Some Sociological and Economic Aspects of Refugee Camps on the West Bank

Yoram Ben-Porath and Emanuel Marx

A Report prepared under a Grant from
THE FORD FOUNDATION
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PREFACE

The Report brings together two research papers on a common theme: refugee camps on the West Bank of the Jordan River. Both were produced in the course of a recently completed study of economic and political conditions of the Middle East, conducted jointly by The Rand Corporation and Resources for the Future, Inc., under Ford Foundation sponsorship. Some material of this kind, treating special subjects somewhat removed from the central direction of the project work, was not included in the formal project publications, owing to scheduling and thematic restraints on the series volumes. It is hoped that, by publishing even at this late date, a wider readership can be found for papers of intrinsic interest.

The papers discuss economic and sociological aspects of life in Jalazon, one of the West Bank refugee camps. The authors wish to thank the people of Jalazon for their trust and cooperation and for many kindnesses.

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Part I

SOME SOCIOLOGICAL ASPECTS

by

Emanuel Marx
I. INTRODUCTION

Much of the extensive literature on the Palestine refugees is based on secondary sources. If there has been field research on social topics among them since 1948, it has not been published. UNRWA appears to have planned several studies, but they were never executed, perhaps in response to political representations or apprehensions. When we approached the refugee problem in 1967, we felt that a necessary step toward an understanding of it would be an intimate study of one camp.

The camp chosen for the initial investigation was Jalazon, situated 5 km north of Ramallah-Bireh, twin towns whose population is around 25,000.1 About three quarters of the employed of this camp work in town. In this respect, and in its size, close to 4,000 inhabitants, the camp is similar to others on the West Bank. Later we found out that many of our observations applied to the camp population on the West Bank generally.

The study made use of three complementary research methods:

1. A technical questionnaire containing 68 items, administered to the head of every fifth household in Jalazon camp.2 It was to verify and complete the data obtained in the census carried out by the Central Bureau of Statistics in September 1967.

2. An interview schedule of 99 mostly open questions administered to the same sample population and, in addition, to every male above the age of 15 found in the households.

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1This study was conducted in the camp of Jalazon in the autumn of 1967 by the authors of the present paper. Some of the findings were reported in Yoram Ben-Porath, "Some Economic Characteristics of a Refugee Camp -- Preliminary Results," in Middle East Development, The Harry S. Truman Center for the Advancement of Peace, Hebrew University, Jerusalem, 1968.

2Out of the sample of 123 households, 108 were interviewed; 13 households had left the camp, two households could not be located, and one household head refused to be interviewed.
3. Participant observation, including visits to camp institutions and to homes of people living in camps, and meetings with UNRWA staff in the field and at headquarters. We also used documentary material made available by UNRWA staff and published reports.

According to the census of September 1967, the camp population was around 58,000 (the UNRWA estimate is 73,000); the refugee population living outside camps was about 75,000; and the total population of the West Bank, including East Jerusalem, was 665,000.\(^1\) Although the camp population constitutes less than one tenth of the total population of the West Bank, and less than half of the refugee population, its spatial concentration and organization make it the center of refugee life, and its mere existence, not less than its activities, has repercussions on the whole population.

After describing the layout of a camp and its formal organization, I shall discuss what extent traditional social patterns are continued in present day political and social structure. I go on to examine various types of leadership among the refugees, and then I analyze the sociological effects of UNRWA's organization and activities. Finally, I briefly discuss the social factors affecting political ideologies of the refugees.

\(^1\) For fuller details and sources see Part II, Section VI, of this study.
II. THE CAMPS

The refugee camps on the West Bank are situated for the most part on main roads, in the vicinity of towns. Some camps are located within or on the outskirts of towns, such as Amari in Ramallah, Ayda in Bethlehem, or the Nablus camps. The inhabitants of these camps seek work in the towns. In the case of Jericho the situation was reversed: Until June 1967 the camp population was over 50,000, while only 13,000 lived in the town, so that the commercial center shifted to the camps. The Deir Ammar camp is an exception to the proximity rule: The nearest town, Ramallah, is 35 km away. Unlike the other camps, Deir Ammar is served by one daily bus, leaving camp for Ramallah early in the morning and returning in the afternoon. All the other camps are well served by buses running at 30 minute intervals and less from morning till evening. The people of Fawwar camp have set up their own bus service to Hebron; the shares of their company are widely distributed among the inhabitants.

As far as location and communication are concerned, Jalazon is a typical camp. It nestles in a valley to the west of the Jerusalem-Nablus trunk road, 5 km north of Ramallah. A narrow asphalt track descends from the main road into the camp and continues to the large Christian village of Jifnah, 2 km beyond. Near the main road, and still outside the confines of the camp, lies the largest and most modern building, the primary school. It is constructed of Jerusalem stone and was completed in 1963. Further along the road one first encounters the house of the camp leader, the UNRWA official responsible for the administration; it is also built of stone. His office is in a wooden shed. Then follow the numerous other camp institutions, on both sides of the road, all simple concrete structures: a food distribution center, stores, a youth club, a basketball court, a cookhouse where daily meals for the camp's children are prepared and served, a dispensary and mother-and-child clinic, and finally the now empty police post, the only government representation in this U.N. enclave. Here the road debouches onto a square that is the social
center of the camp. On one side of it, the water-tank that serves
the whole camp is surrounded by women and girls early in the morning.
Only rarely will a man be seen fetching water. There are three
coffee-houses, serving only tea and Turkish coffee, frequented only
by men, at all hours of the day. At prayer times the small mosque is
mostly attended by a few old men, though all the inhabitants of the
camp are Moslems. Another important meeting-place is the barbershop.
Several other shops are in the square; the remaining shops are all
located in one of the adjoining alleyes. There are altogether 27 shops
and groceries. All of these are run by the owners and their families;
there are no partnerships.

The main bus stop is also in the square. During the daylight
hours a bus leaves every 30 minutes for Ramallah and, in the other
direction, for Jifnah. The bus company is owned by refugees from
Jaffa who do not, however, live in camp. Two of the drivers live in
Jalazon. The company operates four buses linking the refugee camps
of Jalazon and Amari (at the southern fringe of Ramallah) to Ramallah.
It also operates the daily services between Deir Ammar camp and
Ramallah. I was told that this is the most frequented of the 49 bus
services operating from Ramallah. The buses provide a service by
refugees for refugees; that indicates the refugees' strong connection
to the urban center.

Most of the standard dwellings in the camps are cast in thin
concrete and have tin or asbestos roofs. Only in the Jericho area,
where there is little rain in winter, are the houses built of adobe.
They extend row after row, each house linked to the next by a high
wall. The camp itself is not fenced in, and everywhere on its fringe
there are some houses constructed by refugees at their own expense.
Off the main road there are no pavements.

The municipalities of Nablus, Ramallah, and Bethlehem have
installed electric street lighting in their refugee camps, and many
of the houses are connected to the network. In some of these camps
some of the households have installed running water. The more distant
camps, and among them Jalazon, have no electricity or piped water
supply as, in the words of an official, "UNRWA does not consider these services as essential for a temporary population."\textsuperscript{1} It may also be reluctant to compete with the economic enterprises of local authorities.

Jalazon camp has neither electricity nor piped water. Its water tank is filled up every two days by a tanker from the Ramallah water board. Water is not rationed; the average consumption is about ten liters per day per person. One of the camp dwellers dug a well on his own initiative, installed piped water in his home, and irrigates some land. But he does not supply his neighbors with water. Unlike most other camps, Jalazon is not connected to the telephone network, and there is no postal service. Those services that are supplied by UNRWA are equal, if not superior, to those provided by the government elsewhere in the country; thus the inhabitants of camps have good educational, health, and welfare services. Government services to refugee camps, however, appear to fall below the general level.

Most camps give the appearance of planned urban or suburban quarters, even when they are located in rural surroundings. They differ from villages in that they are built on land leased by the government, and they have no access to farm land, except for a small number of garden plots; they differ from towns in that only refugees qualify for admission and that formally they can never acquire full property rights in their homes. Jalazon has been built on land leased by the Jordanian authorities from the neighboring villages of Jifnah and Surda. The villagers still claim rights to the produce of olive trees in the area, and they demand payment from the refugee on whose ground the tree stands.

The story of Jalazon illustrates the extent to which refugee camps have become regular settlements. In 1949 tents were put up for the refugees squatting under the olive trees in the valley. In 1950, the newly established UNRWA took over the administration of this

\textsuperscript{1}In Arrub and Fawwar camps, the Hebron municipality supplies piped water.
tent-camp. In 1955, UNRWA assigned to each refugee household a plot of 100 sq m and built on it a concrete cubicle of 3 x 3 m. Large households received larger dwellings, and sometimes two rooms. Soon some of the refugees built additional rooms on their plots, surrounded them by walls, and utilized the remaining space to grow some vegetables and fruit trees. According to data supplied by the camp management, UNRWA built 699 rooms and the refugees added 250 more at their own expense. They also enlarged and improved the original dwellings by paving the floors and glazing the windows and building cookhouses. The camp administration put up public latrines at the rate of one for every 50 persons, and the camp dwellers built 105 indoor toilets. In recent years building activity has somewhat abated, because more and more of the well-to-do refugees have left the camp. In 1967 only one additional room was registered.

When the permanent camps were set up between 1955 and 1957, the refugees put up some resistance; they feared that permanent dwellings would tie them down and would weaken their desire to return to their former homes. UNRWA officials claimed that they persuaded the camp dwellers to permit construction for economic reasons, as it was cheaper in the long run to maintain houses than to replace tattered tents year by year. In order to emphasize the temporary aspect of the dwellings, they were officially called "shelters" (in Arabic malja), and the term was accepted by the population. It is true that the thin concrete walls (8 cm thick) could not completely shut out cold and dampness and that the asbestos roofs broke easily; compared with solid stone or concrete houses, these dwellings were flimsy and uncomfortable. But they are greatly superior to the mud constructions found in many villages. The argument about the establishment of permanent camps reveals that all concerned, the camp dwellers and the officials, knew that these were to be long-term arrangements.

1Building on a small scale went on during following years. In 1964-65 a series of new houses was constructed in Askar camp, near Nablus, and others were put up near Amman. Wherever population pressure built up, UNRWA would try to help out.
Formally, UNRWA is the owner of the shelters. In fact, the camp dwellers do much as they please with them, and UNRWA indirectly confirmed that this was so, when it decided not to participate in repairs to private dwellings and to repair only its own service buildings. When the Jericho camps remained almost empty in 1967, UNRWA put guards only over its camp institutions; the unguarded dwellings were left to looters.

The camp population not only includes refugees who originally settled there in 1948. The Jalazon data show that half the camp's households arrived from 1950 onward (54 out of the 107 domestic units in the sample). Most of these families joined the camp between 1950 and 1955 (47 families), and since then the movement into camp continued at a steady annual rate of about 1 percent. As there was little construction of dwellings since 1956, most of this influx must have been offset by people leaving, so that the camp population remained almost stationary.

Some of the people came from other camps, in order to improve their chances for steady employment. Typically, they moved from an outlying camp to one situated close to a city. Most of the families, however, had never been in a camp and decided to move in because of advantages to be gained. Young men going abroad for several years of work, to such places as Kuwait, Saudi Arabia, or Qatar, felt that their elderly parents were best cared for in a camp, where they would always obtain an assured minimum of services. Men who had failed in business, had fallen ill, or just desired to retire found a safe refuge in camp. One man who came to live in camp in 1964 had led an active life. He was a stonemason and worked first for five years in a Jordanian village and then seven years in Amman, until he felt that he ought to retire: "I left Amman because I ceased to work. I wished to live under the supervision of UNRWA. I came to Jalazon because I have relatives there." Another man was a grain merchant in Ramtha, near the Syrian border. When his family became embroiled in a dispute with the villagers in 1957, he found refuge in Jalazon camp.
Some men chose to join the camp on purely financial considerations. A quarry worker had been paying rent JD 0.50 per month for his mud hovel in a village. He claimed that the only reason for moving into camp in 1959 was that he did not have to pay rent there. After paying "key money" to the former occupant, he could keep his shelter as long as he wished, free of rent and taxes. One man had spent three years teaching in the Sheikhdom of Abu Dhabi and from his savings had made the marriage payment for his wife and also acquired rights on a home in camp. Although most teachers live in town, he remains in camp "because in town I could not manage to live on my salary."

The factor common to all these cases is that relative economic benefits, particularly cheap housing, induced people to join camps. Most of UNRWA's other services could be obtained even when one lived outside a refugee camp, though sometimes this meant travelling a short distance to the nearest refugee center. All the other benefits obtained by living in a camp, such as closeness of kinsmen, were incidental to this major advantage.

The minor economic benefits to camp dwellers are briefly: they do not pay municipal or business taxes; their water supply and sanitation are free; numerous services are supplied to all refugees without distinction, but camp dwellers are in a better position than refugees living outside to make proper use of them. Health clinics, for instance, are mostly located in camps, and their free services are available mainly to their inhabitants; the monthly distribution of food rations takes place in camps and refugees living in the surrounding villages attend there in person; recreational facilities, such as youth centers, organized sports and craft courses are provided chiefly for camp dwellers. Access to other services is equal to all refugees. Thus, UNRWA maintains feeding centers for babies and infants not only in camps but also in some villages. In order to assure that the food actually goes to the children, they are made to consume it at the feeding center; UNRWA does not give the foodstuffs to parents.

The refugee considers his home as property that he can dispose of almost freely. Up to June 1967, when a refugee left camp, he sold
his rights to others. He not only received full payment for the
additions and improvements made by himself, but he also charged "key
money" on the room built by UNRWA. This charge in Jalazon was approxi-
mately JD 15-20, the equivalent of about half the value of that room.¹
No part of that payment was handed over to the camp management, but it
appears that sometimes a camp guard received some money for his con-
nivance. The inhabitants of Jalazon let rooms to individuals, not
necessarily refugees, who worked in Ramallah or its environs. Occasion-
ally the number of rooms let would go up to 100. In several
instances refugees left the camp and did not sell their property out-
right; instead, they charged the new occupants a monthly rent. After
the June 1967 war many refugees decided to move to the East Bank and
at the time did not find buyers for their homes. Being unable to
realize their rights, they left some of their belongings in the houses,
handed over the keys to relatives or neighbors, and asked them to keep
an eye on their property. None of the dwellings was returned to the
camp management.

UNRWA neither evicts its tenants nor takes them to court; it
does not even take steps to reassert its rights over empty and locked
up premises. It does not approve of transactions carried out over its
premises, but does not take action against a tenant, as long as the
new occupier is himself a refugee. The only sanction that could be
brought to bear on a transgressor, according to UNRWA officials, would
be to stop his food rations, but no instances have come to my knowledge.
It is one of the tasks of the camp guard (there are three such guards
in Jalazon camp) to report on changes in ownership and on any building
activity. In this fashion, pressure is put on camp dwellers to report
at least part of the changes in tenancy.

