Fafo

Anna Kvittingen, Åge A. Tiltnes, Ronia Salman, Hana Asfour and Dina Baslan

‘Just getting by’

Ex-Gazans in Jerash and other refugee camps in Jordan

Fafo Report
2019:34

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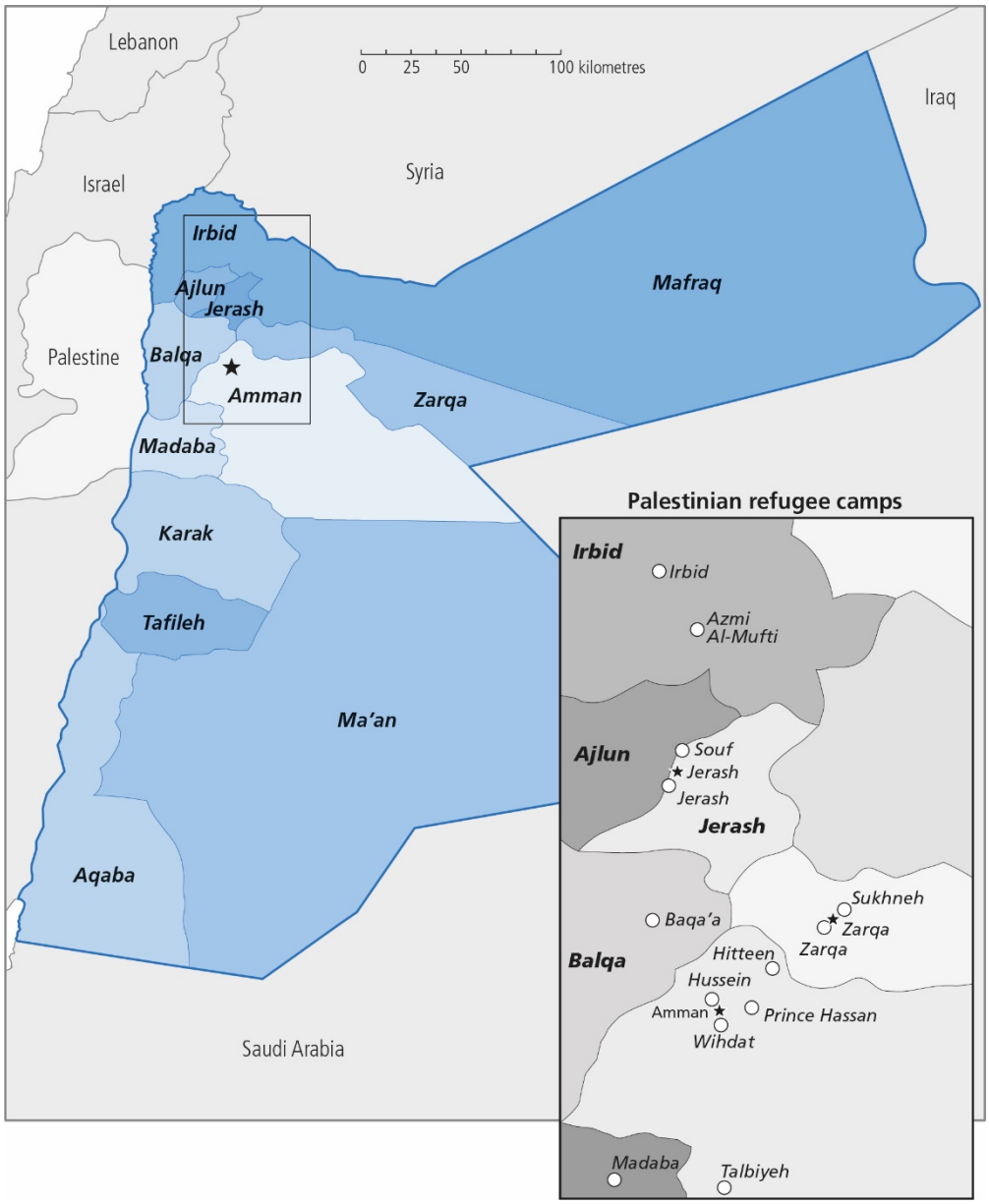
The authors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Zarqa
Balqa
Hitteen
Hussein
Amman
Prince Hassan
Wihdat
Madaba
Talbiyeh

