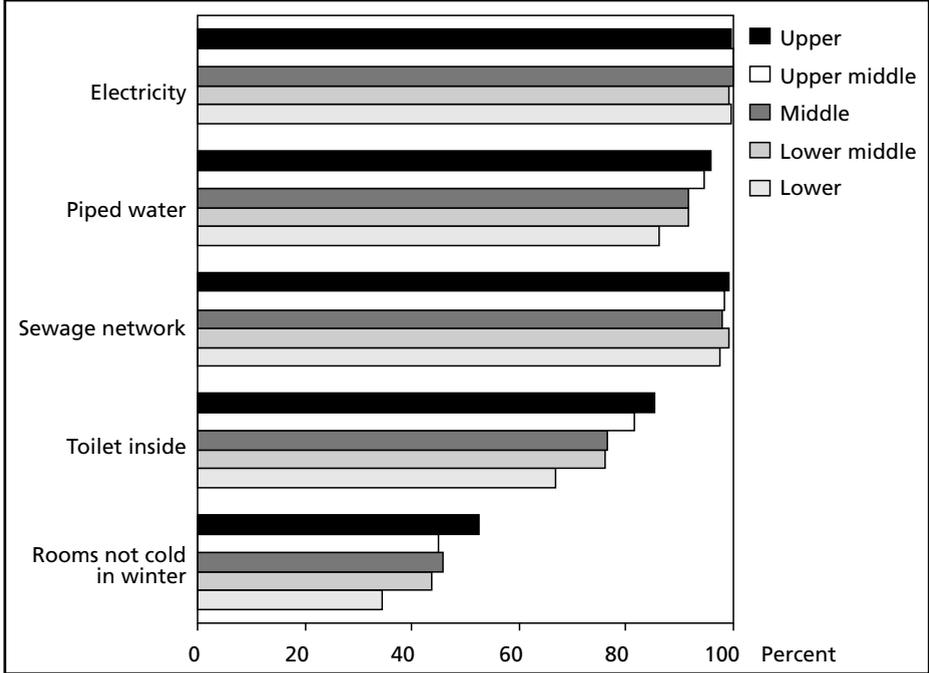
dwellings are cold and difficult to heat during winter, while 65 percent claim that their living quarters are uncomfortably hot in summertime. These figures correspond to some 16,000 and 19,000 households in the 12 refugee camps covered by the study (Table 9.4).

As one would expect, the families with the lowest income often inhabit the poorest quality dwellings. Hence, we are witnessing a tendency for poor living conditions to mount up. Yet, the variation in housing conditions and infra-

Focus group participants in Azmi al-Mufti repeatedly mentioned that the camp has a serious problem with its sewage system:

- A high number of families dispose of their sewage in dugout pots under their houses. These are inadequately constructed, and frequently suffer leakages, which contaminate drinking water and reach open street gutters intended for draining rainwater. Additionally, they are not always adequately secure, and thus pose safety threats for the youngest children.
- This unsuitable system, particularly the open gutters, constitute a severe health hazard: skin diseases are common, particularly among the children.
- Flies, mosquitoes, and other insects as well as some animals find their ideal breeding environments in these gutters, and the smell is most unpleasant.
- One says: "They have constructed a good sewage system in Irbid refugee camp. Why don't they do the same here?"
- Several persons also called attention to a defunct refuse collection system, notably the lack of refuse collectors.

Figure 9.4 Percentage of households by selected housing characteristics and household income (n = 2,542)



structure is not present for all indicators. For example, Figure 9.4 shows that regarding connection to the electricity grid or sewage network or septic tank there is no difference between the five income groups. However, lower-income households have potable water piped into their dwellings less frequently than other households. This disparity in housing standard is even greater in other areas. Sixty-seven percent in the lowest income group live in houses with a toilet inside, as compared with 85 percent in the highest income group. And while about half of the wealthiest households find their dwellings cold and difficult to heat during winter, this is the situation for two out of three of the poorest families.

## Significant dissatisfaction with dwelling and living area

Reflecting the picture hitherto portrayed, one in three households expresses a dissatisfaction with the size and overall condition of their dwelling (Table 9.5). Lack of privacy, stemming both from the closeness of the building structures and compactness of the camps, plus the crowding pertaining to the individual dwelling causes

Table 9.5 Percentage of households rather or very dissatisfied with certain housing and neighbourhood characteristics; by income groups (n = 2,542)

	Lower	Lower middle	Middle	Upper middle	Upper	Total
<b>HOUSING</b>						
Space/size	31	30	36	35	34	33
Indoor environment	36	33	37	35	29	34
Privacy	21	18	18	19	17	19
Housing cost	31	28	27	23	25	27
Water supply	29	27	28	26	33	29
Water quality	15	21	19	23	22	20
<b>NEIGHBOURHOOD</b>						
Noise	28	33	36	39	40	35
Pollution	34	37	32	36	40	36
Safety for children	26	36	32	35	37	33
Traffic	18	19	22	24	23	21
<b>SERVICES AND WORK</b>						
Schools	6	8	9	11	13	9
Health services	12	8	10	12	11	10
Transportation	8	11	9	12	9	5
Shops and commerce	4	5	5	5	4	5
Cultural institutions	28	34	41	34	35	34
Work and business opportunities	66	66	69	68	69	68

19 percent of the households to complain about a lack of privacy. One in four households feels that the rent is too high, 31 percent in the lowest compared to 25 percent in the highest income quintile. Excepting this indicator and privacy, it is the comparatively better off and not the poorest camp residents that tend to voice the most dissatisfaction with their housing conditions and the immediate surroundings of their dwellings. The latter is assessed by reference to noise, pollution, and safety for children (more about this issue below) and traffic. This is somewhat surprising, given the comparatively lower housing standards amongst the poorest, as measured by the objective criteria above, but may be explained by higher aspirations amongst the comparatively affluent segments of the camp populations.

There is no significant difference in the satisfaction or dissatisfaction of people with health services, public transportation, cultural institutions and work and business opportunities across income groups. But as one moves up the income ladder, it appears that dissatisfaction with the local schools increases.

While the camp residents seem generally content with the shops and trading opportunities in their communities and the great majority (nine out of ten) express satisfaction with the schools and health services, there is widespread dissatisfaction with the opportunities to engage in cultural activities. In fact, one in three Palestinian refugee camp households voices dissatisfaction. This finding comes as no surprise, since the lack of public space in the form of clubs, public halls, cinemas and other cultural institutions is evident in the camps.

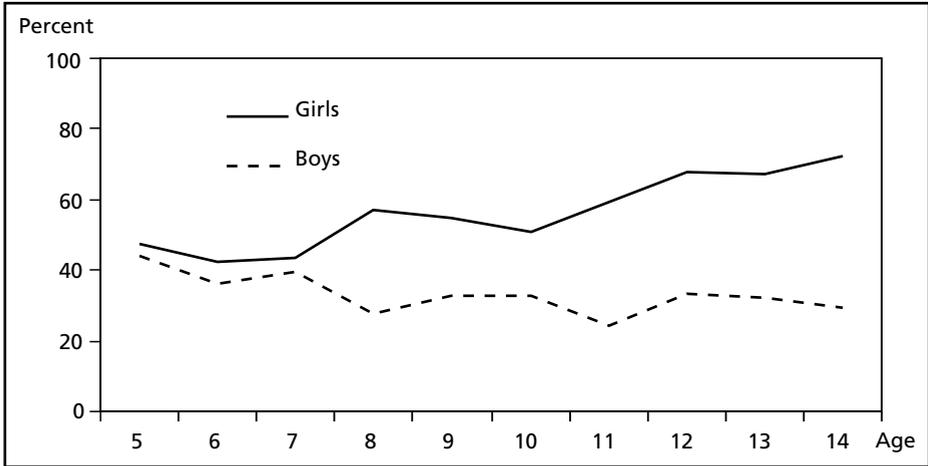
Yet people are even more unhappy about the situation on the local labour market, as two out of three households are rather or very dissatisfied with the work and business opportunities offered in the camps or nearby living areas (Table 9.5).

## **Many children do not play outside**

With reference to the safety for children of five to fourteen years old, Table 9.5 shows that 33 percent overall of the Palestinian camp refugees are rather or very dissatisfied. However, households with children are less content than other households, as 46 percent of the households with children under four and 40 percent of the households with children of five to fourteen years of age state that they are rather or very dissatisfied with children's safety in their place of residence.

The fact that many parents worry about the security of their children is also reflected by the fact that many children are not allowed to play and spend time with friends outside the confines of their houses if not monitored by grown-ups. Overall, 44 percent of children from five to fourteen do not play outside the house without

Figure 9.5 Percentage of children aged 5-14 who do not normally play outside the house or go out with friends without adult supervision, by age and gender (n = 3,991)



adult supervision, but as illustrated by Figure 9.5 there is variation according to age and gender. While more boys are allowed to spend time outside by themselves from the age of eight, girls get less freedom as they grow older. At age fourteen, 72 percent of girls do not normally play outside without adult supervision, compared to 30 percent of boys. While the increasing gender gap by age can be explained by cultural and religious factors related to gender roles and rules of conduct, the fact remains that a sizeable number of children are protected from what many parents consider to be unfriendly and hazardous surroundings.

## Regional variation in satisfaction

Returning to the level of satisfaction with living quarters and neighbourhoods, the survey suggests some differences between camps, or rather regions of camps. Table 9.6 indicates that the Palestinian camp refugees residing to the west of Amman, i.e. in the Baqa'a and Madaba camps, are slightly more dissatisfied with the housing conditions than the other camp refugees. Yet, this conclusion should be treated with some caution, as the variation is not great. We also note that the inhabitants of the Amman camps are considerably more satisfied with the water quality than the rest. Moreover, we see that the people in the urban camps of the capital are more troubled by noise and more concerned about children's safety.

Table 9.6 Percentage of households rather or very dissatisfied with certain housing and neighbourhood characteristics; by region (n = 2,544)

	Amman	West	North	Total
<b>HOUSING</b>				
Space/size	35	36	31	33
Indoor environment	32	38	32	34
Privacy	18	20	18	18
Housing cost	27	28	25	26
Water supply	27	30	28	28
Water quality	12	25	20	20
<b>NEIGHBOURHOOD</b>				
Noise	41	36	31	35
Pollution	33	37	37	36
Safety for children	39	33	31	33
Traffic	22	21	20	21
<b>SERVICES AND WORK</b>				
Schools	6	10	10	9
Health services	8	12	10	10
Transportation	6	12	10	10
Shops and commerce	2	6	5	4
Cultural institutions	30	36	35	34
Work and business opportunities	58	72	68	67

However, on a number of other communal characteristics, notably those dealing with various services and the local work and business opportunities, the Amman refugee camps fare better than the other camps. The proportion of households that voice dissatisfaction with schools, health services, transportation and the local stores, markets and businesses is cut by up to one-half in the Amman camps compared to the other two regions. Although less dissatisfaction with cultural institutions and work and business opportunities were found in the Palestinian refugee camps of the capital, the discontent reaches 30 and 58 percent respectively.

## **Plans to improve the physical and social infrastructure**

The inadequacies in the cultural field have certainly been noted by the Jordanian Government, which has included the building of seven public libraries, 10 youth clubs and four women's activity centres in its Community Infrastructure Program

(CIP) (Department of Palestinian Affairs 1999).<sup>2</sup> To enhance recreational opportunities, the Government has also added the construction of 11 parks to the CIP. This programme, launched in 1997 and set to run until 2008, aims at upgrading the Palestinian refugee camps as well as many other low-income urban areas and poor villages. In addition to social infrastructure projects such as those just mentioned, the camps should benefit from physical infrastructure projects in the fields of water supply, sanitation, drainage, street upgrades and lighting, and the construction and upgrading of some schools and health facilities (Table 9.7).

Table 9.7 The Community Infrastructure Program in the Palestinian refugee camps. Number of camps covered by type of project in Phase 1 (1998–2001) and Phase 2 (2001–2008, marked with asterisk) of the program

Type of project	No. of camps	Type of project	No. of camps
<b>ON-SITE INFRASTRUCTURE</b>		<b>SOCIAL INFRASTRUCTURE</b>	
Streets & footpath (a)	13	Health center *	12
Pedestrian tunnel	2	Public library *	7
Street lighting	13	Public park *	11
Water-supply network	8	Youth club *	10
Storm water drainage	8	Community building * (b)	7
Sewage network	8	Schools *	5
Cemetery boundary walls	3	Civil defense center (fire fighting) *	2
Safety wall	1	Shopping area *	3
<b>OFF-SITE INFRASTRUCTURE</b>		<b>UNRWA-RUN INFRASTRUCTURE</b>	
Sewage treatment plant *	4	Women's activity center *	4
Hospital *	2	Post office *	1
University college *	1	Schools *	13
		Refuse collection equipment * (c)	7
		Shelter/housing rehabilitation *	13

(a) Paving new streets, maintaining existing and laying new asphalt, constructing concrete footpaths and sidewalks

(b) Office for Camp Improvement Committee

(c) Specialised compactor vehicles

<sup>2</sup> The CIP is one of four components in the ambitious Social Productivity Program (SPP) launched in 1997 to address the needs of poverty-stricken families and low-income communities in Jordan. The other three components are the National Aid Fund project, which will reform the system of social assistance and poverty relief; the Training and Employment Support Project, which seeks to enhance the skills of the unemployed poor through the funding of on-the-job training; and Support to Business Training for Micro and Small Enterprises aiming at creating effective and sustainable support services for small and micro-companies in order to help them expand and improve their performance.

## More than 25,000 camp refugees reside in substandard dwellings, according to one measurement

To close this chapter we would like to focus on four of the most crucial aspects of people's living quarters. While emphasising a limited number of indicators for housing conditions here, we do not claim that the other indicators dealt with earlier are of negligible importance.

We have made a composite measurement of the standard of people's living quarters, and estimated the number of Palestinian camp refugees who reside in what can be defined as a substandard dwelling. The measurement has four components. The first deals with the *construction materials* of the dwelling, which are considered substandard if not entirely of dressed stone, brick, cement or concrete. Zinc roofs and the use of potentially dangerous materials such as asbestos, even if only in part of the dwelling, are regarded as unacceptable. Nearly 500 households and some 2,500 people reside in living quarters with unacceptable building materials.

The second component is *crowding*, and a dwelling is regarded as crowded if it has three or more persons per room (excluding hallways and kitchen etc.). Almost 9,000 camp households have this characteristic. The living quarters of about 85,000 camp refugees are cramped. Thus, there can be little doubt that crowding, or rather, overcrowding, is one of the major concerns in the camps.

The third and fourth components are made up of *two basic infrastructure amenities*: having potable water piped into the living quarters and connection to a sewage network. If a dwelling lacks one or both of these, it is considered substandard. Some 8,000 households and close to 50,000 people satisfy this criterion of a substandard dwelling.

Table 9.8 displays the proportion as well as the actual number of households and individuals who comply with one, two, or all three indicators of substandard housing (unsatisfactory construction materials, crowding, and lack of at least one basic infrastructure amenity). While approximately 15,000 homes, or 52 percent of all homes, would be defined as substandard if a definition was applied stating that only one of the three criteria should be met, just over 3,000 or 11 percent of homes, would be classified as substandard by the "two-indicators' criterion". The reason that only 168 dwellings, or fewer than one percent, are inadequate according to all three indicators is the low number of dwellings (482) that meet the first criterion of unsatisfactory building material.

