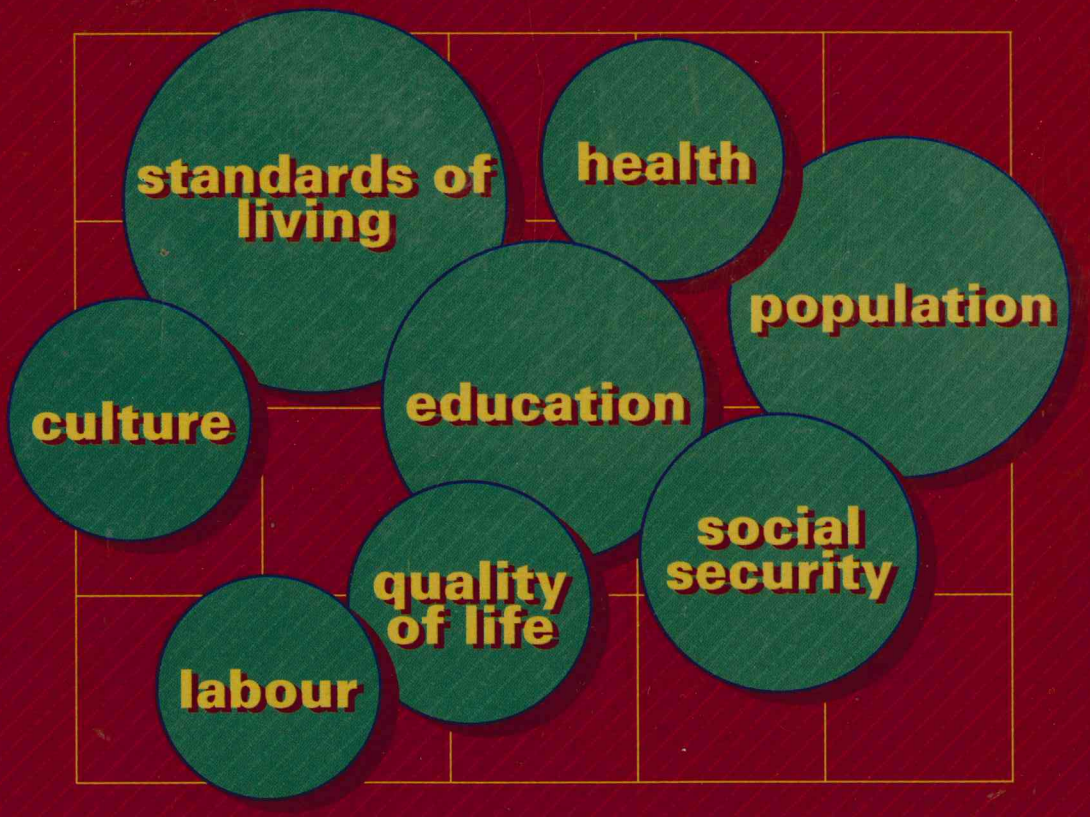
Palestine Economic Policy Research Institute (MAS)

SOCIAL MONITOR



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The Palestine Economic Policy Research Institute, or Ma'had Abhath As-Syasat Al-Iqtisadiyeh Al-Filistini (MAS), is an autonomous think tank founded in 1994 that engages in applied economic and socio-economic research, and provides expert analysis of policies critical to the development of the Palestinian economy.

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Foreword

With the publication of this first issue of the *"MAS Social Monitor"* the Palestine Economic Policy Research Institute (MAS) has completed the first steps to launching a fully operational Economic Monitoring Unit (EMU). The EMU produces now three series of publications: the semi-annual *"MAS Economic Monitor"* of which two issues have already been published, *the "MAS Social Monitor"* which is prepared for the EMU by the Social Research Unit at MAS, and the occasional publications entitled *"First Reading in the PCBS Statistical Reports Series",* of which five issues have already appeared.

This issue of the *"Social Monitor"* is quite comprehensive in its coverage of the social indicators that it addresses. As a first attempt to monitor social indicators, this issue is more of a status report and is quite detailed in its coverage. Future issues will be less detailed and will use this first issue as a reference with respect to which changes in the indicators are evaluated. Also, future issues will address additional indicators that the Social Research Unit could not monitor at this stage.

It is my great pleasure to express my congratulations and thanks to the team that worked tirelessly on this issue. Thanks are also due to the reviewers and to the funders of this issue for their generosity. I trust that what we have at hand here is a good start of a series that will have an impact on social research in this country.

Nabeel Kassis
Director

MAS Social Monitor

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DEFINITIONS AND EXPLANATIONS

Age-sex structure: The composition of a population as determined by the number or proportion of males and females in each age category. The age-structure of a population is the cumulative result of past trends in fertility, mortality, and migration rates. Information on age-sex composition is an essential prerequisite for the description and analysis of demographic data.

Age-specific fertility: The number of births during a time period, usually a year, occurring to women of a specified age group divided by the number of women in the population of the same age group expressed as person-years.

Crude birth rate: The number of births per 1,000 in a given year. (Not to be confused with growth rate.)

Drop-out rate: Number of students who left school (general education) and did not register at any other school during the scholastic year (beginning September and ending 31 August the following year) to the total number of students registered.

Fertility: The actual reproductive performance of an individual, a couple, a group, or a population.

Infant mortality rate: The number of infant deaths (infants under one year of age) in a given year per 1,000 live births during the year.

Life expectancy: The average additional number of years a person would live if current mortality trends were to continue. Most commonly cited as life expectancy at birth.

Live birth: A birth is considered live birth if the newborn shouted, cried, or showed any characteristics of life at birth.

Maternal mortality rates: The number of female deaths due to pregnancy and birth complications per 10,000 live births.

Migration: The movement of a person or a household from one locality to another or from one country to another, provided that he/she crosses the boundaries of that locality or country, for the purpose of establishing a new residence for one year or more, even if it was interrupted by short visits to another place.

Private school: Refers to schools which are not directed by any governmental ministry or UNRWA.

Sex ratio: The ratio of males to females, usually expressed as a number of males per 100 females.

Total fertility rate: The average number of children that would be born alive to a woman (or group of women) during her life time if she were to pass through her childbearing years conforming to the age-specific fertility rates of a given year. The sum of age specific fertility rates multiplied by 5.

Under-5 mortality: The proportion of children who die before reaching their fifth birthday.

Housing Density: Refers to the average number of persons per room, and calculated by dividing the number of persons who live in the household by the total number of rooms occupied by the members of the household.

Expenditure (Includes the following)**:**

1. Cash spent on purchases of goods and services for living purposes.
2. The value of goods, services and payments or part of payments received from employer.
3. Cash expenditure spent as taxes (non-commercial or non-industrial), gifts, contributions, interests on debts and other non-consumption items.

Consumption (Includes the following)**:**

1. Cash spent on purchases of goods and services for living purposes.

2. The value of goods, services and payments or part of payments received from employer.
3. Own-produced goods and food including consumed quantities during the recording period.
4. Estimated rent value of the dwelling.
   Cash expenditure spent as taxes (non-commercial or non-industrial), gifts, contributions, interests on debts and other non-consumption items.

Dependency rate: The ratio of persons economically dependent to those economically productive; arbitrarily defined as the ratio of the elderly and young (65 years and over and under 15 years of age) to the population of the "working age" (15-64 years of age). Households which include only dependent household members are categorized as "2 and more"; households which include only one independent are classified as "Less than 1."

Level (Standard of living: This is identified by the proportion of consumption of food out of total consumption (Engel's Law of Poverty), and is represented by the equation:
Level of Living = Food Consumption divided by Total Consumption
The Level of living is divided into three categories:

1. Better off: The percentage of food consumption to total consumption is less than 30%.
2. Middle category: The percentage of food consumption to total consumption ranges between 30 - 40%.
3. Worse-off: The percentage of food consumption to total consumption is more than 44%.

Type of governorate: Governorates are divided into West Bank Governorates and Gaza Governorates. The West Bank contains North Governorates (Jenin, Tulkarm, Qalqilya and Nablus), Middle Governorates (Ramallah, Jerusalem and Jericho) and South Governorates (Hebron and Bethlehem).

Disability: A restriction or lack (resulting from an impairment) of ability to perform an activity in the manner or within the range considered normal for a human being. It describes a functional limitation or activity restriction caused by an impairment. Disabilities are a description of disturbances in function at the level of the person. Examples of disabilities include difficulty in seeing, speaking, moving, climbing stairs, grasping, reaching, bathing, eating, toiling.

Population of working age: All persons in the West Bank and Gaza Strip aged 15 years and above.

Employed: All persons are 15 years and older who were working at a paid job or business for at least one hour during the reference week, or who did not work, but held a job or owned business from which they were temporarily absent (because of illness, vacation, temporarily stoppage, or any other reason) during the reference week. Employed persons are classified according to employment status as follows:

Employer: A person who operates his or her own economic enterprise or engages independently in a profession or trade, and hires one or more waged employees.

Own-account worker (self-employed): A person who operates his or her own economic enterprise or engages independently in a profession or trade, and hires no employees.

Employee: A person who works for a public or private employer and receives remuneration in wages, salaries, commissions, tips, piece-rates or pay in kind.

Unpaid family member: A person who works without pay in an economic enterprise operated by a related person living in the same household.

Unemployed: Unemployed persons are those individuals 15 years and older who did not work at all during the reference week, who were not absent from a job and were available for work and actively seeking a job during the reference week. Persons

who work in Israel and were absent from work due to closure are considered unemployed.

Labor force: The economically active population (Labor Force) consists of all persons 15 years of age and older who, at the time of survey, are either employed or unemployed as defined above.

Underemployment: This exists when employment is inadequate in relation to alternative employment, meaning one more suitable to a person'. The underemployed persons are classified into two groups:

Visible underemployment: this refers to an insufficient volume of employment (persons working less than 35 hours per week or work less than regular hours of the occupation).

Invisible underemployment**:** This is a misapplication of labor resources or a fundamental imbalance between labor and other factors of production, such as insufficient income, underutilization, bad work conditions, or other economic reasons. In this survey, persons are classified as invisible underemployed if they are employed and want to change their jobs because of insufficient income, bad work conditions, occupation is not suitable, or place of work is far from place of residence.

Occupation: Occupation refers to the kind of work done during the reference period by the person employed, or the kind of work done previously if unemployed, irrespective of the industry or the employment status of the person. Occupations are grouped together mainly on the basis of the similarity of skills required to fulfill the tasks and duties of the job. Occupations are classified according to the International Standard Classification of Occupation (ISCO 1988).

Daily wage per employee: Total net wages paid to all employees divided by total work-days. Wages received in different currencies are converted into Shekels according to the exchange rate in the survey month.

1. INTRODUCTION

The *MAS Social Monitor* aims at providing multiple basic statistical data regarding the social conditions of Palestinians in the West Bank and Gaza Strip (WBGS) and a preliminary reading of the direction of change in a number of areas in the social field. The first issue of the *MAS Social Monitor* focuses on a set of basic social indicators based on available reliable data. Essentially, this issue covers data for the year 1996, but does not totally exclude data for previous years. Particular use was made of data provided by the Palestinian Central Bureau of Statistics (PCBS) to record changes in the social conditions in the WBGS, but other statistical sources were also used when available. The necessary data series were unavailable for this first issue of the *MAS Social Monitor* thus it is unable to explore the changes in some of the selected social indicators; however, reference to such changes is included in this report when provided by available data. Future issues of the *MAS Social Monitor* will make comparisons and monitor changes in the social conditions based on the data from this first issue.

The available statistical data on the social and living conditions of the Palestinians in the WBGS have two main features: deficiency (in some aspects) and fragmentation. Statistics on population, health, education, living conditions, social security among others lack comprehensiveness, despite the huge progress achieved in this respect during the last three years as a result of the large number of surveys conducted by the PCBS. On the other hand, data that link together different social dimensions of peoples' lives are still rare.

The fragmented characteristic of data is reflected in the scarcity of reliable statistical series which can be used to record and monitor the changes in Palestinian society in the WBGS because of the economic and political changes that have recently taken place. Researchers are therefore deprived of the possibility of delineating social trends, and evaluating present and future conditions in a scientific and comprehensive manner. The fragmentary nature of the data and the contradictions found therein are also reflected in the diversity of their sources as well as in the varied political motives behind these sources and the different methods of obtaining the data.

The Palestinians in the WBGS fall into two social groupings with divergent economic, social, demographic and topographic features. The effects of the 1948 Nekba (Disaster) and both the Jordanian and Egyptian economic, administrative and political presence as well as those of direct Israeli occupation, sharply differed for the West Bank and the Gaza Strip. There was thus a marked difference between the two regions in regards to population density, occupational structure, rural and urban patterns, the number of refugees and the indigenous population, living standards, per capita income, types of consumption and the like.

The Israeli occupation of the WBGS has created a distorted social structure, and a marginalized and dependent economy. The significant disparities that still exist in the society between the rural and urban areas do not prevent the intensification of the "urbanization" of villages and the "ruralization" of towns and cities. This process has deprived towns and cities of an urban culture, while at the same time denied rural areas of a productive agricultural structure. Furthermore, this situation gave rise to a number of factors that have affected the growth of the urban areas and the development of services, industry and agriculture before and after the Israeli occupation. The situation was aggravated by the increasing phenomenon of work in Israel, the growing dependence of the Palestinian economy on Israel and the emergence of urban consumer patterns which lack a durable productive base.

Some changes in the WBGS are evident in the emergence of a specific form of social homogeneity combined with a weakening of class mobility, and a limited occupational mobility (resulting from an increase in the demand for university education in the Palestinian territories during the seventies and eighties). The major social division in villages and towns has not only been the result of capitalistic economic growth, but from political changes. The division between the indigenous residents and the camp refugees have a marked absence of the type of settlements found in Third World cities known as shanty towns, owing to the proximity of rural centers to the main towns. As for the inhabitants of Gaza Strip, most are urban dwellers (if the basis for the population clusters are ones that exceed 10,000 people and the scarcity of people working on the soil). Most of the Gazans are refugees, representing two-thirds of the population.

Increased employment of Palestinians in Israel and external emigration (specifically to the Arab oil states) during the occupation was accompanied by a strong orientation towards education, despite the low standards of the educational services provided.

The Israeli authorities' neglect of health and educational services led to the emergence of non-governmental organizations (NGOs), both local and foreign. The NGOs operated during the occupation and covered in part these essential services. The non -governmental organizations have contributed directly or indirectly to the steadfastness of the Palestinian people under occupation.

Following the emergence of the Palestinian National Authority, economic and political circumstances have undergone several transformations that left their impact on society and continue to do so. Some of the more important of these impacts include the emergence of formal government institutions that seek to remove the debilitating effects of the Occupation on all aspects of Palestinians' lives, efforts to remedy these effects as much as possible, encouragement of cultural activities, development of educational and health services and providing the minimum in social security for individuals and households.

A kind of class polarization within Palestinian society emerged as a result of the rise of new social segments that enjoy economic privileges, together with the decline of certain others under the pressure of the repeated closures of the Israeli labor market, the absence of favorable conditions for investment, the saturation of certain sectors of the local labor market, and the continued Israeli control of basic natural resources and borders. All these factors have led to the spread of unemployment and the increase of poverty in view of the limited systems of institutionalized and non-institutionalized social support. This growing situation has reinforced the feelings of helplessness and frustration, caused by the gap existing between expectations and reality, ambitions and possibilities.

The transitional character the Palestinian situation is undergoing in the WBGS, not only on the economic and political level but on the social level as well, must not be ignored. Such has been analyzed by some of the data in this issue.

1.1 Major Social Indicators Addressed in the First Issue of the MAS Social Monitor[1]

1.1.1 Demographic Indicators

These fall into two parts; the first being general population indicators, including population size, geographical distribution, age structure, distribution according to sex, fertility rates, and emigration rates, as well aspopulation growth. The second part centers on demographic indicators pertaining to the family. These cover the average number of household members according to region and type of locality, as well as marriage rates between related persons, according to region and population center.

1.1.2 Cultural Indicators

These include a number of cultural activities such as the reading of newspapers, listening to the radio, watching television and visiting various cultural establishments (theater, cinema, museums). These indicators have been recorded on the basis of the cultural survey carried out by the PCBS in 1996 and other surveys administered by other Palestinian institutions in recent years. These same indicators expose most clearly the effects of the occupation on the WBGS society. They also highlight the kind of surveys required to develop data on Palestinian culture in the WBGS.

1.1.3 Health Indicators

The report uses these indicators to record opportunities for obtaining health care at different levels, such as the number of doctors and clinics, bed sufficiency, health insurance, mortality rates of infants and children, life expectancy at birth, disability cases, and the rates of hospital deliveries. The indicators reveal certain shortages particularly in regards to women's health (excluding childbirth). The data also reveal a shortage in mental health care, which is of primary concern due to the effects of the prolonged occupation.

1.1.4 Educational Indicators

These cover the data related to educational characteristics of the Palestinians in the WBGS as well as data relevant to the educational system. The indicators used do not deal with curricula or methods of teaching, nor do they deal with educational standards and problems.

1.1.5 Indicators of Social and Job Security

These indicators are related to social security (health insurance, pension schemes, provident funds, sick leaves, etc.), work conditions, and others related to living conditions. The need to include questions on job and social security is a concern of the PCBS.

1.1.6 Standards of Living Indicators

These record consumption levels and groups as well as income sources. Also recorded are wage differences with respect to economic sectors and regions, place of work and type of locality. There is room for regular surveys on income according to a number of variables.

It is the intent of the *MAS Social Monitor* to include indicators that are of no less importance in terms of their social significance. These include the rates and types of crimes, suicide rates and their distribution according to gender, age group and type of locality. Also included may be the types of social conflict, kinship patterns, ideological and religious inclinations, gender, as well as data on marriage and divorce, and the like. Such indicators have been excluded

[1] This issue of the *MAS Social Monitor* uses all the social indicators recommended by the United Nations, excluding those related to the economy which are dealt with in the *MAS Economic Monitor* or those economic indicators which lack sufficient data. The *MAS Social Monitor* uses other indicators not recommended by the United Nations which the editors considered relevant to researchers and/or policy-makers.

from this issue because of paucity and inadequacy of the data. However, it is the intent to include them in subsequential issues of the *Monitor*.

Summary

The various social indicators adopted in the first issue of the *MAS Social Monitor* assess and describes the social diversity present in the WBGS by using a set of statistical data that offer an outline of the social and living conditions of Palestinian society. The gaps and inequalities existing between the various social groups and strata are highlighted in this report as are the differences existing between regions and types of locations, and according to sex and age. In addition, whenever data and statistical series have enabled it, changes have been recorded and monitored.

The brief statistical survey in this issue of the *MAS Social Monitor* of social and living conditions in the WBGS point out the extent of inequality in Palestinian society. Differences in the opportunities open to people, such as education, health, various types of social welfare, and social security are emphasized.

Reliable population indicators show that Palestinian fertility rates and population growths exceed international rates. The population pyramid tends to expand at the base owing to the large percentage of the population of young age. The net migration balance has been negative throughout the occupation years, becoming positive only in the nineties. In general, most population data, however varied their sources, have been based on sample surveys and projections. This situation will change following the census of population and housing that was carried out by PCBS in December 1997.

Health indicators, which often tend to reflect general standards of living, show that there has been an improvement in primary health services, despite the existence of differences between the regions (the West Bank and the Gaza Strip) and types of localities (town, village, camp) in regards to access to such services. These differences also exist in the areas of infant mortality rates between the West Bank and the Gaza Strip in favor of the former as well as between towns, villages and camps in favor of towns. The differences are also applicable to life expectancies at birth, despite the generally higher life expectancies when compared with some of the neighboring Arab countries such as Jordan and Egypt. Noted is a distinct increase in the volume of health services extended by the government sector after the establishment of the Palestinian Health Ministry compared with the volume of services rendered by the private and NGO sector.

The educational indicators show that people have continued to turn to education. This is reflected in the high literacy rates among the younger groups. Nevertheless, significant differences in literacy rates still exist according to gender. These differences become more marked in the older age groups. In general, a continuous increase is evident in student enrollments, but also in the number of students in the government schools enrolled in both the scientific and literary branches. Similarly, there was a 24% increase in the number of university students, both male and female, enrolled in 1996/1997 compared with 1995/1996.

Data show a gradual increase in the drop-out rate as students move on from one grade to another, and more so as they move from one cycle to another. No significant differences are observed in the drop-out rate between males and females, with the exception of the tenth elementary grade when the drop-out rate increases significantly among females. In general, the statistical data show that educational achievement has improved despite certain disparities between the various regions and types of localities.

The cultural indicators note that cultural activity has suffered stagnation during the years of occupation. Cultural activities remain marginal or rare and restricted to certain activities (watching television, for example) despite the fact that the Palestinian National Authority has opened up new horizons that could stimulate and support cultural life in its various aspects.

The standards of living conditions and social security expose a regression and a widening circle of poverty and deprivation. They also indicate a decline in real wage averages in the WBGS. This situation intensifies the feeling of insecurity which is aggravated by the absence of a national social security system and the inadequacy of the social support systems targeting needy families, a fact revealed in the indicators for job security.

Changes in the living, social and educational conditions need relatively long periods of time to reflect itself statistically. Consequently, change in the various aspects of social life requires monitoring and observation for several consecutive years to ensure that they reflect structural transformations rather than mere momentary changes. Perhaps this is the factor that justifies the need for the annual *MAS Social Monitor*.

2. POPULATION INDICATORS

Until the end of 1997 (when the general census of Palestinian population and housing was carried out), population indicators relied on the census administered by Israel in 1967. All available data on population in the WBGS are estimates which take into account the size of the population for the base year 1967, added to the number of births and then subtracted from the number of deaths, in addition to the migration balance. Numerous problems resulted since population statistics relied on data provided by the Israeli Central Bureau of Statistics (ICBS). One prominent problem is the absence of a fixed and regular count for population statistics, that included inconsistencies in various estimations, as well as the failure of the statistics to cover various demographic aspects (such as the absence of data on internal migration between the governorates as well as authenticated data on deaths and divorces)[2]. The Palestinian Central Bureau of Statistics conducted a demographic survey in 1995. One of the aims of the survey was to run a comprehensive test for the population record available at the time. PCBS also prepared a report titled, *Small Area Population in the West Bank and Gaza Strip: revised estimates for 1996*. In addition, at the end of 1997 the Palestinian Central Bureau of Statistics conducted the first population and housing census since 1967.

2.1 Size of Population

The Palestinian population, according to PCBS (1996d) in the West Bank (including East Jerusalem) and the Gaza Strip is estimated for the year 1996 at 2,534,000. Some 1,571,000 persons live in the West Bank (of which 254,000 live in East Jerusalem and its environs), representing 62% of the total, while 963,000 live in the Gaza Strip, constituting 38% of the total.

Israeli data state that the population of the West Bank (excluding East Jerusalem) numbered 669,700 between the years 1970 and 1974. In Gaza Strip the population totaled 414,000 during the same period. Table 2.1 shows the population numbers between the years 1970-1974 and 1993.

[2] From a lecture presented by Marwan al-Khawaja at the Conference "Success Against All Odds" in 1995, which was organized by PCBS.

Table 2.1: Estimates of Populations Between 1970 and 1993 in the West Bank* and Gaza Strip (in thousands)

Year**	West Bank	Gaza Strip
1970-1974	669.7	414.0
1975	675.2	425.5
1980	724.3	465.5
1985	815.5	527.0
1990	957.0	642.7
1993	1,084.4	748.4

* excluding East Jerusalem
** yearly averages
Source: ICBS (1996)

The population distribution in the geographical areas of the West Bank has the highest rate concentrated in the north of the West Bank, where 41.2% of the total population live, while 32.9% live in the central West Bank. The population in the southern part of the West Bank is 25.9% (see Table 2.2).

Table 2.2: Population Distribution by Region and Place of Residence*, 1996

Region	Percentage of West Bank population	Town*	Village	Camp	Total
North West Bank	41.2	37.3	56	6.7	100
Central West Bank	32.9	40.2	52.8	7	100
South West Bank	25.9	46.4	49.1	4.5	100
West Bank	100	40.4	53.4	6.2	100
	Percentage of the population total	Town	Village	Camp	Total
West Bank	62	40.4	53.4	6.2	100
Gaza Strip	38	40.9	18	41.1	100

* When classifying population centers, the PCBS adopts administrative classifications; thus towns are defined as localities managed by municipal councils (this being the case before most village councils were turned into municipal councils by the Ministry of Local Authority (1997). Villages are defined as localities that have no municipal council and not a refugee camp, and camps are defined as localities dependent on UNRWA (United Nations Relief And Work Agency).
Source: PCBS (1996d)

It is clear from the statistics that the percentage of the town populations (population centers under a municipal council) reached 40.7% in 1996, while the village population came to 39.8%. The population rate in the camps amounted to 19.5% of the total population in the WBGS. Town, village and camp distribution patterns vary between the West Bank and the Gaza Strip 53.4% of the West Bank population live in villages as compared to 18% in the Gaza Strip, while 41.1% of the Gazan population live in camps as compared to 6.2% of the West Bank population.[3]

[3] The ratio of the urban population to the total number of the population in Arab countries for 1991 was as follows: Kuwait: 96%; United Arab Emirates: 78%; Libya: 70%; Iraq: 71%; Jordan: 68%; Lebanon: 84%; Egypt: 47%; Syria: 50%; Yemen: 9%; Oman: 4% (Source: United Nations Development Program (UNDP) (1993), *Human Development Report, 1993*).