Summary

Taking as its starting point the evidence that non-citizen Palestinian refugees originating from Gaza — known as 'ex-Gazans' — are poorer than other Palestinian refugees in Jordan, this report examines the drivers of their living conditions. In so doing, the report first presents major features of the political-legal framework that applies to ex-Gazans in Jordan before turning to the socio-economic conditions of ex-Gazans living inside the country's refugee camps. It presents comparative survey statistics on ex-Gazans in Jerash camp (the poorest of all refugee camps, which is home to almost exclusively ex-Gazans), ex-Gazans in the remaining 12 camps, and other Palestinian camp refugees holding Jordanian citizenship. A major finding is that income is generally lower in Jerash camp even compared to ex-Gazans in other camps due to the very different labour market faced by residents. Finally, the report therefore examines the local labour market access for ex-Gazans in Jerash more closely, drawing on interviews with more than 100 persons.

Overall, ex-Gazans are not treated entirely as foreigners under Jordanian law and have been accorded privileges with respect to civil documentation, health care, basic education, and access to the labour market. Nevertheless, their non-citizen status does impact upon available work and livelihood opportunities, and, subsequently, also bears on their socio-economic standing.

Palestinian refugees inside and outside camps generally follow Jordan's demographic transition, notably reduced fertility. Jerash camp, however, stands out with exceptionally large households and high child dependency and fertility rates.

Larger household size and child dependency ratios do not necessarily translate into poverty. However, ex-Gazans in Jerash camp have lower wage income and are in possession of fewer household assets than ex-Gazans elsewhere and other Palestinian refugees. Not surprisingly, they much more often receive transfers than the other two population groups. Yet, such assistance is far from enough to cover the income gap.

Ex-Gazans outside of Jerash tend to have similar standards of housing to the other Palestinian refugees they live alongside; however, in line with the higher poverty rates and large households in Jerash camp, housing conditions are also significantly worse. The average dwelling in Jerash is about the same size as dwellings in other camps, but due to the larger household size, crowding is much more of a problem. In many camps, residents have been able to enlarge and improve their dwellings. In contrast, in Jerash, little improvement on the original dwellings has taken place, and housing quality is generally poor.

The educational attainment of the Palestinian camp population, ex-Gazans included, has increased steadily for a long time, with younger cohorts outperforming older generations, and young women outperforming young men. Ex-Gazans in Jerash are more often enrolled in education than ex-Gazans in other camps, and — unexpectedly, given the poverty in Jerash camp and financial barriers to their enrolling in higher education — they outperform both ex-Gazans and other Palestinian refugees in terms of attaining post-secondary education.

Ex-Gaza men in Jerash have somewhat lower labour force participation than other male camp refugees, and the work they do is more often temporary and irregular. However, ex-Gazans residing elsewhere stand out with a higher labour force participation than other

camp refugees, suggesting that they may work more to compensate for otherwise fewer opportunities. Unemployment in Jerash camp is higher than elsewhere but the much poorer socioeconomic conditions are primarily due to the type of employment Jerash residents engage in.

The labour market in Jerash governorate is characterized by a large public sector. This is a particular disadvantage for ex-Gazans residing in Jerash camp, as they — like other non-citizens — generally cannot access the fairly well-paid, steady government jobs with pension schemes and other benefits. Furthermore, this has a particularly negative impact upon women's employment opportunities, as women tend to be disproportionately employed in the public sector in Jordan.