The refugees' feeling that the camp has come to stay for a long
time is translated into a growing interest in improvements. When the

¹Rental values differed in various camps, according to their
location. In Deir Ammar it was easier to obtain houses than in Jalazon.
In Fawwar one man told us that the compensation he could get for his
home was so low that he preferred to leave it locked up.
solid school building was erected in 1963, no one in camp objected on the grounds that this meant a further strengthening of local links. A year later several camp dwellers, most of whom were UNRWA officials working outside the camp, built themselves comfortable, strong concrete houses in the camp or on its periphery. At least one of them went so far as to acquire the land on which he built the house.

One of the camp's notables describes the efforts made to improve conditions (and there is some trace of resentment against the authorities who, in his opinion, care more for the villages in the area than for the camp):

We called many meetings about electricity, but did not get it, while Ein Sinia, a village with only 1,500 inhabitants, did get electricity. The villagers there paid JD 8,000 for the connection. The Jerusalem Electric Company wanted to make a big profit on us and demanded a lot of money for the connection. UNRWA did not contribute toward the expenses, as it has no budget for such things. Our people cannot pay, so the project did not materialize. We have no postal agency here, while a small village like Beitin with 2,000 inhabitants has an agency. For a long time we requested a public telephone. Only last year (1966) they planted poles from the direction of Jifnah, but they did not manage to stretch the wire.

Such public activity for the improvement of services indicates that many people considered their camp as a permanent installation and had accepted the idea that they would remain there indefinitely. This sense of permanence may partly be due to the many opportunities for work available in the vicinity, chiefly in Ramallah. Such camps as Fawwar are further removed from the chief commercial centers, their inhabitants are drawn toward those centers, and accordingly they feel that their stay in camp is only temporary.
III. TRADITIONAL TIES

Most of the refugees living in camps come from rural areas, and in each camp they are drawn chiefly from one district. In 1948 this was because refugees took the shortest route of escape and set up their shelters where they were closest to their village of origin. In later years the attractions of kinship and joint origins permitted this clustering to continue, even when the refugees entertained little hope of returning to their former homes.

Most of the inhabitants of Jalazon come from the villages and the outskirts of towns in the Ramallah-Lydda area. The largest contingents derive from Lydda, Beth Nabalah, Yehudiah (as this place-name is associated with the Jews, many refugees prefer to call the town Abbasiah), Inabah, and Qulah. According to one informant, there were 400 people from Yehudiah alone in the camp. Table 1 gives the distribution of households in the sample survey by place of origin.

The household heads in the sample originate from at least 18 settlements, mainly concentrated in the Lydda area.1 Only 7 of the 107 household heads come from three villages on Mount Carmel and from the Hebron hills. The area of origin can be pinpointed even more clearly; over 60 percent of the household heads originate from three neighboring settlements, Beth Nabalah, Lydda, and Yehudiah; together they form a triangle whose longest side is 7.5 km. Not only did the first settlers in the camp come from the same area, but also those who joined them later. In 1944 the Government Statistician carried out a social survey in five villages of this area, which gave evidence of a high rate of intermarriage within each village (79 percent of all marriages).2 As a result, most inhabitants of a village were related

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1 Regional concentrations were found to exist in most camps. It appears, however, that the inhabitants of the Jericho camps were recruited from all parts of Palestine.

Table 1
PLACE OF ORIGIN OF HOUSEHOLD HEADS IN JALAZON
(N=107)

<table>
<thead>
<tr>
<th>Place of Origin</th>
<th>Number of Household Heads</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beth Nabalah</td>
<td>35</td>
</tr>
<tr>
<td>Lydda</td>
<td>19</td>
</tr>
<tr>
<td>Yehudiah(^a)</td>
<td>11</td>
</tr>
<tr>
<td>Inabah</td>
<td>7</td>
</tr>
<tr>
<td>Sarafand</td>
<td>5</td>
</tr>
<tr>
<td>Umm al-Zinat(^b)</td>
<td>4</td>
</tr>
<tr>
<td>Rantiah</td>
<td>3</td>
</tr>
<tr>
<td>Muzerah</td>
<td>3</td>
</tr>
<tr>
<td>Safariah</td>
<td>3</td>
</tr>
<tr>
<td>Qulah</td>
<td>3</td>
</tr>
<tr>
<td>Duweimah(^c)</td>
<td>2</td>
</tr>
<tr>
<td>Kafr Anah</td>
<td>2</td>
</tr>
<tr>
<td>Biar Adas</td>
<td>1</td>
</tr>
<tr>
<td>Beth Dajan</td>
<td>1</td>
</tr>
<tr>
<td>Wadi Hunen</td>
<td>1</td>
</tr>
<tr>
<td>Zammarrin(^d)</td>
<td>1</td>
</tr>
<tr>
<td>Saqiah</td>
<td>1</td>
</tr>
<tr>
<td>Sitariah</td>
<td>1</td>
</tr>
<tr>
<td>No data</td>
<td>3</td>
</tr>
</tbody>
</table>

Notes:
\(^a\) Of whom 5 gave the name as Abbasiah.  
\(^b\) On Mount Carmel.  
\(^c\) In the Hebron mountains.  
\(^d\) Near Zichron Yaacov.
to one another. Therefore, when people came to join their relatives in a camp, they usually also increased the numbers of their former co-villagers.

People also make use of their kinship links when leaving camp. When a refugee does well and settles in town, he sooner or later is followed by relatives. He is expected to help them in obtaining work and accommodations.

The tendency for intermarriage among former co-villagers has continued in camp. The sample population of Jalazon included 34 men who married in the camp. Of these men 27 (over 80 percent) married girls from their village of origin, and six out of the remaining seven married refugee girls either from a neighboring village or a relative. Only one man, a teacher, took a non-refugee wife, and, while making much of this fact, he emphasized that she was a Palestinian. There seems, thus, to exist a decided bent to maintain relationships with one's former villagers which, judging from the dates of marriage, has not abated over the years. This tendency is not confined to marriages with co-villagers living in one's own camp, for numerous men have in-laws living in other refugee camps in various parts of Jordan, or in villages on the West Bank. The marriage payments range from JD 50 to 200 and more, no matter whether the bride came from the bridegroom's village of extraction or from elsewhere. There is thus no formal incentive to marry a former co-villager.

At first sight this seems to contrast with another finding: that neither in Jalazon nor in other camps are there formal associations of former co-villagers. People usually know where the former village headman (mukhtar) lives and how he fares, but they do not visit him and do not ask him for help. A typical reference to the village headman is this: "Three months ago when I last saw him, the headman was living in Ramallah. I never visited him, just met him by chance." Another: "There were four mukhtars in Beth Nabalah. They are all dead now." The speaker implied here that after their death, no replacements were chosen, so that, as far as his village was concerned, the institution has fallen in abeyance. Similar statements were made regarding other villages.
It appears that at first co-villagers formed their own hamlets. In camps with low mobility, Fawwar and Arrub, for instance, these hamlets still exist, but they have long since been obliterated in the more mobile ones, such as Jalazon or Qalandia. Here relatives and co-villagers are dispersed throughout the camp.

The refugees then are not organized by descent groups or by village of origin. There is no inter-camp organization of this kind, and not even the co-villagers living together in the same refugee camp form such groups. Instead, relationships with former co-villagers take the form of personal networks, tying together relatives and people of the same area of origin. One expects such ethnic ties to develop among persons lacking joint economic or political interests. Among such persons, relations outside the sphere of work assume considerable importance. They associate with people who are culturally congenial to them, who share the same background and memories.

Visions of a possible return to the old village may, however, play some part in a person's decision to stay close to his co-villagers. One man made this point succinctly: "If I had daughters, I would rather give them to a refugee without accepting marriage payment than to a non-refugee villager. For if ever I return to my home, I would wish to take my daughter and her husband with me."

These networks of relationships are usually categorized as kinship, and sometimes as friendship. Under these relationships people give and receive assistance of various kinds, such as temporary accommodations, money loans, and good advice, whenever required. They provide funds of mutual insurance and help that one can always draw on. An indicator of the good use to which kinship ties can be put is the fact that all households that joined Jalazon camp after 1950 (i.e., 54 out of the sample of 107) had kinsmen living in the camp. Relatives then must have been instrumental in arranging accommodations and settling matters in the camp administration. In some cases men who left camp actually passed on their homes to relatives.

Still, something remains of the former village political organization: when refugees were asked who would help them in time of need,
they usually indicated close relatives, such as brothers and cousins, and not other kinsmen. These were, however, ideological statements, not borne out by men's actions. When asked about concrete instances of assistance received, several men mentioned their kinsmen, others referred to close relatives, and some revealed that their brothers had refused to help them.

If no political organization of former co-villagers exists today, this means that the refugees have made no provisions for a return to their land. The prevalent ideology of a return to the village is thus not matched by an appropriate social organization.

I now must qualify my earlier statement that relatives help each other; they mostly do, but there are some exceptions. These occur either when the social and economic circumstances of relatives are very discrepant or when they are very poor.

Men everywhere appear to consider voluntary mutual help as a matter of give and take. In the short run one of the partners may accumulate debts of various kinds, but if a balance is not struck over time, then their relationship deteriorates or ceases altogether. Therefore, such relationships are usually found among persons whose social characteristics, such as age, family size, and income, are similar. In simple, small-scale societies people are held together by multiplex and cross-cutting obligations, and therefore even unequal partnerships can continue to exist. The inhabitants of a refugee camp, however, participate in a complex modern society, and here even the relationships among quite close relatives are based on mutuality. Thus brothers who maintain separate households are already quite distant, and they often admit that they collaborate and help each other only to a limited extent.

There is also a tendency for people with higher incomes to extend more help to their kin than to those with lower incomes. This is not just a reflection on the more limited financial resources of the poorer sector of the population, for to the poor a small amount may be as valuable a help as larger sums to wealthier persons. It is rather the
result of the poorer households' relatively heavier dependence on UNRWA assistance. This can best be illustrated by a comparison between the households headed by males and by females in the Jalazon sample. See Table 2.

About one fifth of the households in Jalazon were headed by women, mostly widows with several children of various ages. The women were tied to their homes and their children were often too young to earn a living. Their incomes were much lower than those of other households, and they depended to a greater extent on UNRWA assistance or contributions by children working abroad. All these women had close relatives living in camp or nearby, yet they all stated that they obtained no assistance from them. One man made this point forcefully:

I live by myself in an UNRWA house, and have not added a room to it. I live alone. My brother is also unmarried and lives by himself. My grandmother also has a house of her own. I cannot get married because I do not possess the requisite JD 300. I have father's sister's sons in camp, but they will not help me with the marriage-payment, as I did not help them when they got married. I did not even give them presents. During their wedding I was at work in Ramallah. I meet them every day.

Persons like this not only derive a large proportion of their small income from UNRWA, they can also increase it slightly by making use of more of the services provided by the organization. They can obtain special welfare assistance and sometimes are allocated additional food ration cards. The great advantage of these benefits is that, although their value in money terms is small, they are distributed at regular intervals and do not impose any obligation on the recipient. They are thus preferred to the assistance given by relatives.
Table 2
RELATIVE DEPENDENCE ON UNRWA AID OF HOUSEHOLDS
HEADED BY MALES AND BY FEMALES

<table>
<thead>
<tr>
<th></th>
<th>Households Headed by Males</th>
<th>Households Headed by Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average monthly per capita income (JD)</td>
<td>4.2</td>
<td>2.2</td>
</tr>
<tr>
<td>UNRWA's contribution to income (percent)</td>
<td>11.2</td>
<td>37.1</td>
</tr>
</tbody>
</table>

Source:
Adapted from Tables 8 and 9, in Ben-Porath, Marx, and Shamir, A Refugee Camp on the West Bank.
IV. LEADERSHIP AND INFLUENCE

In every camp there are persons who hold no official position, do not control economic resources, yet have considerable influence on their fellows. Some of these notables have risen to prominence in recent years, while others were respected persons in their village of origin. Some of them were, for instance, headmen in their villages and are still styled "mukhtars." These mukhtars should not be confused with the camp mukhtars, who should be classified as officials (even if unsalaried ones). The traditional headman was a wealthy and influential person, and as such the government found it useful to negotiate village affairs with him. Some villages had only one mukhtar; others, especially larger ones, had two or more. In the early refugee camps these notables continued informally to represent their villages before UNRWA and the authorities. They were the experienced negotiators, enjoyed the confidence and support of their co-villagers (many of whom were their relatives), and thus were able to secure for them a fair share in the aid distributed. When the economic situation improved and UNRWA assistance became less important to the camp dwellers, their communal organization became redundant and the notables and mukhtars lost much of their influence. A Jalazon notable explained that while there were many co-villagers in the camp, "they are not organized, they have no headman or other elected leader. But they assist one another." He tried to convey that although the villagers are not organized in a formal body, kinship and friendship link them in such fashion that they could revive their group if required. The villagers could then rally around their notables in the camp, not necessarily the pre-1948 notables; these people lost practically all their property and their hamulahs (clans) had dispersed. One of the mukhtars of Beth Nabalah, for instance, lived in Jalazon camp for many years and had no influence whatsoever on public affairs.

The new notables are often refugees of independent means, who spend their leisure hours with their fellow villagers and who possess useful ties with UNRWA or the authorities. Abu Mahmud of Jalazon camp
is such a notable. He owned a house and orange grove in Yehudiah, but lost all his wealth. He does not work anymore and is supported by two sons, one of whom is employed in Kuwait; the other is head-master of the camp school. He considers that, being a notable, it is up to him to represent the interests of his co-villagers and he is active in maintaining ties among them. He feels that "there is a connection between all those who come from Yehudiah. If anyone of my co-villagers encounters difficulties in his affairs, I go to see the camp leader." There are not many Yehudiah men who enlist Abu Mahmud's help, but they know that on occasion they can turn to him. Should there be a need to reorganize, he would serve as the rallying point for his co-villagers.

When refugees do well, they usually leave camp for towns. There are two important exceptions: the businessmen and most of the UNRWA officials depend, each in his own way, on the camp population for their living and remain in the camps. Even in the camp, however, their relative affluence is reflected in larger houses, more furniture, and the dispensation of hospitality. The local businessmen draw their clientele largely from among the camp dwellers, and business is conducted to a considerable extent on a credit basis. It is essential for them to be in constant touch with their customers and to gather detailed information on them, in order to assess their credibility, to keep abreast of their changing economic circumstances, and to collect outstanding debts. There are often one or two businessmen in a camp whose business relations with the other inhabitants are extensive and often extend over various fields. This can best be illustrated by some examples.

Muhammad Kansh is Jalazon's barber. He had been a barber in Yehudiah. In his shop, in the camp's central square, he also sells furniture, wireless sets, typewriters, sewing machines, and shirts. He sells all these items from stock: While he pays for his purchases in cash (and sometimes takes loans from banks), he sells them on extended and not too expensive credit terms to his customers. A sewing machine priced at JD 24 would cost his customer JD 30 on a two
year credit, i.e., 12-1/2 percent interest per annum. Reliable customers were allowed credit of up to JD 20-30, the equivalent of one to two months' salary. He complained that most of his debtors had emigrated to the East Bank since June 1967 and left him holding a lot of unredeemed bills, to the amount of JD 4,000. Even if this figure is exaggerated it indicates that Mr. Kansh had extended credit to between 100 and 200 persons, most of them in the camp. In ordinary circumstances this would have given him a considerable hold over these persons. Very likely he would exert his influence to keep them in the camp, where they would be under his eye. It would also serve his interests well if the camp was turned into a permanent settlement and increased in size. Affluence was not essential to him, as it could undermine his credit business.