Table 9.8 Palestinian refugee camp households and persons, in percent and actual numbers, according to three unacceptable housing characteristics: unsatisfactory building material, overcrowding, lack of piped water and/or connection to the sewage network

Indicators of substandard housing	% of households	No. of households	% of persons	No. of persons
One of three indicators	51.9	15,022	59.7	110,099
Two of three indicators	11.1	3,225	13.7	25,276
All three indicators	0.6	168	0.6	1,161

According to the approach used here, over 3,000 households with over 25,000 household members live in dwellings, which satisfy two or more indicators of unsatisfactory housing conditions. For the most part, these people live in overcrowded houses, which lack at least one critical infrastructure amenity, notably potable water or a sewage connection. The claim that at least 25,000 Palestinian camp refugees live in substandard dwellings seems well documented.



## 10 Health and health services

This chapter examines the health status of the Palestinian camp refugees, focusing on the adult population. We begin with a presentation of a simple subjective measure of general health, look at the spread of chronic illness and present figures on physical impairment. Next, we explore the level of psychological distress in the population. Sex differentials, gender roles and the impact of labour force participation and income are discussed. The chapter concludes with a look at the availability of, and access to, health services, and satisfaction with various health care providers.

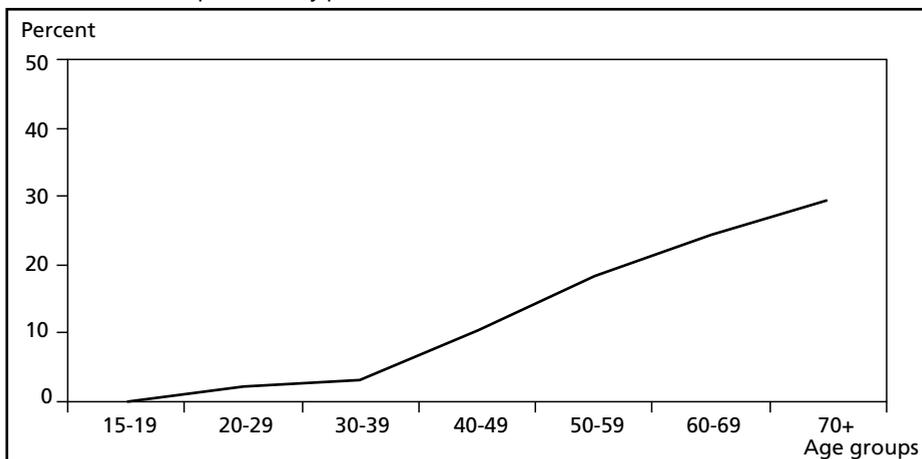
### **Five percent report poor general health; no gender difference**

The survey shows that 55 percent of the adult camp residents reported very good health, 23 percent reported good health, 17 percent reported fair health and five percent stated that their general health was poor or very poor. It is somewhat surprising that there is no variation across gender, since international health research shows that although women tend to outlive men, they fare worse than men on most measures of non-fatal morbidity and disability (Eckermann 2000). Also, in accordance with the trend in international studies, the Jordan Living Conditions Survey (JLCS) revealed that Jordanian men, on average, rated their health as somewhat better than women (Kharabsheh and Tiltnes 1998).

However in line with expectations, incidence of self-assessed poor health increases with age among camp residents. As can be seen in Figure 10.1, self-rated health starts deteriorating from age 40.

Respondents 15 years and above were asked to rate their own health on a five-point scale ranging from “very good” to “very poor”. Research has shown that the answer to this rather simple question does indeed accurately reflect the overall health of individuals. (Murray et al. 1982, Moum 1992a, Lundberg and Manderbacka 1996, Cleary 1997).

Figure 10.1 Health self assessment by age group: percentage of persons aged 15+ who state that their health is poor or very poor (n = 2,273).



## More prolonged illness in camps than outside the camps

On the whole, 13 percent of Palestinian refugees residing in Jordan's refugee camps reported that they suffer from chronic or long-term ill health.<sup>1</sup> Nearly half of the chronically ill (six percent) reported that they suffer from a severe health problem.<sup>2</sup>

The prevalence of long-term health problems in the camps seems to be about twice the national average. When compared to the 1996 JLCS, these figures are high. The JLCS, asking exactly the same question as the present study, found that seven percent of the total Jordanian population have some kind of long-term health problem, while 3.5 percent have a severe problem (Kharabsheh and Tiltne 1998). In the non-refugee population, three percent suffer from severe chronic illness, as do four percent of the Palestinian refugees residing outside the camps (Arneberg 1997).

<sup>1</sup> The question asked in the survey was: "Does [...] have any physical or psychological illness of prolonged nature, or any afflictions due to injury, handicap, or age?"

<sup>2</sup> A "severe" problem was defined as finding it "difficult to go out on his/her own without the help of other people because of a chronic health problem or handicap."

The 13 percent of people who are chronically ill account for more than 24,000 people in the 12 camps surveyed. Nearly 11,000 persons are affected by their long-term illness to such a degree that they have had to give up what would be considered normal activities.

The data show that women and men declare they are equally affected by chronic and severe chronic health failure. This is surprising given that previous research finds that women’s health is worse than that of men (Eckermann 2000).

As expected, the older the person, the higher the risk of prolonged illness and disability. This is evident from Table 10.1. While only one percent of those under 15 suffer from severe health problems, this figure rises to over 20 percent from the age of 50. Half of the oldest age group reported chronic illness, which negatively affected what they consider to be a normal life.

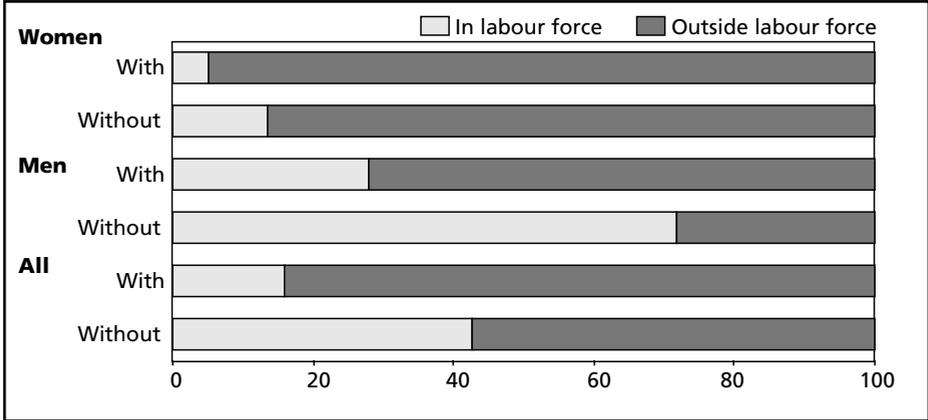
Table 10.1 Chronic and severe chronic illness (percentage), by five-year age group (n = 16,146)

	Age groups							
	0–4	5–9	10–14	15–19	20–24	25–29	30–34	35–39
Chronic illness	4	5	5	5	6	7	12	17
Severe chronic illness	1	1	1	2	3	3	4	7
	Age groups							
	40–44	45–49	50–54	55–59	60–64	65–69	70+	Total
Chronic illness	27	35	46	51	58	63	71	13
Severe chronic illness	8	12	21	24	28	39	50	6

## Chronic illness drastically reduces participation in the labour force

As can be anticipated, fewer persons with a severe long-term illness or disability manage to obtain gainful employment and to remain in the formal labour force (Figure 10.2). Among men, whose participation in the labour force is far higher than women, the participation rate is 48 points lower for those who suffer from a chronic health failure than for those who do not. Only three in ten with a severe long-term illness report they are economically active with seven in ten amongst men without such a health problem.

Figure 10.2 Female (n = 4,808), male (n = 4,788) and general (n = 9,596) participation in the labour force of persons 15 years and older with and without severe chronic ill health (percentage)



### Higher prevalence of chronic illness among the poor

The poorest segment of the Palestinian refugee camp population report chronic health problems far more often than other camp refugees. As shown in Table 10.2, individuals in the lowest income group suffer from long-term illness or disability about twice as often as other camp dwellers.

Table 10.2 Percentage of individuals with chronic and severe chronic health failure by household income (n = 16,143)

	Lower	Lower middle	Middle	Upper middle	Upper
Chronic illness	24	14	11	12	10
Severe chronic illness	13	6	4	5	4

Poverty may lead to poor health for a variety of reasons. For instance, low income may lead to inadequate diet. Poverty is often associated with low levels of education, which in turn may imply reduced awareness of health hazards and risk factors such as smoking and the importance of physical exercise, and may negatively impact positive health behaviour such as pre- and postnatal health care or seeing a doctor regularly. In addition, the poorly educated and economically disadvantaged more often hold physically tiring and dangerous jobs. Poverty is further related to

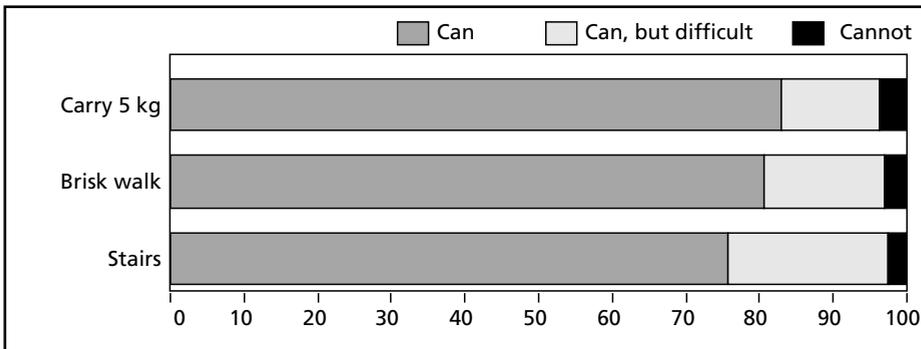
alcoholism and drug addiction, which lead to chronic health failure of both a physical and psychological nature.

Besides being a cause of chronic illness, poverty is also a possible consequence of ill health, for example if the main breadwinner of the household becomes seriously or incurably ill, or if he or she is impaired by a job-related or other accident.

## Nearly one third of adults are physically impaired

In order to assess physical strength and mobility, the survey asked all randomly-selected adults if they could “go up and down stairs”, “go for a brisk 5-minute walk”, or “carry 5 kg for a short distance (10 meters)”. The possible answers were “yes”, “can, with difficulty”, and “no”. The results are shown in Figure 10.3. About eight in ten reported they could manage each of the three tasks without any difficulty, while three to four percent could not manage them at all.

Figure 10.3 Physical mobility of adults: ability to carry 5 kg for 10 meters, go for a brisk 5-minute walk and go up and down stairs (n = 1,584) (percentage)

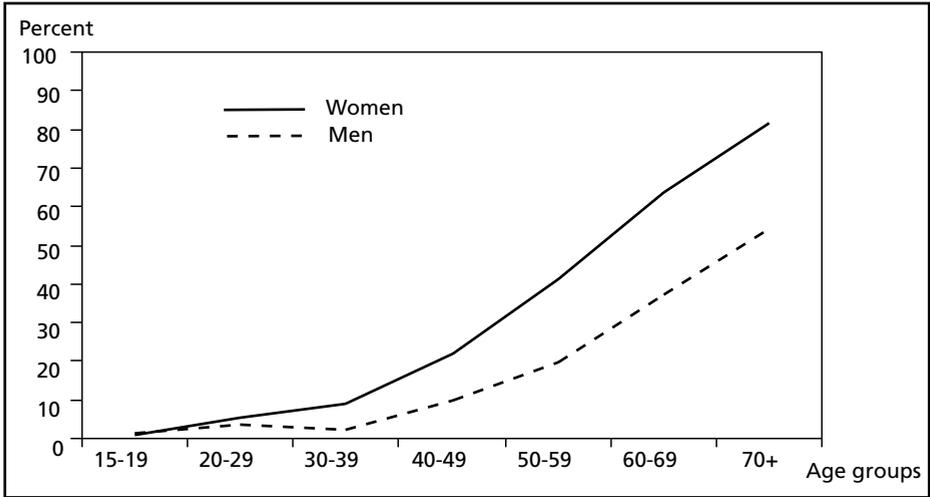


The vast majority (72 percent) of adult camp residents have full physical mobility according to our measure (they can perform all three mentioned activities without any problem whatsoever). Nine percent say that they can perform two of the three activities without any difficulty; six percent can perform one of the three activities without any trouble; while 13 percent cannot perform any of the three activities easily — they are severely impaired.

## Women report poorer mobility than men

In line with expectations, and contrary to self-assessed general health, the survey data show that women's physical health is poorer than that of men. While 76 percent of all adult men enjoy full physical mobility and nine percent suffer from a major problem, the same figures for women are 68 and 17 percent respectively. Consequently compared to men, nearly twice as many women find it difficult to move around easily and carry out what many consider normal chores and activities. As is evident from Figure 10.4, women consistently report worse physical health across all, except the youngest, age groups.

Figure 10.4 Physical impairment by gender: percentage of women (n = 1,532) and men (n = 742) with major mobility problems, by age group

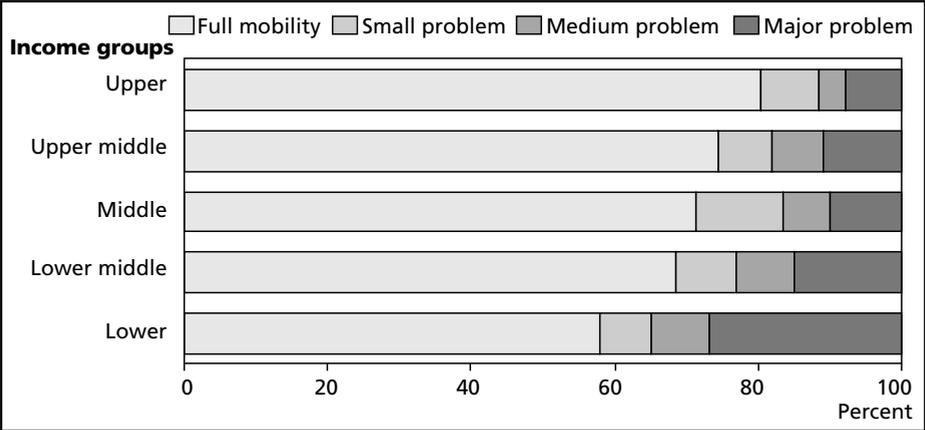


## The greater the hardship the lower the degree of physical mobility

As with chronic health failure, the poorest Palestinian camp residents have lower levels of physical strength and mobility. As shown in Figure 10.5, a decline in household income is associated with lower levels of strength and mobility. While 81 percent of the upper income group enjoys full physical strength and mobility and eight percent have a serious problem, the figures are 58 and 27 percent respectively in the lower income group. Consequently, the number of persons with

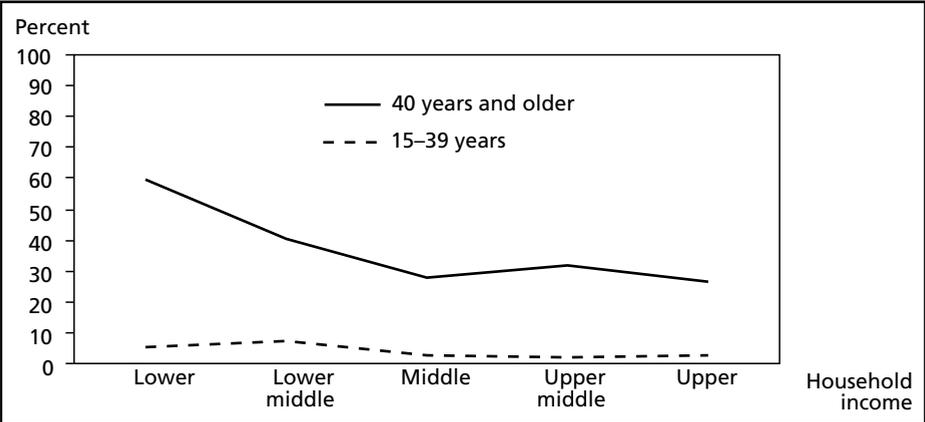
reduced physical strength and a major mobility problem in the bottom income quintile is three times higher than in the upper income quintile.