Ex-Gazans often face hurdles in the private sector, since professional syndicate regulations frequently restrict professional licencing to citizens. When it comes to non-professional private sector jobs, ex-Gazans in Jerash are again at a disadvantage since Jerash town and governorate do not house any major industrial areas, such as those located in Amman or Zarqa. For many, the costs and irregularity of public transport makes commuting for work in relatively low-paid industrial areas, and in large cities like Amman and Irbid, infeasible. Likewise, renting temporary accommodation elsewhere is often not economically worthwhile. Not surprisingly, therefore, the trend that ex-Gazans are more likely to work inside camps than other Palestinian camp refugees is particularly pronounced in Jerash. However, shops and businesses here primarily rely on and cater for a relatively small community with little disposable income and low purchasing power.

With limited opportunities in reaching industrial areas, and without government employment to compensate, ex-Gazans from Jerash camp over-rely on temporary, irregular, and seasonal jobs when they work outside the camp. A third of the entire Jerash camp labour force — more than twice that of other ex-Gazans and Palestinian camp refugees — rely on such jobs, above all unskilled agriculture and construction work.

Given the difficulties of making ends meet, ex-Gazans in Jerash camp frequently express a strong desire to leave the camp. However, moving elsewhere is considered extremely difficult: partly because of the low relative value of properties in Jerash, making funding the move elsewhere difficult, and partly because of the crucial role that neighbours, family and friends play in supporting one another in times of need. Moving to a location with a weaker social network is considered a significant risk by many.

Despite ongoing efforts by the Government of Jordan to improve the living conditions of ex-Gazans, including progressively granting them more rights and services and targeting Jerash camp for improvement projects, ex-Gazans' status and their particular location in Jerash camp continue to intersect to exacerbate their poor socio-economic conditions.

PART ONE
Background

1 Introduction, methodology, and the status of ex-Gazans

Introduction

Jordan's geo-strategic location has placed it at the centre of successive refugee movements from neighbouring countries. It currently hosts millions of refugees, including more than two million Palestinians registered with the UN Relief and Works Agency for Palestine Refugees in the Near East (UNRWA). Half a century or more after their initial displacement from Palestine, most of these refugees are integrated into the socio-economic life of Jordan, living alongside other Jordanians throughout the Kingdom.

The majority of Palestinian refugees' resident in Jordan exhibit similar demographic and socio-economic traits as other Jordanians. However, the population residing in the Palestinian refugee camps remains different (Tiltnes and Zhang, 2013). Surveys conducted amongst Palestinian refugee households both inside and outside camps have found that income remains substantially lower and poverty significantly higher for those living inside camps (Khawaja and Tiltnes, 2002; Bocco *et al.*, 2007; Tiltnes and Zhang, 2013, 2014).

Of the 13 Palestinian refugee camps, conditions in Jerash camp[1] are poorer, although projects led by the Department of Palestinian Affairs (DPA[2]) and UNRWA have improved conditions in recent years. Here, despite being more or less on a par with other camp refugees with regards to educational attainment and labour force participation, residents tend to have poorer housing conditions, significantly lower incomes, and much more often rely on transfers, including poverty assistance. Indeed, in 2011, 53% of residents in Jerash camp reported an income below the national poverty line, compared to the overall average of 31% amongst Palestinian refugees residing inside camps, and Jerash residents were more than four times as likely to be amongst the very poorest and most destitute, living on less than 1.25 USD a day (Tiltnes and Zhang, 2013, p. 250).

Located close to the city of Jerash in northern Jordan, Jerash camp is unique in terms of having been established for, and still comprising almost exclusively of, Palestinian refugees who arrived from the Gaza Strip during and in the aftermath of the 1967 Arab-Israeli war, whether displaced for the first or second time. Unlike the vast majority of Palestinian refugees living throughout Jordan, these 'ex-Gaza' Palestinian refugees were generally not eligible for Jordanian citizenship. Whilst often accorded privileged treatment compared to other non-citizens, they and their descendants face restrictions that citizens do not (El-Abed, 2005, 2012; Al-Quds 2009).

[1] Jerash camp is commonly referred to as 'Gaza camp'.