Abu Khalil, a former farm worker from Khiriah, came to Jalazon in 1953. With the help of his five adult sons, he built up a series of enterprises. He first built a large house for his family on the fringe of the camp and, without asking UNRWA's permission, took over a plot of land. He dug a well on it and planted it with fruit trees and vegetables. He established a bakery, which is under contract to supply bread for the camp's child feeding center. With the help of a Christian philanthropic society he bought a machine for the production of concrete building blocks. The same society also provided him with some capital with which to extend credit to refugees wishing to enlarge their dwellings. His sons work in the various family enterprises, but Abu Khalil himself has "retired" at the age of 50, in order to supervise them. He too has been left with a batch of unredeemed bills, "two books full of them," as many of his debtors left the camp. He too is keenly interested in keeping the camp going, and he explained that when the Israeli army arrived in June 1967, some people wanted to escape, but he was all for staying on. "Once we ran away and paid dearly for it; we shall not do it a second time."

The Mukhtar of Fawwar, a camp situated in rural surroundings, bought two tractors to hire out to villagers. He acted on the assumption that the camp was turning into a permanent settlement and becoming a commercial center to the neighboring villages.
In addition to the former mukhtars and notables, there are in every camp one or more appointed mukhtars. These are unpaid government agents (the Israeli military administration pays them nominal salaries) who are often appointed for their intimate knowledge of the inhabitants. Therefore they usually originate from villages strongly represented in the camp. But they are responsible not just for their co-villagers. As one mukhtar said: "I do not represent my villagers, I represent all the people in the camp." They are not elected by the refugees, but UNRWA seems sometimes to have had a hand in the choice of candidates. The mukhtar's main duties are to mediate requests and information between the refugees and the authorities, particularly the police.

Jalazoon camp possesses one mukhtar only, Sheikh Hussein. He comes from Safariah, a small village in the Lydda area. There are only a handful of Safariah villagers in the camp. They were, however, among the first squatters on the site in 1949. When the International Red Cross set up a regular camp, the first of five camps in the area, they employed the mukhtar's brother's son. In 1951 UNRWA took over from the Red Cross, and continued to employ Sheikh Hussein's nephew, who later on became camp leader. Sheikh Hussein himself had served as mukhtar in his village of origin, was appointed by the Jordanian authorities as the camp's mukhtar, and continues to serve under the Israeli military administration. He issues references to camp dwellers who require official papers, such as travel permits, and puts his official stamp to them. He draws no pay for his services but derives some indirect benefits. His many links enable him to find work as a carpenter (he had plied this trade in his village of origin). He also distributes the mail in camp. Letters addressed to inhabitants of the camp accumulate in his private post office box in Ramallah, where he collects the mail every two or three days. He makes a small

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1In most camps, there are one or two mukhtars; large camps may have more. There are three in Balata, near Nablus, a camp of 7,000 inhabitants; Jenin camp, with 5,000 inhabitants, has four; and Tulkarm camp, also with 5,000 inhabitants, boasts nine mukhtars.
charge on each letter delivered, which rises somewhat on letters sent from abroad. Through these services Sheikh Hussein becomes well acquainted with the affairs of the camp dwellers, and his advice is sought both by the authorities and by camp officials.

The mukhtar serves as go-between for the authorities and the camp dwellers. He does not represent the interests of the refugees to UNRWA: that is the camp leader's task. Both officials work side by side and complement each other. They do not compete for influence and do not pursue opposed interests. Therefore it is not surprising to find camp officials and mukhtars helping each other into office and cooperating harmoniously. In at least three camps (Aida, Askar, and Jalazon) camp leaders and mukhtars are close relatives.

When UNRWA started its activities in 1950 it could pick its workers from a large population and succeeded in recruiting well-qualified persons. From the beginning, the organization employed only refugees on the local staff. All the administrative work is conducted in English and Arabic, and a knowledge of the two languages was a precondition of employment. The local staff was capable of taking on more and more responsibilities, so that the number of foreign employees could gradually be reduced. Only 150 of the organization's 12,000 employees are now foreigners; they fill the top administrative positions or act as technical consultants. Before the 1967 war, UNRWA employed about 3,000 refugees on the West Bank (after the war the number was reduced to 2,200) and only five foreign citizens, who all worked in the Jerusalem headquarters. The UNRWA administration is thus mainly composed of refugees, some of whom occupy central positions. Thus three out of five departments at the Jerusalem headquarters are directed by refugees, and two by foreigners. All the district directors and camp leaders are refugees.

Arabs who are not refugees are not employed by the organization. When UNRWA took over from the International Red Cross in 1950, it continued to employ the local staff. But in 1952 they were asked to prove that they were refugees. If possible, the organization buys goods and services from refugees. They are preferred as suppliers of
food stuffs, building materials, as sanitation contractors, for maintenance services, etc. The system creates a variety of relationships between sections of the refugee population in and out of the camps.

In Jalazon camp, a relatively large proportion of the inhabitants is employed by UNRWA. In January 1968 there were 602 families in the camp (in May 1967, 857 families), and 130 heads of households worked for UNRWA. Such a high concentration of UNRWA employees is unusual. Many of these men work in other camps, but others come to work from outside the camp. Among these, there are employees who live in town, such as the doctor who visits the camp three times a week, four nurses, male and female, and most of the teachers. In the camp itself about 62 persons are employed by UNRWA, 33 of them live in the camp. About one tenth of the households, then, can be said to earn their living directly from UNRWA.

UNRWA staff are divided into two categories. The lower ranks, such as laborers, guards, and cooks, are paid a monthly wage according to the number of days worked, with an assured minimum of JD 10.50; they do not receive annual increments. They are entitled to severance pay at the rate of one monthly wage for every year of service, up to a maximum of eight years.

Higher-ranking staff, such as clerks, foremen, camp leaders, teachers, and doctors, receive salaries according to a 14 grade scale. They begin at JD 20, and can receive up to ten annual increments, if their superiors report favorably on them. If there are openings, they can advance in the hierarchy. They become members of a provident fund, to which UNRWA contributes 10 percent of the salary and they another 5 percent. These sums, with the accumulated interest, are paid to the employee on his leaving service.

These social benefits were granted to the employees under pressure, but they fall below benefits enjoyed by employees in Jordanian government service. In particular, UNRWA employees are not safeguarded from dismissal. Jerusalem headquarters and the heads of area offices are free to dismiss staff. There have been no strikes or organized protests against dismissals.
How do UNRWA salaries compare with Jordanian government ones? Here, it appears, a distinction must be made between clerical workers and professional ones. Table 3 illustrates the difference.

Table 3
COMPARISON OF SALARIES OF JORDANIAN CIVIL SERVANTS AND UNRWA EMPLOYEES (JD)

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Civil Servants</th>
<th>UNRWA Employees</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Maximum</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Pay</td>
<td>Family</td>
</tr>
<tr>
<td>Guard</td>
<td>15</td>
<td>9</td>
</tr>
<tr>
<td>Nurse (male)</td>
<td>26</td>
<td>9</td>
</tr>
</tbody>
</table>

*Note: ^aUNRWA does not deduct income tax.

Sources:

In both examples the salaries of the UNRWA employees are lower. In the case of the guard the difference is considerable, while in the nurse's case it is negligible. Fringe benefits, which have not been taken into account here, may slightly affect the differentials, but UNRWA officials, who are in a position to judge, confirm that the general picture is correct: Clerical staff and other employees lacking professional skills in all ranks are paid much lower salaries than civil servants, while the salaries of professionals are roughly equal in government service and in UNRWA. It appears that there are many candidates for clerical and administrative positions, and UNRWA can find sufficient staff even at its low salaries. Professionals are, however, in great demand, so that UNRWA competes for them with the civil service. It now becomes possible to explain why UNRWA's clerical workers remain in camps, while the professionals generally move to town. Clerical workers are badly paid and economic necessity keeps them in
camp. They are also very vulnerable to dismissals; should they lose their position with UNRWA, they might find it hard to obtain alternative employment. They also remain in camp in order to stay close to the refugees on whom their living depends. Professionals get better pay and can easily find employment outside UNRWA, and even better positions, in the neighboring Arab countries. They do not depend for their living on the continued existence of a refugee population and feel under no obligation to stay close to it.

The clerical staff do not perhaps feel secure in their jobs, but there has been a tendency over the years to increase their security of tenure. Thus in 1963 an agreement was reached with the day laborers on a minimum quota of work that would assure them of JD 10.50 per month. At the same time, all employees were granted family allowances for their wives and up to five children, at a rate of JD 0.80. The maximum family allowance thus was JD 4.80 per month. For several years now the clerical staff have demanded equal pay with Jordanian civil servants. They claim that at first their pay was equal to that of civil servants, and became worse over the years, as their salary increases were always much smaller than those of the civil servants. There have been some recent developments. UNRWA is retaining on its rolls a considerable number of employees who became redundant due to the emigration of refugees after June 1967. The officials therefore feel that the organization is aware of their problem at a time when it has become more acute. As a result, their demands have become more urgent and, for the first time in UNRWA history, they threatened a strike in June 1969.2

On principle, UNRWA supplies its services according to fixed standards. One sanitary laborer is employed for every 650 of the camp population, one doctor for every 15,000, etc. These standards are

1The following comparison is instructive: The average monthly salary of a teacher is JD 40, while a camp leader, who is considered a senior administrative official, earns JD 43.

2Haaretz, daily newspaper, June 10, 1969.
applied throughout the organization, with certain allowances for different standards of living in the various host countries. The number of UNRWA employees should thus be determined by the number of refugees. Some official claimed, however, that in the early years, whenever UNRWA funds ran low, the organization did not reduce rations but dismissed staff. Over the years, UNRWA's financial resources increased, and the proportion devoted to food rations has dwindled from 50 percent in 1954 to 32 percent in 1966.¹ There was no longer any need to dismiss staff. By 1967, the pendulum had swung in the other direction. According to senior officials, the exodus of refugees following the war, mainly from the Jericho camps, created about 250 redundancies. Only 20 officials were relieved of their positions, 25 transferred to camps on the East Bank, and the remaining 200 "were given various appointments." These officials continued to draw their salaries until alternative positions could be found for them, and then some of them accepted reduced salaries. One senior official from the Jericho camps told me that although his camp had closed down, he continued to draw his salary for seven months until he was offered another position in the organization.

UNRWA staff consider this to be a temporary deviation from standards. Ultimately, their security depends on the continued existence of refugees. Accordingly, their definition of "who is a refugee" is the widest possible. To the ordinary camp dweller the ration card constitutes proof of his refugee status. But officials say that a person can never lose his refugee status. Most refugees claim a right to return to their former homes and to be compensated for their lost property, but they try at the same time to free themselves of the need to live in camps and draw food rations, which mark them as refugees. To the officials they remain refugees, whether they live in a camp or outside it, and whether they hold a ration card or not. Officials showed surprise when refugees refused to join rehabilitation projects, because then they were required to give up their ration cards:

All our rehabilitation projects encountered fierce opposition, because all the refugees felt that the ration card proves

¹See Table 10 below.
their refugee status. We always emphasized that handing over the ration card would not affect their right to return to their home or to receive compensation. We always made it plain that our projects were carried out without prejudice to the refugee's rights.

UNRWA officials are, as a rule, devoted to their work, and this is granted by the refugees. They have also fostered a myth about their extreme devotion. Thus, several senior officials claimed that during the heavy snows of January 1968 communications to camps were cut, and that they personally pulled a carload of breadloaves through the deep snowdrifts to the isolated camps. There were other examples of such myths. The quality and efficiency of the services supplied to refugees in camps is one of the incentives to refugees to stay on. The myths testify to the importance attached by officials to service.

In conversations with officials about possible solutions to the refugee problem, I was repeatedly impressed by their extreme standpoints. They generally advocated "the return" as the only acceptable solution. The link between the professional interests of the officials and their ideological standpoint was made clear in one incident. During a conversation with a mixed audience of refugees and officials in a Jalazon cafe, an official explained that the only possible solution to the refugee problem was for each man to return to his former home in Palestine, and not to accept compensation. In support of his argument he cited a newspaper report that Abba Eban, the Israeli Foreign Minister, had announced that Israel wished to empty the refugee camps in the area and resettle the refugees, with the resources at her disposal. The newspaper report had no logical connection with the official's argument, but apparently it was associated in his mind. The solution proposed by the Foreign Minister, or any other realistic solution, would have deprived him of his living by emptying the camps. To prevent this, he must hold on to an extreme position and demand a solution that cannot be implemented.

Up to June 1967, the refugees in Jordan, as elsewhere in the Middle East, were represented politically by the government of their host country. UNRWA tried to steer free of political entanglements
and usually accepted policies proposed by the government even when not in full agreement with them. UNRWA was not free to do as it wished; for instance, it was never permitted to carry out a direct census of the refugee population. During that period, UNRWA officials had no say in political matters, and their most important political activity was to propagate the ideology of a return to Palestine.

After June 1967, UNRWA officials began to represent the refugees politically. They did so because no other political organization was left to carry this burden, and also because the Israeli military administration permitted UNRWA to run its own affairs. UNRWA officials took over the political leadership of the refugees and became their spokesmen. UNRWA had not only become a bureaucratic organization for the welfare of the refugees, now it also remained the largest single political organization on the West Bank.
Part II

SOME ECONOMIC CONSIDERATIONS

by

Yoram Ben-Porath
V. INTRODUCTION

Refugee camps are the most glaring and obvious evidence of the refugee problem in the Middle East. This study is an examination of the economic life and characteristics of the refugees in camps in the West Bank of the Jordan River, which has been under Israeli administration since June 1967. It examines to what extent the economic behavior of camp refugees exhibits features peculiar to them and to what extent they are integrated into the general economy and participate in the processes that affect the general population. Also included is an analysis of the part played by UNRWA.

In most of what follows, comparisons will be made between camp refugees and the non-camp population (where possible divided into refugees and non-refugees). This is, of course, not the only possible choice of comparison. For example, one could compare the position of the refugees to what it would be if they were not refugees. However, even if this course were the right alternative, its implementation would be fraught with problems arising from the hypothetical nature of the exercise, alternative assumptions that can be chosen, and the political significance of any choice. Furthermore, although this approach would be correct for evaluating the consequences to the refugees of having become refugees as a historical question, any operational assessment of the problem requires looking at things as they are rather than as they might have been.
VI. A STATIC VIEW

SOME BASIC FACTS ABOUT THE CAMPS AND THEIR POPULATION

According to the September 1967 census taken by the Israeli authorities, the camp population of the West Bank was approximately 58,000. The UNRWA estimate for approximately the same date is 73,000. This is an administrative figure based on registrations for assistance. In spite of its imperfections, the census seems to be a more reliable source for the number of persons actually living in the camps. The UNRWA figure for June 1, 1967 was 148,000. According to the UNRWA data, the camp population declined by 51 percent between June and August 1967.