2.2 The Growth of New Urban Centers

The population of the WBGS lived, in 1996, in 523 localities (only 25 of which are in the Gaza Strip). Of these localities, 31 had a population of 10,000 individuals or more and three had a population exceeding 100,000 (Nablus, Hebron, and Gaza). The pattern of local settlements differs in the West Bank from the Gaza Strip. The population in Gaza Strip is more concentrated in relatively large localities in comparison with those in the West Bank. More than half the population in the West Bank lives in villages, and only a small percentage in refugee camps (6.2%), while in Gaza Strip the percentage of urban population and those living in camps is more or less equal, with a lower percentage (19.5%) living in villages (see Figure 2.1). Data for 1967 indicate a higher rate of urban population growth than in rural areas and camps. However, the rate of Palestinian urban growth remain below neighboring countries[4].

This is due to Israeli restrictions on urban growth, labor migration from villages and camps to the Israeli labor market. This low rate of urban growth in the West Bank has a number of causes which include Israeli policy, the employment of workers from villages and camps in Israel, and the dependent nature of the Palestinian economy. However, an acceleration of urbanization could take place with the decline of work opportunities in Israel and abroad, the continued deterioration of the role of agriculture in the Palestinian economy as well as continued Israeli land confiscation and building of colonial settlements and control of water resources.

2.3 A Young Population

The age distribution for the Palestinian population assumes a pyramidal shape with a wide base. Of the 1995 population total, PCBS (1997cr) data revealed that 46.5% were under 15 years of age. This group is larger in the Gaza Strip (50.3%) than in the West Bank (44.6%). On the other hand, 74.1% in the WBGS (76.1% in the Gaza Strip and 73% in the West Bank) were under 30 years of age. This youthful characteristic of Palestinian society is due to high fertility rates as well as to the decline of infant mortality rates (See Section 3). Persons 65 years old and over did not exceed 3.4% of the total population in the WBGS.[5]

The dependency ratio in the Palestinian territories averaged 4.65 (that is the average number of individuals for each employed or capable of working)[6]. This is a high ratio, pointing to the youthful characteristic of Palestinian society. The age distribution pyramid carries indicators of special significance to Palestinian development policies, specifically in the

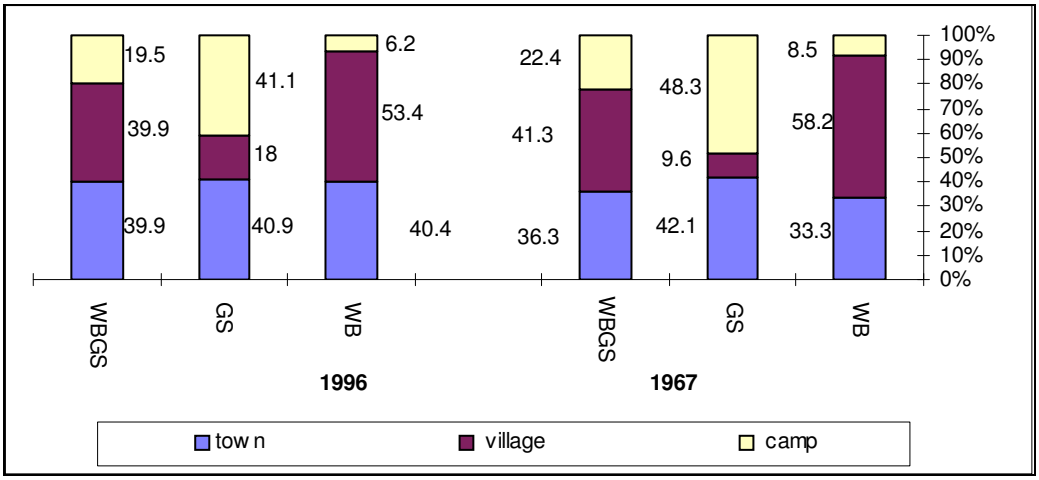
[4] In Jordan, the percentage of the population living in urban areas increased from 43% in 1960 to 78.3% in 1996. In Syria, urban population increased from 37% in 1960 to 51% in 1993; in Egypt, it increased from 38% to 44% in the same period, while in Iraq the increase was from 43% to 74%. (Sources: UNDP, 1996 and JDS, 1997)

[5] The percentage of those who are over 65 years of age is 6.5% in the world and 4.6% in the developing countries, while in the industrial nations it increases to 12.9% (Source: UNDP, 1997).

[6] *Palestine: Human Development File*, 1996-1997(1997).

fields of employment and educational policies as well as in the field of social security and the role of the public sector.

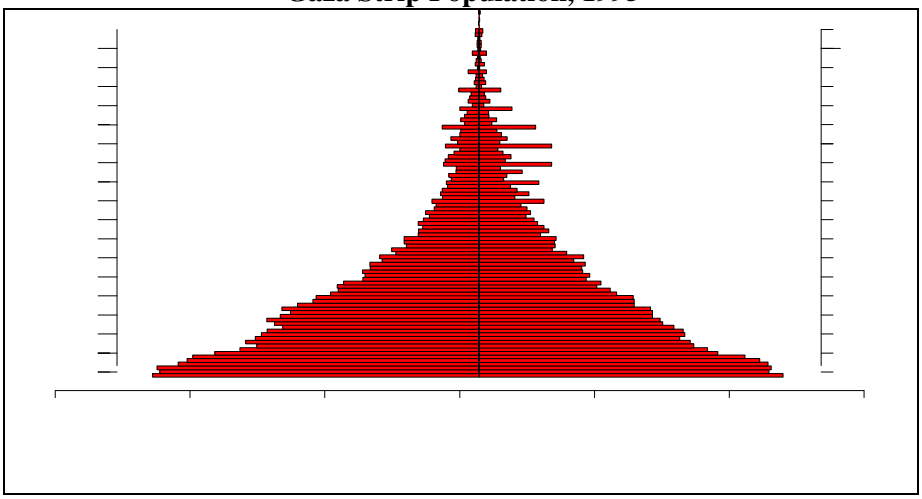
Figure 2.1: Distribution of Population by Region and Locality*, 1967 and 1996



* Town: Includes localities with a population of 10,000 or more, plus Jenin , Jericho and Qalqilya which were less than 10,000 in 1967. Village: Includes localities with a population less than 10,000. Refugee Camp: Includes localities adminstrated by UNRWA.
Ramallah and Al-Bireh are treated as one location, as are Bethlehem, Beitgala and Beitsahour.

Sources: ICBS (1967) and PCBS (1996d)

Figure 2.2: Age-Sex Distribution of the West Bank and Gaza Strip Population, 1995



Source: PCBS (1997c)

2.4 Age and Sex Distribution

There is no significant differences between males and females regarding age distribution. Females under 15 years of age made up 45.8% of the total female population (1995), while males in the same age group equaled 47% of the total for males. On the other hand, the rate of females over 44 years of age came to 13.2% of the females total, as opposed to 11.3% of the males.

Differences may be noted between the West Bank and the Gaza Strip in this regard. The distribution rate for males in the Gaza Strip is higher in the "under 15 years" age group than in other groups, the percentage of males in Gaza in this age group amounting to 50.7%, in comparison

with 50% of the females in Gaza. In the West Bank, it came to 45.3% for males and 43.7% for females. Consequently, males in the Gaza Strip constitute the largest youthful group, while females in the West Bank constitute the least.

Table 2.3: Percentage of Persons Under 15 Years of Age by Sex and Region, 1995

	Males	Females	Total
North West Bank	43.6	42.7	43.2
Central West Bank	43.5	40.9	42.4
South West Bank	48.8	47.6	48.0
North Gaza Strip	51.0	50.7	50.9
South Gaza Strip	50.2	49.3	49.8

Source: PCBS (1997b)

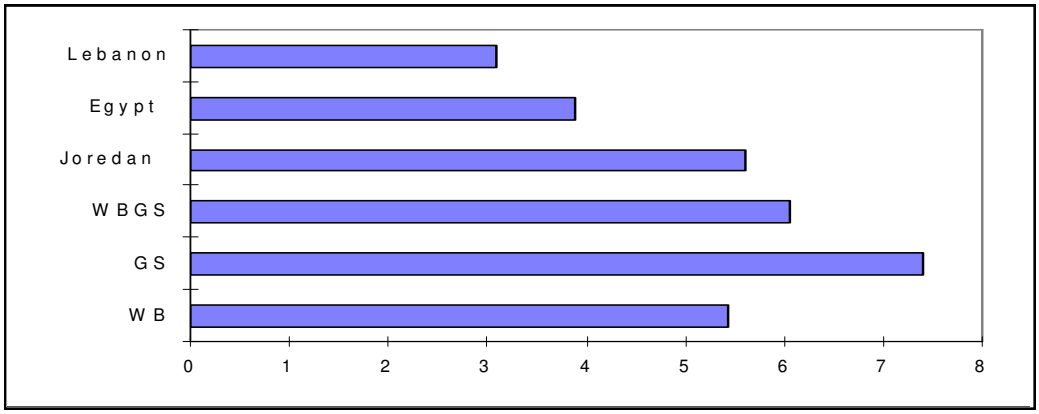
The southern part of the West Bank has a higher percentage of youthful groups than in other areas of the Bank, whereas no significant disparity emerges in the Gaza Strip, where the rate remains high in both the northern and southern parts of the Strip. It may also be noted that the percentage of males in this age group is higher than the female percentage in all areas. This may be due to the reluctance of some families to report the birth of females.

2.5 Fertility Rates; One of the Highest in the World

The over-all fertility rate in the WBGS came to 6.06 in 1994. this rate was higher in the Gaza Strip (7.41) than in the West Bank (5.44) The WBGS rate is high when compared with the neighboring states of Jordan (5.6), Lebanon (3.1) and Egypt (3.9). In developing countries the average was 3.5; it was 5.8 for the less developed, countries, 6.3 in Africa south of the desert, and 4.9 in Arab countries. In the advanced industrialized nations the over-all fertility rate came to 1.8 (UNDP, 1996).

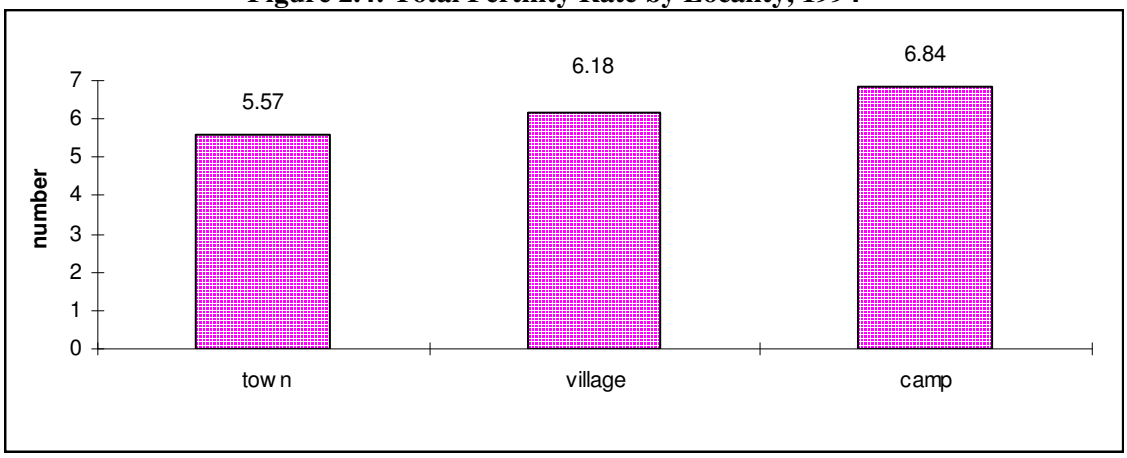
Fertility rates vary according to type of settlement, being higher in camps and villages than in towns, as is evident in Figure 2.4.

Figure 2.3: Total Fertility Rate for WBGS and Other Arab Countries



Sources: Data for the WBGS are for 1994, PCBS (1997c)
Data for other Arab countries are for 1992, *Palestine: Human Development File* (1997)

Figure 2.4: Total Fertility Rate by Locality, 1994



Source: PCBS (1997c)

Table 2.4: Fertility Rates, According to Governorate, 1994

Governorate	Rate	Governorate	Rate
Bethlehem	4.97	Nablus	5.01
Ramallah	5.41	Hebron	6.83
Jerusalem	3.95	Tulkarm	5.63
Jenin	5.06	Gaza	7.44

Source: PCBS (1997b)

Differences are apparent between the governorates of the West Bank, where the fertility rate came to 6.83 in the Hebron governorate and 3.95 in the governorate of East Jerusalem. In the remaining areas it ranged between 4.97 (Bethlehem governorate), and 5.63 (Tulkarm/Qalqilia governorates).

The fertility rates are higher among less educated women compared with the more educated, as evident from Table 2.5.

Table 2.5: Female Fertility Rate by Their Level of Education, 1996

Educational Stage	Rate
Less than Secondary	6.32
Secondary	5.57
More than Secondary	4.52

Source: PCBS (1997c)

2.6 Decline in Crude Death Rate

The last three decades witnessed an improvement in the crude birth rate. This declined from 12.8 per thousand in East Jerusalem in 1972 to 4.1 in 1991; from 21.7 per thousand in 1972 for the rest of the West Bank to 6.23 in 1996, and from 19.5 for the Gaza Strip to 5.92 for the same period. The rate for the WBGS was 6.11 in 1996 (PCBS, 1994). This development will have its effects on age distribution and rates of population growth, especially if fertility rates continue to increase.

2.7 Population Growth According to Region

The natural population growth rate (the difference between birth and death rates) averaged 3.9% in the WBGS between the years 1994-1996. The rate in the Gaza Strip exceeded that of the West Bank: 4.6% in the Gaza Strip and 3.4% in the West Bank. Population growth averaged 5.9% in both regions, taking into account the net balance of migration for the years 1994-1995.

Table 2.6: Sources of Population Growth in the WBGS (selected years)

Year	Natural Increase		Emigration Scale		PopulationGrowth %	
	Gaza Strip	West Bank	Gaza Strip	West Bank	Gaza Strip	West Bank
1967	3.3	3.0	-12.2*	-13.0*	--	--
1968	8.3	13.0	-32.3	-15.8	-6.3	-0.5
1970	9.4	14.9	-3.3	-5.0	1.7	1.7
1974	14.3	2.1	-1.8	2.8	3.1	2.7
1978	16.9	21.6	-4.7	-9.4	2.7	1.8
1982	17.8	24.5	-3.1	-7.9	1.8	2.4
1986	21.6	27.5	-3.6	-5.1	3.4	2.7
1990	30.8	38.5	1.5	2.5	5.3	4.5
1994 # 1996	--	--	1.6	2.3	4.6	3.9

* September - December
\# Average
Source: ICBS (1993)

It may also be noted that the annual growth rates for 1990-1996 exceeded the natural growth rate prevailing in previous periods with the growth rate for 1970-1989 not exceeding 3%, whereas it exceeded 5% after 1990 and rose to 6% in 1992.[7]

2.8 Immigration and Emigration

Palestinian migration registered a negative balance until the year 1990, when it began to rise with the start of the peace process and the coming of the Palestinian National Authority, reaching 6.8 in the Gaza Strip and 5.1 in the West Bank for the year 1992. The years 1967 and 1968 witnessed the highest emigration rates from Palestine, the migration balance rising in the West

Bank to 15.8 in 1968 and to 32.3 in the Gaza Strip. This high rate of migration reflected the socio-economic conditions prevailing in the WBGS under occupation as well as the availability of employment opportunities in the Gulf states.

The data indicate an increase in the migration rates for the governorates of East Jerusalem and Ramallah, where they reached 15.2 and 14.2, respectively, in 1995. The governorates of Hebron and Jenin had the lowest migration rates, averaging 5.4 and 8.7, respectively (see Table 2.7)

[7] PCBS (1994) *Demography of the Palestinian Population*. The data are drawn from the Israeli Central Bureau of Statistics (1993). *Statistical Abstract of Israel.*

Table 2.7: Migration Rate According to Governorate, 1995

Hebron	5.4	Gaza Strip	11.0
Jenin	8.7	Jericho & Bethlehem	12.4
Tulkarm & Qalqilia	10.6	Ramallah	14.2
Nablus	11.0	Jerusalem	15.2

Source: PCBS (1997c)

2.9 Average Size of Family According to Region and Type of Locality

The average family size was 6.95 for the WBGS in 1995. A marked difference exits between the West Bank and the Gaza Strip in this regard. The average family size in the West Bank was 6.58, compared to 7.81 in the Gaza Strip.

Data reveal that the average family size in the camps exceeds all other types of localities, especially in the camps of the Gaza Strip, where it comes to 7.99. In the camps of the West Bank, on the other hand, the average was 6.99. The towns had the lowest averages with 6.16 in the West Bank and 6.66 in the Gaza Strip. West Bank villages averaged 6.82 members per family.

Table 2.8: Average Family Size by Region and Type of Locality, 1995

West Bank				Gaza Strip			Total			
town	village	camp	total	town	camp	total	town	village	camp	total
6.16	6.82	6.99	6.58	7.61	7.99	7.81	6.66	6.82	7.73	6.95

Source: PCBS (1997c)

2.10 The Prevalence of Marriages Among Relatives

In 1995 the proportion of Palestinians married to non-relatives amounted to approximately a third of the married population. The proportion of those married outside the kinship group (but with a certain degree of consanguinity), on the other hand, amounted to 16.9%. The proportion of those married to first cousins or within the kinship group, amounted to half of the married people in the WBGS. The high proportion of marriages between relatives suggests a need for sociological studies directed towards understanding the incentives and instruments perpetrating this phenomenon.

The proportion of marriages to non-relatives is higher among the inhabitants of the Gaza Strip than among those of the West Bank. Those married from other families (but with a certain degree of kinship), formed a higher percentage in the West Bank than in Gaza Strip. The proportions are nearly the same in the two regions in regard to marriages within the family (relatives), while the proportion of marriages to first cousins in the Gaza Strip is greater than that of the West Bank (see Table 2.9).

Table 2.9: Marriage According to Degree of Kinship and Type of Location, 1995

Relationship	Village	Camp	Town	Gaza Strip	West Bank	WBGS
Cousin	30.2	29.3	27.2	31.6	27.2	28.8
Other Relation (Same Hamoula)	23.8	17.9	18.2	20.2	20.7	20.5
Other Relation (Different Hamoula)	19.6	12.1	16.4	11.7	19.9	16.9
No Relation	26.3	40.6	38.2	36.5	32.2	33.8

Source: PCBS (1997c).

As noted above, marriages to non-relatives are more widespread in the camps than in the towns and villages. Similarly, marriages to non-relatives are less widespread in the southern region of the West Bank than in the north of the Gaza Strip and the north of the West Bank (see Table 2.10). This reflects the strength of traditional kinship, particularly in the southern regions of the West Bank.

Table 2.10: Marriage According to Degree of Kinship and Region, 1995

Kinship	North West Bank	Central West Bank	South West Bank	North Gaza Strip	South & Central Gaza Strip
First cousin	26.6	25.5	30.0	32.1	31.0
Marriage within the family (relative)	16.0	21.2	24.6	16.5	24.2
Marriage outside the extended family (relative)	16.7	13.7	26.6	7.7	16.1
Marriage to non-relatives	40.7	39.6	18.8	43.7	28.7

Source: PCBS (1997b and 1997c)

Summary

The demographic indicators noted above raise numerous questions on the demographic issue. On the one hand, fertility and population growth rates are found to be higher in the WBGS than international rates. On the other hand, however, Palestinian society is marked by its youthful character with half the population not exceeding 15 years of age. These rates are higher in the Gaza Strip than in the West Bank, and higher in the villages and camps than in the towns.

Furthermore, the migration balance has shifted from a negative to a positive trend. In other words, the numbers of Palestinians returning to the WBGS exceeds those leaving it. It is expected that the demographic question would assume further dimensions in case political solutions related to the refugees are reached, with the possibility of large numbers of Palestinians returning to their homeland. In light of these indicators, dealing with the question of population growth becomes a developmental necessity, particularly regard to the social and economic significance and the effect of such on providing health, educational and other vital services.

3. HEALTH INDICATORS

The health indicators allow the recording of changes in the standards of living within the society as well as opportunities for obtaining health care in different fields. Various data are available on essential health indicators in the WBGS, but they are incongruous and deficient in consecutive time statistical series.

3.1 Infant and Child Mortality

Data are available from various sources on infant and child mortality rates. However, discrepancies in the data cause health institutions to view them with reservations. Most of the data rely on previous surveys conducted just one time. In addition, throughout the years of occupation, the Israeli Health Ministry had been the sole official source for data on mortality rates for the WBGS, data which lacked consistency and completeness in recording deaths. This has made it difficult to obtain an accurate data base and to derive precise conclusions.(PCBS, 1994)

The Israeli Ministry of Health data show that the infant mortality rate in the rest of the West Bank fell from 34 per thousand in 1967 to 18.1 per

Table 3.1: Infant Mortality Rates in the West Bank* and Gaza Strip by Year and Reference

Reference	Rate per 1000 Birth			Year
	West Bank and Gaza Strip	Gaza Strip	West Bank	
Israeli Central Bureau of Statistics	33.6 Not Available	Not Available	Not Available	1968
Israeli Ministry of Health	Not Available	31.9	30	1992
PCBS	Not Available	37.6	40.8	1992
UNRWA	Not Available	41	51	1993
FAFO & UNICEF	48	Not Available	Not Available	1993
PCBS	Not Available	34	44	1994
PCBS	Not Available	32	25	1995

* Excluding East Jerusalem
Source: *Palestine* (1997)

thousand in 1991, but rose to 21.4 per thousand in 1993. In the Gaza Strip, this rate has declined in a more marked manner than in the West Bank; that is, it dropped from 86 per thousand in 1969 to 31.9 per thousand in 1993. (PCBS, 1994).

These Israeli estimates are lower than the estimates of surveys subsequently conducted in the WBGS. The discrepancies can be explained by political considerations such as suggesting a higher standards of living for the Palestinian population under Israeli occupation. Similarly, recent surveys differ from Israeli estimates in that they report higher mortality rates in the Gaza Strip than in the West Bank.

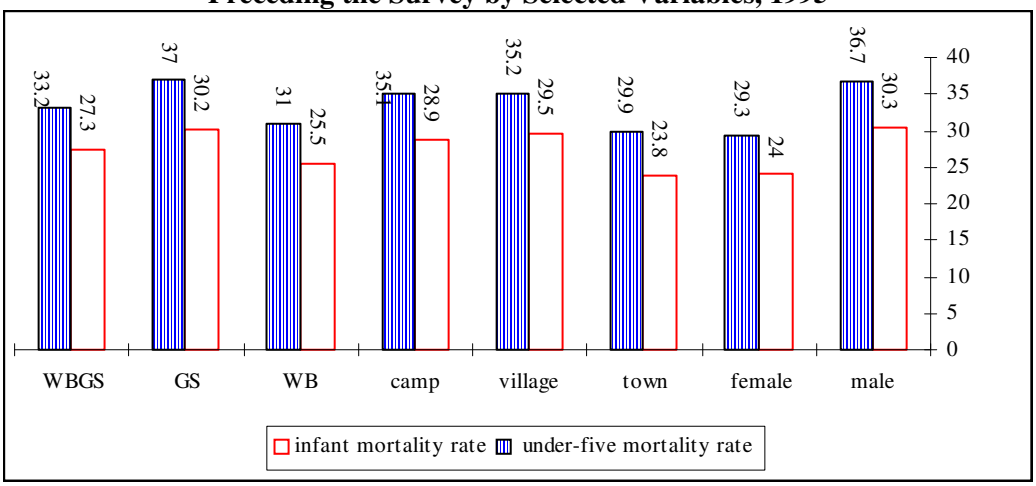
Surveys conducted in the 1990's by Palestinian and international organizations have provided data on infant and child mortality rates in the WBGS. Most of these data, however, suffer from the small size of the sample, which weakens its scientific value and restricts the drawing of exact conclusions[8]. One survey that has provided the most accurate health data is the sample survey carried out in the WBGS in 1992 by UNICEF and the Jerusalem Family Planning and Protection Association (JFPPA). The survey results indicate that the infant mortality rate in the Palestinian territories at mid-year 1988 amounted to 41 per thousand births, while the mortality rate of children aged one day to five years came to 51 per thousand. The results show that the mortality rate in the West Bank is higher than in the Gaza Strip, to 57 per thousand in the West Bank compared to 42 in the Gaza Strip. However, the mortality rate in the northern part of the West Bank (45 per thousand) is lower than that for the central and southern parts, while the rate of the central part (48 per thousand) is lower than that for the south (74 per thousand), despite the existence of health establishments in the central region of the West Bank as well as the fact that it enjoys a better standard of living compared to other Palestinian areas. However, this may be due to a defective sampling. The results also indicate that the mortality rate among females (55 per

[8] For instance, the survey sample conducted in 1993 by the Norwegian Organization (FAFO) in the WBGS has counted 995 women of child-bearing age that had previously been married.

thousand) is slightly higher than that of males (48 per thousand) (PCBS, 1994). This could be a result in part to socio-economic factors which indicate that males tend to receive better care and attention, particularly in the villages.

Results of a survey conducted by PCBS in 1995 differ from one administered by UNICEF. PCBS put the mortality rate of children under five years of age at 31 per thousand in the West Bank, and 37 per thousand in Gaza. The PCBS survey also indicate that the mortality rate in refugee camps (35 per thousand) is higher than that prevailing in towns (29.9 per thousand), being comparable to that in villages (35.2 per thousand). This disparity could be due to the development of the primary health services that have in general taken place in the WBGS during the seven year period (1988 to 1995), and particularly the services provided by civic health institutions in the villages. Such developments have contributed in reducing the incidence of child mortality in the villages, thus approximating it with the rates in the camps (See Figure 3.1). It may also be due to the extent of sample representation in the two surveys or to the time differential in conducting them.