Figure 10.5 Percentage of adults by physical mobility and household income (n = 2,274)



This is partly because the older age groups are over-represented in the poorest income segment. For example, while our sample shows that 22 percent of the persons in the lowest income group are aged 60 and above, only seven percent of the persons in the highest income group are in this age group. Yet after controlling for age, the effect of household income on physical strength and the ability to walk remains significant, as is indicated by Figure 10.6. Individuals aged 15 and above in the lower middle and lower income groups are more affected by mobility problems than other individuals.

Figure 10.6 Physical impairment of persons 15-39 and 40+ by household income: percentage with a major strength and mobility problem (n = 2,274)



## General mental health — How it is measured

Everyday life in Jordan is stressful for some. Causes include trying to make ends meet and the political situation in the region. Other factors negatively affecting people's mental well-being can be related to poor physical health or they may be more emotional in origin.

We shall now look at how general psychological health, or rather ill-health, is related to a number of background factors. To measure psychological distress the survey used a short form of the "HSCL-25" instrument (Moum 1992b). Respondents were asked whether seven symptoms or problems had bothered or distressed them greatly, considerably, a little, or not at all during the last week. The symptoms were (1) worrying too much about things, (2) feeling depressed and sad, (3) feeling hopeless about the future, (4) feeling nervous or shaky, (5) feeling continuously fearful and anxious, (6) feeling worthless, and (7) headaches. While the first four items are closely interrelated and measure depression, and items 5, 6 and 7 indicate anxiety, some argue that the list may serve as a good proxy for global mental health (Tambs and Moum 1993: 364).

Between nine percent ("feeling worthless") and 36 percent ("nervousness") of those interviewed reported that they had been heavily affected by each of the seven symptoms.<sup>3</sup> Eighteen percent said they had felt quite or very worthless and 60 percent said that they had been considerably or greatly bothered by feelings of nervousness. For the remaining analysis of general mental health we will consider the people who reported being considerably or greatly plagued by a symptom as having that symptom.

## Symptoms of distress evenly distributed across age

Table 10.3 shows how the various types of symptoms are distributed across age groups. Two main observations can be made. First, the youngest camp residents (aged 15 to 19) are less bothered by symptoms of mental distress. Second, for most symptoms, people aged 20 and above are affected to the same degree irrespective of age. The two exceptions are "headaches" and particularly "feeling worthless", which tend to increase as people get older.

<sup>3</sup> Three years earlier, in the JLCS, the national figures ranged from four to 24 percent, with the same two variables rating the lowest and the highest scores.

Some 15 percent of the respondents had taken sedatives or other medicines regularly to treat and alleviate psychological symptoms and problems during the six months prior to the interview. Another nine percent had taken similar drugs from time to time. As demonstrated by Table 10.3, the use of medication tends to rise as people get older. During the same six-month period just over one percent saw a doctor for his or her psychological distress. By contrast, some 38 percent visited a doctor for other health-related problems.

Table 10.3 Percentage of persons reporting considerable or great mental distress and taking medication, by type of symptom and age group (n = 2,274)

	15-19	20-29	30-39	40-49	50-59	60-69	70+	Total
Nervousness	53	61	59	65	63	64	55	60
Worrying too much about things	41	52	53	62	49	52	42	50
Feeling depressed and sad	32	52	51	50	51	56	56	48
Headaches	38	44	50	53	55	59	53	47
Feeling continuously fearful and anxious	28	37	41	40	34	33	39	36
Feeling hopeless about the future	19	35	28	25	28	26	26	28
Feeling of worthlessness	12	15	19	23	18	26	29	18
Take medicine regularly	4	11	15	18	22	33	43	15

## Women more psychologically distressed than men

According to the World Health Organisation (WHO 2000), depression by and large affects more women than men, in a ratio of about two to one. The survey findings are in line with the WHO report, and reveal a substantial gender gap in the Palestinian refugee camps: 14 percent more women than men reported at least four symptoms (46 versus 32 percent) (Table 10.4). Despite this, the proportion of men using medication for depression and other psychological symptoms is roughly the same as the proportion of women.

Table 10.4 Percentage of adults, by number of symptoms of psychological distress and by gender (n = 2,274)

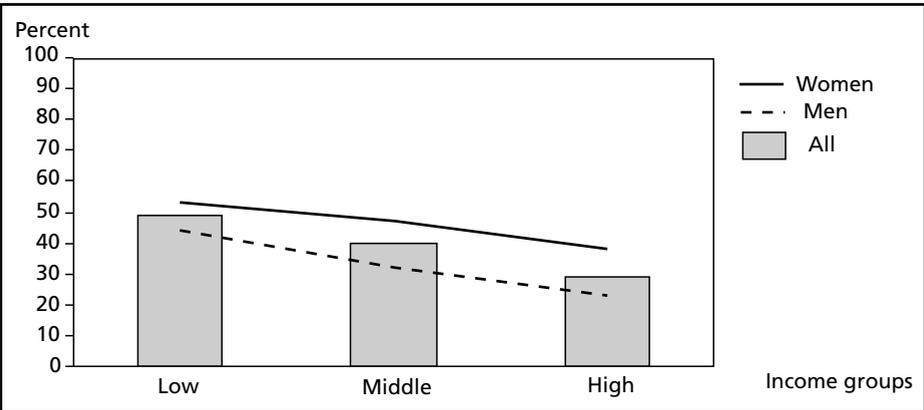
No. of symptoms	Men	Women	All
0	25	16	21
1	13	12	12
2	16	13	15
3	13	12	12
4	11	14	13
5	11	14	12
6	7	11	9
7	3	7	5
Total	100	100	100

## Income a strong predictor of mental well-being

Socio-economic status (SES) is consistently associated with health outcomes. Here we use three indicators of SES: income, education and occupation.

Forty-nine percent of the respondents in the lowest of three income groups reported at least four symptoms of psychological distress as compared to 40 percent in the middle-income group and 29 percent in the highest income group (Figure 10.7).

Figure 10.7 Mental health by gender and income: proportion of men (n = 742) and women (n = 1,532) and of all adults (n = 2,274) who reported four or more symptoms of psychological ill health, by income



The findings shown in the Figure suggest that income is a more crucial factor in the psychological state of men than of women. The reason is presumably the norms and practices that give men the prime responsibility for providing for their families and women a main role centred more on the home and children. This is not to say that women have no role in providing for their families. On the contrary, many men turn over their earnings to their wives or to their mothers, leaving it up to them to make ends meet (Shami 1996). However, most often men are the main breadwinners of the household, and when they cannot live up to their roles and barely manage to support their families, it may negatively affect their psychological well-being.

## **Labour force participation an emotional burden for many**

Likewise, the results confirm that participation in the labour force is associated with additional psychological distress. This applies more to women than to men as 46 percent of working women as compared with 36 percent of women outside the labour force suffer from reduced mental well-being. For refugee camp men the figures are 34 and 30 percent respectively.

The “dependency ratio” is also important. We have defined this as the number of persons between one and 14 and aged 65 or above in the household (dependants) divided by the number of persons aged 15 to 64 (i.e. working age). One would expect that the higher the dependency ratio, the more the stress on the breadwinner(s) of the family (usually the men), the homemakers and the domestic caretakers (typically the women) and hence, the more psychological ill-health.

Our study supports one of the claims. The dependency ratio appears to have no significant effect on the mental well-being of women, as 46 percent of the women residing in a household with a dependency ratio below one report reduced mental health as compared with 48 percent in households with a dependency ratio of one or above. However, the effect on men is as predicted: 38 percent of men from households with a high dependency ratio (one or above) report four or more symptoms of psychological distress as against 29 percent of men in households with a lower dependency ratio.

Work is something people do to generate income for family needs and expenditure. But the labour market is also an arena in which one can engage in meaningful and purposeful activities, exercise talents and realise one’s potential, and ensure personal growth. While leading a life of purpose is associated with positive

health (Ryff and Singer 1998), this may not be the case for working Palestinian camp refugees.

Furthermore, occupation, the second indicator of SES, should discriminate between people's psychological well-being. Indeed, as shown by Table 10.5, Palestinian camp refugees working as professionals and technicians report fewer symptoms of mental distress than those in low-status jobs. Among professionals and technicians, 23 and 28 percent respectively present four or more signs of distress. Among lower-skilled workers, this varies from 37 percent among service and sales workers to 43 percent among plant and machine operators.

Table 10.5 Psychological distress by occupation: percentage of employed aged 15+, by number of symptoms of psychological disorder (n = 633)

No. of symptoms	Professionals	Technicians and associate professionals	Service and sales workers	Crafts and related workers	Plant and machine operators	Elementary occupations
0	19	16	20	17	17	24
1	27	23	16	9	13	11
2	17	27	16	15	23	14
3	15	8	12	19	4	10
4	7	4	9	12	13	15
5	13	15	12	16	13	8
6	3	6	10	9	16	8
7	0	3	6	3	1	9
Total	100	100	100	100	100	100

This pattern can perhaps partly be explained by self-realisation. However, a second justification could be the nature of tasks performed and other factors related to working conditions including the number of working hours. Among professionals and technicians the majority (77 and 60 percent respectively) worked fewer than 40 hours a week (Table 10.6). The situation was different for the other four occupation groups — only 20 to 38 percent worked fewer than 40 hours.

Table 10.6 Working hours by occupation: percentage of persons aged 15+, by occupation and (grouped) number of hours worked in main job the week preceding the interview (n = 548)

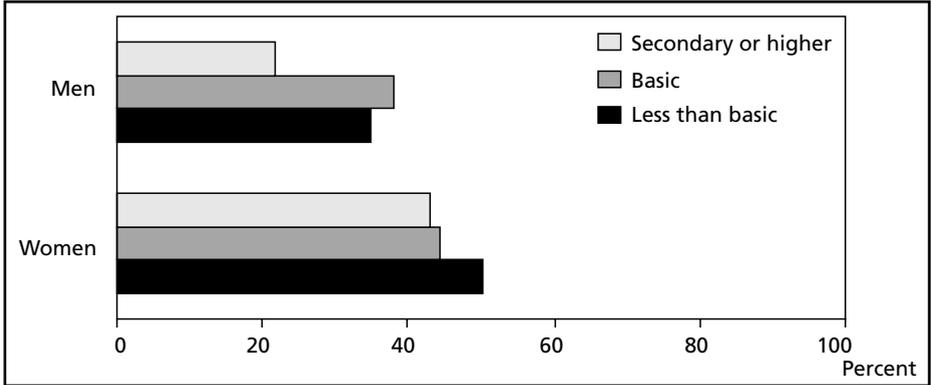
No. of working hours	Professionals	Technicians and associate professionals	Service and sales workers	Crafts and related workers	Plant and machine operators	Elementary occupations
1 to 39	77	60	20	33	31	38
40 to 65	17	30	32	36	35	46
66+	5	9	48	31	35	16
Total	100	100	100	100	100	100

## Well-educated men better off

The third aspect of SES included in the analysis is education. High educational attainment is found to improve health both directly and indirectly. Well-educated people are less likely to be unemployed than the poorly educated, they are more likely to work full-time, and their work may be more fulfilling. It is believed that education provides information and skills that make it easier for people to cope with the stresses of life, including inadequate income. Research has also found the well-educated to have higher levels of social support than the poorly educated, and social support is known to improve health (Ross and Wu 1995).

The findings suggest that education is of significance as regards the reporting of distress symptoms by both men and women, but that the effect is greatest for men. Among Palestinian camp refugees 22 percent of the men with a secondary and higher degree report poor mental health as compared to 35 and 38 percent in the lowest and second lowest educational groups (Figure 10.8). For women, the disparity is between those who have not completed basic education on the one hand (50 percent have many distress symptoms), and those who have finished basic or above-basic education on the other (seven to eight percent fewer report a large number of symptoms).

Figure 10.8 Psychological distress by education level: percentage of men (n = 742) and women (n = 1,532) who report four or more symptoms of distress, by level of educational achievement



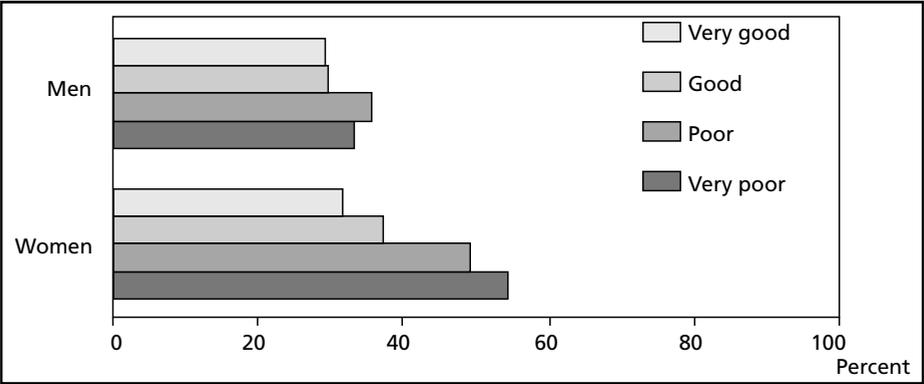
# Poor housing strongly associated with women’s distress

Although in the Jordanian context women nowadays match men in terms of educational achievements, the majority of them end up with most of the domestic responsibilities. Moreover, labour force participation for most women does not mean that they give up their family responsibilities. Rather, “double-working” women may become increasingly sensitive to their home environment. The domestic sphere may influence the emotional and psychological health of even the younger, well-educated women, as well as the working women. Here, we test the effect of two domestic factors: crowding and the indoor environment of the dwelling.

We created an environment index from four indicators relating to the indoor milieu: is the dwelling (i) humid and damp, (ii) cold and difficult to heat in winter, (iii) uncomfortably hot in summer, and (iv) poorly ventilated?<sup>4</sup>

The survey results show that low-quality dwelling is a strong predictor of poor psychological health, but for women only. For women, 54 percent in a home with a very poor indoor environment as compared to 32 percent in a home with a very good indoor environment reported at least four distress symptoms (Figure 10.9). For men, the association between poor indoor environment and distress is weak.

Figure 10.9 Psychological distress by indoor environment: percentage of men (n = 742) and women (n = 1,532) who report four or more symptoms of distress, by quality of indoor environment



<sup>4</sup> If the living quarters cannot be described with any of these characteristics, it is assigned the value “very good” indoor environment; if it can be described with one of them, it is given the value “good”, if it can be described with two characteristics it is given the value “poor”, and, finally, a dwelling that can be described with three or all four characteristics is assigned the value “very poor” indoor environment. The scale is used in Figure 10.9.