The estimated total population of the West Bank excluding East Jerusalem was 600,000, and including East Jerusalem was 650,000 in September 1967. The postwar camp population is thus less than one tenth of the postwar West Bank population, and the prewar camp population was probably about 14 percent of the prewar West Bank population.

1 Central Bureau of Statistics, Census of Population 1967: Demographic Characteristics of the Population in the Administered Areas (Publication No. 3 of the Census of Population 1967), Jerusalem, 1967. Henceforth cited as 1967 Census, Publication No. 3. The 1,695 persons resident in refugee concentrations that are not UNRWA camps must be deducted from the Census total of 58,140. On the other hand, the Deir Ammar camp was not separated from the neighboring village of the same name; the population of camp and village together was 1,347.

2 The only estimate available, since the Jordan Census of Population did not distinguish between refugees and others.


4 There is no reliable West Bank population figure for June 1967, so we use the figure of 850,000 based on the 1961 estimate extrapolated by the rate of growth in the period 1952-1961.
The number of refugees outside camps was 63,500 in the West Bank excluding East Jerusalem, 11,600 in East Jerusalem.\(^1\)

The September 1967 census used alternative definitions of refugees. The one used here is members of households whose heads were residents in Israeli territory before the 1948 war.

In the September 1967 census, heads of households were asked whether they were registered with UNRWA. According to this definition, there were 139,000 refugees outside camps on the West Bank and 15,000 in Jerusalem. The UNRWA figure for refugees outside camps is about 200,000. According to these various estimates and definitions, camp refugees constitute between 25 and 40 percent of the refugee population on the West Bank and East Jerusalem.

There were 21 refugee camps on the West Bank before the June 1967 war (25 in the whole of Jordan). According to UNRWA figures, 36 percent of the refugees lived in the huge camps near Jericho (see Table A-1).\(^2\) But during the war these people all left, so that at present the West Bank camp population is concentrated in the center of the area, where most of the rest of the population lives. Some camps (containing one third of the present camp population) are in the principal West Bank towns, and most of the others are in the vicinity.

The camps are UNRWA installations. They are run locally by camp leaders, but most of the direction comes from the Area Offices and UNRWA headquarters in Jerusalem. Camp residents are Jordanian citizens, and the government presence was established by a police post in each camp. Still, the camps have semi-extraterritorial status as U.N. installations.

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\(^1\)1967 Census, Publication No. 3, p. x; 1967 Census, Jerusalem, p. 17. To these figures should be added some fraction of those whose place of residence in 1948 is not known -- 28,000 in the West Bank and about 3,000 in Jerusalem.

\(^2\)Aqbat Jaber and Ein Sultan, with populations of 20,000 and 19,000, respectively, according to UNRWA.
Camps have no official local government. Government-appointed mukhtars perform some public clerical duties; other municipal functions are performed by UNRWA; but some public services, particularly the supply of electricity, are neglected.

Residence in the camps is voluntary, and there is no bar to leaving. To join a camp or transfer between camps, UNRWA permission is necessary; this is granted only to those defined as refugees by UNRWA and depends on space being available. There is, however, widespread "unofficial" residence in camps, and movement is practically unrestricted.

**ECONOMIC CHARACTERISTICS**

The discussion of economic characteristics will center around the components of the resources at the disposal of camp refugees. These consist of personal income, derived from the ownership of assets in the usual sense, from human capital and its utilization, and from transfers; and assistance in the form of public consumption, which represents resources used for the benefit of the population but not subject to the control of individuals.

Ownership of Assets

The major items in the privately owned capital stock of the West Bank economy are rural and urban land and buildings, mainly residential and partly commercial. The industrial sector contributes less than 7 percent of gross domestic product in the West Bank so that capital in manufacturing is probably only a small fraction of the total. Camp refugees in general do not own land. There is very little outright ownership of buildings. There is some private construction in the camps, mostly of extensions and improvements to UNRWA-owned structures; there has also been some construction of camp shops. Building is in general of low cost and quality, and in all cases ownership does not include the building plot. In terms of the household balance sheet, one can also speak of certain property rights in the UNRWA-owned houses. Some structures outside camps, mainly shops, are owned by
camp residents, but this is rare. In addition, camp dwellers own some workshops, tractors and other vehicles, and cattle. In spite of this it is probably safe to conclude that camp households own less property than non-camp households and also probably less than non-camp refugees.

Human Assets

The principal component of income is the return for labor services. Given market prices, potential earnings depend on various characteristics of the population, among which age-sex composition and level of education are important.

For every man aged 15-59 there are 4.3 women, children, and old men in the camp population. The ratio is slightly higher for the non-camp population (4.54).¹ The difference stems from the fact that there are fewer women per thousand men in the camps and that there is a somewhat smaller proportion of older people; the proportion of children, on the other hand, is slightly higher.²

As dependency ratios, the West Bank figures are biased upward to the extent that men belonging to West Bank families and supporting them are absent. The level of education is an indicator of potential earnings for the male adult population. The data presented in Table 4 show that the camp population and non-refugees outside camps have roughly the same distribution by years of schooling; while refugees outside camps have a somewhat higher level of education. When the distributions are weighted by the mean monthly earnings of the various schooling groups (as estimated for the prewar situation) the differences among the three groups are slight. (The reliability of the earnings figures is, however, suspect.) There is a steep decline in years of schooling with age in all groups (Table 5); this mainly reflects the improvement in school attendance over time and partly reflects the pattern of migration (see below). For the 15-29 age groups the

¹1967 Census, Publication No. 3, and CBS files.
²The corresponding ratio is 3.47 for the non-Jewish population of Israel and 2.44 for the Jewish population.
Table 4
POPULATION (AGED 15+) BY TYPE, SEX AND YEARS OF SCHOOLING, 1967
(percent)

<table>
<thead>
<tr>
<th>Years of Schooling</th>
<th>Total</th>
<th>Camp Refugees</th>
<th>Non-camp Refugees</th>
<th>Non-Refugees</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Men</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>0</td>
<td>36.8</td>
<td>37.7</td>
<td>32.4</td>
<td>37.7</td>
</tr>
<tr>
<td>1-4</td>
<td>16.5</td>
<td>19.0</td>
<td>15.3</td>
<td>16.6</td>
</tr>
<tr>
<td>5-8</td>
<td>27.1</td>
<td>26.0</td>
<td>28.3</td>
<td>27.0</td>
</tr>
<tr>
<td>9+</td>
<td>19.6</td>
<td>17.3</td>
<td>24.0</td>
<td>18.7</td>
</tr>
<tr>
<td>Quality Index(^a)</td>
<td>101.7</td>
<td>100.0</td>
<td>104.5</td>
<td>100.8</td>
</tr>
<tr>
<td><strong>Women</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>0</td>
<td>74.3</td>
<td>77.0</td>
<td>66.3</td>
<td>75.7</td>
</tr>
<tr>
<td>1-4</td>
<td>6.9</td>
<td>8.6</td>
<td>7.4</td>
<td>6.5</td>
</tr>
<tr>
<td>5-8</td>
<td>12.3</td>
<td>10.3</td>
<td>15.8</td>
<td>11.8</td>
</tr>
<tr>
<td>9+</td>
<td>6.5</td>
<td>4.1</td>
<td>10.5</td>
<td>6.0</td>
</tr>
</tbody>
</table>

**Note:**
\(^a\)The quality index is \(\frac{\sum w_j P_{ij}}{\sum w_j P_{1j}}\), where

\(w_j = \text{average monthly earnings in the West Bank of persons belonging to the jth schooling category (estimated in the 1967 Census, unpublished).}\)

\(P_{ij} = \text{the percent of population i belonging to the jth schooling category.}\)

\(i = 1 = \text{camp refugees.}\)

**Source:**
1967 Census, Publication No. 3, Table 14, pp. 22-23.
Table 5

MALES (AGED 15+) BY TYPE, AGE, AND YEARS OF SCHOOLING, 1967
(percent)

<table>
<thead>
<tr>
<th></th>
<th>Camp Total</th>
<th>Camp Refugees</th>
<th>Non-Camp Refugees</th>
<th>Non-Camp Refugees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent with No Schooling</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total 15+</td>
<td>36.8</td>
<td>37.7</td>
<td>37.4</td>
<td>37.7</td>
</tr>
<tr>
<td>15-19</td>
<td>3.6</td>
<td>3.3</td>
<td>2.8</td>
<td>3.5</td>
</tr>
<tr>
<td>20-24</td>
<td>11.2</td>
<td>6.6</td>
<td>11.0</td>
<td>11.2</td>
</tr>
<tr>
<td>25-29</td>
<td>21.1</td>
<td>15.6</td>
<td>25.3</td>
<td>21.5</td>
</tr>
<tr>
<td>30-44</td>
<td>32.5</td>
<td>36.4</td>
<td>23.0</td>
<td>33.1</td>
</tr>
<tr>
<td>45-64</td>
<td>58.5</td>
<td>66.6</td>
<td>54.2</td>
<td>58.4</td>
</tr>
<tr>
<td>65+</td>
<td>79.6</td>
<td>88.1</td>
<td>76.5</td>
<td>79.5</td>
</tr>
</tbody>
</table>

| Percent with 9+ Years of Schooling |            |               |                   |                   |
| Total 15+        | 19.6       | 17.3          | 24.0              | 18.7              |
| 15-19            | 48.8       | 44.0          | 53.7              | 48.6              |
| 20-24            | 35.4       | 38.7          | 38.7              | 34.6              |
| 25-29            | 29.1       | 25.0          | 33.8              | 27.8              |
| 30-44            | 10.6       | 4.3           | 15.3              | 10.4              |
| 45-64            | 5.9        | 3.3           | 9.8               | 5.2               |
| 65+              | 3.1        | 1.9           | 3.4               | 3.0               |

Source:
1967 Census, Publication No. 3, Table 15, pp. 24-25; and CBS files.
percentage with no schooling is smaller in the camps than outside. On the other hand, the non-camp population and in particular the refugees outside camps have a higher percentage of people with more than nine years of schooling.

Two comparisons are of interest here. The "stocks" data from the Jordanian 1961 population census indicate that there was only a small difference in the level of education between the populations of the East and West Banks and that this difference was concentrated in the young age groups. In terms of flows the West Bank had a significantly higher ratio of students to population (age 5-25). One may conclude that in terms of potential quality-corrected labor force per head there is no great difference between the camp and the non-camp population; but there is some superiority of the non-camp refugees.

**Domestic Economic Activity**

How is the labor force potential of refugees in camps utilized? Again the evidence is incomplete. The census of 1967 inquired about employment before the war in very general terms, and the inquiry was of course restricted to those still present at the time, so that we know little about camp refugees who left during the June war.

According to the census the proportion of adult men (aged 15+) who indicated that they worked before the war was 57 percent for camp refugees and 59 percent for both refugees and non-refugees outside camps. There are here two points of interest; first, the low level of employment indicated, and, second, that there is no difference between the groups.

One must note however that the labor force participation rate of adult males on the West Bank in 1961 according to the Jordan population census was 74.8 percent and the rate of unemployment was 6.7 percent; i.e., 69.8 percent of the adult males were employed. This confirms the suspicion that the 1967 figures are biased downward, perhaps partly

---

1 Compared with the Arab population in Israel, the West Bank had a higher proportion of persons with no schooling but also a higher proportion of persons with post-elementary education.
because of the absence from the country of the men who were in the East Bank or elsewhere. More important here is the finding that there is no significant difference between refugees in camps and the non-camp population, a finding that raises doubts about the prevailing image of apathy and idleness attached to refugees in camps. One could expect a lower employment ratio among camp refugees also on the grounds of economic discrimination accompanying social attitudes toward camp refugees; there seems to be little evidence of this, either. Another factor that could reduce the employment ratio is the absence of land ownership among camp refugees. Together with the low level of ownership of other assets, in a country where a large part of economic activity is carried out by small, owner-operated businesses, this could reduce the demand facing camp refugees. On the other hand, the absence of income from assets should induce a larger labor supply, through the income effect.

Employment opportunities within the camps are mainly of two types: the demand created by UNRWA and employment in camp shops. UNRWA employed close to 3,000 persons in the West Bank before the war and 2,200 after it, nearly all of them refugees. The professional staff of the camps (physicians, nurses, teachers) is largely composed of non-residents, although some of the teachers do live in. Clerical staff and unskilled workers are recruited from the camp residents. Over the years, the staff, even in the lowest ranks, gained security and permanence and various social benefits.

The other source of activity and employment are the stores and shops that are found in every camp. The types of stores vary with the size of the camp and the nature of neighboring settlements. Typically, the refugee camp is large enough to support a commercial center (sug) and is often larger than neighboring villages, thus becoming the natural trading post for the district. This was particularly true of the Jericho camps, which were larger than Jericho itself. The commercial center of a camp has the usual small village shopping facilities; the larger the camp the more elaborate they are. The shops are small and owner operated. In the Jalazon camp there are also cottage
industries of sorts -- bakeries, manufacture of building blocks, basket-making and other wicker-work.

The refugee-owned bus companies connecting Fawwar camp with Hebron are exceptions to the typical way in which ownership and entrepreneurship are organized. It seems that cooperative ventures were not too successful. The prevalent form is for individuals to engage simultaneously in several small-scale activities -- to own a truck or a tractor, or part of it, and rent it out, trade in cattle, etc.

About one-fifth of employed persons worked in the camp in Jalazon. This ratio is probably somewhat higher than before the war because those with jobs in the camp tended to stay. (This is so for UNRWA employees: UNRWA did not reduce its staff in the camps in proportion to the population decline.)

The majority of the camp labor force was engaged outside the camp. The nature of the outside jobs varied from one camp to the next. The population of the huge Jericho camps is described as having depended largely on employment in agriculture in the irrigated plots in Jericho and on seasonal employment on the East Bank. Also, in a camp such as Fawwar, in the southern part of the central ridge and quite remote from the West Bank centers, seasonal employment in East Bank agriculture was an important source of income. People would leave with their families for two or three months and come back with what was described as the year's wheat supply which was supplemented by occasional local work (including olive picking in the Nablus district or public works near Hebron). For the majority of refugees in camps in the central ridge, agricultural employment was less important. In the Jalazon camp only a few were engaged in agriculture; construction and quarrying were the most important branches but there was a variety of other jobs in services and in light industry, as well as outside employment with UNRWA.