Figure 3.1: Direct Estimates of Infant and Child Mortality Rates for Five Years Preceding the Survey by Selected Variables, 1995



Source: PCBS (1997a)

3.2 Maternal Mortality Rate

PCBS (1997g) data for the year 1995 show that maternal mortality rate (per 100,000 live births) in the WBGS was highest for the 50-54 age group, amounting to 140. This was followed by the 15-19 age group with a rate of 93 and proceeded by the 45-49 age group with a rate of 84. The lowest maternal mortality rate, 60, was for the 25-29 age group, followed by 67 for the 30-34 age group and increasing to 78 for the 40-44 age group. These rates indicate that there is a direct correlation between maternal mortality rates and a woman's age; young women (19 years and under) and older women (45 years and over) have higher mortality rates..

The maternal mortality rate for 1993 was 150 in Jordan, 170 in Egypt, and 7 in Israel. The average rate in developing countries for the same year was 384, while in the industrialized nations it was 28. (UNDP, 1996).

3.3 Life Expectancy at Birth

The disparities in available data regarding mortality rates create difficulties in obtaining accurate data on life expectancy at birth. It is generally believed that numerous infant deaths (during the first month) are not reported to the authorities, which raises doubts concerning the maximum life expectancy at birth, while at the same time increases disparities in the estimates of the various bodies. Data from the Israeli Central Bureau of Statistics (1993) indicate that life expectancy at birth in the Gaza Strip in 1992 was 68.5 years, compared to 72 years in the West Bank. The results of the UNICEF survey, on the other hand, suggest a life expectancy rate of 66 years in the WBGS.

Data from PCBS for the year 1996 suggest a life expectancy in the WBGS of 71.7 years, the life expectancy for women reaching 73.5, and that for men 70 years. Life expectancy remained higher for females than for males all throughout the eighties. This is comparable to the life expectancies in the industrially advanced nations (see Tables 3.2 and 3.3). In comparison, life expectancy in Jordan for the year 1993 averaged 68.1, while it averaged 63.9 in Egypt, and 76.6 in Israel. (UNDP, 1996)

Table 3.2: Life Expectancy in the West Bank and Gaza Strip for Different Years and Different References

Reference	Life Expectancy	Year
Israeli Central Bureau of Statistics	72 in the Remaining West Bank, 68.5 in the Gaza Strip	1992
Planning Research Center	60.5 in the West Bank, 60 in the Gaza Strip	1992
UNICEF	66 in the West Bank and Gaza Strip	1992
PCBS	71.7 in the West Bank and Gaza Strip (73.5 for women, 70 for men)	1996
MAS / Barghouthi and Lennock	66 in the West Bank and Gaza Strip	1996

Source: Palestine (1997)

Table 3.3: Life Expectancy by Sex and Region for Several Years

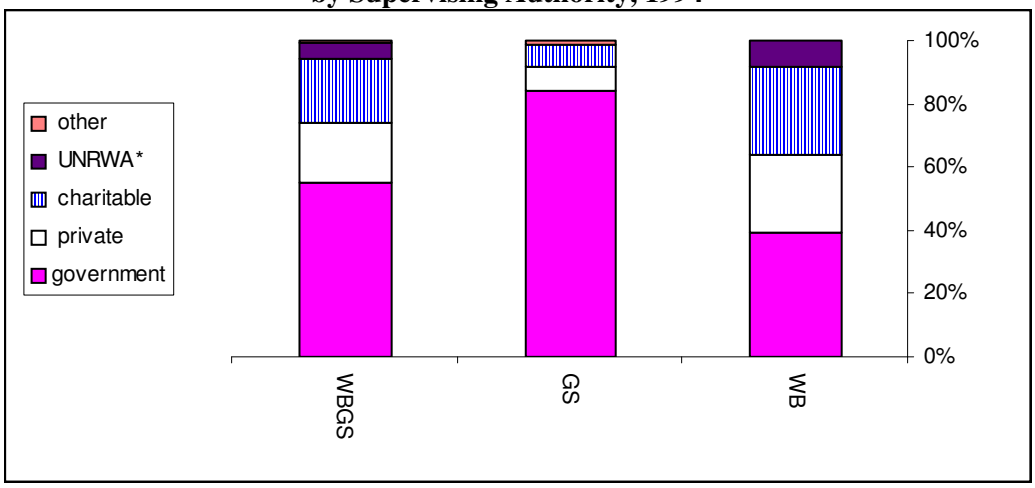
Sex and Reference Date	Gaza Strip	West Bank	Total
Male			
1988/5	70.0	69.6	69.9
1986/5	70.4	69.3	70.1
1984/7	70.5	66.5	69.3
1982/11	69.4	66.9	68.6
1981/6	69.9	70.4	70.0
Female			
1988/10	74.2	72.6	73.7
1986/12	73.7	72.2	73.2
1985/5	72.8	71.1	72.3
1983/6	71.1	69.8	70.7

Source: PCBS (1997a)

3.4 Low Ratio of Doctors to Total Population

Until 1997 there were unavailable data on the number of doctors practicing in the WBGS in the various sectors (government, NGO, UNRWA and private sector). Some estimates, however, show that the ratio of doctors to the population in 1995 was 12 doctors per 10,000 people in the WBGS, as compared to 24 in Jordan, and 28 in Israel in the late eighties (*Palestine*, 1997). The PCBS data for 1994 show that there were 582 doctors practicing in government, charitable, private and UNRWA hospitals in the West Bank, as opposed to 316 doctors in Gaza Strip hospitals. From these data it may be noted that 39.5% of West Bank doctors practicing in hospitals do so in government hospitals, while 24.6% practice in private hospitals, 27.8%, in hospitals run by charity organizations, and 8.1% in UNRWA hospitals. (See Figure 3.2)

Figure 3.2: Distribution of Hospital Physicians in WBGS by Supervising Authority, 1994



*The UNRWA 1995 annual report of the Health Department indicated that doctors practicing UNRWA institutions numbered 62 in the West Bank, and 69 in Gaza Strip.
Sources: PCBS (1995a) and UNRWA. *Annual Report of the Department of Health,1995*, p. 9.

Doctors practicing in government hospitals in the Gaza Strip form 84.5% of the total number of doctors practicing in hospitals in the Strip. This is a high ratio, due to the absence of UNRWA hospitals in Gaza Strip. However, UNRWA does hire a limited number of beds in the Ahli Hospital. In addition, a decline is noticeable in the rates of those working in private (7.3%) and charitable (7%) hospitals. This confirms the fact that the health services in the Gaza Strip are concentrated in two main sectors, Government and UNRWA.

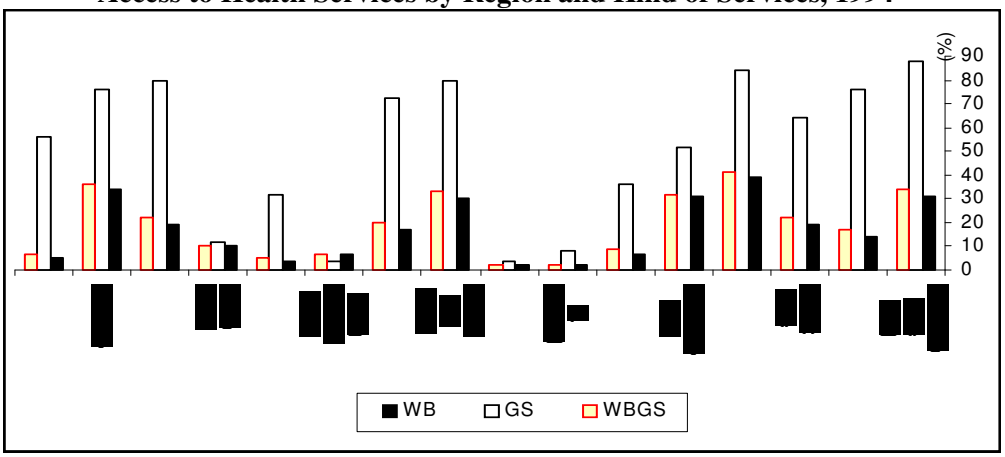
In the Ministry of Health's 1996 Annual Report it stated that 475 doctors were working in the government sector in the West Bank, and 627 were working in the Gaza Strip.

3.5 Distribution of Health Clinics

There are disparities in the data on hand regarding the number of health clinics operating in the WBGS. The PCBS estimated in 1994 the number of government clinics at 196 in the West Bank, and 21 in the Gaza Strip; the charitable clinics on the other hand were estimated at 157 in the West Bank as opposed to 13 in the Gaza Strip. The number of UNRWA clinics came to 38 in the West Bank as opposed to 9 in the Gaza Strip, while private clinics numbered 379 in the West Bank as opposed to 57 in the Gaza Strip (see Figure 3.3). These figures point to inequalities in the distribution of

health clinics between the West Bank and the Gaza Strip, when measured against population numbers.

Figure 3.3: Distribution of Communities According to Their Access to Health Services by Region and Kind of Services, 1994



Source: PCBS (1995a)

The Barghouthi-Lennock (1997) study indicates that the number of government clinics in 1995 amounted to 178 in the West Bank as opposed to 29 clinics in the Gaza Strip. The study estimated the number of non-government clinics at 176 in the West Bank as opposed to 31 in the Gaza Strip. It also pointed out that the number of NGO clinics declined in favor of the government clinics, dropping in the Gaza Strip from 32 clinics in 1992 to 31 in 1996. This decline is more apparent in the West Bank, where NGO (non-governmental organization) clinics in rural areas declined from 210 clinics in 1992 to 128 in 1996, bearing in mind however that NGO clinics in rural areas in 1996 constituted 72.7% of the total number of non-government clinics in the West Bank.

3.6 Low Hospital Bed Capacity

The Barghouthi-Lennock (1997) study specifies that the number of

beds available in the WBGS hospitals and clinics totaled 3,127 in 1995. Of these, 1,891 beds were in the government sector and 43 in private maternity wards. The number of beds totaled 2,145 in the West Bank, and 982 in the Gaza Strip. In other words, the numbers stood at 1.3 beds per thousand persons in the West Bank as compared with 1.1 beds per thousand in the Gaza Strip. It may be noted, however, that there is a certain disparity in the geographic distribution of these beds. Thus, whereas 2.5 beds per thousand persons are in the central parts of the West Bank, only 0.4 beds per thousand are available in the southern parts, and 0.5 in the northern region. In 1996, Egypt had a ratio of 2 hospital beds per thousand, and Jordan had 1.8 beds per thousand[9].

3.7 A Rise in the Percent of Those with Health Insurance

The health survey conducted by the PCBS in 1996 shows that persons with health insurance formed 54.7% of the sample in the West Bank, and 76.7% in the Gaza Strip.

Four types of health insurance may be distinguished in the WBGS. About 37.6% of the population of the West Bank participate in a government health insurance plan, compared with 12.8% who

[9] UNDP (1996) and Jordan: JDS Egypt: (1997)

participate in UNRWA insurance, 1% in a social security insurance and 3.3% in private insurance. In the Gaza Strip, however, the percentage of the population with government insurance is 41.8%, opposed to 30.7% with UNRWA insurance, 1.8% with a social security insurance, and 2.4% with private insurance.

The results of the previous survey show that 47.2% of the townspeople participate in government insurance, compared to 34.2% among the camp people, and 32.6% of the villages. Most of those participating in UNRWA health insurance schemes belong to the camp population (50.6%), followed by the townspeople (13.7%), and lastly by the villagers (9.3%).

The results of the survey do not point to significant differences in regard to gender; the percentage of men participating in health insurance was 61.2%, and the percentage of women was 62.1%.

The Barghouthi-Lennock (1997) study, based on the Israeli Health Ministry Statistics for 1994, and those of the Palestinian Health Ministry for 1995 and 1996, revealed that the number of families covered by health insurance between January 1994 and December 1995 has grown from 134,000 to 161,454; that is, by a 20% increase. Likewise, the number of individuals covered by health insurance has grown from 682,000 to 844,334, that is a 24% increase. The rate of those who have voluntarily joined health insurance schemes has risen from 13% in January 1994 to 23% in December 1995. Similarly the rate of insured government employees increased from 18% to 27% in the same period, while the number of participants in insurance schemes amongst the workers inside the "Green Line" has dropped during that same period from 51% to 16%.

The bi-annual report issued by the Health Insurance Department in the West Bank shows a 37% increase in the number of persons insured in government insurance schemes during the first half of 1997, compared with the same time period in 1996. The Report points to the marked increase of insured workers inside the "Green Line", their numbers reaching 2,098 workers versus 985 workers during the same period in 1996. The Report also points to a decline in the numbers of persons voluntarily insured, owing to the fact that a great numbers had withdrawn to join insurance establishments, or because they had failed to pay the insurance dues; however, the most probable reasons being ones of economics. Those insured on a voluntary basis numbered 2,699 in 1996, this figure dropped in the first half of 1997 to 1,326. The Palestinian National Authority employees constituted 19% of the total number of the medically insured in 1995, and 18% in 1996. (see Table 3.4 and Figure 3.4).

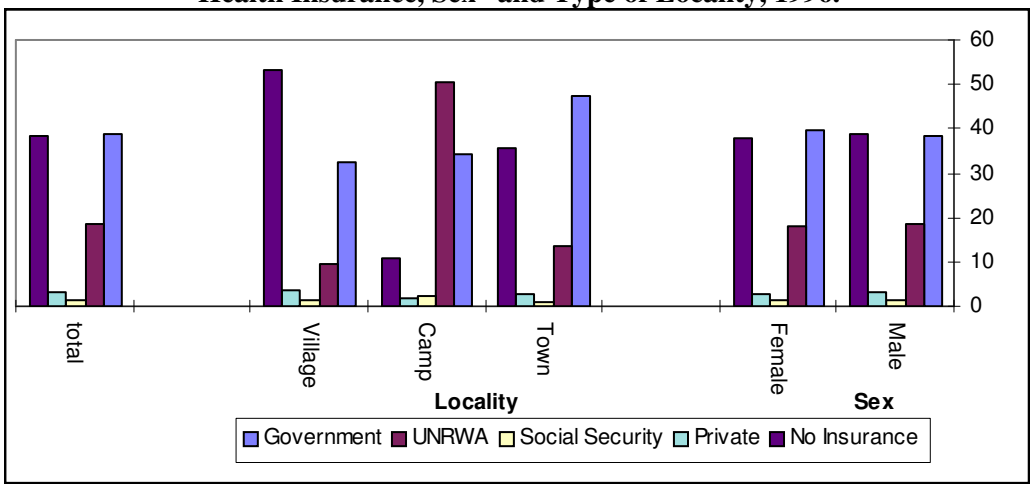
Table 3.4: Relative Distribution of Individuals in the WBGS, According to Health Insurance, Sex*, and Type of Location, 1996

	Type of Health Insurance					
Background particulars	**Govern-ment**	**UNRWA**	**Social Security**	**Private**	**With no insurance**	**Number of individuals**
West Bank						
Sex						
Male	37.1	13.0	1.0	3.4	45.5	9149
Female	38.1	12.7	1.0	3.1	45.1	8864
Residence						
Town	48.5	10.0	0.8	3.0	37.7	7150

Camp	26.3	58.0	0.2	1.9	13.6	1506
Village	31.1	7.6	1.2	3.8	56.3	9368
Total	**37.6**	**12.8**	**1.0**	**3.3**	**45.3**	**18024**
Gaza Strip						
Sex						
Male	40.6	31.1	1.7	2.5	24.1	4231
Female	43.0	30.2	1.9	2.5	22.4	4174
Residence						
Town	44.6	20.7	0.9	2.3	31.5	3764
Camp	38.1	47.1	3.3	2.0	9.5	3232
Village	42.7	20.6	0.6	4.2	31.9	1409
Total	**41.8**	**30.7**	**1.8**	**2.4**	**23.3**	**8405**

* There were 11 cases in the sample in which the sex of the individual was not known.
Source: PCBS (1997g)

Figure 3.4: Relative Distribution of Individuals in the WBGS, According to Health Insurance, Sex* and Type of Locality, 1996.



* There were 11 cases in the sample in which the sex of the individual was not known.
Source: PCBS (1997g).

3.8 Disability Cases

The PCBS survey results (middle of 1996) in the WBGS show a slight difference between males and females in disability cases[10] (2.3% among males and 1.8% among females).

The percentage of the disabled in the sample studied came to 2%. This increase is due to the high number of disabled among the males as a result of injuries sustained in the Intifada as they formed 11.5% of disabled males compared to only 1% of disabled females (see Figure 3.5).

A significant disparity exist between young age groups and groups of over 50 years of age; 64% of all the disabled covered by the survey were less than 29 years old, compared to 21.3% over 50 years of age. This indicates that disability cases are predominate among the young, thereby increasing the burdens shouldered by their families and necessitating highly competent government and institutional treatment to help them integrate into society.

When measuring type of disability, 36.7% of the disabilities in the WBGS pertain to impaired mobility, being slightly higher among males (37.5%) than among females (36%). This is due to injuries sustained in the Intifada, which increased the number of males with impaired mobility. Mental, auditory and speech disabilities are higher among females than males. Table 3.5 shows disparity between the West Bank and Gaza Strip in regards to the rates of certain disabilities between the two sexes. Thus, whereas 37.2% of males and 32.7% of females in the West Bank suffered from impaired mobility, the rates in the Gaza Strip were 37.5% and 43.4%, respectively. This difference covers mental and speech disabilities (the percentage for the visually disabled is higher among males in the West Bank compared to females, but lower in the Gaza Strip).

An increase in disability rates among females may be hereditary or due to genetics, connected with child-bearing or to certain diseases. On the other hand, disabilities among males are often the result of harm suffered during the Intifada, traffic accidents or everyday injuries, such as job related accidents. There is a similarity in the disability distribution pattern between males and females in the West Bank and Gaza Strip (excluding casualties caused by road or everyday accidents), which registered higher rates for males in the West Bank and higher rates for females in the Gaza Strip (see Table 3.5).

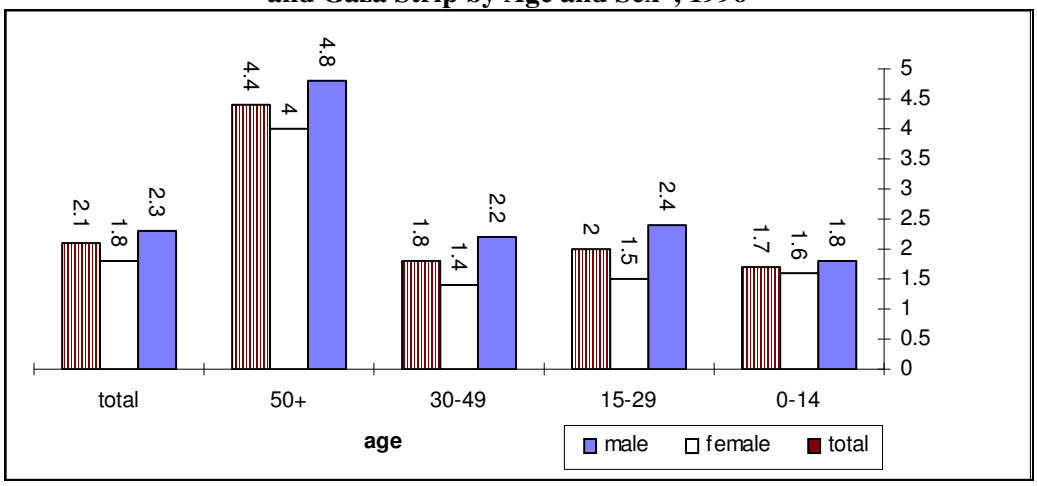
3.9 Hospital Deliveries

The 1996 data of the Palestinian Ministry of Health indicate that the greater number of births (71%) in the WBGS are delivered in government hospitals or in UNRWA and private clinics. The breakdown shows 44.8% of deliveries take place in government hospitals, 0.4% in government clinics, 4.2% in UNRWA clinics[11] and 21.6% in private clinics.

[10] Disability is defined as a "deficiency resulting from a physical or mental disability which restricts or prevents [a person's] ability to perform an activity in the manner or within the range considered normal for a human being". Disabilities restrict a person's ability to interact with society. Examples of disability are difficulty in using public transportation, working, functioning moderately, withdrawal from society and staying in bed Source: PCBS (1997g).

[11] The Palestinian Ministry of Health did not include data on the number or rate of deliveries in the UNRWA clinics in the West Bank. The rate is restricted in UNRWA clinics in the Gaza Strip, amounting to 10% of total deliveries.

Figure 3.5: Population Surveyed and Disabled Persons Found and Prevalence Per 100,000 Population in the West Bank and Gaza Strip by Age and Sex*, 1996



* 45 individuals in the sample are of unknown age, and 11 are of unknown sex.
Source: PCBS (1997g)

Table 3.5: Percent Distribution of Disabled Persons by Type and Cause of Disability, Region and Sex, 1996

Type and Cause of Disability	West Bank			Gaza Strip			Total		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
Type of disability									
Mental	14.5	18.3	16.2	27.6	25.3	26.7	19.4	20.4	19.8
Auditory	11.7	14.8	13.1	1.8	4.7	2.9	7.9	11.7	9.6
Visual	15.8	14.5	15.5	8.4	8.6	8.5	13.1	12.8	13.1
Kinetic	37.2	32.7	35.0	37.5	43.4	39.8	37.5	36.0	36.7
Speech	8.0	9.5	8.7	8.1	6.6	7.5	8.0	8.6	8.3
Other	12.8	10.2	11.5	16.6	11.1	14.6	14.1	10.5	12.5
Cause of disability									
Innate	39.8	44.3	41.8	31.7	37.5	34.0	36.9	42.2	39.1
Genetic	7.4	9.2	8.1	12.3	16.8	14.1	9.2	11.5	10.2
Cases related to child-birth	3.3	10.1	6.3	7.7	13.2	9.9	4.9	11.1	7.5
Traffic accident	4.3	2.3	3.4	5.9	6.4	6.1	4.9	3.5	4.3
Intifada injury	11.5	1.0	6.7	15.7	1.2	10.0	13.0	1.1	7.8
Everyday injury	9.2	7.4	8.3	6.2	7.5	6.7	8.1	7.5	7.8
Infections disease/epidemic	3.5	3.0	3.3	11.6	1.4	7.6	6.4	2.5	4.7
Other diseases	21.1	22.7	22.1	8.9	16.0	11.6	16.6	20.6	18.6
Number of disabled	200	166	366	108	69	177	308	235	543

Source: PCBS (1997g)

Of the deliveries, 18.2% were performed by midwives in the West Bank, and 10% in the Gaza Strip, which is calculated to be 14% of the total deliveries in the WBGS. This percent is similar to deliveries performed by doctors in homes or in private clinics which is 14.3% of the total number of deliveries.

Delivery rates were similar in the West Bank and Gaza Strip, amounting to 47.3% and 41.3%, respectively. However, a marked difference was noticed in the delivery rates in private hospitals, which came to 29.8% in the West Bank but not exceeding 10.2% in the Gaza Strip.

3.10 Family Planning

The health survey carried out by PCBS in 1996 shows that the use of modern contraceptives is still rather limited; 31% of married women who are in child-bearing age use modern contraception (34% in West Bank and 24.5% in Gaza Strip). The survey also shows that 65.7% (71.7% in West Bank, and 53% in Gaza Strip) of all married women did use, at one point or another, some form of contraception, with 52.6% of married women useing a modern form of contraception (57.2% in the West Bank and 43% in Gaza Strip).

The use of contraceptives increases with the level of education; the percentage increases from 46.9% among women who did not complete any educational level to 66.6% among those who completed secondary education and above. It is noticeable that the use of contraceptives increases among women in the 30-49 age group; 78.8% of married women in this age group used contraceptives compared to 54.5% among those under 30 years of age. The survey shows that married women in towns (41.6%) are more likely to use modern forms of contraception than those in villages (37.7%) and camps (37.6).

Summary

Health indicators show an improvement in health conditions, particularly in the sphere of primary health care. This is due to the coordination and the pooling of efforts between the government sector, represented by the Ministry of Health and the NGO sector, represented by civic health organizations, and UNRWA. Nevertheless, health conditions remain worse than those prevailing in neighboring countries, such as Jordan and Israel. Furthermore, Israeli policies and other factors that contribute to deterioration of general economic conditions restrict access to health services and affect those services negatively. This underlines the need for developing a strategic outlook on the part of institutions providing health care as well as increased coordination between them.

4. EDUCATIONAL INDICATORS

The educational sector is one of the largest branches of service in the WBGS in terms of beneficiaries and employees. In addition, it is one of the sectors, in comparison with others, where data are available.

There are two kinds of educational statistics; the first concerns statistics pertaining to the educational characteristics of individuals in society, and the second deals with statistics about the educational system as such. This includes data related to the educational services provided by the government, the private and NGO sectors as well as by UNRWA. The kind of people who benefit from these services as well as those engaged in them, the agencies financing them, the size of funding, etc, are also covered.

The PCBS has provided the first kind of educational statistics via a demographic survey carried out on a large sample of families (15,753 families) designed to arrive at relatively accurate demographic and educational data. The second type is provided by the annual educational statistical records issued by the PCBS and by the Ministry of Education since 1994.