## Crowding has no statistical effect

Social research often shows that there is an association between crowded dwellings and mental health (see also WHO 1989). However, the causal connection between the two is poorly understood. One theoretical model suggests that “objective crowding operates through the perception of such and a felt lack of privacy, resulting in elevated stress, which in turn may lead to other psychological costs” (Edwards et al. 1994: 87).

One of the most striking results from the focus group sessions in Azmi al-Mufti refugee camp near Irbid and Wihdat refugee camp in Amman was the many complaints made about the compactness of the camps and the crowded conditions of the households. Crowding, it was asserted, is the cause of many social problems, such as school dropout and illiteracy among the young, youth crime, alcohol and drug addiction, and domestic violence.

While the previous chapter established a relationship between crowding and wife abuse, the survey results do not lend support to the hypothesised link between crowding and mental health, as neither men nor women living in dwellings with many persons per room report more distress than those who reside in less congested dwellings (Table 10.7). The explanation for the lack of any association between crowding and psychological distress perhaps lies in the positive aspects of living together with the immediate family and other close relatives.

Table 10.7 Psychological distress by crowding: percentage of adults 15+ who report four or more symptoms of distress, by gender and number of persons per room in the dwelling (n = 2,274)

	Less than 2	2 to 2.99	3 and above
Women	49	47	46
Men	31	33	32
All	41	40	39

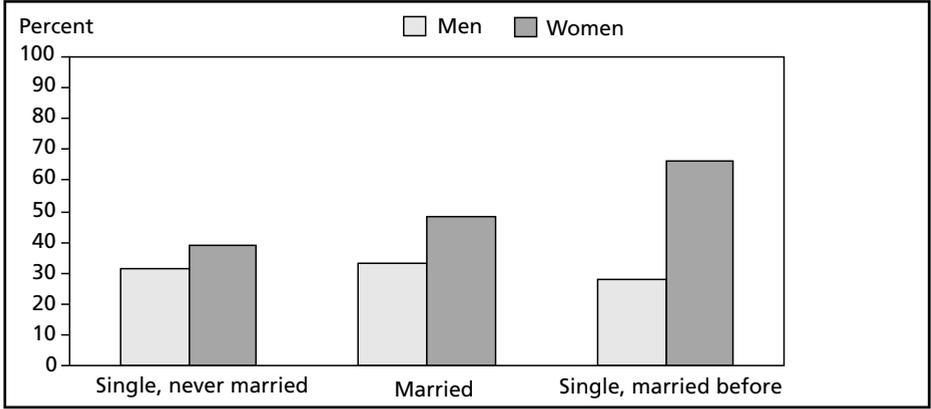
## Never-married women happier: single, divorced and widowed women very distressed

Family status is an indicator of life stage. The various life stages are typically characterised by different responsibilities and stress factors. Hence one would assume that family status has an effect on happiness.

The survey reveals that single, never married women (some 80 percent are below 25 years of age) are happier than other women (Figure 10.10). The fact that the divorced and widowed women are more mentally distressed than the currently married women may have emotional and economic as well as other explanations. One cause for their worries and depressed moods is perhaps the increased responsibilities that follow from being alone at a later stage in life — the majority of these women are household heads and lone parents with children under the age of fifteen.

There is no association between family status and mental well-being for men.

Figure 10.10 Psychological distress by family status: percentage of men and women who report four or more symptoms of reduced mental well-being (n = 2,274)



### Relatively good access to health services overall

In addition to a number of other factors, health also depends on access to health services.

As has been shown in an earlier study, residents of the Palestinian refugee camps fare relatively well in terms of access to local health facilities overall. According to the JLCS, 87 percent of the camp dwellers have “easy access to local health facilities”, in the sense that they have a government or private hospital, a private health care centre, an UNRWA clinic, or a medical doctor within five to ten minutes walk from their living quarters (Kharabsheh and Tiltnes 1998). This compares to 71 percent of the persons living in urban residential areas and 56 percent in rural/semi-urban areas.

## Pregnancy care the norm; the majority go to UNRWA

The vast majority of pregnant women receive checkups and care during their pregnancy. Of the Palestinian refugee women who had experienced pregnancy during the five years prior to the 1999 survey only five percent had not had prenatal care: 78 percent had seen a physician, 14 percent a nurse and three percent had visited a midwife. The finding that 95 percent received pregnancy care is similar to the national average as reported by the 1997 Population and Family Health Survey (DOS and MI 1998: 81). As shown in Table 10.8, two-thirds of those who receive antenatal checkups do so at UNRWA health centres. Fourteen percent visit private practitioners.

Table 10.8 Percentage distribution of births in the five years preceding the survey, by type of facility visited for antenatal care (n = 2,514)

	Valid Percent
UNRWA clinic	65.3
Private doctor	14.2
Public hospital	5.7
Specialised pregnancy clinic	4.8
Public health center	4.0
Mother and child health centre	3.3
Private hospital	1.8
Other	0.7
Home	0.1
Total	100.0

## UNRWA key player in family planning

Family planning is an important aspect of primary health care. The survey found that two-thirds (66.6 percent) of currently married and non-pregnant women in fertile age groups (aged 15 to 54) use birth control of any kind. 46.4 percent use modern methods and 22.2 traditional methods.

Table 10.9 shows that UNRWA appears to play an important role in giving advice about family planning issues. In fact, all 23 UNRWA-run primary health care facilities provide family planning services (UNRWA 2000c: 79). Overall, more than one in four ever-married women who have used a modern type of contraception were told about it by UNRWA, which also provided them with it for the first time. Special family planning clinics, private practitioners, pharmacies and mother and

child health clinics are next on the list in importance. The Table suggests that over time UNRWA has become a relatively more important source of advice and a bigger supplier of first-time modern contraceptives at the expense of private doctors and particularly pharmacies.

Table 10.9 First provider of a modern contraceptive method to ever-married women; percentage of women, by age group (n = 1,140)

	20-29	30-39	40-49	50-59	60-69	Total
UNRWA clinic	50	33	19	14	16	27
FP association clinic	14	29	22	19	14	22
Private doctor	9	15	16	24	18	16
Pharmacy	8	10	20	20	30	16
MCH clinic	8	10	14	11	9	10
Government hospital	7	2	5	8	12	5
Private hospital	3	1	1	1	0	1
Other	0	1	2	2	0	1
Relatives	1	0	1	0	0	0
Friends	0	0	1	0	1	0
Total	100	100	100	100	100	100

FP - Family Planning, MCH - Mother and Child Health

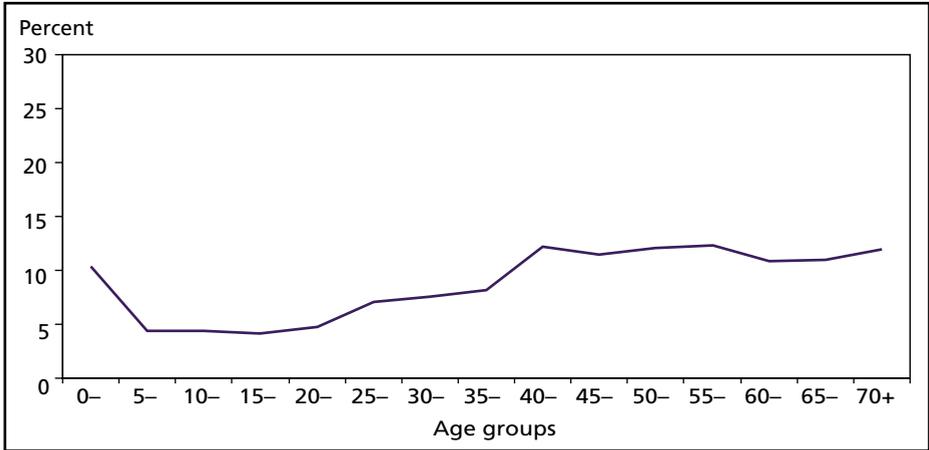
Moving from preventive to curative health care, what sorts of services do people use when they get ill? Where do they go, and how far do they travel? Does UNRWA play the same central role for curative health care as it does for preventive mother-and-child care?

## **When acutely ill, one-half see a doctor in the camp; one-third visit UNRWA**

Seven percent of the surveyed population had suffered from an acute health problem during the two weeks before the interview. As could be expected, the youngest children and the older generations were the most affected (Figure 10.11). Eighty-four percent of these sought medical advice or assistance. Nearly all of them (99 percent) went, or were taken to, a physician.

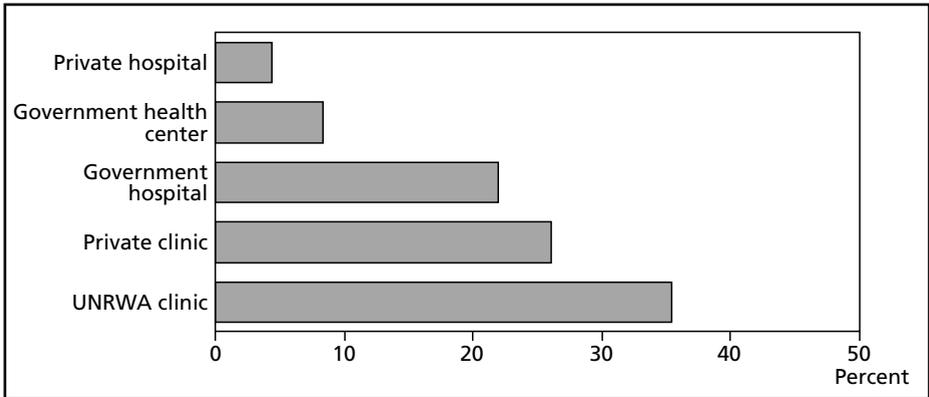
The majority of the Palestinian camp refugees who see someone for medical advice and treatment do so close to their homes. Fifty-six percent visit a doctor in the camp where they live, 37 percent of them leave the camp and see someone in the cities of Irbid or Amman, while the rest visit a professional in some other area. About 70 percent say they visit a clinic or health centre, and 26 percent say they go to a hospital. Unfortunately we do not know how many of the hospital

Figure 10.11 Percentage of persons with acute illness or injury in the two weeks prior to the interview, by age group (n = 16,149)



visits are outpatient consultations only, and how many are being admitted to the hospital for inpatient care and treatment. Nonetheless, as shown in Figure 10.12, the UNRWA health clinic is the type of facility most often visited (by 36 percent); followed by the private clinic (26 percent), the public hospital (22 percent), the government health centre (eight percent) and the private hospital (four percent). Only four percent get help at home, go to a pharmacy for advice, or visit some other health facility (not shown in the Figure).

Figure 10.12 Place of consultation following acute illness (n = 1,023)



The use of health services, and the decision to use one type of health services rather than another, is positively related to the location of the service in question, where geographic proximity gives some services an advantage over others. Nevertheless, there are additional factors that enter into the equation when people make a decision

about which place to visit (or whether to seek help at all). The quality of the service is one such factor; the cost of the service is a second factor; and health insurance coverage is a third factor.

## **Health insurance coverage lower in the camps**

Health insurance gives the individual the right to free or highly subsidised access to consultation, medical treatment and care at specific predefined health facilities or through some referral system. There are, roughly speaking, three different types of insurance schemes in Jordan. Ranked by comprehensiveness and quality from the best, these are: private insurance, military insurance, and government insurance.<sup>5</sup> In addition, UNRWA offers highly subsidised health services to all registered Palestinian refugees. However, UNRWA services tend to be of a different kind from the services available through health insurance, with a heavy weight on primary and preventive health care, and in particular on mother and child services.<sup>6</sup> For hospital care, UNRWA in 1999 provided a reimbursement system under which it covered most of the costs incurred by refugees during emergency treatment at government hospitals provided that an UNRWA medical officer referred the patients to

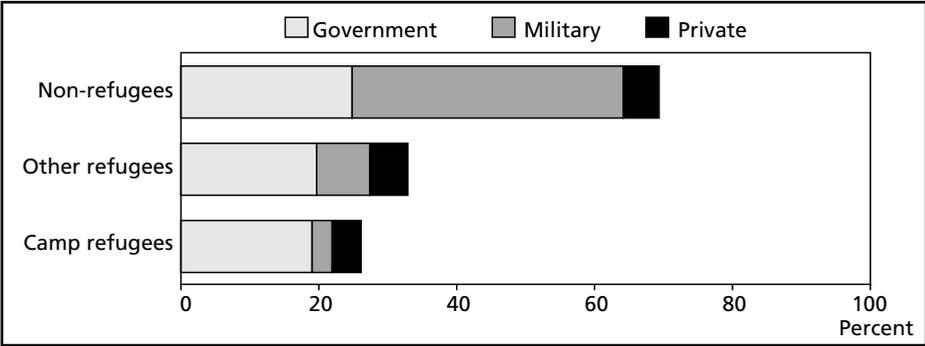
<sup>5</sup> Private insurance refers to the various private-sector insurance schemes in the country. Military insurance is provided by the Royal Medical Services. It covers active and retired members of the Armed Forces, Public Security, Dept. of Intelligence, Dept. of Civil Defence and their dependants. Some other groups, such as civilian personnel and students at Mu'ta University and the employees of the Royal Jordanian Airlines are also covered. Government or public insurance refers first of all to the Civil Insurance Program that issues insurance cards to civil servants and retirees and their dependants, the poor and their dependants, disabled and blood donors. Government insurance is also applicable to the Jordan University Hospital that covers its staff and their dependants. The ranking of the three insurance types is based upon information from Dr. D. Banks at Partnership for Health Reform, Amman, a USAID funded group of consultants that, amongst other things, has been working with the Ministry of Health to restructure the health insurance system in Jordan.

<sup>6</sup> UNRWA is running 23 primary health care facilities in Jordan: 13 inside the 10 camps recognised by UNRWA, and 10 outside these camps. Integrated within these 23 facilities are 17 non-communicable diseases clinics, 23 family health clinics, 17 dental clinics (three of them mobile), 21 laboratories, one radiology facility, and one physiotherapy clinic (UNRWA 2000c: 79). Of the 10 primary health care facilities outside the UNRWA-recognised camps, three are situated close to camps and hence serve camp communities; one is established in an unofficial camp (Hinekeen/ Amir Hassan); while one UNRWA health centre has a branch in a non-official camp (Sukhneh). Information obtained from Dr. Mousa Bashir, Deputy Chief, Field Health Programme, Jordan, 8 March 2001.

the hospital.<sup>7</sup> However, treatment at government hospitals was “not easily accessible to refugees due to general shortage of beds” (UNRWA 2000c: 25).

Figure 10.13 shows the coverage of “proper” health insurance among the Palestinian camp refugees as compared with two groups of Jordanian nationals residing outside the camps, namely refugees and non-refugees. While a majority (70 percent) of the non-refugees have such insurance, under half the Palestinian refugees residing outside the camps and about one third of them in camps are covered by government, military or private health insurance.

Figure 10.13 Percentage of persons covered by health insurance; comparison between camp refugees (1999, n = 15,907) and other refugees and non-refugees (JLCS 1996, n = 31,497)



Insurance status reflects the economic sectors in which the breadwinners of the households are employed or have been employed. Figure 10.13 shows that Palestinian camp residents, like other Palestinian refugees, benefit from government health insurance rather less than non-refugees. This reflects the fact that fewer have civil public sector employment. The Figure further suggests that few Palestinian camp residents (three percent) or other Palestinian refugees (eight percent) have access to military insurance as compared to non-refugee Jordanians (40 percent), a consequence of their history of low military enrolment. When it comes to private insurance, however, there is no significant difference between the three groups.