Overall, the industrial composition of camp residents (those working in the camps and outside) compared with that of the non-refugees outside camps (Table 6) is remarkable for the small weight of agriculture (19.8 compared with 38.9 percent). Nonagricultural employment is
Table 6
ADULT MEN (AGED 15+) EMPLOYED BEFORE THE WAR
BY TYPE, ECONOMIC BRANCH AND OCCUPATION
(Percent)

<table>
<thead>
<tr>
<th>By Economic Branch</th>
<th>Total Population</th>
<th>Camp Refugees</th>
<th>Non-Camp Refugees</th>
<th>Non-Refugees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture, forestry, fishing</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Manufacturing, mining, quarrying</td>
<td>34.6</td>
<td>19.8</td>
<td>19.9</td>
<td>38.9</td>
</tr>
<tr>
<td>Construction and public works</td>
<td>15.1</td>
<td>19.7</td>
<td>17.5</td>
<td>14.1</td>
</tr>
<tr>
<td>Trade, banking, and insurance</td>
<td>15.6</td>
<td>20.9</td>
<td>16.1</td>
<td>14.9</td>
</tr>
<tr>
<td>Transport, communication, and public utilities</td>
<td>12.3</td>
<td>13.1</td>
<td>18.1</td>
<td>11.4</td>
</tr>
<tr>
<td>Services</td>
<td>7.7</td>
<td>7.7</td>
<td>8.5</td>
<td>7.4</td>
</tr>
<tr>
<td>By Occupation</td>
<td>Total Population</td>
<td>Camp Refugees</td>
<td>Non-Camp Refugees</td>
<td>Non-Refugees</td>
</tr>
<tr>
<td>Professional, technical, managerial, and clerical</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Salesmen and traders</td>
<td>9.7</td>
<td>7.9</td>
<td>13.2</td>
<td>9.1</td>
</tr>
<tr>
<td>Farmers and related occupations</td>
<td>11.2</td>
<td>11.0</td>
<td>16.5</td>
<td>10.5</td>
</tr>
<tr>
<td>Workers in construction, manufacturing, transport, and services</td>
<td>34.2</td>
<td>19.7</td>
<td>19.8</td>
<td>38.4</td>
</tr>
<tr>
<td>Total</td>
<td>44.9</td>
<td>61.4</td>
<td>50.5</td>
<td>42.0</td>
</tr>
</tbody>
</table>

of a roughly similar industrial composition, with camp refugees having a slightly smaller proportion in trade, transport, and communication and slightly more in construction, public works, and services. The occupational distributions show a slight deficiency of white collar occupations among camp refugees, but the main difference is that among camp residents, unskilled workers are engaged in construction, manufacture, and quarrying rather than in agriculture.

Common to refugees in and out of camps is the relatively low share of agriculture, which is linked to the absence of land ownership. The pre-1948 background in agriculture of many of the refugee population proves to be of little relevance to their present employment structure (this was confirmed by the micro-data of the Jalazon study). The proportion of white collar and trade workers in the nonagricultural labor force is smaller among camp residents, and the proportion of unskilled workers is larger. The inter-group differences in occupational and industrial composition parallel the differences in ownership and in level of education.

These differences are also reflected in the employment status figures. Close to three quarters of employed men in camps described themselves as wage earners, compared with only half of non-refugees and 62 percent of non-camp refugees. The Jalazon study found that work outside the camp is not entirely confined to wage earners and that camp residents go in for various entrepreneurial activities. Jalazon had a large proportion of workers with fairly long tenure in their jobs (at least up to the war) and contrary to expectations there was no preponderance of day laborers; however, camps probably differed according to their distance from the main employment center.

It is difficult to assess some of the finer aspects of the employment situation of camp refugees. We were not able to find any sign of discrimination against camp refugees in the private labor market. There were complaints about Jordanian government discrimination, but even if true, this discrimination was probably balanced by the availability of UNRWA employment. It is hard to judge differences in continuity and security of jobs. It seems that the 1967 war affected
employment of camp refugees more than employment of the non-camp population, both rural and urban.

There is only a very feeble statistical basis for translating employment into earnings. Figures for "normal" monthly wages before the war as reported in the 1967 Census are not very reliable, but they do appear to warrant the statement that wages of camp refugees are not lower than those of the outside population. The census estimate for monthly wage earnings of something over 20 dinars is reasonable and is confirmed by the Jalazon study. However, it is an estimate of the prewar earnings of the camp population present in the West Bank after the war. It is likely that those who left during the war were earning less, but there is no direct evidence of this.

Transfers from Outside the West Bank

An important component of personal income is transfers from outside the West Bank. These come both from West Bank residents employed outside the region and from non-resident relatives, though the distinction between the two is fuzzy. People left their families in the camp and found jobs in the East Bank, in one of the oil countries, in Libya, or even in Germany, coming home periodically for visits. In some cases this was more or less a permanent arrangement, in others the intention was to accumulate savings in order to open some kind of independent business on the West Bank. In other cases the separation of place of residence and place of work was a stage on the way to complete migration.

It is very difficult to arrive at quantitative estimates of this aspect of income and activity, particularly for the prewar situation. One reason is that the decision to leave the West Bank during and after the war was most likely influenced by the degree of dependence on outside income.\(^1\) This, and a reluctance to report on these links, made

\(^1\)In some families the principal breadwinner was already away from the West Bank when the June 1967 war broke out, and the family left to join him. Sometimes the whole family was in the West Bank receiving aid from relatives abroad and left because they were afraid of being cut off from this source of income.
the information received from the postwar population very unreliable.

The following findings of the 1967 Census are nevertheless remarkable; the percentage of households reporting receipt of private transfers from abroad is smaller in the refugee camps than outside (6.9 percent in camps, and 14 percent outside)\(^1\) and so is the percentage of households having a son abroad. The ratio of women to men in the 15-54 age group, which reflects the absence of men, is also lower. (The "absent men," i.e., the difference between women and men in the 15-54 age groups, are 4 percent of the 15+ population in camps, 7.4 percent of the non-camp refugees, and 8.7 percent of the non-refugees.)

This suggests that camp population depended on income and employment outside the West Bank to a lesser degree than the rest of the population. More important, camp population is somewhat less mobile than non-camp population and less prone to look for opportunities far from home.

**UNRWA Assistance**

UNRWA contributes to the real income of camp refugees by providing certain public services, most of which are normally classified as public consumption, and by transfers in cash or in kind. Theoretically, the distinction between the two categories hinges on whether the recipient has control over the use of the resources that he gets. In practice he controls transfers in cash and transfers in kind given in marketable goods.

Most of the services given to camp refugees are available to non-camp refugees as well. Over the years, the most important single item in the UNRWA budget has been the supply of basic rations. The cost of a year's rations for one person as appearing in the UNRWA accounts is approximately $15.\(^2\) The monthly food ration consists of 10 kg. flour,


\(^2\)This is not exactly at market prices because of the difficulty of getting an accurate valuation of that part of the ration that is given in kind, particularly U.S. surpluses.
600 gr. pulses, 600 gr. sugar, 500 gr. rice, and 375 gr. oils and fats. It provides 1,500 calories daily in summer (raised to 1,600 calories in winter). In addition, one piece of soap is distributed each month and kerosene is supplied in winter. The rations have become tradeable.

Also "the ration card has become in fact so much a part of the life and economy of the refugees that it is not at all unusual for it to be used as a tangible asset upon the strength of which substantial sums can be borrowed."\(^1\) The market price of a month's ration is JD 0.5, which works out at an annual figure only slightly above the cost to UNRWA.

In March 1967 there were 90,000 persons eligible for rations in West Bank camps, out of a registered camp population of 143,000 -- i.e., 0.63 ration per person. If we deduct some 20 percent of the population estimate to account for the overestimate in the UNRWA figures, there is approximately 0.8 ration per person. If we exclude the Jericho camps there was 0.65 ration per person in the camps and 0.57 outside them, using the uncorrected UNRWA figures. Thus evaluated, the per capita transfers via rations amount to $10-13 at market prices per year. The only other type of pure transfer -- hardship assistance -- is of negligible importance.

In the public consumption category, education is the largest item, absorbing approximately one third of the UNRWA budget. UNRWA schools provide free elementary and preparatory education (six and three years respectively), to which almost all refugee children are entitled. All but two camps have schools on site. In 1967, 66,000 pupils attended UNRWA elementary schools and 13,000 attended the preparatory schools, in the whole of Jordan. In addition, UNRWA subsidized 18,000 elementary school pupils and 11,000 preparatory and secondary school pupils in private and government schools. A total of 108,000 pupils were thus financed. In addition, UNRWA operates schools and teacher training colleges and grants fellowships for higher education.

\(^1\) UNRWA Report 1954, p. 15 (we use this abbreviated form throughout in referring to the Annual Reports of the Director of the U.N. Relief and Works Agency for Palestine Refugees in the Near East). This was confirmed by the Jalazon study.
The next category of public consumption is again given to both camp and non-camp refugees in theory, but is in practice more conveniently available to camp refugees. This applies to health services, which are mostly given in clinics situated at refugee concentrations, i.e., mostly in camps. There is also supplementary feeding which consists of milk distribution to babies, children, and pregnant women as well as hot meals for children on the premises of the supplementary feeding center. This item in particular is almost entirely confined to camp refugees.

The most important extra benefit enjoyed by camp refugees is housing. Except in Jericho, dwellings were built by UNRWA and allocated free of charge. Each family received a unit usually consisting of one room whose size depended on the size of the family, on a lot of 100 square meters; the refugees are allowed to add to this structure at their own expense. There are around 11,000 dwelling units (excluding Jericho). In Jericho mud huts were constructed by the refugees with roofing contributed by UNRWA. The dwellings do not belong to the refugees and they cannot sell them, but in practice they have various property rights: They cannot be evicted and they can let to other refugees for unrestricted periods, and in practice they can also receive key money for relinquishing their rights. The desire to keep these property rights is one of the major reasons why refugees do not adjust their registration to reflect their actual residence. Extensions built by the refugees can be sold at cost. Comparative indicators of the standards of housing and amenities are given in Table 7. There is roughly the same percentage of hard building\(^1\) in the camp as outside, but this, of course, is a very broad classification covering widely different types. Density is somewhat higher in camps and there are somewhat fewer toilets and baths. In these respects, camp households are worse off than urban and better off than rural households.

As already indicated, camp residents get free sanitation services and a (central) water supply. Only in rare cases is water supplied to

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\(^1\)Stone, concrete, and blocks.
Table 7
SOME INDICATORS OF HOUSING STANDARDS

<table>
<thead>
<tr>
<th></th>
<th>Households in Camps</th>
<th>Households Outside Camps</th>
<th>Households Refugees</th>
<th>Non-refugees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of households</td>
<td>11,118</td>
<td>11,914</td>
<td></td>
<td>89,617</td>
</tr>
<tr>
<td>Percentage of persons in hard buildings</td>
<td>89.3</td>
<td>88.0</td>
<td></td>
<td>90.4</td>
</tr>
<tr>
<td>Average number of rooms per household</td>
<td>1.8</td>
<td>2.0</td>
<td></td>
<td>2.0</td>
</tr>
<tr>
<td>Average housing density</td>
<td>2.9</td>
<td>2.7</td>
<td></td>
<td>2.6</td>
</tr>
<tr>
<td>Percentage of households with:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inside toilet</td>
<td>37.1</td>
<td>53.2</td>
<td></td>
<td>39.1</td>
</tr>
<tr>
<td>Bath</td>
<td>6.6</td>
<td>25.1</td>
<td></td>
<td>17.2</td>
</tr>
<tr>
<td>Tap in dwelling</td>
<td>6.9</td>
<td>30.7</td>
<td></td>
<td>17.1</td>
</tr>
<tr>
<td>Electricity</td>
<td>7.1</td>
<td>36.0</td>
<td></td>
<td>22.8</td>
</tr>
</tbody>
</table>

Source:
the houses. In this context, one should mention that electricity is rare in the camps and is not supplied by UNRWA but depends on the initiative of the camp residents or neighboring cities (see Table 7).

Estimates of UNRWA expenditures on West Bank camps are presented in Table 8. Apart from the quantitative importance of UNRWA assistance, to which we shall return in the next section, the question arises what incentive system is involved. This depends both on the criteria employed in deciding who gets assistance and on the form in which assistance is given.

The definition of a refugee as used first by UNRPR (U.N. Relief for Palestine Refugees), the predecessor of UNRWA, was the following:

For working purposes, the agency has decided that a refugee is a needy person who as a result of the war in Palestine has lost his home and his means of livelihood. A large measure of flexibility in the interpretation of the above definition is accorded to chief district officers.\(^1\)

A more restrictive definition was given later:

The criteria for accepting refugees on relief rolls were that they should be genuine refugees who had lived in Palestine for two years or more prior to the beginning of the conflict in 1948 and had lost their home and livelihood as a result of that conflict.\(^2\)

It is doubtful whether the small difference between the two had any operational significance in view of the much more serious problems that UNRWA encountered in establishing eligibility for its services. UNRWA inherited from its predecessors lists of refugees packed with large numbers of ineligible or nonexistent persons. In the first few years of its existence it managed to reduce the numbers somewhat, but political difficulties prevented a thorough overhaul of the rolls. Over the years there was also an accumulation of unreported deaths.


### Table 8

**ESTIMATED UNRWA EXPENDITURE ON WEST BANK CAMPS, 1966 AND 1968**

*(thousands of U.S. dollars)*

<table>
<thead>
<tr>
<th></th>
<th>1966</th>
<th>1968</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Expenditure in Jordan</td>
<td>Share of West Bank Camps</td>
</tr>
<tr>
<td><strong>As Recorded</strong></td>
<td>(1)</td>
<td>(2)</td>
</tr>
<tr>
<td>Expenditure wholly for camps</td>
<td>562</td>
<td>644</td>
</tr>
<tr>
<td>Camp administration</td>
<td>64</td>
<td>73</td>
</tr>
<tr>
<td>Environmental sanitation</td>
<td>419</td>
<td>480</td>
</tr>
<tr>
<td>Shelter</td>
<td>79</td>
<td>91</td>
</tr>
<tr>
<td>Expenditure mainly for camps</td>
<td>717</td>
<td>822</td>
</tr>
<tr>
<td>Hardship assistance</td>
<td>159</td>
<td>182</td>
</tr>
<tr>
<td>Supplementary feeding</td>
<td>558</td>
<td>640</td>
</tr>
<tr>
<td><strong>Expenditure for refugees in general</strong></td>
<td><strong>12,248</strong></td>
<td><strong>14,038</strong></td>
</tr>
<tr>
<td>Basic rations</td>
<td>5,931</td>
<td>6,798</td>
</tr>
<tr>
<td>General education</td>
<td>4,007</td>
<td>4,593</td>
</tr>
<tr>
<td>Vocation training and other education and placement</td>
<td>968</td>
<td>1,109</td>
</tr>
<tr>
<td>Medical services</td>
<td>1,342</td>
<td>1,538</td>
</tr>
<tr>
<td><strong>Common costs</strong></td>
<td>1,977</td>
<td></td>
</tr>
<tr>
<td><strong>Supply and transport</strong></td>
<td>1,225</td>
<td></td>
</tr>
<tr>
<td><strong>General administration</strong></td>
<td>252</td>
<td></td>
</tr>
<tr>
<td><strong>Other internal services</strong></td>
<td>500</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>15,504</strong></td>
<td><strong>15,504</strong></td>
</tr>
</tbody>
</table>
Table 8 (continued)

Notes:  
^a^Common costs allocated in proportion to the share of each item in the total excluding common costs.
^b^Share of West Bank camps estimated as follows:
Expenditure wholly for camps – ratio of "population eligible for services," West Bank camps/Jordan camps (0.64)

Hardship assistance -- 0.42 = 0.64 x 0.65, where 0.64 is the "eligible population" ratio given above and 0.65 is the ratio of expenditure on camps to expenditure on all refugees (estimate of UNRWA officials).