4.1 Rising Rates of Literacy

The results of a study (Heiberg, 1993) carried out by FAFO (Institute for Applied Social Science, Olso, Norway) in 1992 on a sample survey of 2,500 families showed

that 69% of the population in the WBGS were literate. Literacy rates in 1992 in other Middle East countries were 54% in Egypt, 70% in Iraq , 74% in Kuwait , 79% in Jordan and 80% in Turkey

The FAFO study revealed significant differences between men and women in regards to literacy. Such are due to the high illiteracy rate, 79%, among women 50-59 years of age, compared with the illiteracy rate among males for the same age group, 38% .

The PCBS (1996b) demographic survey results for 1995 showed that the literacy rate in the WBGS rose to 84.3%, which is distinctly higher than the rate arrived at by FAFO. The PCBS surveyed the literacy rate to be lowest in villages (81.7%). On the other hand, no significant differences in literacy were recorded between the West Bank (84.3%) and the Gaza Strip (84.9%) (see Table 4.1).

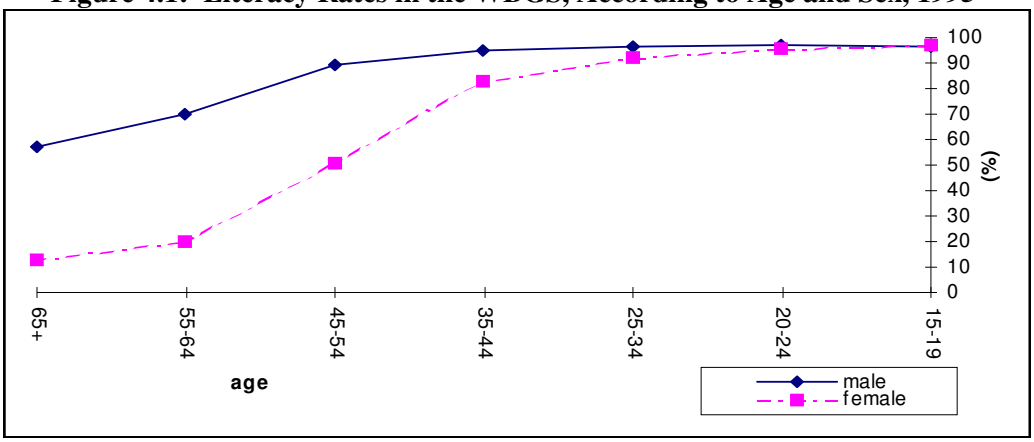
Table 4.1: Literacy Among 15-year olds and over in the WBGS According to Sex and Population Center, 1995 (%)

Sex	Reading and Writing Ability					
	West Bank	Gaza Strip	WBGS	Town	Village	Camp
Male	91.7	91.1	91.5	92.5	90.9	90.9
Female	76.3	78.6	77.0	81.8	72.0	76.7
Males & Females	84.1	84.9	84.3	87.2	81.7	83.8

Source: PCBS (1997c)

The survey also revealed significant differences in the literacy rates between males and females (see Figure 4.1). The literacy rate among females was 77%, compared to 91.5% among males. The gap between the male and female rates widens as the age group becomes higher, beginning with the 35-44 age group, where the literacy rate among females equals 87.8% compared to 95% among males. This gap reached its peak among the over-54 age group. In the 55-64 age group, 19.8% were literate among the females compared to 70.1% among males.

Figure 4.1: Literacy Rates in the WBGS, According to Age and Sex, 1995



Source: PCBS (1996b)

The demographic survey reveals a gap in literacy rates between Palestinian Moslems and Christians, averaging 84.1% among Moslems compared to 92.7% among Christians. This gap widens with age, as literacy averaged 71.6% among Christians 65 year of age and over compared to 32.8% for the same age group among Moslems. The gap narrows

for the young, averaging 99.3% among Christians within the 15-19 age group and 96.9% for Moslems of the same age group .

There are no marked differences in literacy rates according to refugee status; 85% of refugees are literate, compared to 93.9% among the non-refugees .

4.2 School Enrollment Rates and Opportunities

School enrollment (individuals actually enrolled in schools) in the West Bank averaged 37% of the total population over six years of age, while it averaged 40.2% in the Gaza Strip. Slight differences were noted between towns, villages and camps: 37.7% in towns, 38.4% in villages and 38% in camps, as well as between males and females, averaging 39.5% for males and 36.5% for females.

Opportunities for enrollment (i.e. persons who enrolled at school, regardless of the time spent there), amounted to 88.5% of the total population in the WBGS over six years of age. These averages decline as the school population gets older, averaging 98.9% and 92.5% for the 6-11 years[12] and 12-14 years groups, respectively. They do not, however, average more than 30.8% for those over 65 years old .

There are no marked differences in enrollment opportunities in schools on the basis of the professions of household heads. The rates are highest among the children of legislators, senior officials and managers (98.4%) as well as children of professionals, technicians and clerks (98%), but do not fall below 95% among the offspring of elementary occupations, craftsmen or skilled workmen .

[12] The data from the *Demographic Survey* for 1996 were collected by the PCBS during May-July 1995, thereby increasing the number of individuals aged 6 years, who were not however 6 years old at the start of the school year. This tended to raise non-enrollment rates in schools for this group.

4.3 Completed School Years; Significant Differences Between Males and Females

The ratio of persons in the WBGS who completed 13 years of school equaled 13.3%, while those who completed 10-12 years was 27.1%. On the other hand, children who have not completed any school year comprised 14.3%, with noticeable differences between the West Bank and Gaza Strip. The ratio of persons who have completed ten years of schooling is higher in the Gaza Strip (47.8%) than in the West Bank (37.1%).

Regarding student distribution based on completed school years and sex, for students 15 years of age and over, the demographic survey revealed relatively wide differences between males and females; 7.5% among males did not enter school compared with 21.3% among females. The ratio of males who have completed ten years of school (45.3%) is higher than its counterpart among females (35.5%). This is an indication that society tends to support and encourage the enrollment and tenure of males in school over that of females .

Data reveal that there is a commensurate relationship between higher levels of education and a high income. The number of illiterates with an income of 200 JD and less per month amounted to 30.7%, whereas the rate did not exceed 9.7% for those whose income rose to 1,000 JD and more per month. University students whose families had a monthly income of only 200 JD equaled 3.4%, while those with a monthly income of 1,000 JD and more equaled 13%. (PCBS, 1997e) .

4.4 Relative Distribution of Students and Drop-outs, According to Educational Level, Sex and Type of Institution

The total number of school children, including kindergartners, for the 1995-1996 school year was 707,554 (excluding the number of students in al-Ma'aref and municipality schools in East Jerusalem).

Of these, 363,861 were males and 343,393 female. University students numbered 37,094, of which 21,190 were males and 15,904 were females. Students in community colleges, on the other hand, numbered 3,822 students, of which 3,822 were male and 1,980 female. This excludes the Palestinian Religious Institute in the Gaza Strip (Al-Azher), for which no data were available (PCBS and the Ministry of Education, 1996) .

School teachers in the WBGS numbered 23,020 (11,665 males and 11,355 females), and the number of school

administrators amounted to 3,047 (1,487 males and 1,561 females). Teaching professionals in Palestinian universities numbered 1,644, of which 1,369 were full-time teachers and 275 were part-time. Palestinian community colleges teachers numbered 382; 298 worked on full time bases and 84 worked part-time (PCBS and Ministry of Education, 1996) .

The *Education Statistical Yearbook* for 1995/1996 reveals that the total number of students in Palestinian schools was 617,671 (both males and females), excluding kindergarten students. Male students composed 51.6% of this student body. Out of this total, the number of drop-outs amounted to 2.9%, with the rate almost equal among males and females. Students in government schools constituted 68.8% out of the total number of students in the WBGS. The rest of the students were distributed between UNRWA and private schools.

The total number of students in first to sixth grade equaled 396,417, of which 51.3% were males. This educational level includes 65.1% of the total number of students in the WBGS (see Table 4.2).

Table 4.2: Distribution of Students in 94/95 and 95/96 by Grade, Sex and Supervising Authority

		Student Total		Government Schools	
Level	**Sex**	**1994/1995**	**1995/1996**	**1994/1995**	**1995/1996**
General Total	Total	608718	662627	418697	447822
	Male	314188	340592	217046	230407
Grades 1-6 (Basic)	Male	203379	220944	134047	141000
	Female	193038	209803	125369	133477
Grades 7-9	Male	69594	75223	45580	48970
(Basic)	Female	65420	72054	42427	46088
Grade 10	Male	16510	17193	15516	16172
	Female	15438	16640	14641	15781
First and second	Male	10121	9909	8779	8408
secondary scientific	Female	5157	6297	4616	5672
First and second	Male	13351	15931	12378	15006
secondary literary	Female	15242	16919	14387	16127
First and second	Male	1233	1392	746	951
secondary vocational	Female	235	322	211	270

Source: PCBS and Ministry of Education (1996)

The *Education Statistical Yearbook* for 1996/1997 does not reveal significant differences with the preceding year. Nevertheless, there was an increase of 8.8% in 1996/97 of the number of students (both male and female) attending school, a total of 662,667.

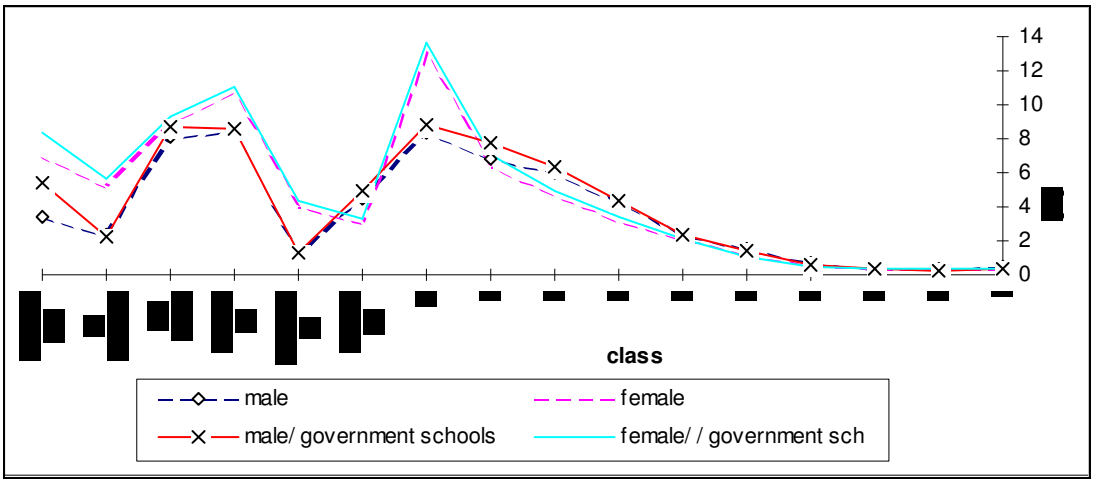
Statistics for the two previous years indicate that the drop-out rate increases with the higher grades, particularly when a student moves from one level to another. Figure 4.2 shows an increase up to the end of the tenth basic grade for the academic year 1995/1996. In the secondary level, however, the drop- out rate in the literary branch is

higher than that occurring in the scientific or vocational branches. On the other

hand, there is no marked difference in drop-outs between males and females, with the exception of the tenth grade where a marked increase is evident in the drop-out rate for women.

In general, the number of students in the vocational branch is far less than that in other streams, which indicates a preference for the academic branches over the vocational. An apparent clear decrease in the female rate in the vocational branch is present compared with that of males.

Figure 4.2: Drop-outs Percentages in 1995/1996 by Sex and Grade in All Schools and in Government Schools



Source: PCBS and Ministry of Education.(1997)

The data indicate, furthermore, a decrease in the number of students in the vocational branch in 1996/1997, when compared with the previous year, despite the general increase in student numbers (see Table 4.2).

Most students (72.3%) are in government schools, compared to students enrolled in UNRWA (10%) or in private schools (8.4%)[13]. When compared with other parts of the West Bank, the central part is distinguished

by the high rate of students enrolled in private (14%) as well as UNRWA schools (14.4%).

In the Gaza Strip, students are almost equally divided between government (45%) and UNRWA (45.6%) schools; however, the students enrolled in private schools do not exceed 1.2% (see Figure 4.3)[14]

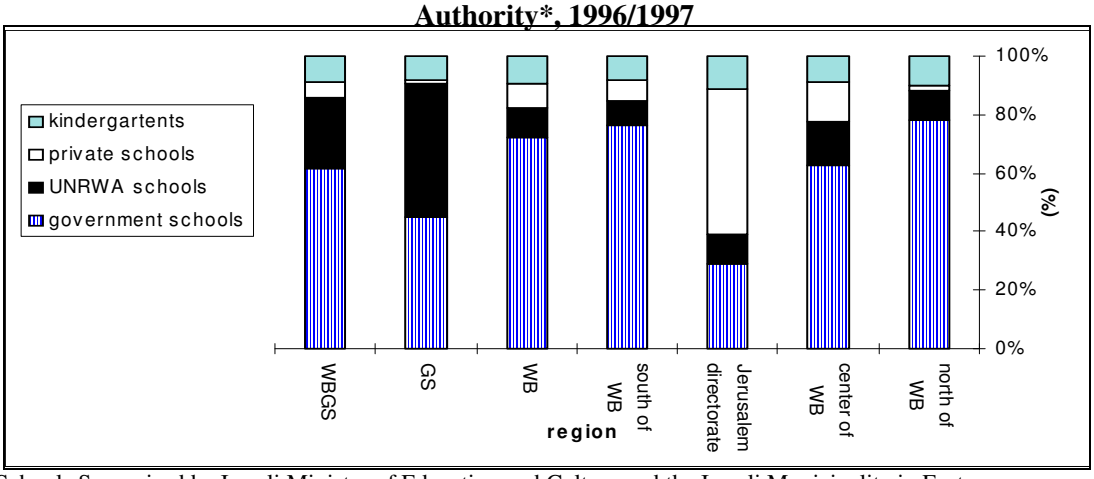
In the Jerusalem governorate, 29.2% of students were enrolled in government schools, 10.15 in UNRWA schools and 11% in kindergarten. There is a high rate of students in private schools (49.7%), which is due to the number of students enrolled in the schools of the

Israeli Ministry of Education and the Jerusalem Municipality that have not been entered in the *Annual Book of Educational Statistics* issued by the PCBS and the Ministry of Education.

[13] The remaining rate is that of kindergarten children in the West Bank.

[14] The remaining rate is that of kindergarten children in the Gaza Strip.

Figure 4.3: Distribution of Students by Region and Supervising Authority*, 1996/1997

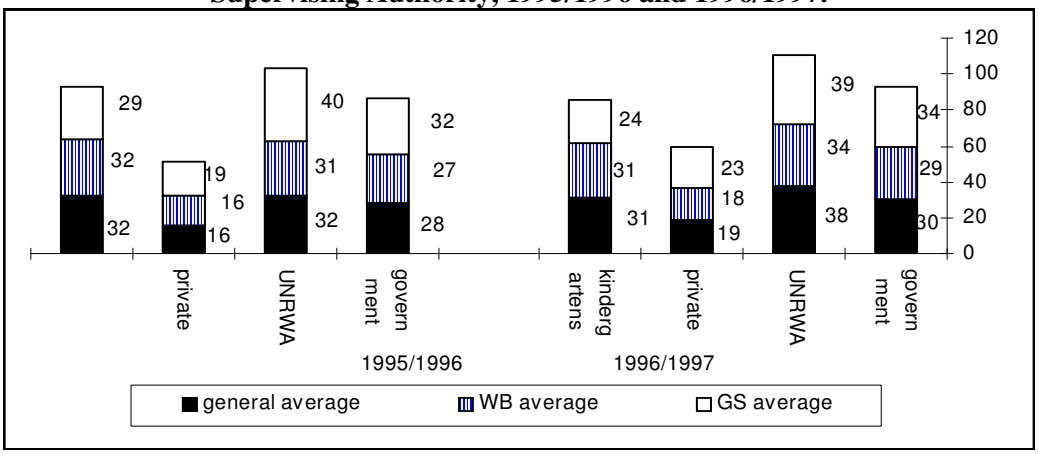


* Schools Supervised by Israeli Ministry of Education and Culture and the Israeli Municipality in East Jerusalem were excluded.
- All kindergartens are private.
Source: PCBS and Ministry of Education (1997)

4.5 Improvement in Teacher/Student Ratio

The data for 1996/1997 point to an improvement in the teacher/student ratio. The ratio has decreased from 38 to 32 students in UNRWA schools and from 30 to 28 in government schools. However, it has slightly increased in kindergartens (from 31 to 32). A marked disparity is seen in teacher/student ratios between the West Bank and Gaza Strip, the ratio being higher in Gazan schools than in West Bank schools. Regardless, this ratio improves in the case of kindergartens in the Gaza Strip, when compared with its counterpart in the West Bank (see Figure 4.4).

Figure 4.4: Average Number of Students per Teacher by Region* and Supervising Authority, 1995/1996 and 1996/1997.



* Including Jerusalem schools. The teacher/student ratio in Jerusalem schools in 1995/1996 was as follows: 22 per teacher in government schools, 31 in UNRWA, 19 in Private schools, and 25 in kindergartens. In the following year the ratios were: 21 in government schools, 28 in UNRWA, 28 in private schools and 24 in kindergartens.
Source: PCBS and Ministry of Education (1996 and 1997)

4.6 Student Distribution in Community Colleges

The total number of students enrolled in community colleges in 1995/96 was 3,822, 48% of which were males. In 1996/1997 this number rose to 4,599, with males comprising 49%. Differences are noted in sex distribution in the various fields; the number of female students was higher in academic and educational programs as well as in paramedical, administrative and financial professions, thus exceeding the number of male students. On the other hand, the number of male students was higher in engineering, computer science, applied arts and hotel skills. (see Table 4.3)

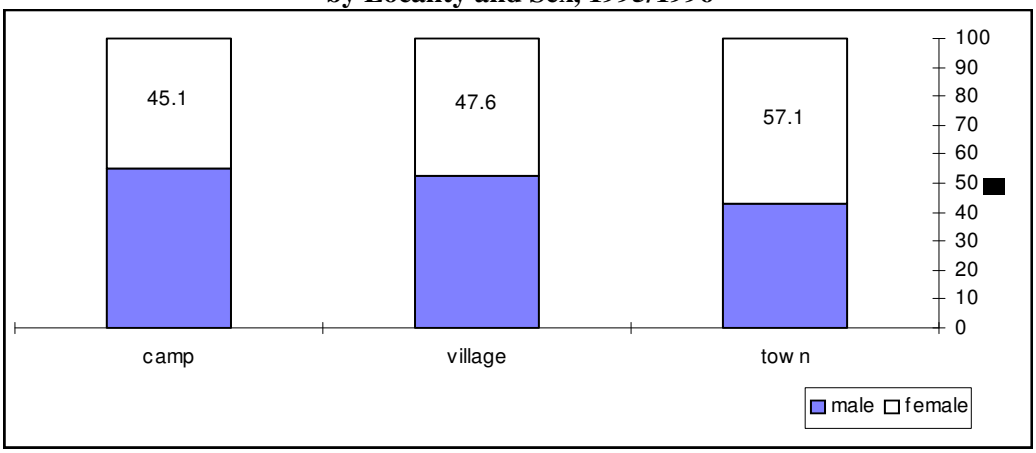
Table 4.3: Distribution of Students in Community Colleges by Program and Sex in 1995/1996 and 1996/1997

	1995/1996		1996/1997	
Program	**Males**	**Females**	**Males**	**Females**
Academic	74	551	86	398
Educational	79	180	126	161
Engineering profession	486	53	519	47
Paramedical	153	183*	139	219
Management and finance	510	589	800	873
Computer	317	286	364	316
Applied Arts	165	86	149	108
Social work	58	52	27	43
Hotel work	-	-	39	7
Vocational	-	-	5	173
Total	**1842**	**1980**	**2254**	**2345**

Source: PCBS and Ministry of Education (1996 and 1997)

The 1995/1996 data show that the percentage of female students enrolled in community colleges in towns is higher than that of male students. It is slightly lower than that of male students in villages and drops still further in the camps (see Figure 4.5).

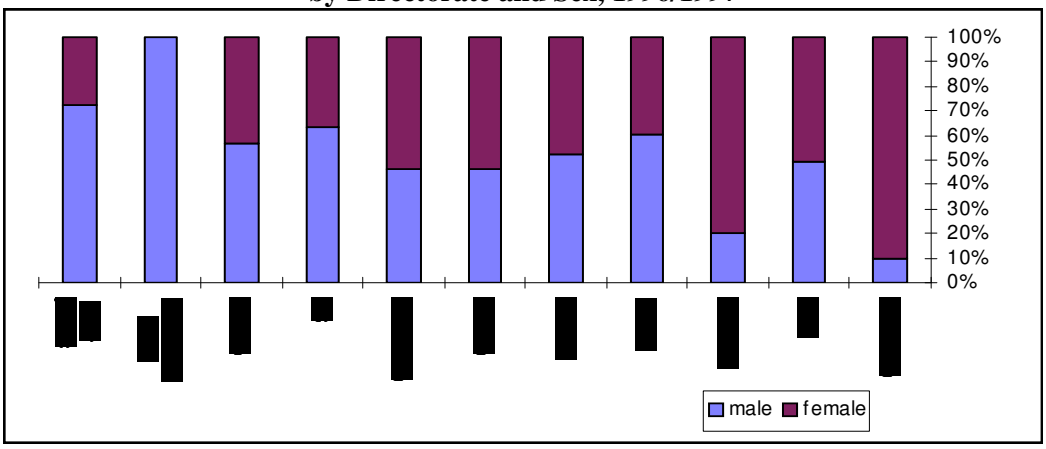
Figure 4.5: Distribution of Students in Community Colleges by Locality and Sex, 1995/1996



Source: PCBS and Ministry of Education (1996)

The data show that the percentage of women enrolled in community colleges in the Gaza Strip is lower than that of men, in contrast with the West Bank. Similarly, the percentage of women enrolled in community colleges is higher than that of men in the Jerusalem governorate (90% female, 10% males), Ramallah (87.5% female, 12.5% males), Hebron (54% male, 46% males), Bethlehem (53.6% female, 46.4% females). On the other hand, the percentage of male students in the northern West Bank is higher than that of females.

Figure 4.6: Distribution of Students in Community Colleges by Directorate and Sex, 1996/1997

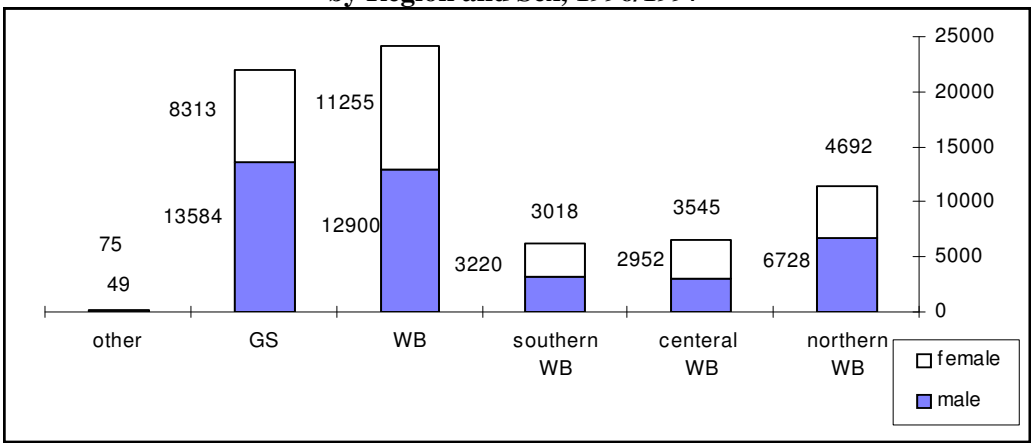


Source: PCBS and Ministry of Education (1997)

4.7 University Students Distribution

According to the data in the *Education Statistical Yearbook* of 1996/1997, the total number of students in Palestinian universities amounted to 46,176, an increase of 24.5% over the 1995/1996 academic year in which the total was 37,094. Of the total, 52% were enrolled in West Bank universities with the remaining enrolled in universities in the Gaza Strip.

Figure 4.7: Distribution of Students in Palestinian Universities by Region and Sex, 1996/1997



Source: PCBS and Ministry of Education (1997)

The total number of students in the universities of the northern part of the West Bank was 11,420 (of which 58.9% were males). The total number of students in the central part of the West Bank, on the other hand, was

6,497 (of which 45.4% were males). In the southern part the number of students was 6,238 (51.6% were males).

Official data indicate that the percentage of female university students in the central part of the West Bank is slightly higher than that of males, compared to the northern and southern parts, where it averaged 41% and 48%, respectively. However, the percentage of female students is lower than that of male students in the universities of the Gaza Strip, where they amounted to only 38% .

Table 4.4: Percentage of University Students to Population in the West Bank and Gaza Strip by Region and Sex in 1996/1997

Sex	WBGS	West Bank				Gaza Strip
		North	Center	South	West Bank	
Males	2.1	-	-	-	1.6	2.8
Females	1.6	-	-	-	1.4	1.7
Males & Females	1.8	1.8	1.3	1.5	1.5	2.3

Source: The percentages were obtained through calculating the numbers of male and female students in Palestinian universities of each region, taken from PCBS and Ministry of Education (1997), and dividing them over the population size in each region, according to the PCBS.