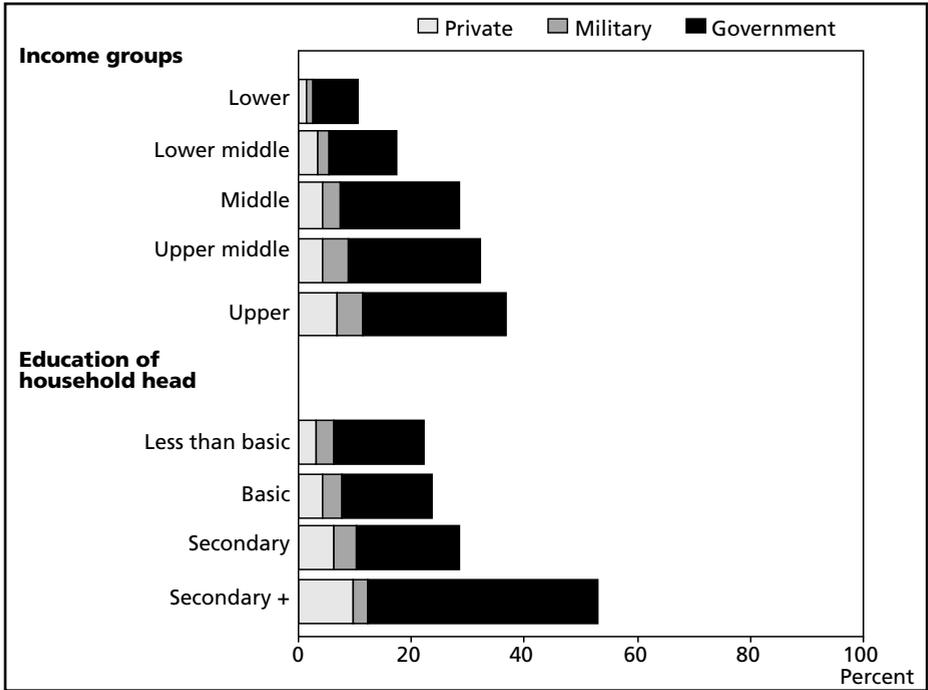
<sup>7</sup> The reimbursement rates for emergency treatment at public hospitals are: 90 percent for refugees registered as “special hardship cases” and 75 percent for other refugees. UNRWA does not reimburse the cost of normal deliveries in hospitals but does reimburse the cost of deliveries at public hospitals for pregnancies classified as high-risk. Information obtained by e-mail from Dr. Fathi Mousa, Director of Health, UNRWA Headquarters, Amman, dated 6 December 2000.

# Health insurance associated with education and income

Health insurance coverage is linked to educational attainment and income (Figure 10.14). Insurance coverage increases steadily with income. Indeed, it is three times higher for individuals in the upper income groups than for those in the lower income groups.

There is little variation across the three lowest educational categories. But post-secondary or higher education makes a huge difference (Figure 10.14). In families in which the head has higher education about twice as many people are covered by health insurance as in other families. The main reason for this is area of employment.

Figure 10.14 Percentage of individuals covered by health insurance, by type of insurance and by household income (n = 15,907) and educational attainment of household head (n = 15,654)



## Many uninsured use private services

The type of health service used by Palestinian camp refugees depends on whether they are insured and if they are, the type of insurance carried (Table 10.10). As anticipated, people with private insurance prefer private services in most cases (70 percent) while only nine percent use UNRWA services. For those with military insurance, government facilities are the main option (67 percent). Here too, only nine percent go to UNRWA. Persons covered by government insurance also tend to prefer government services (53 percent) but here a higher proportion uses UNRWA's services (24 percent). Most uninsured camp dwellers attend UNRWA centres (42 percent), but 30 percent go to private providers and 23 percent go to government-run health facilities for consultation, treatment and care following acute illness and accidents.

Table 10.10 Place of consultation, by type of insurance: percentage of persons who received medical consultation after acute illness (n = 1,010)

Place of consultation	Type of insurance				
	Private	Military	Government	UNRWA	No insurance
Private hospital	19	4	4	3	6
Government hospital	10	32	37	19	19
Government health center	7	35	16	4	13
Private clinic	51	19	16	27	35
UNRWA clinic	9	9	24	42	25

## Private services more expensive

The survey shows that taken as a whole, 41 percent of the persons who saw a professional health-care provider for consultation, examination and treatment for acute illness did not pay anything for the service(s) offered, 22 percent paid from one to five Jordanian Dinars (JD), 15 percent paid from six to 10 JD, while 23 percent paid more than 10 JD (Table 10.11). 2.5 percent of visits cost more than 100 JD in total. Average total out-of-pocket expenditure on consultation and treatment is 14.6 JD. If we exclude the highest outlays of 100 JD or more, average expenditure is 7.1 JD.

The cost of advice from and treatment at the different types of health facilities varies, as Table 10.11 shows. Private facilities are clearly the most expensive, while UNRWA provides the cheapest services. Only 15 percent of the consultations result in UNRWA charging the visitor, and in no more than two percent of cases is

the visitor charged over five JD. These figures compare with two percent of cases in which no charge is made and 81 percent where more than five JD is charged at private health clinics.

Table 10.11 Out-of-pocket expenditure on consultation (n = 979), treatment, medication and care (n = 979), and total out-of-pocket expenditure on consultation *and* treatment (n = 961) by type of facility; percentage of persons obtaining consultation over the last two weeks

		Place of consultation					
		Private hospital	Private clinic	Government hospital	Government health center	UNRWA clinic	All places
Consultation cost	No cost	22	8	54	64	98	57
	1–4 JD	22	51	19	32	2	23
	5 JD or more	56	41	27	4	0	20
Treatment cost	No cost	24	9	34	38	85	45
	1–4 JD	16	20	30	53	12	22
	5 JD or more	60	71	37	9	3	33
Total expenditure	No cost	13	2	27	33	85	41
	1–5 JD	13	17	29	55	13	22
	6–10 JD	11	37	12	11	1	15
	11–20 JD	30	21	9	0	1	10
	21 JD or more	33	23	23	1	0	13

## The insured pay less

Although the insured tend to seek the more expensive health providers for consultation and treatment, on average they pay less for the services. Mean out-of-pocket expenditure for the insured is 9.4 JD against 16.5 JD for the uninsured. If the highest outlays of 100 JD and more are excluded, mean out-of-pocket expenditure drops significantly, but the gap between the insured and the uninsured remains: the insured on average pay 4.8 JD compared with 8.0 JD for the uninsured.

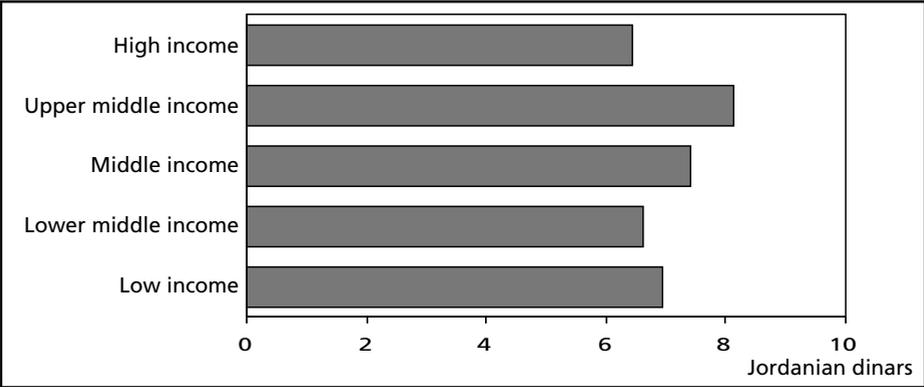
A different way of displaying the out-of-pocket expenditure of the two groups is displayed in Table 10.12. This shows that the uninsured more often than the insured pay above five JD for both consultation and treatment. It further shows that 41 percent of uninsured refugee camp dwellers pay a total of six JD or more, while only 26 percent of uninsured made the same payment. Thus, the poorer

segments of the Palestinian refugee camp population by and large pay as much for health services as the richer segments (Figure 10.15).<sup>8</sup>

Table 10.12 Out-of-pocket expenditure on consultation (n = 1,023), treatment, medication and care (n =1,023), and total out-of-pocket expenditure on consultation *and* treatment (n = 1,004) after acute illness and injury; by insurance status (percentage)

		No insurance	Private, military or government insurance	Total
Consultation cost	No cost	52	72	57
	1–4 JD	25	17	23
	5 JD or more	23	12	20
Treatment cost	No cost	44	48	45
	1–4 JD	20	28	22
	5 JD or more	36	25	33
Total expenditure	No cost	40	45	41
	1–5 JD	19	30	22
	6–10 JD	16	10	15
	11–20 JD	10	9	10
	21 JD or more	15	7	13

Figure 10.15 Average total out-of-pocket expenditure on consultation, treatment, medication and care following acute illness and injury over the last two weeks; by income group



<sup>8</sup> This does not take account of the fact that some persons may make indirect payments through insurance premiums that are deducted from their salaries or paid through membership fees to professional associations, or the like.

## Nearly one quarter dissatisfied with UNRWA services

The survey asked about satisfaction with the service received at the various health facilities after acute illness. Results show that three out of four visits are rated satisfactory: 26 percent said that they were very satisfied with the consultation, treatment and care, 49 percent stated that they were rather satisfied, nine percent answered that they were neither satisfied nor dissatisfied, while 16 percent were rather or very dissatisfied with the service they had received.

Do the various health-care providers get the same rating? The picture given by Figure 10.16 is by and large one of similarity. Firstly however, compared to specialists, general practitioners more often are rated as having performed worse than expected and 18 percent rate their services as very or rather unsatisfactory.

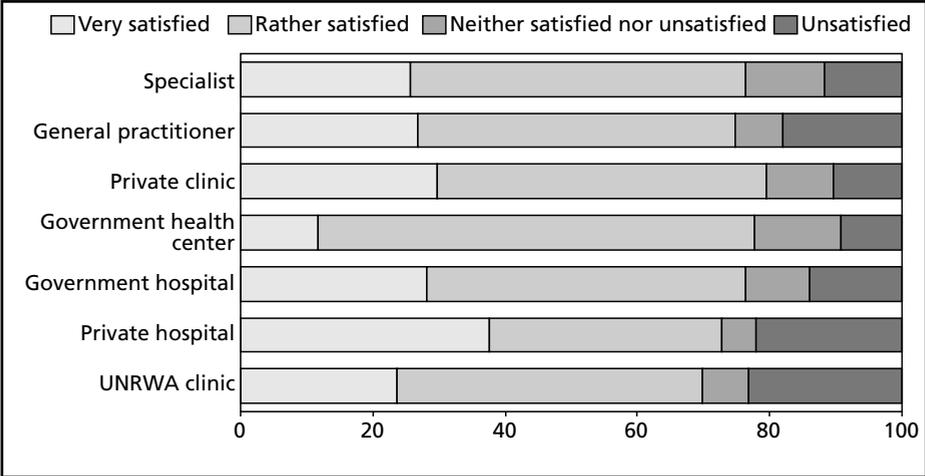
Second, if we compare the different types of facility, the private health clinics get the best rating, as some 80 percent think they are very or rather satisfactory. Yet government health centres and government hospitals are not far behind. However, fewer people state that they are very satisfied with the public health centres (12 percent) than with private clinics (30 percent), and slightly more people are dissatisfied with public hospitals (14 percent) than with private clinics (10 percent). Patients seem to be fairly divided in their opinion about advice and care given at private hospitals, which receive the highest “very satisfactory” score of 38 percent, while at the same time attracting considerable dissatisfaction at 22 percent. The latter rating is only matched by UNRWA clinics, which get the lowest score of all five types of facility compared: 23 percent are unhappy with the service given.

Dissatisfaction with services is related to factors such as the availability and quality of the service, as well as cost. Since, as shown earlier, UNRWA seldom charges users, and when they do only take a nominal fee, high price and non-affordability cannot explain why nearly one quarter of the visits are rated unsatisfactory. The explanation has to be found in the availability and quality of service.

One of the weaknesses in the services provided by UNRWA is the small number of doctors available to deal with demand, which, combined with relatively limited opening hours, leaves the doctors with very little time for each patient. The workload at the UNRWA health centres is so high that each doctor on average holds 105 consultations per day (UNRWA 2000c: 21).

About 10 percent of all refugee-camp households state that they are rather or very dissatisfied with the health services in their living area in general (see Chapter 9, Table 9.5). This judgement most likely takes into consideration quantity, accessibility and quality of services.

Figure 10.16 Percentage of persons interviewed, by degree of satisfaction with consultation and treatment after acute illness; by type of doctor (n = 1,001) and type of facility (n = 975) attended



Focus group participants in Azmi al-Mufti and Wihdat voiced two major complaints about the health services of the Palestinian refugee camps. The first problem, they said, is the limited opening hours of the UNRWA centres: increased availability of services in the afternoons is much needed. The second problem with health service provision is the lack of specialists, which, they claimed, only visit sporadically. Female focus group discussants were particularly concerned with the need for resident gynaecologists. The focus group participants also mentioned permanent overcrowding at the health centres, the lack of medical equipment, and the unavailability, at times, of certain medicines. One participant summed up his dissatisfaction by saying, “The camp keeps growing but health centre services keep decreasing.”



# 11 Conclusion

Our analysis of the living conditions of Palestinian refugees currently living in camps in Jordan, and comparisons to the results of previous studies of the Palestinian refugee population as a whole, convince us that the camp continues to be a resilient feature of the Palestinian refugee experience. The camp, as both a place and a community, is a major determining factor of refugees' life chances, of social and economic reproduction, and more. This is the case, we note, despite the legal parity in citizenship rights between refugees and the host population. Yet in many fields, the camp is less important than we had expected. What did we expect?

First, that the demographic behaviour of camp refugees, especially in the area of family reproduction and migration, played a pivotal role in the production and reproduction of family poverty. In particular, we expected camp refugees to be growing at a much faster rate than the non-camp population in Jordan, to be much younger, and to have larger families. As a result, the number of wage earners per family in the camps should be relatively low, leading to higher dependency ratios and lower earned income per person in an average household.

Second, that the heterogeneity in the refugee population during the early years of exodus derived mainly from disparities in human capital endowments but also from social inheritance (e.g., rural *versus* urban background). While hardship should initially characterise the early years of all refugees mainly due to the disadvantages of being new arrivals in an unfamiliar environment, camp refugees should fare worse. Consequently, we expected to find a sharp dichotomy of socio-economic status between the camp and non-camp refugees.

Third, that the expansion of education, and relatively strong welfare and social service programmes maintained by UNRWA, tended to equalise opportunities for the younger generation of refugees. Group differences in socio-economic achievement would therefore be erased as time elapsed.

Fourth, that the camps were not closed communities in the strict sense. We expected movement in and out of the camps to be common, and highly selective, and that this selective migration would lead to the concentration of poverty and unemployment in the camps. Put simply, the poorer segment of the refugee population tends to move in while the better off segment of camp population tends to move out. Consequently, the camps are stagnant communities made up of poor,

or otherwise vulnerable households with little prospects for social mobility, compared with other places in Jordan.

Fifth, that the concentration of poverty and unemployment in the camps was associated with mounting social problems, including crowding, mental illness, despair, and crime, to mention a few. Furthermore, the poor infrastructure, inadequate housing conditions, and the lack of “socially binding” institutions (e.g., clubs and other community associations) invited mistrust and social marginality among the population.