Supplementary feeding -- 0.51 = 0.64 x 0.80, where 0.64 is the "eligible population" ratio above, and 0.80 is the ratio of expenditure on camps to expenditure on all refugees (estimate of UNRWA official).

Basic rations -- ratio of ration recipients in West Bank camps to total ration recipients in Jordan (0.198).

Education and medical services -- ratio of "population eligible for services," West Bank camps/total Jordan (0.206).

^c^Common costs allocated (in the source) as for 1966.
^d^Share of camps estimated as follows:
Hardship assistance -- expenditure ratio of 0.65 as for 1966 (see note b above).

Supplementary feeding -- expenditure ratio of 0.80 as for 1966 (see note b above).

Basic rations -- ratio of ration recipients in West Bank camps to total ration recipients in West Bank.

Education and medical services -- ratio of "population eligible for services," West Bank camps/total West Bank.

Sources:
Column (1) -- UNRWA, Detailed Financial Statements, 31 December 1966 (mimeo).

Columns (3), (6) -- based on official UNRWA data on population and eligibility (uncorrected), as of December 31, 1966, and December 31, 1968, respectively.

Column (5) -- Data received from UNRWA.
and in 1958 UNRWA estimated the number of suspect ration cards at 150,000 in Jordan (out of total of 433,000).\textsuperscript{1}

UNRWA succeeded in diverting some cards of deceased people to children born after 1951 to whom they were unable to give rations otherwise because of the overall ceiling on rations. In Jordan, UNRWA failed to introduce a means test. Only in the case of its own personnel, the users of the placement service, and a few other cases was UNRWA able to establish some link between need and assistance.

Assistance is a strong incentive for people to retain their refugee status indefinitely. Furthermore, the almost total ineffectiveness, at least in Jordan, of the operational criterion of need means that the UNRWA welfare system is free from the constant problem of welfare organizations everywhere -- the disincentives to normal economic activity stemming from the very high implicit tax (generally 100 percent) on income, when the welfare recipient knows that earning income beyond a certain level will cost him his assistance.

The form in which welfare is given raises a similar question: does it create constraints or disincentives to economic activity? The more welfare takes the form of transfers, additions to personal income in cash or in marketable goods, the greater the freedom of the recipients. Thus, the fact that rations could be collected by proxy and traded removed possible constraints. Also the fact that camp residents were free to let their dwellings to other refugees meant some freedom of movement. On the other hand, assistance given in the form of public consumption gives the agency influence on the form in which refugees organize their life. To the extent that the agency organizes its services through special refugee institutions (schools and clinics) rather than by financing services given to refugees in institutions serving the general population (as with secondary and higher education) it makes the refugee more dependent on the Agency and more inclined to hold onto his refugee identity.

\textsuperscript{1}UNRWA Report, 1959, p. 3.
Summary -- Resources and Income

With all the data problems mentioned along the way, the reader will probably not be surprised that estimates of resources and income for the whole camp population in the West Bank are not presented. Instead, we present in Table 9 some figures based on the findings of the Jalazon study and estimates of UNRWA expenditure.¹

UNRWA assistance constitutes approximately one fourth of the resources at the disposal of the camp refugee. If we add to this the earnings of UNRWA employees who are camp residents, then the total UNRWA contribution to the resources of the camp refugee is about one third [line 14].

More than three fifths of resources come from normal economic activity -- mostly wage earnings and income of small businesses with some imputed income on privately built dwellings [line 11]. In personal income we include transfers in cash and marketable goods. This includes transfers from abroad (about one tenth of resources) and the basic ratio. A borderline case not included in personal income is the imputed rent on UNRWA-owned dwellings. The lower limit of personal income is almost three quarters of total resources.

The total resources estimated in Table 9 are not the whole of the resources at the disposal of the camp population. As citizens of Jordan they shared in the benefits of Jordan government expenditure. They benefitted very little from government expenditure on education, health, and welfare, but if defense and policy expenditure and some of the costs of general administration are allocated on an equal basis, per capita government expenditure would be roughly 35, bringing per capita resources used by and for the camp refugees to $190-200. With this addition the share of economic income drops to almost half of total resources, and personal income drops to approximately two thirds of resources.

¹ Some of the possible biases inherent in our calculations are given in Ben-Porath, "Some Economic Characteristics of a Refugee Camp." The limited applicability of the findings should be kept in mind.
Table 9
PER CAPITA RESOURCES IN JALAZON CAMP,
AN ILLUSTRATION, 1966-1967

<table>
<thead>
<tr>
<th></th>
<th>Per Capita Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>U.S. $</td>
</tr>
<tr>
<td>1. Total earned income(^a)</td>
<td>97.5</td>
</tr>
<tr>
<td>2. UNRWA employees</td>
<td>14.6</td>
</tr>
<tr>
<td>3. Others</td>
<td>82.9</td>
</tr>
<tr>
<td>4. Imputed rent on privately built structures(^b)</td>
<td>4.8</td>
</tr>
<tr>
<td>5. Private cash transfers from abroad (remittances)</td>
<td>16.6</td>
</tr>
<tr>
<td>6. UNRWA expenditure(^c)</td>
<td>30.9</td>
</tr>
<tr>
<td>7. Basic rations</td>
<td>11.4</td>
</tr>
<tr>
<td>8. Other</td>
<td>19.5</td>
</tr>
<tr>
<td>9. Imputed rent on UNRWA shelters(^b)</td>
<td>7.9</td>
</tr>
<tr>
<td>10. Total ($)</td>
<td>157.7</td>
</tr>
<tr>
<td>11. Economic income (line 1 + line 4)</td>
<td>102.3</td>
</tr>
<tr>
<td>12. Personal income (line 1 + line 4 + line 5 + line 7)</td>
<td>130.3</td>
</tr>
<tr>
<td>13. Income from private sources (line 3 + line 4 + line 5)</td>
<td>104.3</td>
</tr>
<tr>
<td>14. Income from UNRWA (line 2 + line 6 + line 9)</td>
<td>53.4</td>
</tr>
<tr>
<td>15. UNRWA assistance (line 6 + line 9)</td>
<td>38.8</td>
</tr>
</tbody>
</table>

Notes:
\(^a\)Lines 1 through 5 and line 9 are based on monthly estimates which referred to a "typical month" before June 1967.
\(^b\)Imputation based on monthly rent of JD 2 per room.
\(^c\)UNRWA expenditure in 1966 assumed to be applicable also to 1966-1967. The Table 8 figures were divided by 118,000, our estimate of the camp population before June 1967. Dividing by the official UNRWA figure of 148,000 reduces the figure of $30.9 to $24.7 (16.3 percent of total resources). UNRWA expenditure does not include an allowance for expenditure in Beirut headquarters; this would raise the figure by about 10 percent.

Source:
Lines 1 through 5, 9: based on Y. Ben-Porath, "Some Economic Characteristics of a Refugee Camp." Lines 6 through 8: Table 8.
The level of resources and income is very low by international standards. On the basis of an estimate of West Bank social accounts for 1965\(^1\) and a population estimate of 840,000 (note that we refer to total West Bank, including refugees in and out of camps), private per capita income from economic activity was roughly $174. The corresponding magnitude for Jalazon is $120 [Table 9, line 11]. Disposable income was approximately $200 per capita, which should be compared with the $130 personal income [line 12]. Total per capital resources at the disposal of the West Bank population is $245. This is not directly comparable to the estimates in Table 9, and the closest concept is the sum of total resources and part of government expenditure, i.e., the $190–200 mentioned before.

The very rough nature of these estimates does not allow a detailed analysis. What does stand out is that the economic income of the camp refugee is roughly 40 percent below that of the average resident of the West Bank. As a rough order of magnitude, this is not unreasonable considering the almost total absence of income from assets in the camps: the 1965 distribution of gross domestic income in Jordan was (percent): compensation of employees, 34.3; income from property, 22.0; income from farms, professions, and own-account workers, 43.7.\(^2\) The absolute difference in economic income, roughly $70, is carried forward to personal income (disposable income for the general population). This is somewhat surprising since it implies that net transfers are roughly equal in both the groups.\(^3\)

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\(^1\) Bank of Israel, "Estimates of Resources, Uses of Resources and Interdependence in the West Bank," Jerusalem, 1967 (in Hebrew). This is an attempt to split the accounts for Jordan as given in "The National Accounts and Input-Output Analysis 1959-1965" put out by the government of Jordan.

\(^2\) "The National Accounts and Input-Output Analysis, 1959-1965."

\(^3\) Institutional transfers appear as JD 3,647,000 in the Bank of Israel estimates for the West Bank. This is supposed to include, in addition to transfers from UNRWA, transfers from other charitable institutions, pensions of former employees of the government of Palestine, and foodstuffs received from the United States and distributed free. The total UNRWA budget for the West Bank is of the same order of magnitude, but only about a third of it can be regarded as transfers; the question is whether these additional items can account for the difference.
VII. BACKGROUND

GENERAL

In the preceding sections, we attempted to describe the economics of camp refugees in the period preceding the June 1967 war. A more dynamic view requires at least a rough sketch of the historical context. The data are even more tenuous than those discussed in the preceding section, and the speculative nature of much of what follows should be kept in mind.

In pre-1948 Palestine the area subsequently incorporated into Jordan was the more backward. For many years it had been a region of emigration directed to the coastal plain where the concentration of Jewish settlements and the demands of the British Army during World War II coincided with the development of Arab towns.

The war of 1948 and the subsequent armistice cut the West Bank off from the region on which it had depended, partly in terms of employment and partly in terms of exports.\(^1\) Even without the influx of refugees, this severance from the coastal area would have been a shock to the economy. In fact, the region with its 460,000 inhabitants had to absorb some 280,000 refugees (another 70,000 were estimated to have gone straight to the East Bank).\(^2\) The influx added to local demand, for both consumption and construction, and was backed by the capital transfers of the refugees and by international aid, including UNRWA.\(^3\) This was reflected in a building boom which lasted until 1951-52. The effects on aggregate demand, which were largely dissipated in increased imports, were not sufficient to cancel the effects

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\(^2\)United Nations Conciliation Commission for Palestine, Final Report of the United Nations Economic Survey Mission for the Middle East, 1949. The number of refugees has been a subject of dispute. This seems to be a reasonable estimate accepted by subsequent writers, and we adopt it here without further examination.

\(^3\)Transfer of cash and deposits to Jordan were estimated at $20 million. See IBRD, Economic Development of Jordan, p. 45.
on the labor market. Large unemployment was one result. In addition real wages declined sharply and a substantial wage differential was created between the West Bank and the East Bank in favor of the latter and contrary to past experience.\footnote{Ibid., Annex IV, and U.N. Review of Economic Conditions in the Middle East, 1951-1952, New York, March 1953; and James Baster, "Aspects of the Settlement of the Palestine Refugees," The Middle East Journal, Winter 1954.} Needless to say, this was experienced not only by refugees but by the general population, particularly in the cities.

From this starting point the Jordan economy experienced a very high rate of growth. In nominal terms, GNP grew almost 10 percent annually in the period 1954-65 (there is no adequate deflator, but an annual price rise of 2 percent is assumed by Talal).\footnote{H. Talal, "Growth and Stability in the Jordan Economy," The Middle East Journal, Winter 1967, and "The National Accounts and Input-Output Analysis, 1959-1965."} Growth was concentrated mainly in the East Bank, and in spite of the high rate of natural increase (30 per thousand, or a little more) the population of the West Bank was increasing over the period 1952-61 (between two censuses) by an annual rate of less than 1 percent, from 748,000 to 809,000 rather than the 976,000 that could have been expected; this represents a loss of 17 percent of the expected 1961 population. During the same period the East Bank population rose from 586,000 to 906,000 rather than the 765,000 to be expected from natural increase, i.e., a gain of 19 percent. Gross emigration from the West to the East Bank constituted roughly three quarters of the emigration from the region, with the rest going mostly to Kuwait and other Arab countries and a small fraction to Europe and the Americas.\footnote{This is based on data of the residence of Jordanians abroad in the 1961 Jordanian census of population.} Jordanian statistics indicate that emigration was, if anything, larger in 1961-67. The departure of labor from Jordan is also reflected in the composition of national income -- the share of factor income from abroad in GNP increased from 3.2 percent in 1954-56 to approximately 8 percent in 1965.\footnote{Talal, "Growth and Stability in the Jordan Economy"; and "The National Accounts and Input-Output Analysis, 1959-1965."}
The main reason for the outflow of labor force and population from the West Bank was economic -- the greater demand for labor elsewhere. The outflow was supplemented by students continuing their education. The demand was stronger for people with some education and skill. The West Bank was not only a region of surplus population, but it also produced more education than the East Bank (see above). There was no significant local demand for better-educated labor, and the education provided in the West Bank served to facilitate absorption in other labor markets. This explains how, in spite of the larger production of education in the West Bank, the level is almost equal in the East and West Banks, reflecting the selective nature of the population movement between them. The same is true of those who left Jordan for other countries. The Census of 1961 describes Jordanians abroad as being concentrated in the 20-40 age group and being better educated than the local population. The main constraint on emigration out of Jordan seems to have been the restrictive policies of the receiving countries who, on top of the usual reasons for restricting immigration, were afraid of the politically volatile Palestinians. This is one reason why the link to the out-of-Jordan labor markets was so often temporary and why the rest of the family stayed in the West Bank when the main breadwinner was abroad.

How do the refugees fit into this picture? One has first of all to recall the great heterogeneity of the refugees. By 1958 the Palestinians had a sizable urban population and a sizable nonagricultural sector. During the 1948 war, those at the top did not stay in Jordan at all. Among these staying in Jordan, the rich, the skilled, and the educated went mostly to the towns, creating a building boom with their transferred capital, opening up their businesses, and assuming economic prominence in the West Bank. Thus, the town of Ramallah has become a flourishing trading and hotel town with former Jaffa and Haifa businessmen leading it. Those coming from the rural areas and from the small

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towns mostly squatted in or near villages and towns. Some rented houses and rooms from the local population, others lived in tents and huts, some found shelter in public buildings. The borders of the neighboring countries were also not freely open to those who wanted to move on. For these refugees, the high rate of unemployment was important, the more so because they lacked land or capital as alternative sources of income; such assistance as was given to the refugees, initially by the Red Cross and various philanthropic organizations, was at the time crucial in providing basic needs.

UNRWA

In 1948 the UN established the United Nations Relief for Palestine Refugees (UNRPR) which coordinated the operations of the various welfare organizations in the area. It was succeeded by the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA) which started operations in 1950. In its history two objectives and policies have played changing and sometimes confused roles — relief and rehabilitation. Immediately after the 1948 war and the signing of the armistice agreements, there was still some uncertainty as to how long the refugee problem would continue to exist and there could still be some hope that the general dispute would be settled and that a solution of the refugee problem would be reached. This, and the crying need, put the emphasis on relief in the beginning. It did not take long to realize that the refugee problem was a long-term one and that the appropriate policy was one of rehabilitation.