The total number of university students in the northern part of the West Bank constituted 1.8% of the total population of the region[15], whereas the total number of students in the central part of the West Bank equaled only 1.3%. In the southern part, the student rate came to 1.5% of the region's total population. The number of women enrolled in Palestinian universities equaled 1.4% of the total population in the Gaza Strip. The rate of male students, on the other hand, came to 1.6% of the total male population of the West Bank and 2.8% of the male population of the Gaza Strip (see Table 4.4).

According to the *Education Statistical Yearbook* for 1995/1996, the percentages of female students was higher than those of male students in certain specializations, such as arts (57.3%), pharmacy (57.8%), and religious studies (51.3%). These rates remained unchanged for 1996/1997.

Summary

Higher rates of literacy were accompanied by a general increase in the educational level of the younger age groups, as well as a narrowing of gap between men and women in regard to educational achievement. Furthermore, there has been an increase in demand for university education as shown by the rise in enrollment, with a slight increase in the number of female students enrolled in local universities compared to males. This increase in the demand for more education requires as a result a corresponding increase in the necessary basic services necessary thereto. It, therefore, constitutes one of the main reasons for the existence of certain disparities between regions in some indicators as well as between areas and types of localities, and likewise between males and females.

[15] The percentage was calculated by dividing the total number of university students living in the northern governorates of the West Bank over the total number of the inhabitants of this region, in accordance with PCBS estimates of the population in the publication *Small Area Population in the West Bank and Gaza Strip, Revised Estimates, 1996.*

5. CULTURAL INDICATORS

In 1996, PCBS (1996a) conducted a cultural survey[16] covering a number of cultural activities (in the general sense of the term) in the WBGS, such as the reading of newspapers, listening to the radio, watching television, visiting cultural establishments, and engaging in activities of a cultural nature. It is the first survey (by sample) of cultural activities in the Palestinian territories. Analyzing the results of this survey as well as relevant surveys carried out by other Palestinian institutions in recent years was done to get acquainted with the characteristics of this field.

5.1 Reading Habits, Including Newspapers

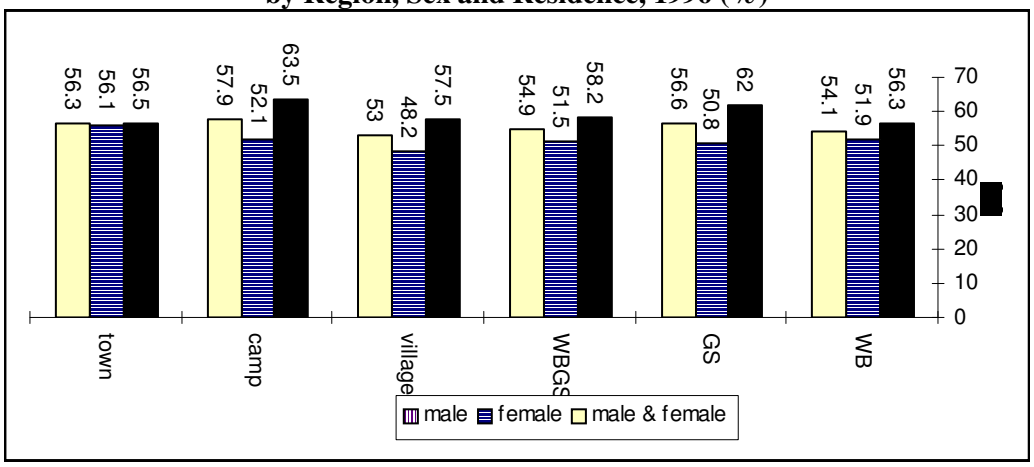
The survey revealed that over half the population of the WBGS (55%) who are over nine years of age read "regularly, whether to increase knowledge and information, or for school, or for other purposes". However, confusing the incentives and reasons for reading (for study, enlightenment, enjoyment or for the personal acquisition of culture, etc.) and not distinguishing between the different types of reading material (literature, science, newspapers, philosophy, art, etc.) does not allow the opportunity for defining the niche that reading cultural (reading a story, novel, poetry, etc.) or intellectual material occupies in society.

Data as shown in Figure 5.1 do not reveal a distinction between the West Bank and the Gaza Strip in regards to the percentages of persons who read habitually (54.1% in the West Bank and 58.2% in the Gaza Strip). The percentage of female readers, however, is slightly lower than that of males (51.5% compared to 58.2); this disparity widens in the Gaza Strip (50.8% compared to 62%). No significant difference can be seen between population centers regarding the habit of reading. However, the percentage of readers in the refugee camps is higher than the villages. Furthermore, the percentage of females in villages who read regularly is lower than in any other types of locality; the highest rate of female readers is in the towns. The picture is different for males: the highest percentage of male readers (63.5%) is found in the camps. On the other hand, no significant difference exists between villages and towns for the rates of male readers (57.5% and 56.5%, respectively).

Newspaper readers in the WBGS made up 30.9% (of those 9 years of age and older) in 1996. The PCBS survey revealed a disparity between males and females, showing a higher rate among males who read daily newspapers. The reading of local newspapers is more widespread in the West Bank (36.2%) than in the Gaza Strip (20.3%). Comparing types of localities, it is found that the habit of reading daily newspapers is more widespread in towns than in villages or camps (see Figure 5.2).

[16] The sample comprised of 1,230 families, distributed as follows: 424 families in the towns, 623 families in rural areas and 183 families in camps. Towns were defined as those that had municipalities, while villages had no municipality but were not refugee camps.

Figure 5.1: Distribution of Readers (persons 9 years of age and over) by Region, Sex and Residence, 1996 (%)



Source: PCBS (1996a)

The number of weekly newspapers, magazines and periodicals issued in the WBGS was 74 in September, 1997, with the following distribution: 3 dailies, 8 weeklies, 45 magazines and 18 periodicals dealing with various subjects (see Table 5.1).

Table 5.1: Newspapers, Magazines and Periodicals Published in the WBGS, by Category and Type, September 1997

Publications	Total	Dailies	Weeklies	Monthlies	Quarterlies	Bi-Annual
News papers	11	3	8	0	0	0
Magazines	45					
General	13	0	0	11	2	0
Children*	5	0	0	3	2	0
Military and police	2	0	0	2	0	0
Youth and Arts	6	0	0	5	1	0
Cultural and scholastic	6	0	0	2	4	0
Scientific and	7	0	0	2	5	0
intellectual	4	0	0	1	2	1
Economic**	2	0	0	1	1	0
Religious*						
Periodicals* **	18					
Juridical and political	5	0	2	3	0	0
Cultural and scholastic	1	0	0	1	0	0
Scientific	1	0	0	1	0	0
Economic	6	0	0	6	0	0
Irregular periodicals	5	-	-	-	-	-
Total	74	3	10	38	17	1

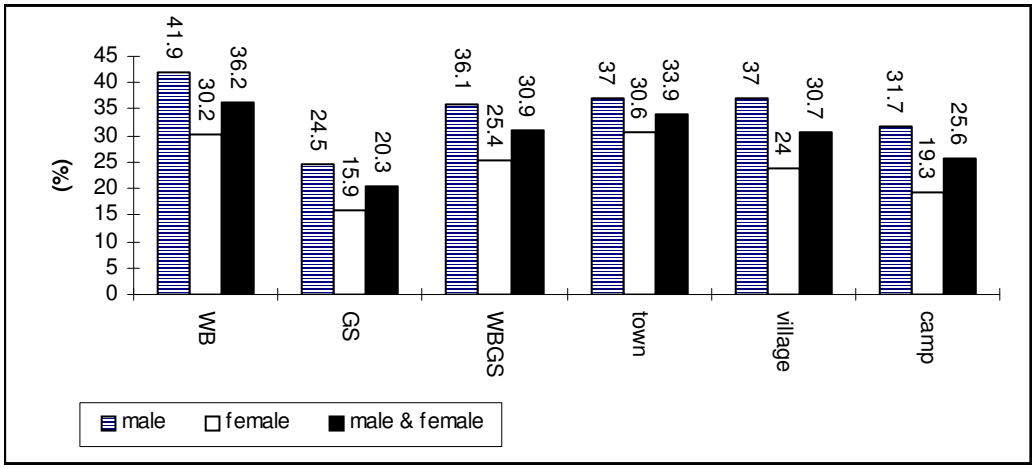
* Bi-monthly magazines

** The Ministry of Economy has published a number of the "Our Economy" magazines, which is not included in the Table.

***The publication is usually issued by an institution. It deals with a specific topic and is issued irregularly.

Source: For the West Bank titles were obtained from a list of papers, magazines and periodicals licensed by the Ministry of Information plus a list of the publications issued in the WBGS, collected in February 1997. These have been scrutinized by the researchers over the telephone and by consulting principal newspaper and magazine distributors. For the Gaza Strip, information was obtained from the Ministry of Information.

Figure 5.2: Distribution of Newspaper Readers (persons 9 years of age and over) by Region, Sex and Residence, 1996 (%)



Source: PCBS (1996a)

Of the total number (74) of publications, 60 were published in the West Bank with 52 being published in the central region. In other words, 87% of the Palestinian publications were published in the central part of the West Bank (see Table 5.2).

Table 5.2: Place of Publication of Newspapers, Magazines and Periodicals that Come Out in the WBGS, According to Region, 1997.

Publications	West Bank				Gaza Strip	WBGS
	North	Center	South	Total		
Newspapers	1	8	0	9	2	11
Magazines	4	33	0	37	8	45
Periodicals	0	11	3	14	4	18
Total	5	52	3	60	14	74

Source: Ministry of Information

It is worthwhile mentioning that 53 of the publications (45 in the West Bank and 8 in the Gaza Strip) have either temporarily or permanently ceased publication, were not issued regardless of being licensed, or came out only once during the period January 1996 and until September 1997. The sources that stopped publication despite having licenses were distributed as follows: 45 magazines, 8 weekly newspapers, and one daily newspaper. By way of comparison, the publications issued in the Palestinian territories are higher in number than those in Jordan. However, the irregularity with which many of these Palestinian publications are issued causes some hesitation in drawing such conclusions. It must be added here that Jordan takes precedence in certain cultural indicators (see Tables 5.3 and 5.4 for comparisons between the WBGS and a number of other countries).

Table 5.3: Comparison of Certain Cultural Indicators Between the WBGS and Jordan

Country	Number of libraries	Ratio to popula-ion	Number of cultural centers	Ratio to population	Number of publications	Ratio to population	Number of movie theaters	Ratio to popula-tion
Jordan	238	6	26	0.6	46	1.1	47	1.1
Palestinian territories	129	5	135	5.3	73	2.9	3	0.1

* Ratios are calculated per 100,000 persons.
Sources: JDS (1996) and *Palestine* (1997). The figures are for 1995, Palestinian Ministry of Information and Cultures, last part of 1997.

Table 5.4: Comparison of Certain Cultural Indicators in the WBGS, with Jordan, Egypt and Israel*

Country	Number of daily papers per 100 persons (1992)	Televisions per 1,000 persons (1992)	Radios per 1,000 persons (1992)	Publication per 100,000 person**
Egypt	6	82	256	-
Jordan	4	119	328	1.1
Israel	24	271	471	18.6
West Bank and Gaza Strip	1.7	134*	124*	2.9

* The number of radio sets in the WBGS (excluding East Jerusalem) was based on the *Statistical Abstract of Israel* for 1994. According to Israeli data, it is estimated that 87% of Palestinian families own radios. The number of sets was computed on the basis of seven individuals per family and one radio per family. Regarding televisions, PCBS figures were taken as a basis as well as "Home Conditions" of 1995 (published in May, 1997), which showed that 93.9% of families owned television sets. The number of television sets was computed on the basis of seven individuals per family and one television set per family.

** Statistics for the years: Jordan, 1995; Israel, 1990; the WBGS, 1997.

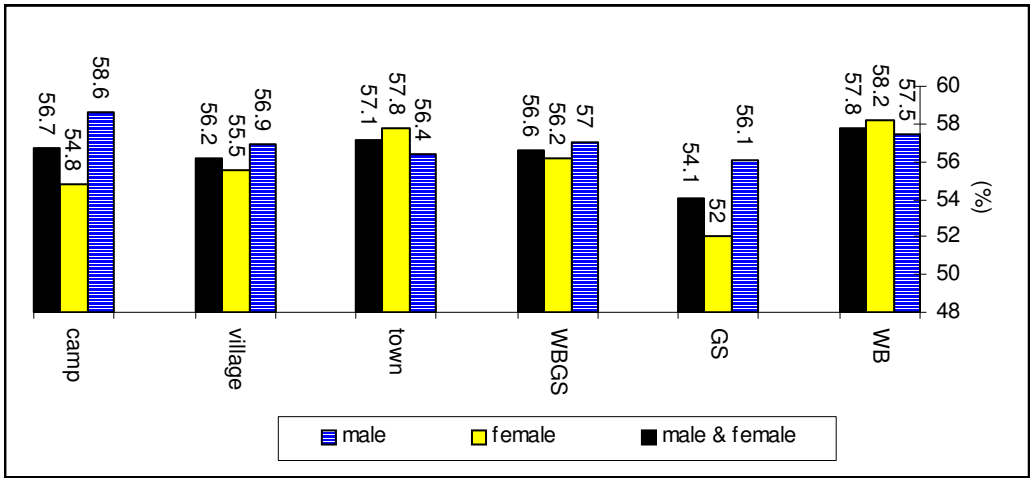
Sources: *Palestine*: (1997); ICBS (1996); Palestinian Ministry of Information; Agents distributing daily papers; JDS (1996); and UNDP (1996).

Information supplied by PCBS (1996a) reveals that the people who read newspapers the most belong to the 30-49 age group, with the rate of those who read daily constituting 41.7%. The 15-29 age group follows (38.5%), with persons aged 9-15 reading the least (14.7%). For females, the highest percentage of daily newspaper readers belonged to the 15-29 age group (34.1%), and was followed by the 30-40 age group (30.6%). The younger group among females tended to read newspapers more than other groups. As expected, the group that read newspapers the least belonged to the 50 years plus age group, owing to the higher illiteracy rates among them.

5.2 Listening to the Radio and Watching Television; the Most Popular Activity

Only 56.6% of Palestinians (9 years of age and older) listened to the radio in 1996, although a high percentage of families owned radios (87%). There does not appear to be any significant difference in the rates when it comes to regions (West Bank/ Gaza Strip) or to type of locality (town, village, camp). Little difference is noted between male and female listeners (see Figure 5.3). Just 18.1% of the total population listened to the radio for three hours or more daily (19.1% females and 17.1 males), while 43.6% never listened to the radio (44% males and 43.2% females).

Figure 5.3: Distribution of Radio Listeners (9 years of age and over) by Region, Sex and Residence, 1996 (%)



Source: PCBS (1996a)

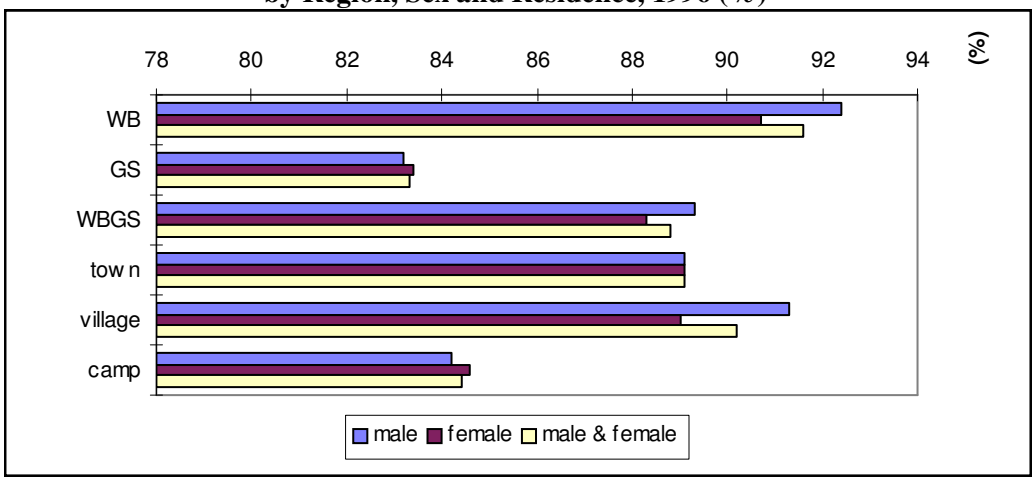
An opinion poll carried out in May 1995 on which radio stations Palestinians tuned into in the WBGS revealed that the "Voice of Palestine" was the first choice, with the "Voice of Israel" the second choice, followed by Monte Carlo broadcasting stations, Jordanian stations, and last the Egyptian stations. This order, however, conceals wide regional (local) disparities between the West Bank and the Gaza Strip as well as within the regions[17]. Listeners in the Gaza Strip were equal in selecting the "Voice of Palestine" to the Israeli station, while the listening rate in the West Bank to the "Voice of Palestine" station was higher than to all other stations. A quarter of Palestinians, or 25%, said they never listened to the "Voice of Palestine", whereas only 17% claimed not to have listened to the "Voice of Israel" station.

PCBS revealed in 1996 that 88.8% of the Palestinian public (9 years of age and older) watched television. No disparity is evident between males and females in this respect. The same rate of males (89.3%) and females (88.3%) said that they watched television as a rule. The number of people watching television in the West Bank was higher than that in the Gaza Strip, amounting to 91.6% in the West Bank compared to 83.3% in the Gaza Strip. It is worth noting that 95.8% of West Bank families and 89.5% of families in the Gaza Strip owned televisions[18]. A disparity appearedin regard to types of localities (see figure 5-4). A slightey higher rate of individuales watched television in towns and villages than in the camps (89.1% in towns, 90.2% in villages, and 84.4% in camps), although there were no great differences in television ownership according to type of locality. Around 94.3% of town families owned televisions as opposed to 87.1% in villages, and 89.9% in camps (PCBS 1997e).

[17] Center for Palestine Research and Studies, Public Opinion Poll and Survey Unit, Results of Palestinian Public Opinion Poll, 18-20 May, 1995, Nablus. The survey revealed that the rates at which men and women (18 years of age and over) listen to "Voice of Palestine" and to the Israeli Broadcasting Station were comparable, but that more men listened to the Monte Carlo station and more women to the Jordanian. The survey also noted that there was no significant difference in listeners to the "Voice of Israel" in terms of type of locality (village, town, camp), whereas listening to the "Voice of Palestine" was more widespread in villages. The camp population listened less to the Palestinian station than did townspeople. The Jerusalem and Bethlehem areas listened most to the "Voice of Palestine", to be followed by Ramallah and Hebron, with the Jenin area having the fewest listeners to this station. The Nablus and North Gaza areas had the most listeners to the Israeli Broadcasting Station, while Jenin had the most listeners to the Jordanian station, and South Gaza had the most listeners to the Monte Carlo station.

[18] PCBS, Demographic survey, 1997, table no. 46.

Figure 5.4: Distribution of TV Viewers (9 years of age and over) by Region, Sex and Residence, 1996 (%)



Source: PCBS (1996a)

The information supplied by PCBS shows that, for the vast majority, watching television is one of the most common forms of "cultural" activity in the Palestinian territories. This information does not, however, indicate the stations viewed by the Palestinian public in the WBGS. A survey conducted by the Center for Palestine Research and Studies in Nablus (June, 1996) concerning the most popular TV stations revealed the following results: 54.2% of the public in the West Bank said that their most popular station was Jordanian, compared to 6.4% in the Gaza Strip. On the other hand, 8.5% of the West Bank said that Palestinian television was their favorite, compared to 56.6% in the Gaza Strip, while 16.3% of the public in the Gaza Strip said their favorite was Egyptian television, compared to 4.6% in the West Bank. The percentages of TV viewers who preferred Israeli television were comparable in both areas (9.4% in the West Bank and 11.7% in the Gaza Strip).

It must be noted that the Israeli news broadcasts won the confidence of a large percentage of the public. 32.3% of the public in the WBGS said they found the Israeli news broadcasts more reliable than other stations, compared to 21% who preferred Palestinian television news (10.2% in the West Bank and 39.1% in the Gaza Strip). Jordanian television news broadcasts was favored next by 18.4% of the population (23.5% in the West Bank and 10% in the Gaza Strip)[19]. There is a large number of private television stations that operate in Palestinian territories, numbering 27 stations by the beginning of September 1997. All of these stations were in the West Bank, and most of them were in the northern region (see Table 5.5)

[19] Center for Palestine Research and Studies (Nablus) Poll No. 23, 28-30, June 1996.

Table 5.5: Distribution of Licensed Private TV Stations in the WBGS, by Region and Type of Locality, September 1997

Region	Town	Village	Camp	Total
North West Bank	17*	2**	1***	20
Central West Bank	3	0	0	3
South West Bank	7	0	0	7
Total	27	2	1	30

* The Palestinian National Authority closed a TV station in Nablus towards the end of September 1997. The station belonged to a religious movement.
** One of the stations is no longer in operation; the other is in the trial stage.
***Trial transmission
Source: PCBS (1996a)

5.3 Limited Participation in Art and Music Activities

Of the individuals questioned by the PCBS survey (1996a), 5.3% said that they played a musical instrument while 2.6% revealed that they were members of a musical or dance band. A difference was noted between the West Bank and the Gaza Strip in this respect: a larger percentage (of both sexes) in the West Bank said that they participated in both activities. No difference was observed in the participating rates of males and females in this regard. Nor was there a great difference between population centers, although participating rates were higher in towns. 15% said they attended public meetings and talks (16.8% males and 12.3% females). However, the West Bank showed a higher rate of participation than the Gaza Strip. 6.1% of West Bankers and 3.5% of Gazans said they participated in no-scholastic writing (literary, research, etc.). No differences between male and female were evident in this activity .

5.4 Organizing Seminars and Public Lectures

Data concerning the organizing of public meetings and lectures in the WBGS show a decline in these activities during 1996 compared with 1995. They also show that the north West Bank was the most active in this respect, followed by the center, and next by the south (see Table 5.6). The general rate of this activity remains low, however, when compared with similar activities in Jordan.

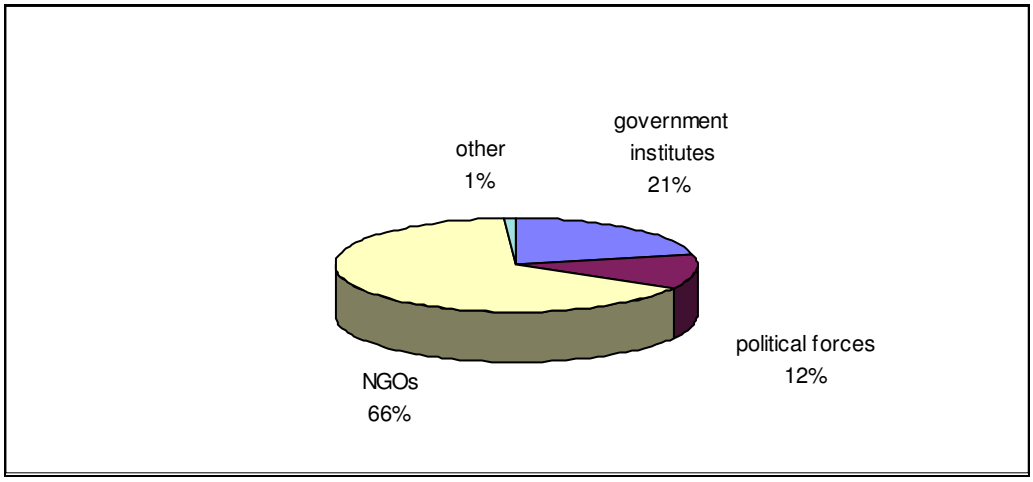
Table 5.6: Distribution of Seminars and Conferences According to Year and Locality, 1995- 1996

Year	West Bank				Gaza Strip	WBGS	Meetings per persons WBGS	100,000 Jordan
	North	Center	South	Total				
1995	92	61	37	190	70	260	10.9	21
1996	59	48	33	140	47	187	7.4	-

Sources: CPRS (1997) and JDS (1996)

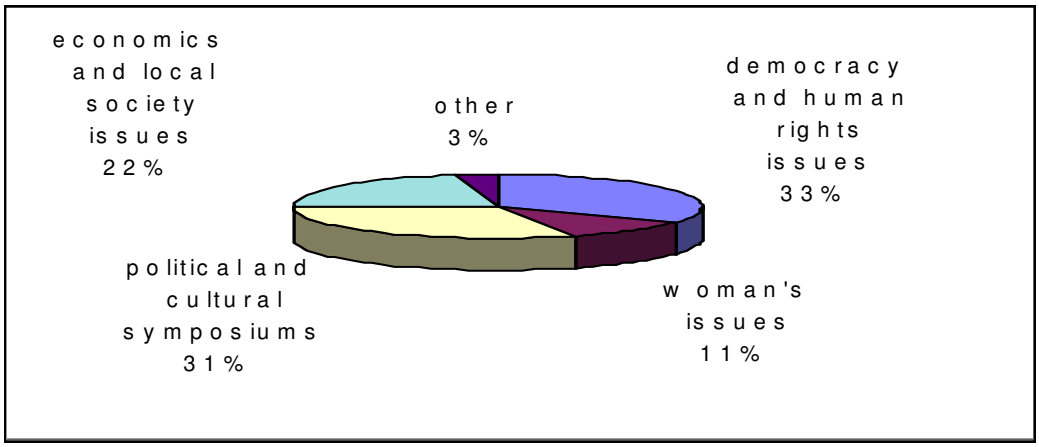
NGOs are the prime organizers of seminars and conferences (see Figure 5.5). The highest portion (33.2%) of public meetings and conferences were related to issues connected with democracy, elections, and human rights, followed by political issues (31%) (see Figure 5.6).