Sixth, that the size of business activity in the camps, as measured mainly by individual involvement in “own-account” enterprises, was relatively small. This, we believe is due to the lack of entrepreneurial “drive” on the part of the camp population, structural constraints for business start-up and expansion, lack of human capital, or all of these factors.

Seventh, that a significant segment of the adult male population was unwilling to work in undesirable occupations and that women were kept at home, discouraged from working outside the home owing to an endemic social conservatism among the disadvantaged poor. As how can we otherwise explain the continued flow of immigrant workers into the Jordanian employment market, including Egyptians and Asians for work in agriculture and domestic services, respectively?

We found instead, what we consider to be a heterogeneous population in the camps, with persistent intra-group differences in economic and social standings. Our overall findings do not imply however that the living conditions of the camp population mirror those living outside the camps; far from it. The camp continues to be a clearly distinguishable and distinguished place with a relatively high concentration of poverty and “skewed” demographic composition, making it an important marker of collective identification in Jordan. It has thereby strongly moulded people’s perceptions of “refugeeness”, group boundaries, and the salience of collective patterns of social exclusion and/or incorporation therein. This, at least in part, explains the stability in the relative status of the camp refugees over a 50 year span.

Yet it is the collective character of the camp and the binding of its members by virtue of their common experiences and identification that produce economic success and exceptional achievement in other spheres of life. While much of this success leads to an eventual flight of businesses and successful peoples from the camps, some stay to sustain a small, but vibrant, urban economy based mainly on trade and “informal” work. What we find now is a heterogeneous camp community, with many poor and a small group of relatively rich refugees.

We choose the terms, “small” and “many” carefully, because the distribution of income, occupations, “class of workers,” economic activity, educational attainment, and so on, indicates a community with a missing, or shrinking, “ordinary” middle.

So, although heterogeneous, the camp community can perhaps be described as a *polarised* one in terms of living conditions, and class structure in particular. What are the sources of this polarisation?

There are many. Social origin (or more precisely, inheritance) of camp dwellers is one important source of economic distinction. Although we lack direct evidence to support this claim, we do believe that some portion of the persistence in group differences is derived from the life histories of families and the inheritance of “entrepreneurship (e.g., shop-keeping) or other dissimilar occupations within families through the entire period of “refugeeness”. To a large extent, it is really nothing new, or otherwise surprising, to find that the camps house a disproportionately large number of poor households — they have always been like this. Thus, the largely poor, rural origin of the camp dwellers currently residing in a mainly urban environment, often mentioned in various ethnographic works, is certainly one part of the explanation.

Another part of the explanation is the changing composition of the camp population, mainly through selective migration. Contrary to commonly held views, we argue that migration is not the ultimate cause of stagnation in the camps. The flight of successful persons may have contributed to the persistence of poverty (and indeed polarisation) in the camps, leaving poorer or less successful persons behind, but we have no direct evidence to substantiate this expectation. However, migration into the camps is selective in the opposite direction, increasing, or otherwise maintaining, the relative size of the better-off segment of the camp population. While this dual, revolving door process and the inflow of economically better-off persons (relative to the original dwellers) in particular increases the status of the camp population over time, it keeps the camps at the bottom of the spatial hierarchy in Jordan. Furthermore, it contributes to the persistence of economic polarisation within the camps because the “ordinary” middle does not circulate (i.e., they tend to only move out of the camps).

Yet another factor is the camp-based collective character of incorporation into, and exclusion from, the employment market. The camps are collective entities with rather strong familial and other social ties, creating some opportunities (and obstacles) for camp dwellers to find work and establish businesses. Clearly, there are occupational “niches” (e.g., taxi driving) made available for some by the sheer “monopolisation” of the trade by camp residents. Such economic “niches” created by successful groups from the camps are likely to affect the prospects for advancement of other co-residents. However, the strong social ties within the camp also imply an accumulation of disadvantage by the continued recruitment of co-residents into low-skilled, low-paid occupations. For some, the negative connotation of the camp as a place of residence works to reduce the chances for advancement by limiting stable contacts, and hence access to jobs, with resourceful persons from outside

the camps. We argue that both processes are operating to reproduce polarisation within the camps.

Our overall conclusion is that there is, then, little reason to believe that the camp refugees would ever catch up with the average Jordanian. Vocational training programmes and other social policy measures would definitely make a lasting impact on the welfare of the camp population, but the camps will largely remain places to house the vulnerable and otherwise disadvantaged segments of the refugee population.

The results reported in this study lead us to a somewhat different perspective on the “state” of living conditions in the camps, the source of polarisation, and on other issues of policy relevance that have been regularly debated in Jordan and elsewhere. Here, we simply state the other main results with a view to the expectations outlined above.

The demographic shape of a population impinges directly on its economic fortune, other things being equal. The refugee population in the camps is part of the larger demographic fabric of Jordanian society, and hence the demographic behaviour of refugees is quite similar to that of the host population. This is true with regard to family reproduction, death and migration. There are significant differences, however. For one thing, the camp refugee population is growing at a faster rate than the non-camp population in Jordan, owing to a slightly higher fertility level and lower mortality levels. The camp population is also more mobile, and much of its mobility is internal due to a history of displacement and international labour migration as well as structural reasons such as zoning constraints and the like. Consequently, the camps have rather a unique demographic composition that can be best described as a composition of extremes (at least in comparison with the non-camp population).

The camps have a younger population and larger families than the population of Jordan. Yet they have a relatively large proportion of older persons, and hence of loners and married couples without children. Similarly, the household size in the camps is similar to the national average, and yet there is a larger proportion of both very large households and very small households, when compared to Jordan as a whole. Female headship and extended living arrangements are also more common in the camps than elsewhere in Jordan. The flight of middle-aged men, and/or the selective in-migration of mothers with dependent children are the main cause(s) of such distorted (by age and gender) demographic compositions.

Likewise, the story of migration is one of extremes. The results indicate a highly mobile population overall, but most of this mobility is internal, as international migration, apart from that which is caused by the wars, is much lower than for refugees living outside the camps. Also related is the fact that all those aged over 50 are migrants by definition — a population of refugees — but otherwise the young

are more likely to be movers than the old. On the other hand, the demographic composition of movers indicates a vulnerable population with those moving into the camps being more likely to be female-headed households and/or unmarried spouses with children. The movers are less educated than the stayers — which is not the case for Jordan — but those who moved into the camps during the 1990s have a higher education than camp residents.

Overall, marriage and family issues figure highly as the main reason given for moving. More recently however, work, housing and facilities are becoming more important reasons for moving into the camps. Almost half the adult population is not satisfied with living there, but still do so for reasons linked to housing and kinship (proximity to relatives). On the other hand, about 13% of camp adults want to move out of the camps, for reasons linked mainly to the outdoor environment in the camps, but also to housing. The qualitative data indicates that many former camp residents who moved out of the camps remained close to the camp community. Maintaining local (neighbourhood-like) ties with the camp community is perhaps the main reason for such behaviour.

At the same time, familial links across national borders are strong, with some implications for social intercourse (e.g., marriage) and economic assistance. Indeed, the majority of households have close relatives abroad. About half of the relatives living abroad are in the West Bank and Gaza Strip, and another fifth are living in the Gulf countries. For a population with such extensive familial links, the flow of both goods (e.g., gifts) and persons across national boundaries is common.

As with the demographic situation, the employment situation is also one of extremes. On the surface, the findings concerning workforce activity and unemployment indicate a situation quite similar to the national one. The unemployment and workforce participation rates are higher than the national average, but the differences are rather small. Although this may seem surprising given the general perception of the unemployment situation in the camps, previous studies have shown that overall unemployment among the poor can in fact be lower than among the non-poor because the former “cannot afford to be unemployed” (De Jong and Tell 1996). In other words, the employed segment of the population tends to be on the margins of the economy — involved in low-paid, low-skilled occupations. On the other hand, we find relatively more self-employed persons here, largely engaged in “informal” economic activities such as street vending, than in the country as a whole.

Indeed, one of the surprising findings of our study is the relatively large, but somewhat hidden, private economy in the camps. The private sector is the main employer of camp refugees, and the vast majority (almost 70%) of economically active men work in privately owned enterprises. Family enterprises employ a relatively large share (about 14%) of men and women. Thus, entrepreneurship is quite

common among the camp refugees, and about 1 in 5 are either self-employed or employers. These findings are consequential, as the average wage for the employed in the camps is significantly higher than for those employed outside the camps, confirming the relative advantage of employment in the so-called “enclave economies”. Furthermore, there is evidence of higher returns to education, but secondary and higher education adds basically nothing in terms of monetary returns compared with basic education. Evidently, higher education does not pay in the camps’ informal “enclave” economy, which is characterised by long working hours and perhaps more labour-intensive (as opposed to mental-intensive) jobs. Again, these findings confirm the “dual” nature of the camps’ internal employment market.

Patterns of workforce activity in the camps also show some unexpected results. Education and marriage are important factors for involvement in the workforce just like almost everywhere else. Marriage works in the opposite direction for women and men: it is helpful to men, but not to women. However, more education implies more unemployment, and this to a large extent is true for women and men. The patterns by age are also peculiar, as they indicate an early exit from the workforce, and “delayed” entry into the “state” of employment — youth unemployment is higher than expected. Although present, social restrictions are not as prominent as we initially expected given the prevailing “culture” of patriarchy in the camps. Additionally, almost every unemployed person is willing to re-train, re-locate, or otherwise accept employment.

The polarisation of living conditions in the camps, and indeed among the refugee community in Jordan more generally, is best portrayed by the distribution of household income. We found a clear clustering of poverty in the camps as indicated by the household income distribution, and by our adjusted poverty measure. The “picture” shows a much (approaching 200 percent) larger proportion of households at the bottom and a strikingly similar proportion of households at the very top of the distribution. What is more? The proportions at the middle, and especially lower middle income groupings are quite a bit lower in the camps than in Jordan as a whole. Of course, the comparisons are not perfect. There are problems in income measurements across surveys, time lag, hence inflation, and so on. Yet the emergent picture from a deeper analysis is essentially the same: one of relatively extreme hardship, relative “affluence” and a missing (or otherwise shrinking) middle class.

It is hardly news to report that the camps are high poverty areas and that conventional human capital characteristics are important determinants of poverty in the camps. What is surprising is the rather “mixed” socio-economic profile of the poor. On the one hand, there is a disproportionately large group of vulnerable households unable to commit any of their members to gainful employment. These include elderly persons as well as unmarried persons with dependent children. On

the other hand, poverty is relatively high among the employed, and among those in their prime working age. The implication of this finding is that both skill-based (or more broadly, work-based) as well as welfare assistance programmes are needed in order to lift the poor out of economic hardship.

Transfer income is important in the camps and over 80% of households receive some form of assistance. However, camp households seem quite “resourceful”, notwithstanding the harsh living conditions overall. The majority of them have more than one source of income, and perhaps more importantly, about a third receive income from self-employment. Thus, both “dependency” and “entrepreneurship” characterise the camp refugee communities of Jordan.

Dependency on transfers is not a transitory phenomenon in the camps, since economic hardship, if present, is largely chronic. The downside of such a state of being, especially when combined with the presence of a relatively small but successful group, is the spread of social problems. While we doubt the presence of a sizeable “underclass” in the camps, the qualitative evidence points to the emergence of crime and other social “pathologies” as a lasting feature of urban camp living. The findings indicate, rather clearly, that the camps’ poor in particular are more likely to be pessimistic about their future than the non-poor, to suffer from mental illness and to avoid taking risks if opportunities arise (e.g., willing to relocate for a job). The “burden” of such problems, if on the rise, can be large in both economic and social terms, in which case preventive policy measures are needed.

The camps suffer from many other problems, and enjoy some advantages that are not summarised here. There are clear “deficits” in adult health, housing conditions and schooling, as well as satisfactory conditions in the fields of child health and general infrastructure. The ratings of “delivery” in a host of services (both public and otherwise) and general quality of life conditions are also documented, but are not mentioned in this section.

We should, finally, point out that our findings are largely based on a one-time cross-sectional survey. Yet the issues investigated here, particularly economic hardship and social and geographic mobility, are highly dynamic processes. A small, but carefully designed study that tracks the fortunes of camp families continuously over time will yield a much needed insight into a more fuller understanding of some of the issues addressed here.



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# Tabulation appendix

This appendix contains tables corresponding to all graphs in the report. They are numbered so that the number of a table here, match the number of a figure in the report. Thus, for example, Table A4.2 in the appendix corresponds to Figure 4.2 in Chapter 4; Table A6.3 here corresponds to Figure 6.3 in Chapter 6; etc. Some chapters include one or more tables, which are not reproduced here.

## Chapter 1 Introduction

Table A1.1 Camp population by refugee status; percent

Refugee 1948	42.2
Displaced 1967	15.6
Refugee, displaced	32.8
Gazan	6.8
Other	2.6
Total	100.0

Table A1.2 Percentage mixed households by refugee status of head

Head's refugee status	%
Refugee 48	20.8
Displaced	37.5
Refugee-Displaced	24.3
Gazan	19.5
Non refugee	43.8

## Chapter 2 Population

Table A2.2 Sex ratios by age

Age	Sex ratio
0-4	103
5-9	108
10-4	99
15-19	109
20-24	120
25-29	104
30-34	102
35-39	84
40-44	81
45-49	85
50-54	68
55-59	89
60-64	73
65-69	105
70-74	83
75-79	106
80+	79
Total	101

Table A2.3 Total fertility rate (TFR) and marital fertility rate (MFR) by period

	1984-88	1989-93	1994-98
TFR	6.5	5.4	4.5
MFR	10.5	9.0	8.2

Table A2.4 Age-specific fertility rates by period

Age	1984-88	1989-93	1994-98
15-19	0.0539	0.0553	0.0433
20-24	0.2442	0.2077	0.1907
25-29	0.3387	0.2660	0.2310
30-34	0.3214	0.2501	0.2022
35-39	0.2493	0.2202	0.1615
40-44	0.1022	0.0639	0.0594
45-49		0.0122	0.0123

Table A2.5 Source of contraceptive method, first use

Source	%
Hospital	5.7
MCH clinic	11.2
FP clinic	23.1
Doctor	15.1
UNRWA clinic	29.8
Pharmacy	13.2
Other	1.9
Total	100.0

Table A2.6 Infant mortality rates (IMR) and child mortality rates (U5MR) by period

	1989–93	1994–98
IMR	26.1	24.9
U5MR	28.2	27.4

Table A2.7 Household size

Household size	%
1	4.1
2	7.7
3	8.6
4	9.6
5	12.2
6	12.1
7	11.4
8	9.4
9	8.7
10+	16.2
Total	100.0

Table A2.8 Household type by headship status; percent

Household type	Male head	Female head	Total
Loner	1.1	20.8	4.1
Childless couple	6.1	0.0	5.1
Couple with children	70.8	1.1	60.2
Single with children	1.9	56.9	10.2
Extended	20.2	21.2	20.3
Total	100.0	100.0	100.0

## Chapter 3 Migration

Table A3.1 Selected migration indicators

Indicator	%
Lifetime	37.7
Internal (since 1994)	4.8
International (since 1994)	1.0
Gulf returnee	3.0
Ever worked abroad	5.7