[2] The DPA is a governmental body, under the Ministry of Foreign Affairs and Expatriates, tasked with providing and overseeing activities for Palestinian refugees and displaced persons. This includes the administration, oversight, and supervision of activities inside the Palestinian camps, including physical infrastructure (water, sewerage, electricity etc.) and construction in residential and commercial areas. DPA also facilitates, through letters of recommendation, access for camp residents to other institutions and opportunities outside the camps, such as enrolment in government vocational and technical training institutions and employment in private schools.

The poor living conditions in Jerash camp are frequently cited, and often discussed in tandem with the status of ex-Gazans (UNRWA, no date c, p. 41, no date a, p. 10, no date b; Perez, 2010; Tiltnes and Zhang, 2013, p. 258). Yet a systematic analysis of the extent to which ex-Gazans' specific status accounts for socioeconomic conditions in Jerash camp has, to our knowledge, not yet been undertaken. There are other features of Jerash camp that could contribute to its low socio-economic profile: For example, it is situated relatively far away from Jordan's major industrial centres, and Jerash governorate as a whole performs below average on many labour force indicators within Jordan (DoS and Fafo, 2015). Therefore, in order to better understand the causes of poor conditions in Jerash, we must also examine how ex-Gazans in other camps fare. To date, research amongst ex-Gazans has focussed on Jerash camp (see for example Perez, 2010; Feldman, 2012) which is, after all, home to only half of the ex-Gaza camp population, and, without comparative data, we cannot know whether ex-Gazans in Jerash camp find themselves in such a dire predicament because they are ex-Gazan, or because they are ex-Gazan *in Jerash camp*. That is to say, if we control for legal status, does the specific camp location have an independent influence on determining residents' socio-economic profile? If this is the case, can we move towards understanding why?

Based on survey data collected for all 13 refugee camps and more than 100 interviews with residents of Jerash camp and elsewhere, this report seeks to shed light on the socio-economic conditions of ex-Gazans living inside refugee camps in Jordan and the dynamics that drive the particularly dire circumstances in Jerash camp. Understanding this, we hope, will enable development of better policies targeting ex-Gaza Palestinian refugees in general and those residing in Jerash camp in particular.

Report overview

This report is divided into three main parts. Part 1 provides relevant background information: **chapter 1** presents the data sources and survey methodology. We explain how ex-Gazans are identified in the datasets and define a few key concepts. Because the major concern of this research is the extent to which ex-Gazans' legal status impacts upon their socio-economic conditions, we provide background information on key aspects of the political-legal framework that applies to ex-Gazans in Jordan.

Part 2 turns to the socio-economic conditions of ex-Gazans living inside refugee camps in Jordan and presents comparative analysis of ex-Gazans in Jerash camp, ex-Gazans in the remaining 12 camps, and other Palestinian refugees — those holding Jordanian citizenship — residing inside camps other than Jerash.

Chapter 2 presents the key demographic features of these groups. Palestinian refugees inside and outside camps follow Jordan's demographic transition, primarily accounted for through reduced fertility; however, ex-Gazans are, overall, a more youthful population. Nevertheless, it is Jerash camp that sticks out with exceptionally large households and high child dependency and fertility rates.

Larger household size and child dependency ratios do not *necessarily* imply poverty; it can be offset by a higher income on the part of the working members of the household. **Chapter 3** looks at income poverty and asset wealth. As anticipated, due to the restrictions they face, ex-Gazans in other camps earn less and are consistently somewhat poorer than their citizen counterparts; however, this gap is slight when compared to the stark difference between Jerash residents and all other camp refugees. Ex-Gazans in Jerash camp score significantly more poorly on all indicators for wage income and, indicative of entrenched longer-term poverty, possession of assets. Not surprisingly, they much more often receive transfers than both ex-Gazans and other Palestinian refugees in other

camps, although ex-Gazans in other camps are particularly under-served when it comes to transfer income.