Figure 5.5: Distribution of Symposiums by Supervising Authority, 1997



Source: CPRS (1997)

Figure 5.6: Distribution of Symposiums by Subject, 1997



Source: CPRS (1997)

Figure 5.6 also shows that of the topics discussed at public meetings, democracy and human rights had first choice, with economic topics coming next. This is probably because these topics are of interest to intellectuals and therefore have gained foreign financial support.

5.5 Private Libraries

The PCBS survey revealed that less than a fourth of Palestinian families (22.9%) in the WBGS own a private library.

No difference was apparent between the West Bank and the Gaza Strip in this respect. However, there was a marked difference when analyzing the population centers. Families in the refugee camps had the highest rate of ownership of home libraries (31.8%), followed by towns (25.1%), and then by villages (18.8%). The survey also showed that having a home library increases with the educational level of the household head (see Table 5.7).

Table 5.7: Distribution of Families in the WBGS, According to Possession of a Private Library and Selected Variables, 1996 (%)

Family with library	West Bank	Gaza Strip	Town	Village	Camp	Total	Head of households educational level		Total
							Below secondary level	Secon-dary and above	
Families with library	22.1	24.9	25.1	18.8	31.8	22.9	15.5	41.8	23
Families with no library	77.9	75.1	74.9	81.2	68.2	77.1	84.5	58.2	77

Source: PCBS (1996a)

The bulk of libraries (83.4%) contain books on religion and more than three-fourths contain school books; about 72% contain books on cultural and intellectual topics as well as novels and magazines. Two-thirds of the libraries in the WBGS contain literary works, and more than half house books on scientific subjects (see Table 5.8).

Table 5.8: Distribution of Families Owning Home Libraries in the WBGS, According to Subject-Matter of Books in the Library, 1996 (%)

Subjects of books available	Scientific (other than school subjects	Literary (other than school subjects	Religious books	School curricula	Cultural and intellectual novels and magazines	Others	Total families owning libraries
Total	61	68.4	83.4	77.2	71.6	15.8	271

Source: PCBS (1996a)

5.6 Visiting Cultural Centers

The PCBS survey show that visits to exhibitions was the most common activity in the field of visits to cultural centers with 15% of the people questioned made such visits. Following was visits to sports and cultural clubs (12.7%), and visits to public libraries (10.4%). The survey disclosed a distinct gap between male and female participation in this type of activity. This is in contrast to the cultural activities that take place at home, which do not show any significant differences according to gender. While 21.1% of males visited sports clubs, the rate did not exceed 4% among females. The disparity gets narrower, however, when it came to visiting exhibitions (art, heritage, etc.) and public libraries. The West Bank surpassed all others in all fields related to this type of activity, with the exception of museums. For example, the percentage of persons who visited public libraries in the West Bank was double that in the Gaza Strip. Townspeople demonstrated greater participation in all types of cultural activities outside the home, with the exception of visits to museums (see Table 5.9).

Forming clear cut conclusions on the basis of these results must be avoided. The questions were too general in nature and had time restraints on the one hand, while the use of 'outside cultural activity concept' was too loose on the other.

Furthermore, engaging in a cultural activity greatly depends on the availability of centers and establishments that have easy access (museums, public libraries, exhibitions, theaters). As a result, a small number of individuals visited theaters.

The 15-29 age group is the one that participates most in cultural activities, including clubs, museums, exhibitions, theaters, and public libraries. This is more evident specifically among young men, and to a lesser degree among young women, where the 9-14 age group joins in clubs and visits museums and theaters more often than any other age group.

Table 5.9: Percentage of Individuals (9 years of age and over) Visiting Cultural Establishments, According to Type of Establishment, Sex, Region and Place of Residence

Cultural establishments visited and visitors' sex	West Bank	Gaza Strip	Town	Village	Camp	Total
Male						
Sports /cultural clubs	22.2	18.9	20.9	21	21.6	21.1
Museums	9	1.1	5.6	7.1	5.7	6.3
Exhibitions	19.9	10.7	20.4	15.7	12.8	16.8
Theaters	8	3.4	7.9	5.8	5.5	6.5
Public libraries	14.6	8.5	14	11.6	12.4	12.5
Female						
Sports /cultural clubs	4.9	2.2	6.3	2.3	4.2	4
Museums	6.7	0.7	4.8	5.2	3.3	4.7
Exhibitions	16.1	6.9	18.6	10.1	10.6	13.1
Theaters	5.1	1.8	6.1	2.6	4	4
Public libraries	10.6	3.3	12.8	5.8	6	8.2
Males and Females						
Sports /cultural clubs	13.7	10.8	13.8	11.8	13.1	12.7
Museums	7.9	9	5.2	6.1	4.6	5.6
Exhibitions	18	8.9	19.5	13	11.7	15
Theaters	6.6	2.6	7	4.2	4.8	5.3
Public libraries	12.6	6	13.4	8.7	9.2	10.4

Source: PCBS (1996a)

5.7 Licensed Research and Cultural Establishments

In 1996 there were only three movie theaters in the WBGS, one in the Gaza Strip and two in the West Bank (Ramallah and Jenin). On the other hand, the number of licensed cultural centers for the same year was 136, of which 110 were in the West Bank. Of the cultural centers, 65 centers were located in towns (48%), 34 in the villages, 17 in the camps and the remaining in villages. However, it was not possible to ascertain the efficacy of these centers, and there was a wide disparity in the effectiveness of the centers in operation[20].

5.8 Theaters and Cultural Festivals

According to information from the Palestinian Ministry of Culture, there were 11 theaters[21] distributed in the

[20] Information Source: Palestinian Ministry of Culture.

[21] The Ministry defined a theater as follows: A hall used for presenting theatrical performances, and having a reasonable degree of equipment as well as fulfilling

the conditions that must be found in a theater.

Table 5.10: Distribution of Art and Culture Theaters in the WBGS, According to Region and Year

Year	West Bank North	Center	South	Gaza Strip	Traveling Groups*	Total
1995	1	2	1	1	1	6
1996	3	5	4	1	2	15

* The festival traveled in the West Bank to more than one town.
There were five festivals in towns and one in a village, in 1995. In 1996, 12 took place in towns and 3 in villages.

Source: Ministry of Culture.

Palestinian territories as follows: 8 theaters in the West Bank and 3 in the Gaza Strip. In the West Bank there were 1 theater in the North, 2 in the South and 5 in the Center[22]. It should be noted that none of these theaters staged performances on a regular basis. Also, in 1995 only six art and cultural festivals that lasted more than one day were held with the number rising to 15 in 1996. Most of these festivals were in the West Bank, with the highest number in the central region (see Table 5.10).

Summary

Available cultural indicators reveal the extent of stagnation experienced by the various cultural activities and institutions (in the wide sense of the term) in the WBGS during, and perhaps before, the years of occupation. The Israeli Occupation brought about endless censorship, confrontations and repressive as well as restrictive practices that have contracted the scope and role of cultural activities and institutions, besides curtailing habits of reading and dulling people's interest in theaters, movies and museums[23]. With the emergence of a national authority however, there sprang up Palestinian means in the WBGS regions of providing broadcasting and television services as well as an infrastructure (ministries, governorates, municipalities, centers, clubs, etc.) thereby stimulating cultural life in its various aspects. Consequently, it has become possible to lay down plans for encouraging, developing and generating various cultural activities, as part of developmental schemes. These schemes may originate in either the public or the private sector, including national institutions, special attention being paid to the activation of private initiatives in this regard and to the diversification of their programs (cinema, theater, plastic arts, dancing, singing, publishing of intellectual and literary works, etc.).

6. SOCIAL SUPPORT, SECURITY, AND THE QUALITY OF LIFE

In the widest sense, "security" for individuals and groups involves unhindered access to good health care and education; meaningful, secure, and gainful work; adequate workers' benefits; decent living conditions; and support in old age, infirmity, and disability. Since aspects of security such as health care, employment opportunities, and education are discussed in other sections, this section will be

[22] This is in addition to 9 halls used as theaters in private schools , 8 in the West Bank and one in Gaza.

[23] There were 9 museums registered in the West Bank in 1995, 6 of which pertained to the national heritage, only one which included antiquities plus heritage in addition to the Islamic and the Rockfeller museums in Jerusalem. See Mazen Abdel-Latif*: Listing and the Study of Cultural Possessions in the West Bank*, under the supervision of the Ministry of Culture in cooperation with the art committees and the Sida Institute, 1995.

restricted to the examination of three areas relevant to the issue of security: work conditions and benefits, formal systems of social support, and the special situation of the elderly and the disabled.

6.1 Work Conditions and Benefits

The labor legislation in force[24] in the West Bank is the Jordanian Labor Law of 1960, amended by Jordanian legislation and Israeli military orders. In the Gaza Strip, the relevant legislation is the Egyptian Labor Law of 1964, amended in 1965.

The labor laws in the WBGS are not applicable to all workers. Those excluded are public sector employees, agricultural workers, domestic workers of various sorts, family members employed in family enterprises, and workers in establishments employing less than five workers (West Bank only).

Aside from government and municipal employees to whom special regulations apply, certain important categories of workers are without legal protection in Palestinian society. The magnitude of this problem becomes apparent when it is known that in the Palestinian economy, 87% of all establishments employ less than five persons.[25] Furthermore, 11.6% of all employed persons in the WBGS are classified as "unpaid family members," that is, persons working without pay in family-operated enterprises.[26] While the size of the workforce in domestic service--such as maids, gardeners, and the like--is not known, it is reasonable to assume that domestic workers labor under conditions of extreme job insecurity and the absence of basic workers' rights and benefits, such as annual and maternity leaves, disability allowances, and pension plans.

Women workers face particularly difficult labor conditions, considering that they form a substantial proportion of the agricultural labor force (36.9% in the West Bank and Gaza Strip), but at the same time largely classified as unpaid family labor (women represent 60% of the total workers in this category). Furthermore, 1993 survey data from FAFO/FALCOT (FAFO Study on the Occupied Territories) showed that women constituted 60.6% of all informal sector workers in the Gaza Strip and 55.6% of those in West Bank refugee camps. It would be safe to suggest that the vast majority of these women do not benefit from the provisions of the labor law.

Another category of women workers for whom inadequate provision is made in the law are married women with families. Maternity leave in the current legislation is 45 days in institutions employing five or more persons in the West Bank. The law in the Gaza Strip is vague at best: it stipulates that a pregnant worker, "if she wishes," may be absent from work one month before giving birth; she has the right to a mandatory leave immediately following delivery, and has the right to be absent for an additional twenty days. The legislation, however, has been amended by regulations issued by the General Personnel Department of the PNA in October 1997 specifying three months (90 days) as the official maternity leave for

[24] All details concerning legislation in force in the West Bank and Gaza Strip are based on: Women's Center for Legal Aid and Counseling (WCLAC), Towards Equality: Law and Palestinian Women, 1997. Most references to women in the formal and informal economies are based on Rema Hammami, "Labor and Economy: Gender Segmentation in Palestinian Economic Life," Palestinian Women: A Status Report, No. 4, Women's Studies Program, Birzeit University, 1997.

[25] PCBS, *Establishment Census*, August, 1995. The census covered all non-agricultural establishments. It is interesting to note that 94% of all non-agricultural establishments employ under ten workers.

[26] PCBS, *Labor Force Survey: Main Findings*, August, 1997. These findings are from the 6th round of the labor force survey.

women workers in PNA ministries and institutions.[27]

In addition to the various gaps in the law concerning adequate protection for workers, there is no legislation in force in the WBGS at this time concerning unemployment compensation, minimum wage standards, pension funds/provident funds, and cost of living allowances. It must be noted, however, that major employers such as the PNA, UNRWA, universities, hospitals and other large institutions have their own internal policies regulating some areas such as cost of living allowances, pension funds and provident funds, as well as other benefits such as annual and maternity leave, work hours, and the like.

Examined now are selected indicators of social protection available to Palestinian workers and employees.

6.2 Indicators of Social Protection to Workers and Employees

Current legislation in force stipulates that workers are entitled to contracts (written or oral). Recent data from the Ministry of Labor (1997) show that the majority of Palestinian workers are employed without written contracts: 80% of all establishments do not provide such contracts, while only 18% provide individual contracts and 1.6% collective (group) contracts. Data from a MAS study (Hilal & El-Malki, 1997a) confirm these trends: only 18.2% of workers in the West Bank and Gaza Strip work with contracts. As is the case with many other indicators of worker welfare, the central part of the West Bank is better off than the rest of the Palestinian territories as Ministry of Labor data indicate. The data reveal that nearly 35% of workers work under individual contracts (2.8% with collective contracts), while the figure for all other areas is 14%[28]. As may be expected, non-family establishments provide better contractual conditions to workers (the percentages are 32.8% for non-family establishments versus 10.3% for family-based workplaces).[29] By looking at the occupational profile of workers, it is found that professionals and clerks are at the top (71.4% and 59.1%, respectively, working with contracts), and manual workers are at the bottom (13%) (Hilal and El-Malki, 1997a).

Almost all PNA employees (including those in the security forces) are covered by the government health insurance scheme, as are registered Palestinian workers in Israel. United Nations agencies also offer health insurance to all their employees. The next best coverage is offered by universities (90% of all employees) municipalities (80% of all employees), NGO's employing ten or more employees (79%) ,professional associations (75%), banks (75%), and insurance companies (71.4%). The private sector (firms employing ten or more workers) is significantly lower, with 34% of employees receiving health insurance benefits.

A closer look reveals that the size of the private sector establishment appears to be crucial: in the WBGS (excluding East Jerusalem), only 8.1% of those employing 10-20 employees provide health insurance, while the figure for firms employing more than 50 employees rises to 47.7% In East Jerusalem, where Israeli regulations require the application of health insurance, 83.1% of employees of the private sector

[27] Directive No. 4311, issued on 25 October 1997 by the General Personnel Department of the Palestinian National Authority.

[28] Source: Ministry of Labor, (1997). MAS (1997a) figures differ considerably on this point: the percentage for the central part of the West Bank is 27.1% The lowest percentage is reported for the central and southern part of the Gaza Strip, at 10.7%.

[29] Ministry of Labor, op cit.

and 77.8% in NGO's are offered health insurance by employers[30].

While all employees of PNA ministries qualify for pension benefits, 83% of such employees are covered by these funds. All UNRWA and UN agency employees, and 90% of university employees, receive a one-time provident fund payment. Employees of municipalities and local councils are also covered by pension funds, although coverage in the Gaza Strip appears to be better than in the West Bank. In the private sector, very few employers offer pension schemes; only 3.5% of firms employing ten employees or more offered such benefits. The NGO sector is somewhat better, with 17.1% of institutions offering provident funds.

A feature of provident funds which must be noted here is that since they consist of one-time payments at the end of service, they do not constitute longer-term support during retirement.

MAS data (Hilal & El-Malki, 1997a) show that more than half of Palestinian workers enjoy annual holiday leaves, with some variation between regions (highest, at 60.7% in the southern part of the West Bank, and lowest, at 52.4% in the middle and southern part of the Gaza Strip). In terms of occupations, however, clerks, professionals, and technicians enjoy the best conditions (76.2%, 75%, and 75%, respectively, enjoy annual leaves), while only 20.8% of manual workers receive annual leaves. The gender gap in this regard is indicative of employment patterns: 68.5% of all female and 53.4% of all male workers enjoy annual leaves. This may be explained by the concentration of most female non-agricultural workers in the service sector (as teachers, health and social workers), where employees enjoy better work conditions overall (fifty-five percent of women in the non-agricultural labor market are employed in the service sector. Two spheres within the services alone, education and health/social services, employ 40% of women in all areas of the non-agricultural economy).

Data from the same MAS survey show that 30% of workers do not enjoy a paid weekly holiday, while 36.5% are not entitled to paid sick leaves. In terms of maternity leave, the study shows that 50% of workers in the Gaza Strip and 45% in the West Bank enjoy maternity leave; the highest rate, again, is in the central part of the West Bank (66.7%), with a relatively high percentage in the southern part of the West Bank (53.5%), again most likely due to the pattern of female employment observed earlier. The middle and southern regions of the Gaza Strip are significantly lower, at 30.8%.

MAS data (Hilal & El-Malki, 1997a) show that work classified as "permanent" prevails mostly in urban centers (particularly in the West Bank), while day labor is most prevalent in refugee camps (particularly in the Gaza Strip). The situation is particularly grim for the poorest strata of society; only 31.5% of manual workers enjoy secure[31] and permanent jobs, while 35% have temporary jobs, and 34% work on a daily basis (as day laborers). Percentages for other categories of workers are shown in Table 6.2.

[30] All health insurance and pension/provident fund figures are from Osama Hamed and Samia Al-Botmeh, *The Workplace as a Source of Pension Funds and Health Insurance in the West Bank and Gaza Strip*, MAS, 1997. Some of these figures differ significantly from those provided by the Ministry of Labor: the figures are 27.5% for the private sector (regardless of size of workforce) and 60.4% for UNRWA. See Ministry of Labor, op cit

[31] The MAS study on the informal support system considered the hallmarks of job security: permanancy, continuetity of income, the provision of pension or saving funds.

6.3 Systems of Social Support; Limited Support

The sources of support for the more vulnerable social groups in the WBGS are varied: the main institutional providers are the Ministry of Social Affairs, UNRWA, and the Islamic Zakat Committees. Local and international NGOs are also important providers. On the informal level, kin and other social networks have a role in meeting the basic life requirements of relatives and members of the community.

An important feature of social support in the WBGS is its main function as a measure of poverty alleviation for families in desperate or difficult situations. As such, the support extended by institutional providers is aimed at containing poverty, and not part of a developmental strategy aimed at providing the minimum level of social welfare to the population. (Hilal & El-Malki, 1997b)

With what follows is drawn mainly upon the findings of a study conducted by MAS, on the formal systems of social support in the WBGS (Hilal & El-Malki, 1997b). Before examining features of formal social support in the WBGS, it may be appropriate to note a finding from the MAS study that is relevant to the subject: only a small proportion (less than one quarter) of families which described their situation as "difficult," "very difficult" or "miserable" receive social support of any kind (formal or informal). Regional differences can also be noted: 12.6% of all surveyed families in the Gaza Strip and 9.2% in the West Bank receive any form of assistance. Furthermore, and as expected, refugee families received twice the support received by non-refugee families.

6.4 Formal Social Support

6.4.1 The Ministry of Social Affairs

In 1996, according to Hilal and El-Malki (1997b) the number of families receiving assistance from the Ministry of Social Affairs (MSA) was 23,379, or 89,812 persons (totaling 3.5% of the population of the WBGS). MSA aid is provided primarily to families which are considered the most "needy," in this case those in which part or all of the main (male) breadwinner's income is lost because of death, old age, illness, disability, or divorce. Almost half (48.6%) of MSA assistance goes to families headed by women due to the death or old age of their husbands; 34% of MSA assistance is given to families affected by illness and disability of the main provider; 7.9% to divorcees; and 3.1% to women, due to the absence of their spouses. Taken together, households headed by women constitute nearly 60% of all recipients of assistance by the Ministry. It may be noted that the percentage of families receiving aid under the category of aid to divorcees, widows and "abandoned" women is higher in the Gaza Strip (48.6%) than in the West Bank (30%). Less than one percent of assistance goes to families classified as those with "insufficient income."

6.4.2 UNRWA

In 1996, UNRWA assistance was extended to 21,890 families or 89,280 persons (93.5% of the population of WBGS). UNRWA support is provided within the framework of the "special hardship" program, which, very much like MSA, targets families without the benefit of a male breadwinner's income. The two largest categories receiving assistance under the special hardship program are families of the elderly (50% of all families receiving aid), and families of widows (18.3%). UNRWA figures for 1996 indicate that 61.3% of families receiving aid under the hardship program are composed of widows, the elderly, and orphans, followed by families in need of medical treatment for members (26.6%). As can be expected, most UNRWA aid is concentrated in the Gaza Strip; furthermore, most of the medical and educational assistance is granted to Gaza residents. A family of 7 persons (the average for the WBGS) received in 1996, from UNRWA, not more than 7.2% of the

average consumption of the average-sized Palestinian family in the Palestinian territories.

6.4.3 Zakat Committees

The Islamic Zakat Committees in the West Bank extended assistance to 27,585 families in 1996, totaling 118,191 individuals (some 4.7% of the total population). Eligibility criteria are the absence of the main breadwinner (due to death, divorce, migration, absence, or imprisonment), and "low income." Altogether, 195,608 individuals received assistance, which is also in the form of medical and educational services, and payments to orphans.

In the Gaza Strip, three Islamic charitable institutions take on the role of Zakat Committees, and the main criterion for aid there is also the absence of the main breadwinner. In 1996, assistance was granted to 3,481 orphans, 10,300 families in need, and 7,670 students. Health services were extended to another 30,000 individuals.

Despite the larger number of families receiving aid from the Zakat Committees, the amount of aid received is less than half that of UNRWA and much less than of MSA.

6.4.4 Other Institutions

The social support extended by charitable societies and other NGOs to Palestinians does not depend on the criterion of what may be called "dire need" used by MSA, UNRWA, and the Zakat Committees. Illness appears to be the most prevalent basis upon which assistance is given; in 1996, treatment and primary health care in the form of 1368,539 individual visits to health centers were extended by NGOs and the Palestinian Red Crescent Society. The elderly and orphans are two other categories receiving assistance from NGO sources, and their numbers in 1996 were 2,775 persons. Another 7,036 individuals received educational services from these organizations.

6.5 The Elderly and the Disabled

The population over 60 years of age constitutes about 5.2% of the total population. Due to prevailing high fertility rates, while the proportion of the elderly relative to other age groups is not likely to grow significantly in the near future, their absolute numbers are on the increase.

The MAS study (Hilal &El-Malki,1997a) on informal social support shows that children, particularly sons, are a significant source of social security for their elderly parents; about half of the elderly in the surveyed households depend on their sons, at a rate of 56% among men and 41% among women; only a small percent (5% of women and 2% of men) rely on daughters' assistance. The study also found that 26% of elderly men claim to support themselves, while 37.5% of women claimed to be supported by their husbands. A very small percentage of the elderly (3.5% of men and 6% of women) rely on assistance from relatives in the country or abroad. What is striking is that less than 2% of elderly men and 3% of elderly women rely on formal sources of support.

In terms of the institutional care of the elderly, a survey of 21 homes for the elderly (out of 26 in the WBGS) conducted by Birzeit University in 1991 revealed that only one percent of the elderly population was found to reside in old-age homes, divided almost equally between men and women. The conditions prevailing in the homes were found to be inadequate, in terms of essential facilities, staffing, and safety measures.[32]

Attention has been focused in recent years upon the special needs of the disabled population. The Central National Committee for Rehabilitation includes at the present time more than 80 regional committees and bodies, and constitutes the

[32] Rita Giacaman et al., Geriatrics in Perspective, Birzeit University Community Health Unit, 1991.

fruition of efforts to coordinate the care and rehabilitation of the disabled in the WBGS. In major regional studies[33] conducted by four of the regional committees, and covering about a quarter of a million people in the Gaza Strip and three regions in the West Bank, it was found that the rate of disability is about 2.3% of the general population. Of those, about one third suffered from physical disabilities, another third from sensory disabilities, and the rest from mental and mixed disabilities.

Possible discrimination against female disabled persons--leading to the death of more females than males due to neglect--is suggested by the lower percentage of disabled females to males (the discrepancy increasing with age in the 0-14 years age group). The four studies also revealed that for the same level of disability, girls fared considerably worse than boys on selected indicators of social integration; girls tended to play less than boys, go to regular and special schools less often, and join family and social activities less often as well. The large majority of disabled adults were unemployed and without incomes.

The studies conducted by the regional committees reveal that a high percentage of the disabled had been exposed to medical treatment for disabilities. Other forms of care, however, such as rehabilitation, were available to very few disabled persons. Significantly, the studies in the Jenin, Bethlehem, and Hebron regions as well as in two large refugee camps in the Gaza Strip revealed that families with persons with disabilities tend to be significantly poorer than the general population. This means that their ability to spend limited resources on the rehabilitation or care of the disabled is severely compromised.

6.6 The Quality of Life

In this section some indicators of the quality of life of Palestinians, especially those aspects pertaining to the immediate environment in which people carry out their daily lives will be examined. The assumption here is that the availability of decent housing, basic infrastructural services, means of communication, and sources of information and entertainment lead to people's sense of satisfaction with their lives on the one hand and mitigates against the reality and sense of deprivation on the other hand.

The percentage of home ownership among Palestinians is surprisingly high. PCBS (1997e) data show that 88.5% of all Palestinians live in dwellings for which they do not pay rent (mostly privately owned). Home ownership is highest in the Gaza Strip (93.5%), a reflection of the fact that for the Palestinian territories as a whole, home ownership in refugee camps is higher (at 96.8%) than in villages (93.1%) and urban areas (80.1%).