Table A3.2 Number of lifetime moves by gender

Number of moves	Male	Female	Total
0	48.9	36.0	42.5
1	23.5	33.0	28.8
2	15.7	17.4	16.6
3	7.6	6.7	7.1
4	2.5	3.2	2.9
5+	1.9	3.6	2.7
Total	100.0	100.0	100.0

Table A3.3 Number of lifetime moves by region

Total number of moves	Amman	West	North	Total
0	46.7	46.0	38.5	42.5
1	26.2	27.4	29.6	28.2
2	15.7	15.5	17.5	16.5
3	7.0	6.3	7.8	7.2
4	2.0	2.7	3.8	2.9
5+	2.3	3.0	3.8	2.7
Total	100.0	100.0	100.0	100.0

Table A3.4 Proportion of population by place of birth and place of residence in 1994

Place of origin	Life-time	Period
Jordan	76.2	66.1
Palestine	19.4	1.5
Gulf	2.6	17.6
Other Arab	1.6	14.0
Other	0.2	0.7
Total	100.0	100.0

Table A3.5 Proportion of lifetime moves by place of origin and place of destination

Place	Origin	Destination
Jordan non-camp	41.1	30.7
Jordan camp	15.6	61.1
WBGs or Israel	31.3	1.5
Gulf countries	5.4	3.8
Other Arab	6.2	2.5
Other countries	0.5	0.3
Total	100.0	100.0

Table A3.6 Population by migration status (moves) and region

Region	Stayer	Mover	Total
Amman	20.9	21.9	21.2
West	30.8	26.4	29.7
North	48.2	51.7	49.1
Total	100.0	100.0	100.0

Table A3.7 Lifetime migration rates by gender and age

Age	Male	Female
0	9.5	8.5
5	14.4	13.8
10	20.2	17.4
15	19.6	24.7
20	18.8	34.4
25	23.0	42.5
30	66.2	74.7
35	82.3	87.6
40	89.4	91.5
45	92.6	98.4
50	100.0	99.4
55	100.0	100.0
60	100.0	99.0
65	100.0	98.9
70	100.0	100.0
75	97.3	94.3
80	100.0	100.0
85	100.0	100.0
90	100.0	100.0
95	100.0	100.0

Table A3.8 Migration rates (lifetime moves) by gender and age

Age	Male	Female
15	30.8	24.7
20	23.1	35.7
25	12.9	54.3
30	35.5	79.1
35	69.2	91.2
40	86.2	93.5
45	89.5	96.7
50	100.0	97.5
55	100.0	96.9
60	100.0	100.0

Table A3.9 Cumulative age distribution of stayers and movers (into, and out, of camps since 1980; cumulative percent)

Age	Stayer	Mover
15	20.5	26.8
20	38.2	43.5
25	51.9	65.3
30	62.5	77.8
35	70.1	86.6
40	75.6	90.8
45	79.1	93.7
50	83.5	96.2
55	87.5	97.9
60	91.9	98.7
65	95.4	99.2
70	97.7	99.6
75	98.9	100.0

Table A3.10 Migration selectivity by demographic composition (migration since 1980); percent

Composition	Stayer	Mover
Female	48.2	59.7
Female head	12.3	15.6
Spouse with child	9.0	11.8
Spouse with child and other	3.4	5.5

Table A3.11 Migration selectivity by education (level completed) (migration since 1980)

Educational attainment	Stayer	Mover
Less than basic	41.6	68.2
Basic	36.8	15.5
Secondary or more	21.5	16.3
Total	100.0	100.0

Table A3.12 Camp migration by education at the time of move by period

Educational attainment	To camp, 80s	From camp, 80s	To camp, 90s	From camp, 90s
Below basic	82.9	86.1	69.6	57.9
Basic	10.0	11.4	16.1	24.6
Secondary or more	7.1	2.5	14.3	17.5
Total	100.0	100.0	100.0	100.0

Table A3.13 Reason for moving by period

Reason	< 66	67-79	80-89	90-99	All periods
Work related	7.1	4.3	10.9	15.8	8.0
Housing	9.9	12.1	10.9	12.2	11.6
Facilities	0.0	2.0	1.3	3.0	1.6
Family/marriage	36.0	32.7	44.9	30.5	34.8
War/safety	36.0	37.9	1.3	6.0	25.4
Other	11.8	11.0	30.7	33.4	18.6
Total	100.0	100.0	100.0	100.0	100.0

Table A3.14 Reason for moving into and out of the camps by period

Reason	To camp, 80s	From camp, 80s	To camp, 90s	From camp, 90s
Work related	7.4	19.4	13.3	13.0
Housing	13.7	11.2	12.9	10.1
Facilities	1.1	0.0	2.0	5.8
Family/marriage	46.8	36.7	29.8	34.8
War/safety	0.5	1.0	5.5	1.5
Other	30.5	31.6	36.5	34.8
Total	100.0	100.0	100.0	100.0

Table A3.15 Geographical distribution of close relatives (parents, children or siblings of household member) abroad

Country	%
West Bank/Gaza	50.8
Israel	3.0
Syria	7.6
Gulf	20.3
Other Arab	9.6
Other	8.7
Total	100.0

Table A3.16 Relatives abroad by reason for living abroad

Reason	%
Work	22.3
Family	18.1
Place of origin	57.0
Other	2.6
Total	100.0

## Chapter 4 Labour force activity

Table A4.2 Distribution of the population aged 15+ by labour force status

Labour force status	Male	Female	Total
Employed	61.4	9.9	35.6
Unemployed	7.6	3.0	5.3
Not in labour force	31.0	87.1	59.2
Total	100.0	100.0	100.0

Table A4.3 Age-specific labour force participation rates by gender

Age	Labor force participation (%)	
	Male	Female
15–19	40.5	2.8
20–24	79.9	17.5
25–34	92.1	20.0
35–44	91.4	20.4
45–54	79.6	9.4
55–64	45.1	6.6
65 and above	20.8	2.8

Table A4.4 Labour force participation by education and gender

Education	Labor force participation (%)	
	Male	Female
No education	70.4	8.4
Basic	84.4	11.0
Secondary or more	92.0	44.8

Table A4.5 Industrial structure of labour force, men

Industry	%
Agriculture	3.0
Community services/other	9.6
Transport	10.9
Construction	13.8
Education/health/administration	13.9
Manufacturing/mining	19.2
Trade and real-estate	28.6
Total	100.0

Table A4.6 Industrial structure of labour force, women

Industry	%
Social services	6.9
Agriculture	9.1
Trade and construction	9.7
Manufacturing	30.3
Education/health/administration	43.2
Not classified	0.8
Total	100.0

Table A4.7 Economic activity (industry) by education

Industry	No education	Education		All
		Basic	Secondary and higher	
Agriculture	4.7	1.5	0.5	3.2
Manufacturing and mining	19.1	21.6	12.0	18.4
Construction	15.0	13.9	7.6	13.3
Trade and real-estate	31.0	29.4	22.9	29.1
Transport	13.4	10.6	6.3	11.4
Education/health/administration	5.6	11.0	43.3	14.1
Community/social services and other	9.8	10.8	6.8	9.5
Not classified	1.3	1.1	0.5	1.1
Total	100.0	100.0	100.0	100.0

Table A4.8 Occupation by gender

Occupation	Male	Female	All
Professionals and managers	6.8	7.4	6.9
Technicians and clerks	9.6	29.6	12.6
Service and sales workers	17.7	14.0	17.2
Skilled workers	30.8	27.3	30.3
Elementary workers	35.1	21.7	33.1
Total	100.0	100.0	100.0

Table A4.9 Employment sector by gender and age

Sector	Male	Female	All
UNRWA	2.6	4.2	2.6
Public	15.3	23.5	16.6
Private	68.9	54.5	66.7
Family	13.0	17.1	13.6
Other	0.5	0.7	0.5
Total	100.0	100.0	100.0

Table A4.10 Unemployment by gender; percent

Age	Male	Female
15–24	16.2	29.9
25–34	9.8	30.1
35–44	5.4	13.0
45 and above	6.9	-

Table A4.11 Unemployment by education and gender; percent

Sex	Education	Unemployment rate
Male	Less than Basic	9.5
	Basic	13.0
	Secondary and higher	11.3
Female	Basic or less	12.7
	Secondary and higher	33.5

Table A4.12 Underemployment by education and gender; percent

Sex	Education	Part-time job	Full-time job	Temporary absent
Male	Basic or less	13.1	84.3	2.6
	Secondary and higher	11.6	74.8	13.6
Female	Basic or less	38.4	57.1	4.5
	Secondary and higher	21.1	48.4	30.5

Table A4.13 Reason for non participation in the labour force by age, women

Reason	15–24	25–44	45 and above	Total
Conditions unacceptable/lost hope	3.9	5.3	0.0	3.8
Full-time student	41.0	0.0	0.0	16.0
Housewife and care	44.1	86.3	86.0	70.2
Disabled or retired	0.0	2.7	11.7	4.3
Parents/husband disagree	6.7	2.4	0.0	3.5
No need or other reasons	4.2	3.3	2.3	2.1
Total	100.0	100.0	100.0	100.0

Table A4.14 Reason for non participation in the labour force by age, men

Reason	15–24	25–44	45 and above	Total
Conditions unacceptable/lost hope	12.9	25.7	5.0	11.5
Full-time student	72.3	0.0	0.0	41.0
No need	4.9	0.0	8.5	6.4
Disabled or retired	7.0	53.3	79.9	36.5
Other	2.9	21.0	6.6	4.7
Total	100.0	100.0	100.0	100.0

## Chapter 5 Income and poverty

Table A5.1 Distribution of yearly household income (in JD) in the Palestinian refugee camps and Jordan overall, by source of data

Income group	Total, JLCS	Camps, JC
<901	10.2	21.7
901-1450	16.5	19.5
1451-1800	18.4	13.9
1801-2900	23.1	22.4
2901-3600	13.4	8.8
3601-4300	6.1	3.9
4301-5300	4.5	4.1
5301-6600	3.8	2.7
6601-9600	2.6	1.5
9601+	1.2	1.6
Total	100.0	100.0

Table A5.2 Number of income sources by region

Number of sources	Amman	West	North	Total
1	22.0	22.1	21.0	21.5
2	53.6	60.5	55.7	56.6
3+	24.0	17.2	23.0	19.4
Total	100.0	100.0	100.0	100.0

Table A5.3 Households with income received from various sources

Source	%
Wage	71.6
Self employment	32
Transfer	85.9
Remittances	13.5
UNRWA	12.5
Property	4.9
Other	7.8

Table A5.4 Selected hardship indicators

Indicator	% of households
Lack saving	94.5
Cannot raise 100 JD	52.0
UNRWA special hardship case	27.2
Reduced income	27.2
Over 5 years in hardship	64.5
Last 2-5 years in hardship	19.0
Hardship will last	18.5

Table A5.5 Index of durable goods by region

Index score	Amman	West	North	Total
1	2.6	2.6	4.4	3.5
2	9.0	8.3	12.5	10.6
3	23.1	24.6	30.4	27.2
4	30.5	36.7	29.4	31.7
5	20.5	16.5	15.8	17.0
6	9.2	8.7	5.0	7.0
7	5.1	2.6	2.5	3.1
Total	100.0	100.0	100.0	100.0

Table A5.6 Household monthly income (in JD) by household size

Household size	Needed income	Actual income
1	95	28
2	100	82
3	150	100
4	150	140
5	170	135
6	200	150
7	200	159
8	200	167
9	200	196
10+	250	197

Table A5.7 Implied monthly poverty line (in JD) by household size

Household size	Poverty line
1	55
2	71
3	81
4	91
5	99
6	104
7	110
8	116
9	121
10+	125

Table A5.8 Poverty rates by region

Region	Poverty (%)
Amman	27.6
West	26.1
North	35.7

Table A5.9 Poverty rates by household composition

Household composition	Poverty (%)
Male-headed	27.0
Female-headed	55.0
Dependency rate 2+	33.9
Childless couple	38.5
Spouse with children	45.3
Loner	84.0

Table A5.10 Poverty rates by migration status

Migration status	Poverty (%)
Non-refugee head	40.0
Gazan head	45.0
Internal migrant	42.3
International migrant	33.3
Life-time migrant	32.5

Table A5.11 Poverty rates by education

Education	Poverty (%)
Less than basic	36.4
Basic	28.5
Secondary	12.5
More than secondary	11.6

Table A5.12 Poverty rates by occupation

Occupation	Poverty (%)
Skilled agricultural	52.6
Elementary	26.5
Machine operators	21.2
Craft workers	26.7
Sales workers	31.1
Clerks	16.3
Technicians	11.8
Professionals	4.4

Table A5.13 Poverty rates by economic characteristics

Indicator	Poverty (%)
Economically active	22.9
Non active	47.4
Employed	21.7
Unemployed	46.0

Table A5.14 Selected mental health indicators by poverty status; percent

Indicator	Non poor	Poor
Feel worthless	13.8	27.8
Hopeless about future	23.3	39.2
Fearful and anxious	33.8	40.6
Depressed and sad	44.0	56.5
Worrying too much	47.2	57.1

Table A5.15 Migration selectivity by economic status; percent

Indicator	Mover	Stayer
Poor	28.6	27.8
Low wealth (1-2 items)	15.6	11.0
Economically active	29.5	42.0
Unemployed	10.1	16.9

## Chapter 6 Education

Table A6.1 Percentage of persons 25 years and older with a post-secondary degree; by age and gender (n = 5,753)

Age	Men	Women
25–29	23.5	26.7
30–34	18.9	26.4
35–39	28.0	20.4
40–44	21.1	9.1
45–49	17.0	1.3
50–54	11.2	0.8
55–59	7.9	0.0
60–64	2.0	0.0
65–69	1.0	0.0
70+	0.0	0.0

Table A6.2 Illiteracy rates for men and women 15+ by five-year age groups (n = 9,453)

Age	1–19	20–24	25–29	30–34	35–39	40–44	45–49	50–54	55–59	60–64	65–69	70–74	75+
Women	2	4	5	6	12	30	49	63	82	89	98	99	100
Men	5	6	6	4	4	8	11	12	18	38	50	52	67

**Table A6.3 Illiteracy by age groups and five income groups; percent (n = 9,453)**

	Lower	Lower middle	Middle	Upper middle	Upper	Total
45 years or more	71	61	54	57	47	58
30–44 years	16	11	12	7	4	9
15–29 years	7	7	4	4	3	4

**Table A6.4 Children aged 4 and 5 enrolled in nursery schools by income level of household; percent (n = 944)**

	Lower	Lower middle	Middle	Upper middle	Upper	Total
Enrolled	10	9	10	14	13	11

**Table A6.5 Percentage of persons aged 10 to 59 who have never started school or never completed year/grade 1 (n = 10,541)**

	10–14	15–19	20–24	25–29	30–34	35–39	40–44	45–49	50–54	55–59	Total
No schooling	1.5	1.6	1.8	2.6	2.8	6.4	17.6	26.5	42.3	51.5	6.9

**Table A6.6 Distribution of currently enrolled students aged 15 to 20 by level and age (n = 880)**

	15	16	17	18	19	20	21	22	23	24
Basic	94	30	7	4	0	0	0	0	0	0
Secondary	6	60	84	61	29	23	11	7	17	22
Vocational outside secondary	0	9	8	4	7	5	5	0	0	0
Higher	0	0	1	31	64	72	84	93	83	78
Total	100	100	100	100	100	100	100	100	100	100