One would expect relief and rehabilitation to compete for a limited budget. But this would not be an accurate description of UNRWA's situation. The size of the total UNRWA budget was not independent of the allocation of expenditure between the two categories, and a program stressing rehabilitation would have elicited more funds. It is amply evident that various considerations have interfered in the allocation of the budget, imposing constraints on rehabilitation and preventing

1 W. de St Aubin, "Peace and Refugees in the Middle East," The Middle East Journal, July 1949.
cuts in welfare. The main political consideration that affected the rehabilitation program was that as long as Israel was not prepared to allow the refugees the option of returning, rehabilitation has meant resettlement outside Israel, which would erode the claim to return to the original home and property and strip the refugee problem of much of its political content. Parallel considerations prevented the contraction or manipulation of the relief program (UNRWA was actually interested only in the latter). Within it the most important element has always been the basic food ration distributed to card holders. To the refugee, the ration card has become the symbol of his status and his claim, and its loss would be interpreted as giving up the claim. The aggregate number of rations has become the quantitative index of the problem. Thus, UNRWA was prevented not only from deciding how much welfare to give, but also what form it should take (food rations versus other alternatives) and to whom it should be given.

An examination of UNRWA budgets (Table 10) shows that the absolute amounts spent in the relief program varied very little over the years, within the range of $22 to $25 million. Basic rations have accounted for a little over half of the relief program expenditure and in absolute terms have shown a very weak tendency to decline over the years. Total UNRWA expenditure increased from approximately $28 million in the early 1950s to more than $37 million in 1966, the increase going to what is called the rehabilitation program.

UNRWA's concepts of rehabilitation have undergone some changes over the years. The ultimate purpose of the rehabilitation program has been to enable people to become self-supporting and to come off the relief rolls. Various ways of attaining the goal were considered: (1) large-scale development projects in which refugees were to be included together with non-refugees; (2) community development projects, mostly agriculture, for which only refugees were eligible; (3) loans to entrepreneurs prepared to employ refugees; (4) grants and loans to individual refugees; (5) general vocational education; (6) placement services and support of migration. The order in which these policies (except the last) are listed here roughly reflects the shift in emphasis
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<td></td>
<td>$000</td>
<td>Percent</td>
<td>$000</td>
<td>Percent</td>
<td>$000</td>
<td>Percent</td>
<td>$000</td>
<td>Percent</td>
<td>$000</td>
<td>Percent</td>
</tr>
<tr>
<td>Total expenditure</td>
<td>29,193</td>
<td>100.0</td>
<td>31,776</td>
<td>100.0</td>
<td>34,701</td>
<td>100.0</td>
<td>35,159</td>
<td>100.0</td>
<td>37,498</td>
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<td>Relief program</td>
<td>20,166</td>
<td>69.1</td>
<td>19,979</td>
<td>62.9</td>
<td>20,486</td>
<td>59.0</td>
<td>17,341</td>
<td>49.3</td>
<td>18,256</td>
<td>48.7</td>
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<td>Basic subsistence</td>
<td>14,654</td>
<td>50.2</td>
<td>13,235</td>
<td>41.8</td>
<td>13,580</td>
<td>39.1</td>
<td>11,268</td>
<td>32.0</td>
<td>12,059</td>
<td>32.2</td>
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<td>Supplementary feeding</td>
<td>1,463</td>
<td>5.0</td>
<td>1,469</td>
<td>4.6</td>
<td>1,548</td>
<td>4.5</td>
<td>1,334</td>
<td>3.8</td>
<td>1,316</td>
<td>3.5</td>
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<td>Shelter and camp maintenance</td>
<td>1,625</td>
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<td>1,976</td>
<td>6.2</td>
<td>1,749</td>
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<td>3.4</td>
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<td>3.5</td>
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<td>1,975</td>
<td>6.8</td>
<td>2,620</td>
<td>8.2</td>
<td>2,809</td>
<td>8.1</td>
<td>2,916</td>
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<td>3,105</td>
<td>8.3</td>
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<td>Social welfare</td>
<td>449</td>
<td>1.5</td>
<td>679</td>
<td>2.1</td>
<td>800</td>
<td>2.3</td>
<td>617</td>
<td>1.8</td>
<td>466</td>
<td>1.2</td>
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<td>Rehabilitation program</td>
<td>4,228</td>
<td>14.5</td>
<td>6,532</td>
<td>20.5</td>
<td>8,574</td>
<td>24.7</td>
<td>10,696</td>
<td>30.4</td>
<td>12,725</td>
<td>33.9</td>
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<td>Education</td>
<td>2,514</td>
<td>8.6</td>
<td>6,012</td>
<td>18.9</td>
<td>8,016</td>
<td>23.1</td>
<td>10,586</td>
<td>30.1</td>
<td>12,725</td>
<td>33.9</td>
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<td>Projects and special activities</td>
<td>1,714</td>
<td>5.9</td>
<td>520</td>
<td>1.6</td>
<td>558</td>
<td>1.6</td>
<td>110</td>
<td>0.3</td>
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<td>Common costs</td>
<td>4,799</td>
<td>16.4</td>
<td>5,265</td>
<td>16.6</td>
<td>5,641</td>
<td>16.3</td>
<td>7,122</td>
<td>20.3</td>
<td>6,517</td>
<td>17.4</td>
</tr>
</tbody>
</table>

Notes:

a Because of changes in the format of the reports over the years it was necessary to make various adjustments and allocations in order to put all years on a uniform basis.

b Including $116,000 extra relief connected with the emergencies in Gaza and Lebanon.

Source:

UNRWA accounts and Report of the Board of Auditors appearing annually as supplement to the General Assembly Records.
over time. When it was realized that the refugee problem would be of long duration it was decided, on the recommendation of the Director General, J. Blandford, to set up a $200 million rehabilitation fund to be spent over a three year period.\footnote{U.N., Assistance to Palestine Refugees -- Special Report of the Director and Advisory Commission of the U.N. Relief and Works Agency for Palestine Refugees in the Near East, Supplement No. 16A (A/1905/ Add. 1), Paris, 1951.} The main projects on which the money was to be spent were the large-scale Yarmuk-Jordan Valley and the Sinai irrigation projects. Disenchantment with these projects was expressed in UNRWA reports fairly early on. Realization of the slow pace at which things were moving was coupled with complaints directed at the refugees, the Arab governments, and Israel.\footnote{UNRWA Report, 1954, p. 3.}

Another element of the rehabilitation program was the establishment of refugee agricultural settlements. A plan for six such settlements in Jordan (five of them in the West Bank) envisioned the settlement of 300 families at a cost of approximately $600,000, i.e., $2,000 per family.\footnote{Ibid., p. 10.} Some of these projects failed completely, and those that survived cost much more than planned. UNRWA's own analysis of the failure was the following: "Years of camp life and dependence on the agency for care and maintenance, plus the political aversion to group resettlement, have made it difficult for the refugees to adjust themselves to living in agricultural settlements."\footnote{UNRWA Report, 1957, p. 25.}

In those projects UNRWA policy was to give the refugees initial capital -- theoretically JD 150 ($420) -- in exchange for ration cards. This was also the policy in housing projects started in Amman and Jerusalem where urban housing was given in exchange for ration cards. The housing program was directed mainly at refugees who were considered as being close to "self-support" and was meant to relieve them of the burden of rent.
Another type of help toward self-support was loans and grants to individuals. To begin with the Jordan Development Bank was set up with 80 percent UNRWA financing (initially amounting to JD 250,000) which gave loans to projects in which refugees were employed, but not necessarily to refugees. Later came the program of grants to refugees designed mainly to help small merchants and craftsmen to open up independent businesses. This program was started with the feeling that "however useful small projects may be in themselves, they do not have a great effect on the overall refugee problem," but the reason for turning in this direction is that "the political objections to large scale projects do not apply in the same degree to the smaller ones." Still, even here, following the signing of an agreement with the Jordan government, "some agitation against the implementation of the agreement appeared in the local press, although hundreds of applications had been made by individual refugees. Shortly afterwards, the government informed the Agency that it did not wish to continue with the agreement." Nevertheless the program was started, and by 1957 some $2.5 million had been spent, but very little was done subsequently.

An explicit change in UNRWA policy came at the turn of the decade. The big-projects approach was officially buried: "It is the Director's opinion that major development projects in the Middle East should proceed independently of UNRWA and without direct reference to the resettlement of refugees." Although other elements of the project program did not get the same explicit verdict, their fate was similar. It is interesting, by the way, to note that the UNRWA reports of the late 1950s indicate some softening of refugee opposition to rehabilitation projects, at least on the individual level. The shift was well

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1 UNRWA Report, 1954, p. 11.
3 Ibid., p. 20.
5 UNRWA Reports, 1957, 1958.
reflected in the UNRWA budget (Table 10): the share of projects in the budget was about 6 percent in 1954-57, around 2 percent 1958-1960, and almost zero since. The share of education was less than one tenth in 1954, then rose rapidly and has been around one third since 1962. In dollars this meant a fivefold increase over 1954-1966. In terms of the education system it meant the establishment of a refugee school system, first giving elementary education and gradually expanding to the preparatory stage. Secondary education was not given in UNRWA schools but subsidies were increasingly given to refugees in government and private schools.

Post-preparatory institutions were of two types -- vocational and teacher-training. At the turn of the decade, between 200 and 300 students graduated annually from these institutions, a figure that had surpassed 2,000 by 1966.\textsuperscript{1} In addition to the schools were the activities of the UNRWA placement service, which placed the graduates mostly in Arab countries; linked to this was UNRWA financial assistance in migrating to non-Arab countries.

From the economic point of view there was something to be said for the emphasis put on investment in human capital. For the refugees, the returns to education consisted not only of higher earnings but of the access that education provides to the other labor markets and the greater opportunities for migration. Considering that the solution to the refugee problem involves population redistribution, the emphasis on education is justified. Education of certain types also increases opportunities locally. One advantage of rehabilitation through education is that this form of assistance can be given directly and exclusively to those for whom it is intended. The complete shift to education meant that refugees over school age were excluded from the rehabilitation policies, becoming a lost generation in UNRWA eyes.

The shift in UNRWA's concept of rehabilitation was also politically advantageous. Education was one form of rehabilitation that did not overtly imply resettlement out of Israel, although in practice it

\textsuperscript{1}UNRWA Report, 1966.
was more conducive to emigration from Palestine than other forms of rehabilitation. There was also no case for automatically depriving the recipients of their ration cards. Moreover, in taking upon itself the supply of the bulk of educational services, UNRWA relieved the host countries of a task they would otherwise have had to fulfill somehow, so there was no room for objection from the host governments. For UNRWA, which had grown into a welfare organization par excellence, the maintenance of the educational system and its expansion became a routine job, perhaps easier to carry out than the complicated and thankless development projects. It strengthened the role of UNRWA as an established semi-governmental body providing social services in a routine fashion, much less impatient than in its early years with the interminable nature of its activities. The attempts of the earlier period to transfer operations to the host governments also seem to have ceased.
VIII. THE CAMPS -- PERSPECTIVE

When UNRWA went into operation, it found a large segment of the refugee population in the countryside or the outskirts of towns with inadequate shelter. There were several concentrations of refugees living in tents; it was in these that the Red Cross and other welfare organizations had begun their operations. Table 11 reports camp population in Jordan and the West Bank in 1951-66. Even though the figures suffer from all the known deficiencies of UNRWA figures, there is an unmistakable increase in camp population in the 1950s at rates higher than the rate of natural increase or even the birth rate, and the proportion of refugees in camps has risen. UNRWA reports mention, particularly in the 1950s, persistent pressure from refugees for admittance into camps. The cause of this pressure is apparently two-fold. There was a "push" factor: "families who have hitherto managed to maintain themselves in lodgings but are now too poor to pay the rent, however small; refugees who have been evicted for quarrelling with the villagers or for cutting down the fruit trees for fuel."\(^1\)

There was also a very powerful "pull" factor whose most significant element was housing. In the early years, UNRWA provided camp dwellers with tents. When UNRWA decided to change to structures of a more solid and permanent nature it has been reported that this first met with strong opposition of the refugees on the grounds that it was finalizing their resettlement. Apparently this opposition was not effective at the individual level. The construction of shelters was carried out in the years 1955-58, and camp population in the West Bank increased at unprecedented rates never repeated since.

As indicated before, living in camp meant not only free housing but the receipt of various sanitation services and water free of charge or municipal taxes. This applied also to shop owners. Also, services that applied to both camp and non-camp refugees were concentrated in

\(^1\) UNRWA Report, 1950. See also UNRWA Report, 1956, p. 6; 1957, p. 2; and 1959, p. 3.
Table 11
CAMP POPULATION IN JORDAN, SELECTED YEARS, 1951–1967

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>Total Jordan</td>
<td>115,867</td>
<td>153,252</td>
<td>189,098</td>
<td>206,218</td>
<td>220,611</td>
<td>232,953</td>
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<tr>
<td>Total East Bank</td>
<td>21,680</td>
<td>42,469</td>
<td>57,605</td>
<td>71,703</td>
<td>82,821</td>
<td>88,857</td>
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<tr>
<td>Amman</td>
<td>4,064</td>
<td>15,405</td>
<td>24,935</td>
<td>40,074</td>
<td>51,839</td>
<td>56,243</td>
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<tr>
<td>Irbid</td>
<td>1,452</td>
<td>5,074</td>
<td>8,053</td>
<td>10,479</td>
<td>11,616</td>
<td>12,493</td>
</tr>
<tr>
<td>Karameh</td>
<td>16,164</td>
<td>21,990</td>
<td>24,617</td>
<td>21,150</td>
<td>19,366</td>
<td>20,121</td>
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<tr>
<td>Total West Bank</td>
<td>94,187</td>
<td>110,783</td>
<td>132,293</td>
<td>134,515</td>
<td>137,790</td>
<td>144,096</td>
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<tr>
<td>Jericho excluding Karameh</td>
<td>38,458</td>
<td>52,518</td>
<td>58,322</td>
<td>53,432</td>
<td>50,044</td>
<td>52,423</td>
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<tr>
<td>Jerusalem and Ramallah</td>
<td>18,586</td>
<td>14,656</td>
<td>17,570</td>
<td>18,456</td>
<td>19,500</td>
<td>19,210</td>
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<tr>
<td>Hebron</td>
<td>17,856</td>
<td>16,989</td>
<td>20,161</td>
<td>21,357</td>
<td>22,723</td>
<td>24,173</td>
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<tr>
<td>Nablus</td>
<td>19,287</td>
<td>26,620</td>
<td>36,240</td>
<td>41,270</td>
<td>45,523</td>
<td>48,290</td>
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</table>

B. Camp population including non officiala residents

<table>
<thead>
<tr>
<th></th>
<th>213,820</th>
<th>231,379</th>
<th>230,300</th>
<th>240,278</th>
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<tr>
<td>East Bank</td>
<td>69,104</td>
<td>88,437</td>
<td>85,935</td>
<td>92,314</td>
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<td>West Bank</td>
<td>144,716</td>
<td>142,942</td>
<td>144,365</td>
<td>147,964</td>
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C. Regional distribution (official population)