When examining the quality of life within the dwelling, however, it is discussed that home ownership per se, while it does grant a sense of overall security, is not the most significant variable in assessing the quality of daily life. Regarding the distribution of households by number of rooms in dwellings, PCBS data show that the average number of rooms per housing unit is quite low, at 3.4 rooms per dwelling for all the Palestinian territories, with little difference by types of communities (village, camp, city) or by

[33] Gaza National Committee for Rehabilitation and Diakonia, Disability and Rehabilitation Needs in the Gaza Strip: A Survey Report on Bureij and al-Shati Refugee Camps (1993); The Northern Regional Committee for Rehabilitation, A Study of 22 Palestinian Villages in the Jenin District with Special Reference to the Needs of Persons with Disabilities (1994); The Central Regional Committee for Rehabilitation, A Study of 23 Palestinian Villages in the Central District of the West Bank with Special Reference to the Needs of Persons with Disabilities (1995); The Southern Regional Committee for Rehabilitation, A Study of 19 Palestinian Communities with Special Reference to the Needs of Persons with Disabilities (1996).

region. If housing density is examined, it is found that the average number of persons per room is also rather high (2.33 for all regions), with little variation across regions and types of community (with the exception of urban areas in the West Bank, where the average number of persons per room is somewhat lower, at 1.96 persons per room). If housing density by number of persons per household is calculated, it is revealed that the figure of 3.3 for households with the largest number of persons per household (9+) is significantly higher than that for all types of households (2.33).[34]

In terms of basic services available to the Palestinian population, a PCBS survey of communities conducted in 1994 (PCBS, 1995a) shows the following: 85% of communities in the West Bank and 88% in the Gaza Strip are connected to electricity supplies; 73% in the West Bank and 92% in the Gaza Strip are linked to drinking water supplies, and 5% in the West Bank and 36% in the Gaza Strip are connected to public sewage systems.

It may be assumed that the availability of personal means of communication, travel, and access to information and entertainment adds to the individuals' sense of general well-being, as well as being essential tools for the conduct of life in a rapidly changing society. Slightly more than one fourth (25.8%) of Palestinians own private cars. As expected, car ownership rates are highest in urban centers (31.2%), followed by villages (24%) and refugee camps (17%). Access to a telephone in the home is available to 36.4% of urban households, compared to 18.4% in villages and 14.2% in refugee camps. Just under one quarter of Palestinians as a whole have access to telephones in their homes. Television ownership rates reflect global trends. Ninety per cent of Palestinians own televisions, with the highest rate in urban centers (94.3%), followed by villages (87.1%) and refugee camps (89.9%). Just under 20% of Palestinians own videocassette recorders[35].

[34] All data on dwellings from PCBS, *Demographic Survey in the West Bank and Gaza Strip: Housing Conditions (Detailed Results)*, May, 1997.

[35] PCBS, *Expenditure & Consumption Levels: Annual Report* (October 1995-September 1996), January 1997, p. 75. The MAS study on informal social support shows different figures for the items mentioned here, with the biggest discrepancies being for car and telephone ownership, particularly in cities (MAS figures being higher).

Summary

Our brief examination of aspects of the security, welfare, and well-being enjoyed by Palestinians in the WBGS has revealed that as people in other third world societies, a significant proportion of Palestinians live their lives without the benefit of adequate public support, private resources, and entitlements extended to them as citizens. Labor legislation, employment practices, and work conditions fall short of acceptable standards. In addition, public support provided to the poor and those with modest means is not only inadequate, but more importantly, is not part of a developmental strategy aimed at guaranteeing a minimum level of welfare for the population. It is clear at the same time that reliance on private means--primarily assistance from the family and kin networks--does not guarantee this minimum level of welfare for individuals and families.

Table 6.1: Employees Benefiting from Selected Worker Benefits, by Employment Sector

Category	Paid Annual Leave	Maternity Leave	Work Contracts	Health Insurance	Pension/ Provident
All Employees	57%	46%	20%		
PNA				95%	83%
UN Agencies				100%	100%
Municipalities (West Bank only)				80%	52%
Universities-ties				90%	90%
NGOs (more than 10 employees				79%	21.5%
private sector (more than 10 employees				34%	16.4%

Sources: Hamed & Al-Botmeh (1997) and Hilal & El-Malki (1997a)

Table 6.2: Job Security by Occupation

Occupation	Permanent Job	Temporary Job	Daily Work
Manual Worker	31.5%	34.9%	33.6%
Employee*	89.6%	4.5%	5.9%
Businessman	81.4%	13.6%	5.1%
Professional/ Technical Worker	80%	20%	--
Self-Employed	70.3%	13.5%	16.2%

* Employee denotes office workers, clerks, teachers, etc., i.e., those with stable jobs in institutions.

Source: Hilal & El-Malki (1997a)

Table 6.3: Percentage of Households with Selected Amenities, By Type of Locality

Locality	Private car	television	video	telephone
City	31.2	94.3	25.0	36.4
Village	24.0	87.1	15.8	18.4
Refugee Camp	17.0	89.9	17.0	14.2

Source: PCBS (1997e)

7. STANDARDS OF LIVING

The PCBS, in January 1997, issued the first annual report on the expenditure and consumption of households, which covered the period extending from November 1995 to September 1996. It is worth mentioning here that this survey in terms of comprehensiveness and time span is the first of its kind in the Palestinian territories, covering a large information gap concerning living conditions in the West Bank and the Gaza Strip. The results of the survey present a number of significant indicators concerning standards of living in Palestinian territories, the most important of which will be dealt with in this part of the study.

7.1 Average Household Consumption, According to Region

A household's monthly consumption in the WBGS between November 1995 and September 1996 averaged the equivalent of 637.29 JD. In the West Bank it averaged 675.40 JD against 543.12 JD in the Gaza Strip. The total cash expenditure for each household in the Palestinian territories during the same period averaged 591.80 JD: 502.78 JD for the Gaza Strip and 627.83 JD for the West Bank (PCBS, 1997e). Thus the average of total monthly household consumption in the West Bank exceeds its equivalent in the Gaza Strip by 24.3%, while the average of a household's monthly cash expenditure in the West Bank exceeds its counterpart in the Gaza Strip by 24.9%.There is no significant difference between the West Bank and the Gaza Strip in the percentage of cash expenditure on foodstuffs to total cash expenditure, which amounted to 38.8% in the West Bank and 38.6% in the Gaza Strip. A household's average monthly food consumption in the West Bank is slightly higher than its like in the Gaza Strip, although, when computing the record figure in consumer prices, the weight of foodstuffs in the Gaza Strip exceeds its counterpart in the West Bank as well as in East Jerusalem, equaling 42.9 %, 40.2 % and 37.9 %, respectively[36].

The average expenditure on "cultural and entertainment" activities in the Gaza Strip is double that of the West Bank (5% against 2.5% out of the total cash expenditure), whereas the consumption share on education is about equal between the two regions (3.4% in the West Bank against 2.7% in the Gaza Strip). This also applies to health care (3.4% in the West Bank against 2.6% in the Gaza Strip), with a slight difference in favor of the West Bank. On the other hand, the proportion of paid cash transfers to total cash expenditure is slightly higher in the Strip than in the Bank (4.1% in the Strip against 3.1% in the Bank). No significant difference is seen in consumption with respect to dwelling, furniture and home appliances (12.3% out of the total consumption in the West Bank and 12.7% in the Gaza Strip). The average expenditure on taxes in the Gaza Strip however was higher than in the West Bank (0.38% out of the total monthly expenditure in the West Bank as compared with 0.58% in the Gaza Strip). A disparity appeared in this respect in the regions of the West Bank. Out of the total expenditure, 0.68% was spent by households on taxes in the central part of the West Bank, against 0.19% in the southern regions and 0.26% in the

[36] PCBS, *Record Figures for Consumer Prices: Adjusted Series*, April 1997. Nevertheless, it is found from the tables published in the Final Report Survey on the expenditure and consumption of households in the WBGS that average food consumption as a percent of total consumption in the Gaza Strip is lower than expected in comparison with a number of standard of living indicators, amounting to 36.41% (Table 3, p. 47).

northern district. This is probably an indication of the higher income levels in the center of the West Bank when compared with its other regions.

7.2 Average Household Consumption, According to Governorate

The PCBS survey (October 1995 - September 1996) revealed significant disparities in living levels with respect to Palestinian governorates, reflected in a household's average monthly consumption[37]. The following descending order was perceived in terms of average monthly consumption: East Jerusalem, 876 JD; the two governorates of Ramallah (which includes al-Bireh) and Jericho, 774 JD; Bethlehem, 767 JD; Nablus, 638 JD; Jenin, 610 JD, followed by the governorate of Hebron, 599 JD, and then by the governorate of Tulkarm and Qalqilia, 566 JD. This reveals tangible differences in the consumption averages between a governorate with a higher standard of living (East Jerusalem) and one with a lower level (Gaza Strip). A household's consumption average in the Gaza governorates equaled only 62% of that in East Jerusalem (not adjusted to cost of living index). As for the West Bank governorates, a household's consumption rate in governorates with lower levels (Tulkarm / Qalqilia) amounted to 64.6% of a household's consumption average in the governorate with a higher standard of living (East Jerusalem).

It is assumed that a relationship exits between the ratio of food consumption out of the total consumption and the standard of living (assuming that total consumption is tied to standard of living). The higher a household's total monthly consumption (or income) average, the lower its food consumption ratio, and vice versa. This is so because food is an indispensable basic need. The Hebron governorate shows a greater than expected increase in the food consumption (in relation to average total family expenditure), being in fact the highest among the governorates of the WBGS[38]. Next came the Tulkarm / Qalqilia governorate, followed by Bethlehem. Hebron remains the highest, if expenditure on food rather than consumption is considered, to be followed by the Bethlehem governorate and then by Tulkarm / Qalqilia). This may be due to the disparities present in local traditions related to food (and to certain types of it), particularly on religious and social occasions.

[37] A household's consumption and expenditure is computed according to the following definitions: Household expenditure:

1. Cash spent on purchases of goods and services for living purposes.
2. The value of goods, services and payments or part of payments received from employer.
3. Cash expenditure spent as taxes (non-commercial or non-industrial), gifts, contributions, interests on debts and other non-consumption items.

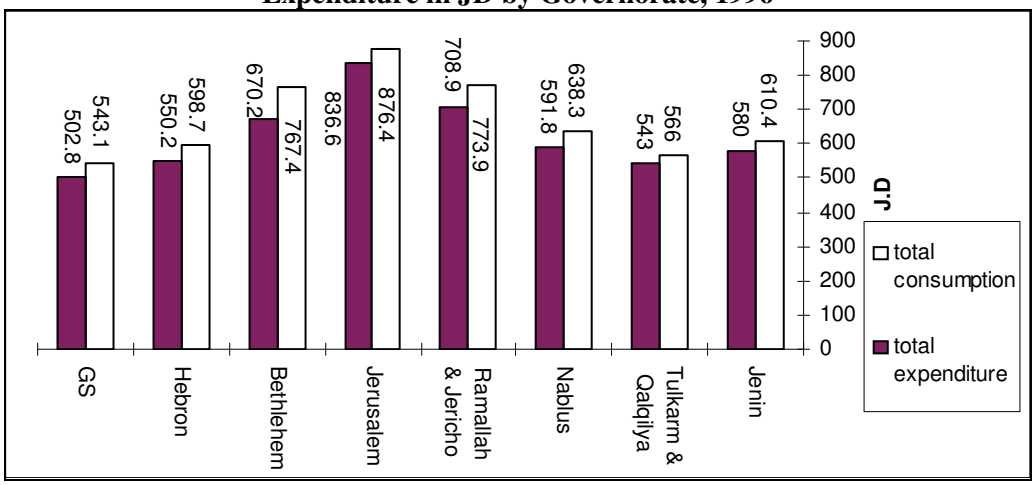
Household consumption includes the following:

1. Cash spent on purchases of goods ands services for living purposes.
2. The value of goods, services and payments or part of payments received from employer.
3. Own-produced goods and food including consumed quantities during the recording period.
4. Estimated rent value of the dwelling.
5. Cash expenditure spent as taxes (non-commercial or non-industrial), gifts contributions, interests on debts and other non-consumption items.

(PCBS, 1997, *Levels of Living in Palestinian territories, Final Report*, p. 20).

[38] It is to be noted that the Hebron governorate ranks highest of all governorates in its monthly meat consumption (where this attains 10.92% of the total average monthly consumption, as compared with the Gaza Strip, where it did not exceed 7.01% and Jenin where the rate was 7.99%). It also ranks highest in its consumption of bread and cereals (7.75% of the total average monthly consumption compared to 7.4% in the Gaza Strip and 5.68% in Jerusalem) as well as the highest in its consumption of vegetables, legumes and tubers (5.45% in the Hebron governorate compared with 4.05% in Jerusalem). See PCBS, *Expenditure and Consumption Levels, Final Report*, 1997,

Figure 7.1: Average Monthly Household Consumption and Expenditure in JD by Governorate, 1996



Source: PCBS (1997f)

Hebron also came out as the highest in its average consumption on medical care; this ratio amounting to 4.5% of total expenditure compared with 2.6% in the Gaza Strip, 2.4% in East Jerusalem, and 3.7% in Tulkarm / Qalqilia.

The Governorate of Jenin was the lowest among Palestinian governorates in its consumption ratio on education (2.2%), to be followed by the Hebron governorate (2.6%), and the Gaza governorate (2.7% of the total monthly consumption average), compared with 4.4% in the East Jerusalem governorate, 4.4% in Bethlehem and 3.9% in the two governorates of Ramallah and Jericho. All of the West Bank governorates showed a higher spending average on transportation and communication than the Gazan governorates. The East Jerusalem governorate was the highest in this respect, followed by Nablus, then Hebron, and lastly Ramallah / Jericho. The governorates of Bethlehem and Jenin were the lowest in their consumption ratio on transportation and communication.

The Jerusalem governorate was the highest in the proportion spent on housing (including furniture, appliances and home needs), followed by the two governorates of Ramallah and Jericho, the Gazan governorates, and the Nablus governorate. The two governorates of Hebron and Tulkarm / Qalqilia were the lowest. The governorate of Hebron came out highest of all the Palestinian governorates in the household's average consumption on both food and dwelling (52.9% of total consumption), followed by the governorate of Tulkarm / Qalqilia (51.8%), whereas the rest of the governorates were similar in their consumption ratios on both food and dwelling (between 48.5% and 49.6%).

The South West Bank comes out highest in its ratio of food consumption, amounting to 40.9% of the total consumption. In the North West Bank this ratio amounted to 38.1%, while it amounted to 35.8% in its southern part (see Table 7.1). This is an indication of disparities in living standards between the West Bank regions.

7.3 Consumption Average, According to Types of Localities

The PCBS survey data reveals distinct differences when it comes to types of localities. The highest average monthly consumption was found in towns, while the lowest was in camps. This is

applicable to total average monthly expenditure (see Table 7.1). Moreover the differences in consumption levels between towns and rural areas is limited when viewed against the differences between towns and camps. A household's total average monthly consumption in the camps amounted to 76.3% and in the villages to 94% of the total average monthly consumption of a town household. The same formula applies to a household's monthly expenditure, which in the camps amounts to 76.9%, and in the villages to 92.8% of a household's monthly expenditure average in the towns[39].

The ratio of food consumption to total consumption is similar in both villages and camps, which is higher than comparable rates in the towns. A slight difference is observed between camps and villages in the ratio of food expenditure on food (see Table 7.1). The difference noted between consumption and expenditure in the three types of localities may be attributed to differences in factors affecting the household's consumption and expenditure in each, specifically the role of local production for home consumption as well as that of formal and informal social support. Expenditure on education out of the total expenditure is similar in the three types of localities, while slight differences exists with regards to medical care. The high expenditure ratio on medical care in the villages as compared with that of the camps and towns may be due to the low level of health services (free and semi-free services) in the villages as compared with camps and towns, as well as to the scarcity of primary care centers there. There is, moreover, a slight increase in the expenditure averages on dwellings in towns when compared with other population centers (see Table 7.1).

7.4 Distribution of Households, According to Consumption Groups and Living Standards

Taking the first PCBS annual report on household's consumption and expenditure in the WBGS as the source, households can be divided according to their average monthly consumption into three groups. These groups may be considered as representing three social strata in terms of consumption level:

a) Households whose monthly consumption fell below 401 JD. These households formed 28.4% of the households in the West Bank, 43.6% of the households in the Gaza Strip, with an average 32.8% in the WBGS. More than half of these households, or the equivalent of 18.7% of the households total in the WBGS, have a consumption level below 300 JD. The more needy groups may be considered as falling under this category.

b) Households whose monthly consumption ranged between 401 JD and 1,000 JD. These households formed 54.7% of all households in the West Bank: 47.6% in the Gaza Strip, and 52.7% in the WBGS. However, the monthly consumption of about two-thirds of these families, or the equivalent of 34.6% of total households in the WBGS, ranges between 400 JD and 700 JD. This strata of the population comprises the group of wage earners: workers, employees and craftsmen; it also includes poor or semi-poor groups.

c) Households whose monthly consumption exceeds 1,000 JD. These formed 16.9% of West Bank households, 8.7% of those of in the Gaza Strip, and 14.5% of the total number of households in the WBGS. This group comprises the professionals, technicians, businessmen, financiers and senior employees.

[39] Derived from the previous source.

PCBS divides Palestinian households into three strata according to living standards, according to the basis of the percentage of consumption on food out of total consumption:

1. The better-off strata: food consumption formed less than 30% of total household consumption.
2. The middle strata: food consumption formed 30% to 40% of total consumption.
3. The worse-off strata: food consumption exceeded 45% of total consumption[40].

According to the preceding criteria, Palestinian society in the WBGS can be divided into the following social groups (see Table 7.2):

a) A group composed of households that enjoy a higher than average level of living. This group formed 19.5% of the total number of households in the WBGS. Consumption on food averaged 22.1% of total consumption;
b) A middle group, forming 43.3% of WBGS households. Its average consumption of food to its total consumption amounted to 37.5%;
c) A poor third group forming 37.2% of the total number of households in the WBGS. Its average food consumption to total consumption amounted to 53.6%.

The previous indicator does not, however, show complete agreement with other standard of living indicators. It indicates that the worse-off groups are larger in the West Bank than in the Gaza Strip (38.5% in the West Bank compared to 34% in the Gaza Strip), and that the better-off groups are equal in both regions (19.4% in the West Bank and 19.7% the Gaza Strip), whereas households whose monthly consumption was less than 301 JD amounted to 15.3% of the total of West Bank households compared to 27% in the Gaza Strip.

Relative weights of the consumption groups computed in consumer price index indicate different percentages (PCBS, 1997a). Nevertheless, the criteria (see Table 7.2) indicates the presence of a higher rate of better-off families in towns (24.2%) than in villages (16.9%) and camps (15.5%). It also indicates the presence of a higher rate of better-off families in the central region of the West Bank (25.1%) than in its northern (18.2%) or southern region(15.7%).

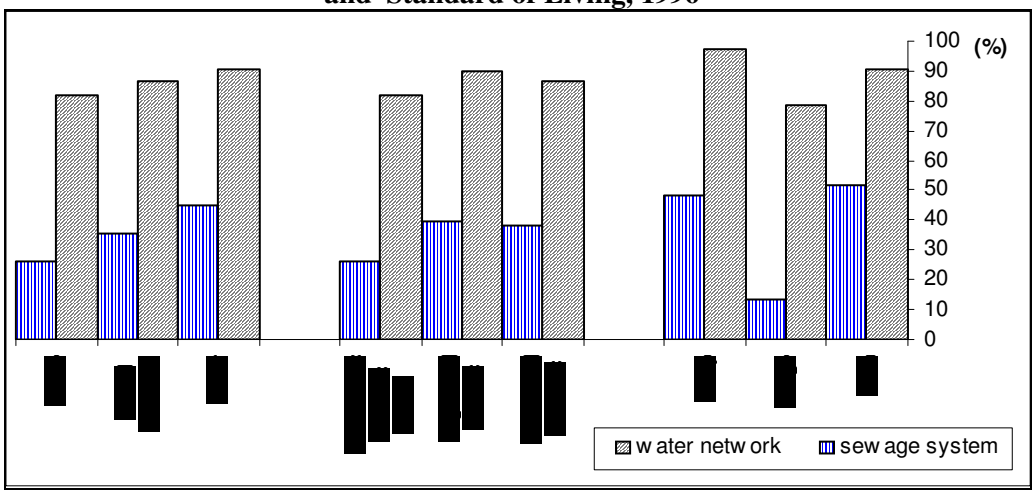
It should be emphasized that a household's average consumption does not reflect the consumption distribution within it, which might vary according to sex, age and authority relations between its members. Thus certain families in the middle group (in terms of monthly consumption) may include individuals whose average consumption is less or more than that middle category owing to the presence of hierarchical relationships within the family.

A parallel relationship was noted between a household's level of living and the fact that its home is linked to a public water network and a public sewage system. Households whose main source of income comes in the form of wages and salaries registered a

[40] Ibid, See the margin in Table 28.

higher rate than others in terms of linkage to public water or sewage systems. The camps have more of their dwellings connected to a public water network, followed by towns, then the villages whereas towns slightly surpassed camps in having their houses connected to a public sewage network, but surpassed villages by a wider margin (see Figure 7.2).

Figure 7.2: Distribution of Households Connected to Water Network and Public Sewage System by Locality, Main Source of Income and Standard of Living, 1996



Source: PCBS (1997e)

7.5 Household's Consumption, According to Sources of Income and Family Size

PCBS data indicate that for their main source of income 63.2% of Palestinian households depend on wages and salaries, 28% of them depend on family projects, and 8.8% on other sources (assistance from individuals or institutions)[41]. Sources of wages and salaries are distributed in the following manner: 17.6% from work in the public sector, 37.7% from the private sector, 44.7% from work in Israel and abroad.

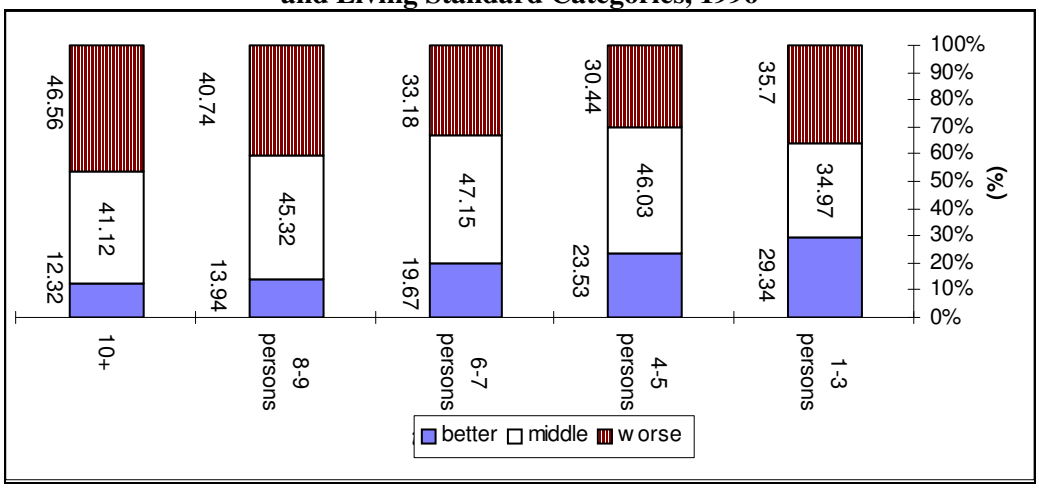
Households which depend on family projects for their main source of income enjoy the highest rate in terms of individual monthly consumption (98.2 JD). Next came households which depended on the public sector for their income (91.3 JD) and followed by those whose main source of income is from employment in Israel (91.1 JD). Persons whose income is from other sources (assistance from private individuals or more likely from institutions) had the lowest consumption rate per individual and the highest ratio of food consumption. They also form the group that spends the least on education, transportation, communication and clothes.

[41] As to the WBGS sources of income, these were distributed as follows (%):

Regi	Fami Proje	Wage publ sect	Wages privat secto	Wages fro Israel o abroad	Othe
W B	28.(	8	23.4	32.2	7.3
GS	26	18.9	24.2	17	13.4

Source: PCBS (1997),.*Expenditure & Consumption Levels: Final Report*.

Figure 7.3: Distribution of Households by Household Size and Living Standard Categories, 1996



Source: PCBS (1997e)

The data point to the fact that there is a correlation between household size and level of consumption. Households which have less than four members enjoy the highest percentages of households classified as "better-off", amounting to 29.3%, followed by households whose members range between four and five with a rate of 23.5%, and dropping to 12.3% in the case of households which had more than nine members (see Figure 7.3). Households whose members exceed nine have the highest rate among "the worse-off" level of consumption. At the same time the results of a household's consumption and expenditure show that the average size of a household increases with the increase in consumption level.

7.6 Wage Levels, According to Economic Sector, Work Place and Region

A decline was noted during 1996 in daily wage averages, from 60.1 NIS during September-October 1995, to 50 NIS in November 1996- January 1997. The decline covered workers employed in the WBGS. The daily wage average dropped in the West Bank from 56.5 NIS during September-November 1995 to 46.2 NIS during November 1996 - January 1997. The daily wage average in the Gaza Strip receded from 44.5 NIS to 36.9 NIS during the same period. However, the wages of the Palestinians working in Israel witnessed a slight increase during that same period if the decline in the NIS rate of exchange is discounted. A decline in wage averages during April - May 1996 is also noticeable, due to the Israeli closures of the Palestinian National Authority areas during that period.

The wage average of Palestinian employees with known wages fell off in the Palestinian territories during 1996 by about 20%. This decrease in wages was accompanied by a 7.2% increase between January 1996 and January 1997[42] in the general price index. 33.9% of the total number of workers in July - November 1996 received wages that fell below 1,000 NIS (see Table 7.3). Wages vary, however, depending on the economic sector; they exhibit fluctuations in most sectors: a tangible falling off in the mining sector as well as in the stone quarrying and conversion industries, a decline in agriculture, an increase in building and construction, and a falling-off in the services sector. The data indicate that the wage averages tend to draw closer together in the WBGS, the

[42] Derived from the PCBS, Record figures for consumer prices.

wage differential dropped from 26% at the start of 1996 in favor of the West Bank to only 14% by the end of the same year. (UN, 1997)

The highest daily wages for West Bank workers with known wages were paid to those employed in the transportation sector as well as in the storage and communication sectors, with building and construction following close behind. In the Gazan governorate, the highest paid wages were in transportation, storage and communication, with the services sector coming directly after. Regarding workers in Israel and Israeli settlements, the highest wages were in the building and construction sectors followed by trade as well as by restaurant and hotel business.