**Table A6.7 School enrolment rates for persons aged 7 to 24; by literacy status and educational level of household head (n = 6,838)**

	Less than basic	Basic	Secondary	Secondary +	Illiterate	Literate	Total
Enrolled	59	68	72	84	53	69	64
Not enrolled	41	32	28	16	47	31	36
Total	100	100	100	100	100	100	100

Table A6.8 School dropout during last year by age of dropouts at the time of the interview (n = 5,075)

Age	Drop-out percent
7	0
8	0
9	0
10	1
11	1
12	2
13	2
14	2
15	1
16	4
17	4
18	8

Table A6.9 Percentage of parents who expect their child to complete basic schooling; by age of child and education of parent (n = 696)

6–9 years	96
10–12 years	87
13–14 years	91
15 years or more	87
Secondary +	94
Basic	91
Less than basic	88

Table A6.10 Main reason why parents prefer academic (n = 448) or vocational secondary education (n = 85) for their children; more than one answer allowed; percent

	Academic	Vocational
Better job or income opportunities	24	64
Better chance for higher education	54	1
Child's talents	19	19
Child's preferences	10	11
Social status	9	0
Other reasons	0	5
No particular reason	0	0

Table A6.11 Percentage of persons 15+ and not currently enrolled who have ever taken a short vocational training course; by five income groups, educational attainment and gender (n = 6,603)

Women	21
Men	15
Secondary +	25
Secondary	21
Basic	19
Less than basic	13
Upper	19
Upper middle	19
Middle	17
Lower middle	16
Lower	15

Table A6.12 Percentage of persons 15+ and not currently enrolled who have ever taken a short vocational training course; by five-year age groups and gender (n = 6,603)

Age	Men	Women
10-19	10	13
20-29	15	25
30-39	18	23
40-49	19	15
50-59	11	11
60-69	7	6
70+	2	0

## Chapter 7 Entrepreneurship

Table A7.1 Self-employment activities past two years by gender; percent (n = 2,274)

	Men	Women
Idea	30	8
Attempt	13	1
Success	6	0

Table A7.2 Self-employment activities last two years by age groups; percent (n = 2,274)

	15-19	20-29	30-39	40+
Ideas for self-employment	10	29	21	13
Attempted to start self-employment	2	10	8	6
Successfully started self-employment	0	5	3	3

Table A7.3 Self-employment activities last two years by education; persons 15 years of age and older; percent (n = 2,274)

	Less than basic	Basic	Secondary or higher
Idea	12	25	29
Attempt	5	10	9
Success	3	3	4

Table A7.4 Self-employment activities last two years by education and age; percentage of persons 20 to 29 years (n = 683) and 30-39 years (n = 558)

	Age 20-29			Age 30-39		
	Less than basic	Basic	Secondary or higher	Less than basic	Basic	Secondary or higher
Idea	18	36	31	23	25	17
Attempt	8	15	9	9	12	5
Success	4	7	4	4	3	2

Table A7.5 Self-employment activities last two years by household income; percent (n = 2,274)

	Income groups				
	Lower	Lower middle	Middle	Upper middle	Upper
Idea	16	18	23	21	17
Attempt	4	7	6	10	8
Success	2	3	1	4	5

Table A7.6 Percentage of men and women 15 years or older with job-relevant experience from education, work or training; by number of fields (n = 2,274)

	Percent
No experience	23
Experience in 1 field	29
Experience in 2 fields	18
Experience in 3 fields	12
Experience in 4 fields	8
Experience in 5 fields	4
Experience in 6 fields or more	7
Total	100

Table A7.7 Self-employment activities last 2 years by areas of experience; percent (n = 2,274)

	Idea	Attempt	Success
No experience	3	0	0
1 field	14	6	3
2 fields	19	5	2
3 fields	21	7	1
4 fields	29	13	8
5 fields or more	52	25	11

Table A7.8 Self-employment activities last two years according to whether the person has a "role model" in his or her social network or not; percent (n = 2,274)

	Relative/close person has started own business	No close person has started business
Idea	32	14
Attempt	14	5
Success	7	2

## Chapter 8 Attitudes towards work

Table A8.1 Adults' opinion of the suitability of jobs for men and women (n = 2,265)

	Suitable for men	Equally suitable	Suitable for women	Total
Street cleaner	98	1	1	100
Construction worker	98	1	1	100
Car mechanic	96	4	0	100
Police officer	80	19	1	100
Director, int. company	71	28	0	100
Bank manager	61	39	1	100
Agricultural worker	57	42	1	100
College teacher	32	67	1	100
General practitioner	14	84	1	100
Nurse	12	76	12	100
Social worker	18	61	21	100
Secretary	28	42	29	100
Housemaid	15	24	61	100

Table A8.2 Percentage of women and men opposed to women working outside the home; by age and educational attainment (n = 2,274)

	15-29 years	30 years or more	Less than basic	Basic	Secondary or higher
Men	55	37	49	55	35
Women	17	14	16	14	15

Table A8.3 Percentage of women and men opposed to married women working outside the home if they are cared for by their husbands; by educational attainment (n = 2,274)

	Less than basic	Basic	Secondary or higher
Men	72	69	53
Women	60	53	45

Table A8.4 Opinions about women's role as an economically active person and a mother; percentage of men and women who strongly agree or agree with statement (n = 2,274)

	Men	Women
1. Should not combine work career and children	66	60
2. A pre-school child suffers if mother works	77	70
3. If child properly looked after, good for woman to work	53	78

Table A8.5 Women's and men's opinion of the statement "In times of high unemployment married women should stay at home" (n = 2,250)

	Sex		Total
	Men	Women	
Strongly agree	28	16	22
Agree	35	32	33
Neither agree nor disagree	5	5	5
Disagree	27	38	33
Strongly disagree	6	8	7
Total	100	100	100

Table A8.6 Percentage of men and women opposed to women's participation in certain public activities (n = 2,274)

	Men	Women
Voluntary social activities	26	5
Vote	23	12
Seat in municipal council	44	25
Minister	43	26

Table A8.7 Percentage of persons who fear losing the job by gender (n = 578), sector of employment (n = 575) and occupational status (n = 555); note that there are very few employers (n = 23) and persons employed by UNRWA or the NGO sector (n = 22)

Men	Women	UNRWA/ NGO sector	Private sector	Family business	Public sector	Employer	Paid employee	Self- employed
51	39	82	62	31	27	69	54	37

Table A8.8 Factors of importance to finding a new job; percentage of respondents stating that the factor is very important; by sector of employment (n = 559)

	Public sector	Private sector	Family business
Computer skills	54	46	39
Foreign language	59	49	52
Training courses	67	62	52
Academic degree	77	65	55
Availability of capital	72	68	82
Years of experience	74	83	86
Wasta	91	82	81
Own effort	83	85	87

Table A8.9 Willingness to retrain, move out of the camp, and take an unacceptable job to obtain replacement work; percentage of labour force members (n = 581)

	Retrain	Move out of the camp	Take an unacceptable job
Very willing	49	47	33
Quite willing	21	21	30
Not willing	31	33	36

## Chapter 9 Housing and infrastructure

Table A9.1 Percentage distribution of households according to household income and number of rooms of their dwellings (n = 2,542)

	Lower	Lower middle	Middle	Upper middle	Upper
1 room	22	12	7	4	3
2 rooms	37	34	38	26	13
3 rooms	31	41	40	44	44
4 rooms	8	12	13	20	30
5 rooms or more	2	2	3	6	10
Total	100	100	100	100	100

Table A9.2 Percentage distribution of households according to household income and number of persons per room (n = 2,542)

	Lower	Lower middle	Middle	Upper middle	Upper
Less than 2	47	39	27	29	27
2–2.99	24	28	32	35	41
3–3.99	16	18	24	22	20
4 and above	13	15	17	14	12
Total	100	100	100	100	100

Table A9.3 Incidence of domestic violence over the past 12 months by selected background variables; percentage of currently married women who report being physically harmed by their husbands (n = 606)

Persons per room	4 and above	25.4
	3–3.99	25.7
	2–2.99	16.2
	Less than 2	14.8
Educational attainment	Less than basic	19.4
	Basic	22.3
	Secondary or higher	17.7
Income groups	Lower	28.2
	Lower middle	21.6
	Middle	18.2
	Upper middle	15.2
	Upper	19.0
Years of marriage	Less than 6 years	24.7
	6–10 years	24.4
	11–25 years	16.9
	26 years or more	12.0
Attitudes towards violence	Positive towards violence	19.3
	Accept some violence	26.8
	Reject all violence	13.4

Table A9.4 Percentage of households by selected housing characteristics and household income (n = 2,542)

	Lower	Lower middle	Middle	Upper middle	Upper
Rooms not cold in winter	34	44	46	45	52
Toilet inside	67	76	77	82	85
Sewage network	98	99	98	98	99
Piped water	86	92	91	95	96
Electricity	99	99	100	100	100

Table A9.5 Percentage of children aged 5-14 who do not normally play outside the house or go out with friends without adult supervision, by age and gender (n = 3,991)

Age	5	6	7	8	9	10	11	12	13	14
Girls	48	42	43	57	55	51	59	68	67	72
Boys	44	36	40	28	33	33	24	33	32	30

## Chapter 10 Health and health services

Table A10.1 Health self assessment by age group: percentage of persons aged 15+ who state that their health is poor or very poor (n = 2,273)

	15-19	20-29	30-39	40-49	50-59	60-69	70+
	0	2	3	10	18	24	29

Table A10.2 Female (n = 4,808), male (n = 4,788) and general (n = 9,596) participation in the labour force of persons 15 years and older with and without severe chronic ill health (percentage)

	All		Men		Women	
	Without	With	Without	With	Without	With
In labour force	43	16	72	28	14	5

Table A10.3 Physical mobility of adults: ability to carry 5 kg for 10 meters, go for a brisk 5-minute walk and go up and down stairs (n = 1,584) (percentage)

	Stairs	Brisk walk	Carry 5 kg
Can	76	81	83
Can, but difficult	22	16	13
Cannot	3	3	4
Total	100	100	100

Table A10.4 Physical impairment by gender: percentage of women (n = 1,532) and men (n = 742) with major mobility problems, by age group

	15-19	20-29	30-39	40-49	50-59	60-69	70+
Men	1	4	2	10	20	37	54
Women	1	5	9	22	41	64	82

Table A10.5 Percentage of adults by physical mobility and household income (n = 2,274)

	Lower	Lower middle	Middle	Upper middle	Upper
Full mobility	58	68	71	74	81
Small problem	7	9	12	7	8
Medium problem	8	8	6	7	4
Major problem	27	15	10	11	8
Total	100	100	100	100	100

Table A10.6 Physical impairment of persons 15-39 and 40+ by household income: percentage with a major strength and mobility problem (n = 2,274)

	Lower	Lower middle	Middle	Upper middle	Upper	Total
15-39 years	6	7	3	2	3	4
40 years and older	60	41	28	32	26	38

Table A10.7 Mental health by gender and income: proportion of men (n = 742) and women (n = 1,532) and of all adults (n = 2,274) who reported four or more symptoms of psychological ill health, by income

	Low	Middle	High
All	49	40	29
Men	44	32	23
Women	53	47	38

Table A10.8 Psychological distress by education level: percentage of men (n = 742) and women (n = 1,532) who report four or more symptoms of distress, by level of educational achievement

	Less than basic	Basic	Secondary or higher
Women	50	44	43
Men	35	38	22

Table A10.9 Psychological distress by indoor environment: percentage of men (n = 742) and women (n = 1,532) who report four or more symptoms of distress, by quality of indoor environment

	Very poor	Poor	Good	Very good
Women	54	49	37	32
Men	33	35	30	29

Table A10.10 Psychological distress by family status: percentage of men and women who report four or more symptoms of reduced mental well-being (n = 2,274)

	Single, never married	Married	Single, married before
Men	31.6	33.4	28.0
Women	38.8	48.3	66.4

Table A10.11 Percentage of persons with acute illness or injury in the two weeks prior to the interview, by age group (n = 16,149)

Age group	%
0-4	10
5-9	4
10-14	4
15-19	4
20-24	5
25-29	7
30-34	8
35-39	8
40-44	12
45-49	11
50-54	12
55-59	12
60-64	11
65-69	11
70+	12
All	7

Table A10.12 Place of consultation following acute illness (n = 1,023)

UNRWA clinic	35.5
Private clinic	26.1
Government hospital	22.0
Government health center	8.4
Private hospital	4.3
Total	100.0

Table A10.13 Percentage of persons covered by health insurance; comparison between camp refugees (1999, n = 15,907) and other refugees and non-refugees (JLCS 1996, n = 31,497)

	Camp refugees	Other refugees	Non-refugees
Government	19	20	25
Military	3	8	40
Private	4	5	5

Table A10.14 Percentage of individuals covered by health insurance, by type of insurance and by household income (n = 15,907) and educational attainment of household head (n = 15,654)

	Private	Military	Government
Secondary +	10	2	41
Secondary	6	4	18
Basic	4	3	16
Less than basic	3	3	16
Upper	7	5	25
Upper middle	4	5	23
Middle	4	3	21
Lower middle	3	2	12
Lower	1	1	8

Table A10.15 Average total out-of-pocket expenditure (in Jordanian Dinars) on consultation, treatment, medication and care following acute illness and injury over the last two weeks; by income group

Low income	6.9
Lower middle income	6.6
Middle income	7.4
Upper middle income	8.1
High income	6.4

Table A10.16 Percentage of persons interviewed, by degree of satisfaction with consultation and treatment after acute illness; by type of doctor (n = 1,001) and type of facility (n = 975) attended

	Very satisfied	Rather satisfied	Neither satisfied nor unsatisfied	Unsatisfied	Total
UNRWA clinic	23.6	46.3	6.9	23.2	100.0
Private hospital	37.7	35.1	5.1	22.1	100.0
Government hospital	28.1	48.4	9.6	13.9	100.0
Government health center	11.8	65.8	13.2	9.2	100.0
Private clinic	29.8	49.7	10.3	10.3	100.0
General practitioner	26.8	47.9	7.2	18.0	100.0
Specialist	25.8	50.7	11.9	11.6	100.0



# **On the Margins: Migration and Living Conditions of Palestinian Camp Refugees in Jordan**

“On the Margins” takes a closer look at the living conditions of the Palestinian camp population of Jordan and presents statistics on a number of topics central to their welfare, such as population and migration, housing, education, health, work, and income. The analysis is based on survey data obtained from interviews of about 3,000 refugee families. Moreover, the report is supplemented by insights from focus group meetings in two of the camps.

One of the main findings of the report is that income poverty is more widespread in the refugee camps than outside. Efforts have been made to investigate the causes of this situation. Particular attention is paid to the effect of migration. “On the Margins” also looks at the camp residents’ human resources and labour force participation. It demonstrates that higher education increases workforce participation but that many young, well-educated women are unemployed; that higher education has only a moderate effect on earnings of camp dwellers; that camp refugees overwhelmingly work in the private sector; and that they are quite entrepreneurial.

The overall conclusion is that there is little reason to believe that camp refugees will ever catch up with the average Jordanian because of selective migration processes. Furthermore, the employed segment of the population tends to be involved in low-paid, low-skilled occupations. The study was made possible by funds from Norway, the USA, Canada and Sweden. It was carried out by researchers from Fafo, Institute for Applied International Studies, Norway and Yarmouk University, Jordan, and was coordinated locally by Jordan’s Department of Palestinian Affairs.



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