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<tr>
<th></th>
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<th>100.0</th>
<th>100.0</th>
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<tr>
<td>East Bank</td>
<td>18.7</td>
<td>27.7</td>
<td>30.3</td>
<td>34.8</td>
<td>37.5</td>
<td>38.1</td>
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<tr>
<td>West Bank</td>
<td>81.3</td>
<td>72.3</td>
<td>69.7</td>
<td>65.2</td>
<td>62.5</td>
<td>61.9</td>
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<tr>
<td>Total West Bank</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
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<tr>
<td>Jericho excluding Karameh</td>
<td>40.9</td>
<td>47.5</td>
<td>44.1</td>
<td>39.7</td>
<td>36.3</td>
<td>36.4</td>
</tr>
<tr>
<td>Jerusalem and Ramallah</td>
<td>19.7</td>
<td>13.2</td>
<td>13.3</td>
<td>13.7</td>
<td>14.2</td>
<td>13.3</td>
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<tr>
<td>Hebron</td>
<td>18.9</td>
<td>15.3</td>
<td>15.2</td>
<td>15.9</td>
<td>16.5</td>
<td>16.8</td>
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<tr>
<td>Nablus</td>
<td>20.5</td>
<td>24.0</td>
<td>27.4</td>
<td>30.7</td>
<td>33.0</td>
<td>33.5</td>
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Table 11 (continued)

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</tr>
</thead>
<tbody>
<tr>
<td><strong>E. Annual percentage changes</strong></td>
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<td></td>
</tr>
<tr>
<td><strong>in official camp population</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Total Jordan</td>
<td>7.1</td>
<td>7.4</td>
<td>2.1</td>
<td>2.2</td>
<td>2.7</td>
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<tr>
<td>Total East Bank</td>
<td>15.8</td>
<td>10.7</td>
<td>5.5</td>
<td>5.1</td>
<td>3.6</td>
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<tr>
<td>Amman</td>
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<td>17.2</td>
<td>12.5</td>
<td>10.8</td>
<td>4.1</td>
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<tr>
<td>Irbid</td>
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<td>16.6</td>
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<tr>
<td>Karameh</td>
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<td>-3.8</td>
<td>-3.2</td>
<td>1.9</td>
</tr>
<tr>
<td>Total West Bank</td>
<td>4.1</td>
<td>6.0</td>
<td>0.4</td>
<td>0.7</td>
<td>2.2</td>
</tr>
<tr>
<td>Jericho excluding</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Karamah</td>
<td>8.1</td>
<td>3.5</td>
<td>-2.2</td>
<td>-2.1</td>
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<tr>
<td>Jerusalem and</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ramallah</td>
<td>-6.0</td>
<td>6.2</td>
<td>1.2</td>
<td>1.8</td>
<td>-0.7</td>
</tr>
<tr>
<td>Hebron</td>
<td>-1.3</td>
<td>5.8</td>
<td>1.4</td>
<td>2.0</td>
<td>3.1</td>
</tr>
<tr>
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<td>10.7</td>
<td>3.3</td>
<td>3.3</td>
<td>2.9</td>
</tr>
</tbody>
</table>

**Note:**

*Non-official residents are refugees who are not recognized as tenants of shelters and recipients of services in the camps.*

**Source:**

Statistical Bulletins of UNRWA and Annual Reports of the Director of UNRWA.
camps so that the camp dweller effectively received more services. As a result, refugees who were not admitted officially into camps became squatters in the vicinity.\(^1\) UNRWA services somewhat improved in the course of time and thus created an additional incentive to enter camps. One example of this is the supplementary feeding program which was first given to special cases on medical recommendation and later to all children regardless of health. One indication of the expansion of services is the continued growth of camp installations (from 47.8 thousand square meters in 1959 to 64.0 thousand in 1969) in the West Bank.

As early as 1954 was reported that "many refugee camps are thus increasingly taking on the appearance of villages and towns with school buildings, small workshops and communal facilities such as bath house and recreational centers, as well as small shops opened by enterprising refugees."\(^2\) It is also worth stressing again that by joining a camp the refugee was not giving anything up. Camps were situated mostly in places where outside employment could be combined with residence in the camp. UNRWA policy did not restrict employment; it allowed mobility between camps, and camp dwellers were no more strictly screened than others as far as eligibility for assistance was concerned. UNRWA's own opinion was that "it is moreover not possible to draw any broad distinction between the opportunities for employment open to camp dwellers and those living outside."\(^3\) The existence of employment opportunities in the vicinity of camps was cited as one source of pressure to permit entry to camps, and the presence of such opportunities was one of the guidelines in deciding on camp location.\(^4\) In general terms, the UNRWA position was that camp dwellers are no worse off and may be better off than the non-camp refugee population.\(^5\)

\(^1\) UNRWA Report, 1956, p. 4; and 1958, p. 1.
\(^2\) UNRWA Report, 1954.
\(^3\) UNRWA Report, 1961, p. 71.
\(^5\) UNRWA Report, 1964, p. 3.
UNRWA housing policy has undoubtedly been one of creating separate refugee settlements, run by UNRWA, making them as attractive as possible within the budgetary limitations and turning them into permanent settlements.\textsuperscript{1} What the camps offered was a solution to the housing problem combined with access to local labor markets and to better social services in the congenial social atmosphere of an all-refugee community, run by a refugee organization.

In assessing the camp policy one would have to ask who was attracted to them; whether the camps affected the economic behavior of their residents; what other implications their existence and structure have; and whether better solutions could have been found.

The camps obviously attracted the poorer and less educated. The opportunities available to the better educated elsewhere outweighed the economic advantages of the camps, and for this group the non-economic aspects of camp life have not necessarily been an advantage. Thus, the age-specific schooling data (Table 5) show that compared with non-camp refugees, camp refugees have a higher percentage of persons over 30 with no schooling and a lower percentage of persons with 9+ years of schooling at all ages.

There is little doubt that those attracted to camps were the less mobile element in the refugee population. We know that camp refugees as well as other refugees took part in the general movement of the West Bank population.\textsuperscript{2} Table 11 shows that over the whole period the population has grown faster in the East Bank than in the West Bank. The rates for both regions are biased upward (because of the non-reporting of deaths) but it seems safe to say that in the 1950s camps were not absorbers of population, even in the West Bank. In the 1960s

\textsuperscript{1}It is reported that recently UNRWA has been experimenting in another direction by establishing camps in Maadaba and Amman, consisting only of housing with no UNRWA services or supervision.

\textsuperscript{2}Some reference to this is also made in UNRWA's reports: "the movement has continued of small numbers of refugees both from the Gaza strip and from Jordan, seeking work in the countries around the Persian Gulf. Similarly, a movement has continued of refugees from that part of Jordan west of the Jordan river into the eastern part of the country" (UNRWA Report, 1956, p. 2).
there was apparently emigration from the West Bank camps but probably not from those in the East Bank. Thousands of West Bankers who moved to the East Bank have remained registered in the West Bank because of the crowding in the East Bank camps. UNRWA was unable to provide shelter officially to all West Bankers who wanted it, and those who moved did not want to give up their rights on the West Bank. In addition, the Jordan government objected to the transfer of refugees to Amman.

In the Jalazon study we found evidence not only of emigration but also of the strong link between education and emigration. Those with less education tended to settle in the camp, those with more education tended to leave the West Bank altogether. As we look at the overall figures from the 1967 Census we see, as already indicated, that the percentage of refugee households with sons abroad, excluding those who were abroad less than a year (in order to exclude those who left because of war) was smaller than in the non-camp population (6.2 compared with 9.9 percent), as was the percentage of households reporting the receipt of assistance from abroad.

Do these figures reflect only the characteristics of those choosing to live in camps, or do they also reflect the effects of camp life on the tendency to look for opportunities elsewhere? The available data do not allow a definite answer to this question. It can be argued, as we have done elsewhere,¹ that when conditions call for mobility and change, the village smoothes and eases the process of adjustment. It provides low-cost housing and allows the migrant to leave his family behind; socially and economically it is a place that people can return to. The camp can be viewed as providing a substitute for the village-base that the refugees have lost. Still, we cannot tell on a priori grounds whether mobility would or would not have been greater had the camps not been established. Camps have reduced the risks associated with mobility but also modified the push factors and constituted a balancing factor to the attractions of higher wages elsewhere. However, considering the

¹Ben-Porath, "Some Economic Characteristics of a Refugee Camp."
restrictive immigration policies of the receiving countries and the high preference they give to education and skill, we can say that such negative effects on emigration from Jordan as existed were probably not very large for the population as a whole. The supply of camp shelters in the East Bank, even if it did not meet the whole demand, facilitated movement there, and UNRWA policies were, as indicated, permissive. We thus incline, although very tentatively, to the conclusion that camp life and the system as such may have depressed mobility but not appreciably. This is in line with our observations on other dimensions of economic activity. The deficiencies of the camp system may lie in the more subtle aspects of economic activity that we were not able to identify.

The question is whether there could be an alternative solution to the housing problem solved by the camps. Such an alternative could be residential integration of refugees into the general population. This could be done by scattering UNRWA-provided housing through existing towns and villages, by giving grants or cheap loans for construction, or by subsidizing rent for refugees to live wherever they wanted. Some projects designed to provide housing in existing towns (Amman and Jerusalem) were carried out by UNRWA as part of the rehabilitation program; the participants were required to give back their ration cards in exchange. But these schemes were on a very small scale and were not continued.

This course had its objective difficulties: considering the housing shortage and land prices in Jordan, a policy of this type would have been more expensive for UNRWA (the sites for camps were given by the government). It is also much more involved administratively and allows far more opportunities for abuse.

In order to assess a policy, particularly if non-economic considerations were brought in, an objective must be specified. The outside observers would use two alternative, but not independent, criteria. One is the welfare of the population concerned, the other is a solution of the refugee problem as viewed by the "rest of the world." (One could also assess the policy from the point of view of the Jordan economy, but this seems to us to be a less relevant criterion here.)
One thing that can be said irrespective of the objective function is that it would have been better if the two policies had been pursued side by side and if refugees had had a choice between joining the camps and receiving a subsidy for housing and other services.

If the camp policy is to be considered by itself, it seems to be consistent with refugee welfare in one sense. It caters to the desire to be with other refugees who are also welfare recipients and tends to foster refugee identity. However, if refugees were offered incentives to integrate residentially into the general society and live among the non-welfare population, would they themselves or their children be better off _ex-post_, even though _ex-ante_ they prefer the segregated solution? This could be so if clinging to refugee identity and society is based on exaggerated expectations of benefits and exaggerated fears of independent life. In that case the wisdom of the camps policy is brought into question. The same appears to hold when the criterion is the refugee problem as viewed by the "rest of the world." From this point of view residential and institutional integration into general society is probably as important as economic integration.
### APPENDIX A

#### Table A-1. CAMP POPULATION IN THE WEST BANK, 1967 AND 1968

<table>
<thead>
<tr>
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<td>June 20, 1967$^a$</td>
<td>December 12, 1968</td>
<td></td>
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<td>West Bank total</td>
<td>144,096</td>
<td>147,964</td>
<td>66,715</td>
<td>74,281</td>
<td>56,487$^c,d$</td>
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<td>Jericho total</td>
<td>52,423</td>
<td>53,645</td>
<td>6,152</td>
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<td>Aqabat Jabr</td>
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<td>28,780</td>
<td>3,781</td>
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<td>5,398</td>
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<td>668</td>
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<td>Jerusalem total</td>
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<td>14,830</td>
<td>13,196$^c$</td>
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<td>1,075</td>
<td>1,219</td>
<td>1,347$^c$</td>
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<td>Jalazon</td>
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<td>5,013</td>
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<td>3,071</td>
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<td>Hebron total</td>
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<td>Arroub</td>
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<td>Ayda</td>
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<td>1,302$^f$</td>
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<td>Beit Jibrin</td>
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<td>1,338</td>
<td>552$^f$</td>
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<td>Nablus Total</td>
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<td>49,529</td>
<td>34,483$^e$</td>
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<td>Far'a</td>
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<td>6,049</td>
<td>6,525</td>
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Notes:

$^a$ The figures actually refer to the situation before the June 1967 war.

$^b$ This includes "unofficial population," i.e., refugees whose residence in the camps is not officially recognized.

$^c$ Including non-camp residents of Deir Ammar village.

$^d$ This does not include 1,695 residents of refugee concentrations that were treated as camps in the census tabulations but were not official UNRWA camps.
Appendix Table A-1 (continued)

Sources:
Columns (1) through (4): UNRWA Registration Statistical Bulletin and files.
APPENDIX B

A NOTE ON SOME DATA PROBLEMS

Most of the data used in this paper are from the following sources:


(b) Published and unpublished information of UNRWA.

(c) The census taken in 1967 in the areas administered by Israel, supplemented by the study of the camp Jalazon.

The usefulness of these data depends on whether they allow us to segregate the categories on which the discussion focuses, namely, camps in the West Bank and the rest of the West Bank, subdivided into refugees and non-refugees. It also depends on whether the data accurately reflect the situation in the period discussed.

Not all of the Jordanian statistics allow a distinction between the East and the West Bank (the census does, national accounting does not), and in no case is it possible to distinguish between refugees and non-refugees or between camps and other places. As far as timing is concerned, the last census was taken in 1967 and there have been no household surveys since from which to get updated information on labor force characteristics, etc.

There are two categories of UNRWA data. Those dealing with UNRWA operations and expenditure are probably accurate, but they do not make it easy to distinguish between the East and the West Bank, or between operations connected with the camps and those directed to refugees out of camps. The other category is population statistics by types of refugees. These data are generally provided for the West Bank separately and distinguish between camp and non-campus refugees, but they are grossly inaccurate. They are based on early unreliable refugee figures, updated by adding births, deducting very few deaths, and with a very partial adjustment for population movements. UNRWA data provide hardly any general information on the refugee population.
The census taken in 1967 consisted of two stages — enumeration of the whole population and a household survey covering one fifth of the households. The census contains much useful information distinguishing camp refugees from non-camp refugees and from the general population. Its main problems are the following: (a) The population present when the census was taken (September 1967) was smaller by approximately one fifth than the previous population. This reduction was relatively larger in the camps. Those who left were probably not randomly distributed with respect to those characteristics that are of some importance here. (b) The census findings referring to the prewar period, even if in themselves accurate, are biased if interpreted as a description of the prewar situation of the whole West Bank population. As indicated in the text, it is reasonable to expect those who left during the war to be on the average less economically active and more dependent on income from abroad. (c) The data are also not wholly accurate. Problems of coverage are known to have existed but not on a large scale. More important is the fact that people were asked in September what they did before June. The question dealing with the previous period could not be very precisely formulated and, of course, the replies had to rely on memory and were affected by the fact that this was a census conducted by the enemy; respondents probably tried to give useful, or not harmful, answers. The number of relatives or the amount of transfers from abroad reported were probably too low. It is a matter of speculation whether people were inclined to depict too rosy a picture of the prewar economic situation, in the light of postwar difficulties.

The Jalazon study suffers in principle from the same problems, although interviewing was probably more careful. There was naturally more intensive coverage of the topics that seemed to us relevant for an investigation of the camps. On the other hand, one must recall that the Jalazon study is based on a very small sample.