More than half of the labor force, near the end of 1996, were concentrated in the main towns (51.6%). The remaining were distributed among the villages (27.4%), work in Israel and Israeli settlements (17.5%), and a small portion in the camps (see Table 7.4). Over half the labor force (50.6%) was employed in the tertiary sector (services), while 19.1% worked in manufacturing industries, stone quarrying and mining (the secondary sector). Of the total WBGS labor force, 14.1% worked in agriculture while 16.2% worked in the building and construction sector.

Unemployment in the Palestinian territories, during 1996, ranged between 18.3% and 28.4%. Among females it ranged between 13.7% and 21.4%, and among males between 19% and 29.9%. It must be kept in mind that the definition of unemployment differs according to gender and does not necessarily include work in the informal branches of the economy. The Gaza Strip experienced higher unemployment averages than the West Bank. Limited employment in the WBGS, in 1996, ranged between 9.8% and 14.3%, with higher employment in the West Bank than in the Gaza Strip.

Summary

Unemployment levels remained high in the WBGS during 1996. Unemployed was estimated at 101,469 in the last quarter of 1996, compared with 93,088 in the first quarter of the same year (UN, 1997). Full unemployment averages did not fall below 19% in the last quarter of the year, although they had reached 29.5% in the middle of the year due to Israeli closures. Limited unemployment dropped to 9.9% of the labor force after it had exceeded 21% during the last quarter of 1995. The unemployment rate among females decreased significantly (in the formal economy branches at least) between the last quarter of 1995 and the last quarter of 1996 (from 25.4% to 13.7%), while unemployment among males experienced an increase in the same period (from 17.6% to 19%). On the other hand, limited employment witnessed a decrease among both males and females, although more acutely among females (see Table 7.4).

The last quarter of 1996 witnessed a decrease in the percentage of businessmen in the WBGS to the total labor force in comparison with the last quarter of 1995 (from 6.8% to 5.7%) and a slight increase in the percentage of the self-employed (from 21.1% to 22.4%). Unpaid workers in family-owned businesses maintained their percentage of the labor force (10%). This applies to the paid labor (61.9%) as well. The wage differential during 1996 witnessed a falling-off; the effects, however, were felt more acutely in the West Bank than in the Gaza Strip. Wage levels in the West Bank and Gaza Strip tended to draw closer together with the wage differential dropping from 26% at the start of the year to 14% by the end of the year (UN, 1997).

The PCBS first annual survey on households' expenditure and consumption showed that the actual monthly expenditure between the first and last quarters of 1996 dropped by about 5%; the expenditure on basic necessities (food, dwelling, clothes, health care, transportation, education) dropped by

about 7%. Food consumption as a percentage of total consumption amounted to 37.6% compared to 15% in Israel in 1992-3 (ICBS, 1996), and 40.6% in Jordan in 1995. The survey also revealed a distinct increase in expenditure on taxes, which showed improvement in the tax collecting on the part of the relevant Palestinian National Authority institutions.

The survey data revealed mark differences between the consumption and expenditure level of the West Bank and the Gaza Strip, in favor of the former. In addition, differences are evident between the governorates of the West Bank, in favor of the central region, and furthermore, between towns, villages and camps, in favor of the towns.

Table 7.1: Percentage & Average Monthly Household Consumption in JD by Consumption Groups, Region and Locality, 1996

Commodities and	Locality			WBGS	GS	WB				Jordan*
services	Camp	Village	Town			WB	South	Middle	North	
Total food consumption	39	39.3	35.3	37.6	36.4	38	40.9	35.8	38.1	
Total non-food consumption	61	60.7	64.7	62.4	63.6	62	59.1	64.2	61.9	
Food cash expenditure	41	39.6	37.2	38.7	38.6	38.7	42.8	36.8	37.7	40.6
Non-food cash expenditure	59	60.4	68.8	61.3	61.4	61.2	57.2	63.2	62.2	
Total consumption by JD	519	639	680	637	543	675	644	815	603	
Total expenditure by JD	488	588.8	634.6	591.8	502.8	627.8	528.1	760.2	570.9	
Expenditure for selected consumption group (from total expenditure) %										
Clothing and footwear	7.7	8.5	8.7	8.5	7.9	8.6				
Housing, furniture and household operation	13.2	12.4	14.4	13.3	13.8	13.2				
Medical care	2.8	3.9	3.2	3.4	2.8	3.7				
Education	3.3	3.5	3.4	3.4	2.9	3.7				
Recreation	3.1	2.6	3.8	3.1	5.1	2.5				

Source: JDS (1996) and PCBS (1997f)

Table 7.2: Distribution of the Households by Standard of Living, Region, and Locality, 1996

Variables	Standard of Living %			Number of households in the sample
	Worse	Middle	Better	
WBGS	37.17	43.3	19.53	4500
WB	38.47	42.09	19.44	3203
North WB	38.79	43.02	18.19	1376
Middle WB	32.66	42.21	25.13	909
South WB	43.73	40.57	15.70	918
GS	33.98	46.29	19.73	1297
Locality				
Town	30	45.81	24.19	1258
Village	43.62	39.52	16.85	2064
Camp	36.21	48.34	15.45	668

Source: PCBS (1997e)

Table 7.3: Distribution of Monthly Wages by Categories (1-3 rounds of labor force surveys)

Net monthly wages categories	July- October 1996	April- May 1996	September- October 1995
Percentage of employees whose monthly net wage 500 NIS	5.7	6.8	7.5
Percentage of employees whose monthly net wage 501-1000 NIS	28.2	35.6	28.9
Percentage of employees whose monthly net wage 1001-1500 NIS	27.2	29.3	28.1
Percentage of employees whose monthly net wage 1501-2000 NIS	14.3	11.9	14.7
Percentage of employees whose monthly net wage 2000 NIS	24.6	16.4	20.8
Average daily net wage	**57**	**49.1**	**60.1**

Sources: PCBS (1996c and 1997h)

Table 7.4: Distribution of the Labor Forces by Industry, and Unemployment & Underemployment Rates, 1995- 1996, (%)

Indicators	October 1996-	July-	April-	September-

	January 1997	October 1996	May 1996	October 1995
Employed in agrculture	14.1	12.6	16.8	12.3
Employed in construction	19.1	19.5	12.2	18.8
Employed in manufacturing	16.2	17	17.4	17.8
Employed in services	27.7	27.6	30.2	26.5
Elementary occupation workers	29.9	28.7	27.1	18.3
Craft and related trade workers	22.6	26.3	23.4	27.5
Employed in main cities	51.6	51.9	55.3	53
Employed in village	27.4	28.2	30.8	25.1
Employed in camp	3.5	3.7	4.4	5.2
Employed in Israel	17.5	16.2	9.5	16.1
Unemployment rate				
WBGS	18.3	21.8	28.4	18.2
WB	15.5	18.5	24.3	13.9
GS	26.2	30.8	39.1	29.4
Male	19	21.9	29.9	17.6
Female	13.7	21.4	20.8	25.4
Underemployment rate				
WBGS	9.8	11.9	14.3	21.1
WB	10.8	12.7	15	20.7
GS	7.1	9.8	12.7	22
Male	10.9	13.2	15.7	22.9
Female	3.3	3.9	6.7	10.4

Sources: PCBS (1997i and 1997h)

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STATISTICAL ANNEX

ملحق إحصائي

الجدول العام 1: الضفة الغربية وقطاع غزة: مؤشرات اجتماعية مختارة للعامين 1995/ 1996
General Table 1: West Bank And Gaza Strip- Selected Social Indicators, 1995/1996

الصفحة Page	رقم المصدر Reference	مخيم Camp	قرية Village	مدينة Town	قطاع غزة GS	الضفة الغربية WB	الضفة والقطاع WBGS	السنة Year	وحدة الحساب Unit	المؤشر Indicator
-	1	-	-	-	905.3	1484.7	2389.9	1995	الف شخص 1000	السكان Population
59	7	23.9	37.1	39	37.9	621	100	1995	(%)	
94	7	-	-	-	50.7	45.3	47	1995	(%)	ذكور: اقل من 15 سنة Male: less than 15 years old
		-	-	-	46.8	52.5	49.7			15-64 سنة 15-64 years old
		-	-	-	2.5	3.8	49.7			65 سنة فما فوق 65+ years old
94	7	-	-	-	50	43.7	45.8	1995	(%)	اناث: اقل من 15 سنة Female:less than 15 years old
		-	-	-	47	52.5	50.8			15-64 سنة 15-64 years old
		-	-	-	2.9	3.8	3.5			65 سنة فما فوق 65+ years old
94	7	-	-	-	50.3	44.5	46.6	1995	(%)	ذكور واناث: اقل من 15 M&F: less than 15 years old
		-	-	-	46.9	51.8	50.1			15-64 سنة 15-64 years old
		-	-	-	2.9	3.7	3.4			65 سنة فما فوق 65+ years old
-	4	-	-	-	626	5.77	5.95	1995	(%)	معدل النمو السكاني Population Growth Rate
		-	-	-	963	1571.6	2534.6	1996	1000	السكان Population
-	10	19.5	39.8	40.7	38	62	100		(%)	
-	3	-	-	-	51.4	47.2	48.8	1996		ذكور: اقل من 15 سنة Male: less than 15 years old

المؤشر Indicator	وحدة الحساب Unit	السنة Year	الضفة والقطاع WBGS	الضفة الغربية WB	قطاع غزة GS	مدينة Town	قرية Village	مخيم Camp	رقم المصدر Reference	الصفحة Page
15-64 سنة 15-64 years old			47.8	49.4	45.2	-	-	-		
15-64 سنة 15-64 years old			47.8	49.4	45.2	-	-	-		
65 سنة فما فوق 65+ years old			3.4	3.4	3.4	-	-	-		
اناث: اقل من 15 سنة Female: less than 15 years old		1996	47	45.3	49.7	-	-	-	3	-
15-64 سنة 15-64 years old			49.3	50.8	47.1	-	-	-		
65 سنة فما فوق 65+ years old			3.7	3.9	3.2	-	-	-		
ذكور واناث: اقل من 15 M&F: less than 15 years old		1996	47.9	46.2	50.5	-	-	-	3	-
15-64 سنة 15-64 years old			51.5	50	46.1	-	-	-		
65 سنة فما فوق 65+ years old			3.6	3.8	3.4	-	-	-		
معدل النمو السكاني Population Growth rate	(%)	1996	5.8	561	6.12	-	-	-	4	-
توقع العمر عند الولادة Life Expectancy	سنة Years	1995							7	32
ذكور Male			70	-	-	-	-	-		
اناث Female			73.7	-	-	-	-	-		
وفيات الرضع Infant mortality rate	لكل 1000 مولود حي per 1000 live births	1995	27.3	25.5	30.2	23.8	29.5	28.9	7	163
ذكور Male			30.3	-	-	-	-	-		
اناث Female			24	-	-	-	-	-		
وفيات الاطفال child mortality rate	لكل 1000 طفل per 1000 child	1995	33.2	31	37	29.9	35.2	35.1	7	163
ذكور Male			36.7	-	-	-	-	-		
اناث Female			29.3	-	-	-	-	-		
وفيات الأمومة Maternity mortality rate	لكل 100 الف مولود per 100000 live births	1995	80 -70	-	-	-	-	-	7	32
معدل الخصوبة الكلية Fertility rate	مولود/امرأة births/ woman	1994	6.09	5.48	7.41	-	-	-	4	-

الصفحة Page	رقم المصدر Reference	مخيم Camp	قرية Village	مدينة Town	قطاع غزة GS	الضفة الغربية WB	الضفة والقطاع WBGS	السنة Year	وحدة الحساب Unit	المؤشر Indicator
-	4	-	-	-	7.44	5.62	6.20	1995		
153 -151	**8**	**36.8**	**46.3**	**47.8**	**33.9**	**50**	**45.2**	**1996**	**(%)**	**استخدام وسائل منع الحمل used a contraceptive method**
								1995	(%)	عدد سنوات الدراسة المكتملة Years of schooling completed
										ذكور Male
70-69	5	8.3	8.3	6.2	8.4	7	7.5			0 سنة دراسية 0 years of schooling
70-69	5	19.9	13.6	18	19.2	15.3	16.5			13+ سنة دراسية 13+ years of schooling
										اناث Female
70-69	5	21.9	25.3	16.3	20.6	21.6	21.3			0 سنة دراسية 0 Years of schooling
70-69	5	11.6	6.5	13	10.2	9.9	10			13+ سنة دراسية 13+ years of schooling
										ذكور واناث Male & Female
70-69	5	15.1	16.7	11.5	14.5	14.2	14.3			0 سنة دراسية 0 years of schooling

الصفحة Page	رقم المصدر Reference	مخيم Camp	قرية Village	مدينة Town	قطاع غزة GS	الضفة الغربية WB	الضفة والقطاع WBGS	السنة Year	وحدة الحساب Unit	المؤشر Indicator
70-69	5	15.8	10.1	15.5	14.8	12.6	13.3			13+ سنة دراسية 13+ years of schooling
77 و78	7	83.8	81.7	87.2	84.9	84.1	84.3	1995	(%)	معدل معرفة القراءة والكتابة Adult literacy rate
		90.9	90.9	92.5	91.7	91.1	91.5			ذكور Male
		76.7	72.0	81.8	76.3	78.6	77			اناث Female
58	6	96.8	62.4	90.1	96.3	74.5	81.1	1995	(%)	الأسر المربوطة بيوتها بشبكة مياه connected to water network
-	12	-	-	-	96.4	79.1	84.1	1996	(%)	
58	6	41.8	2.9	53.2	48.7	24.4	31.7	1995	(%)	الأسر المربوطة بيوتها بشبكة مجاري connected to sewage system
-	12	-	-	-	47	28.7	34	1996	(%)	
93	6	2.69	2.39	2.10	2.57	2.23	2.33	1995	فرد/غرفة persons per room	الكثافة السكنية Housing density
-	12	-	-	-	2.34	2.21	2.25	1996		
21	9	488	589	635	503	628	592	1996	دينار اردني J.D	انفاق الأسرة الشهري Monthly household expenditure
21	9	41	39.6	37.2	38.6	38.7	38.7	1996	(%)	انفاق الأسرة على الطعام من الانفاق الكلي Food expenditure
-	4	_	_	_	1078.9	1480.6	1340.2	1994	دولار امريكي US dollars	حصة الفرد من الدخل المحلي الاجمالي GDP per capital
23 و48	2	-	-	-	35.4	40.6	39	1995	(%)	نسبة القوى العاملة Labor force (15 years old and above)
					62.8	68.6	66.9			ذكور Male
					7.6	12.2	11.2			اناث Female
46 و48	2	-	-	-	29.4	13.9	18.2	1995	(%)	معدل البطالة Unemployment rate
		-	-	-	-29	13.9	17.9			ذكور Male
		-	-	-	-31.9	14.2	25.4			اناث Female
					22	20.7	21.1	1995	(%)	معدلات العمالة المحدودة Under-employment

الصفحة Page	رقم المصدر Reference	مخيم Camp	قرية Village	مدينة Town	قطاع غزة GS	الضفة الغربية WB	الضفة والقطاع WBGS	السنة Year	وحدة الحساب Unit	المؤشر Indicator
47 و48	2				23.6	22.6	22.9			ذكور Male
					9	10.8	10.4			اناث Female
54	2							1995	(%)	مكان العمل Place of work
		-	-	-	68.2	48.3	53			مدينة Town
		-	-	-	12.7	29	25.1			قرية Village
		-	-	-	15.5	2	5.2			مخيم Camp
		-	-	-	3.6	20.7	16.1			اسرائيل والمستوطنات Israel & Settlements
52, -	4 و11	-	-	-	35.1	41.7	39.9	1996	**(%)**	**نسبة القوى العاملة%** Labor force (15 years old and above%
		-	-	-	64.4	70.3	68.5			ذكور Male
		-	-	-	5.5	13	10.8			اناث Female
52	11	-	-	-	26.2	15.5	18.3	1996	(%)	معدل البطالة unemployment rate
		-	-	-	26.5	16.1	19			ذكور Male
		-	-	-	22.1	12.2	13.7			اناث Female
52	11	-	-	-	7.1	10.8	9.8	1996	% من القوى العاملة	معدلات العمالة المحدودة under-employment
		-	--	-	7.4	12.2	10.9			ذكور Male
		-	-	-	3.8	3.1	3.3			اناث Female
60	11							1996	(%)	مكان العمل Place of work
		-	-	-	74.5	44.5	51.6			مدينة town
		-	-	-	6.2	33.9	27.4			قرية village
		-	-	-	7.6	2.2	3.5			مخيم camp
		-	-	-	11.7	19.4	17.5			اسرائيل والمستوطنات Israel & Settlements
-	14				7	11	18	1996	عدد	حالات الانتحار Suicide cases
-	14				19	29	48	1996	عدد	محاولات الانتحار Suicide attempts
-	13	-	-	-	3234	3492	6726	1996	عدد	الجرائم المسجلة Registered crimes
-	13	-	-	-	62	188	205	1996	عدد	جرائم القتل murder
-	13	-	-	-	18	76	94	1996	عدد	جرائم محاولات القتل attempted murder
-	13	-	-	-	175	13	188	1996	عدد	جرائم المخدرات Drugs

1 انتشار استخدام وسائل منع الحمل اثناء فترة المسح بين النساء المتزوجات. وقد اجري المسح في الفترة بين 96/6/11- 1997/7/8.

2 لمن هم في سن 6 سنوات وأكثر.
3 نسبة القوى العاملة المشاركة للسكان 15 سنة فأكثر.
4 خريف 1995 (الدورة الأولى لمسح القوى العاملة في الضفة الغربية وقطاع غزة الذي تجريه دائرة الاحصاء المركزية الفلسطينية).
5 خريف 1996 (الدورة الرابعة لمسح القوى العاملة في الضفة الغربية وقطاع غزة الذي تجريه دائرة الاحصاء المركزية الفلسطينية).
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جدول عام رقم 2: مقارنة بعض المؤشرات الاجتماعية في الضفة الغربية وقطاع غزة مع الأردن ومصر واسرائيل

General Table 1: Selected social indicators in WBGS, Jordan, Egypt And Israel

المؤشر Indicator	وحدة القياس Unit	السنة year	الضفة والقطاع WBGS	مصر Egypt	الأردن Jordan	اسرائيل Israel	المصدر Reference	الصفحة Page
معدل نمو السكان السنوي Population Growth Rate	(%)	1993-60	5.8	2.3	3.3	2.8	1،2	178، -
معدل الخصوبة الكلي Total Fertility	مولود/ امرأة births/ woman	1992	6.09 (1994)	3.9	5.6	2.9	1، 3	178، -
معدل المواليد الخام Crude Birth Rate	مولود/ الف births/ 1000 Persons	1993	44.4	28.7	32 (1996)	-	1، 4، 6	178، 119، 18
معدل الوفيات الخام Crude Death Rate	لكل 1000 per 1000	1993	6.11	8	6 (1996)	-	4،1، 6	178، 119، 18
نسبة السكان الحضر من مجموع السكان Urban Population	(%) as % of total	1993	48.9	43 (1996)	70	77	1،2	176، -
معدل نمو التحضر السنوي Urban Population Annual rate	(%)	1993-60	6.1 -67) (1996	2.9	4.9	3.3	1،2	176، -
المدينة الأكبر Largest City	1000	1995	283	9665	1183	1921	1،2	176،-
معدل نموها السنوي Growth Rate	(%)	1995-90	6.5(67- (1996	2.6	5.1	1.4	1،2	176، -
نسبة سكان مدن أكثر من 750 الف Population in cities of more 750000	من السكان As % total population	1990	-	23	22	38	1	176
نسبة القوى العاملة Labor force	من السكان As % total population	1993- 90	21.9	29	24	39	3،1	168 ،-
نسبة الاعالة Dependency ratio	(%)	1993	106	-	78.3	64.6	1	168
نسبة البطالة Unemployment	(%)	1995	18.3	11.3	-	-	11،5	151 ،52

المؤشر Indicator	وحدة القياس Unit	السنة year	الضفة والقطاع WBGS	مصر Egypt	الأردن Jordan	اسرائيل Israel	المصدر Reference	الصفحة Page
نسبة العاملين في الزراعة labor force in agriculture	(%)	1992- 9(	13.9	42	10	4	1	168
نسبة العاملين في الصناعة Labor force in industry	(%)	1992-9(	17.4	21	26	22	4،1	168 ،111
نسبة النساء من القوى العاملة female share of adult labor force	(%)	1994	14.9	27	18	-	4،1	168 ،111
العمر المتوقع عند الولادة Life expectancy at birth	سنة	1993	71.7	65.9	68.1	76.6	4،1	160 ،118
نسبة الاسرة في المستشفيات Beds in hospitals ratio	سرير/ الف مواطن bed/ 1000 persons	1994	1.1	2	1.8	-	4،5،6	290 ،146 ،104
نسبة الأطباء Doctors ratio	طبيب/ 10 الاف مواطن doctor/ 10000 persons	1994	12 (1995)	-	24	28	4	59
نسبة معرفة القراءة للبالغين Adult literacy rate	(%)	1993	84.3 (1995)	/61.4 1996	84.8	95	4،1،5	138 ،148 ،118
معدل عدد الطلبة / معلم Average number of students per teacher	طالب/ معلم student/ teacher	1996 -9:	31	19 -22	20.3	-	4،6	249 ،120
معدل عدد الطلبة لكل شعبة Average number of students per class	طالب/ شعبة student/ class	1996-9:	37 للاساسي 30 للثانوي (96-1997)	29.3	-	-	7،6	249 ،95-94
نسبة طلبة البكالوريس الى مجموع السكان (%) rate of BA. student	as % of total population	1996-9:	1.8 (96-1997)	-	1.7	-	7،6	255 ،205
نسبة الأسر المربوطة مساكنها بالكهرباء Access to electricity	as % of total houshold	1995	97.9 (1995)	95.5	-	-	8،5	138 ،58
نسبة الأسر المربوطة مساكنها بشبكة المياه connected to water network	as % of household total	1995	81.1 (1995)	83.3	-	-	8،5	58،138

المؤشر Indicator	وحدة القياس Unit	السنة year	الضفة والقطاع WBGS	مصر Egypt	الأردن Jordan	اسرائيل Israel	المصدر Reference	الصفحة Page
الأسر المربوطة مساكنها بشبكة المجاري connected sewage system	as % of household total	1995	31.7 (1995)	84.3	-	-	8،5	58، 138
نسبة الأسر التي تمتلك راديو[3] ownes Radio	as % of household total	1995	87 (1994)	64.2	-	-	5	802، 138
نسبة الأسر التي تمتلك تلفزيون ownes TV	as % of household total	1995	93.9 (1995)	78.8	-	-	8،5	58، 138
نسبة المطبوعات الى عدد السكان[4] daily newspaper and periodicals published/ population	مطبوعة/ 100 الف مواطن published/ 100,000 people	-	2.9	-	5.9	18.6	9،6	-، 373
نسبة الجرائد المحلية اليومية الموزعة الى السكان Daily newspapers	نسخة/ 100 مواطن /copies 100 people	1992	1.7	6	4	24	9،1	-، 188
نسبة المكتبات العامة الى السكان Puplic library/ population	مكتبة/ 100 الف مواطن library/ 100,000 person	1995	5	-	6	-	4،10	66، 369
الانفاق على التعليم من الناتج المحلي الاجمالي expenditure on education	as % of GDP	1992	13	5	6.5	6 (1991)	4،1	103، 164 و192
الانفاق على الصحة من الناتج المحلي الاجمالي[5] expenditure on health	as % of GDP	1990	10	1	1.8	4.2 (1991)	4،1	104، 160 و191
الانفاق على الطعام من الانفاق الكلي expenditure on food as % of total expendituer	as % of (%) total expenditure	1992	38.7	-	37.6	-	12،10	45، 515

احصاءات الضفة الغربية وقطاع غزة لعام 1996 الا اذا أشير الى غير ذلك في الجدول.

1. معدل نمو مدينة غزة السنوي بين سنتي 1967-1996، وبلغت نسبة سكان مدينة غزة سنة 1996 الى السكان الحضر في الضفة والقطاع 22.8%. أما نسبتها من سكان الحضر في غزة فبلغت 51.7%، وتساوي 29.45 من سكان قطاع غزة.

2. *نسبة الإعالة هي نسبة السكان الذين اعمارهم اقل من 15 سنة والذين أعمارهم 65سنة وأكثر الى السكان الذين اعمارهم بين 15 -64 سنة. وحسبت بالنسبة الى فلسطين اعتمادا على نشرة " الأراضي الفلسطينية: لمحة احصائية 1996" الصادرة عن دائرة الإحصاء المركزية الفلسطينية. وحسبت للأردن اعتمادا على النشرة الإحصائية السنوية، 1995 الصادرة عن دائرة الإحصاءات العامة الأردنية، العدد 46، سنة 1996.*

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12. دائرة الإحصاء المركزية الفلسطينية، مستويات المعيشة في الأراضي الفلسطينية: التقرير النهائي،(دورة تشرين أول 1995- أيلول 1996)، 1997.