Chapter 4 turns to housing. Overall, the chapter demonstrates that ex-Gazans outside of Jerash tend to have similar standards of housing to the other Palestinian refugees they live alongside; however, in line with the higher poverty rates and large households in Jerash camp, housing conditions here are also significantly worse. The average dwelling in Jerash is not markedly different in size to dwellings in other camps but the much larger households result in more crowding. In many camps, residents have been able to expand their dwelling into apartment buildings. However, a larger proportion of residents in Jerash still live in the basic, often single-storey, *dar* [house] rather than newer (apartment) buildings, and three quarters of dwellings have roofs constructed fully or partially from temporary materials, suggesting poorer quality housing structures and lack of finances to expand dwellings.

Education is strongly and positively correlated with higher household income across all camp refugees (Tiltnes and Zhang, 2013, 2014). **Chapter 5** provides analysis of educational attainment and current enrolment across age cohorts, as well as literacy rates and reasons for non-enrolment. Educational attainment varies greatly between camps but has increased steadily overall since 1999, with younger cohorts outperforming older generations and young women generally outperforming young men (Tiltnes and Zhang, 2013, pp. 126–132). Ex-Gazans residing in camps are no exception, although their attainment is slightly lower than the camp average for non-ex-Gazans. When it comes to enrolment, ex-Gazans in Jerash are more often enrolled in education than ex-Gazans in other camps, and — paradoxically, given the poverty in Jerash camp and barriers to accessing higher education for ex-Gazans — they outperform both ex-Gazans and other refugees elsewhere in terms of holding academic post-secondary degrees.

The relatively high educational attainment in Jerash camp, however, does not appear to translate into graduation from poverty. Thus **chapter 6** turns to employment and labour force participation. Amongst the male labour force, our analysis finds that ex-Gazans in Jerash have somewhat lower labour force participation, with a greater reliance on temporary and irregular work, whilst ex-Gazans residing elsewhere stand out with particularly high labour force participation, by far the greatest of all refugee groups, suggesting that this is a compensating strategy for otherwise lesser opportunities. Unemployment in Jerash camp is higher than the camp average but the dismal socioeconomic conditions are first and foremost due, we find, to the *type* of employment Jerash residents engage in.

Part 3 therefore turns to focus on Jerash camp. Drawing on labour force data shared by the Department of Statistics and interviews with more than 100 persons, we study the intersection of rights restrictions and local labour market access by looking at livelihoods within the camp: what type of work do people do? How do people manage?

We begin in **chapter 7** by briefly situating the Jerash camp within the labour market in Jerash governorate, before describing — in **chapter 8** — the main types of work and livelihood activities residents engage in, both inside and outside of Jerash camp.

Finding that the limited possibilities that exist in the *local* labour market severely impact the conditions of ex-Gazans in Jerash camp, we briefly turn in **chapter 9** to the barriers — practical and status-related — that prevent most residents from moving elsewhere: cost, ownership restrictions, and the importance of social networks.

Given the difficult circumstances and conditions of ex-Gazans in Jerash camp, **chapter 10** turns to how residents manage their situation, including strategies they employ to cope and to better their conditions. **Chapter 11** offers a brief summary and conclusion to

the report. Throughout Part 3 we attempt to give voice to ex-Gazans in Jerash themselves, making extensive use of direct quotes from interviews.

Methodology

Data sources

The report relies on several data sources, including survey data gathered in 2011 by the Fafo Institute for Labour and Social Research (Fafo) in collaboration with Jordan's Department of Statistics (DoS)[3]. The situation for ex-Gazans in Jordan has changed in some important ways since 2011, and we detail these changes alongside the relevant findings throughout this report; however, the 2011 datasets offer us a rich insight into the lives of ex-Gazans living in camps, and there is no comparable more recent dataset. The 2011 surveys consist of:

(i) A comprehensive survey covering the entire population of the 13 Palestinian refugee camps (approx. 40,000 Palestinian refugee households, 197,642 Palestinian refugees).

(ii) A more extensive, second socio-economic survey of a representative sample of inside-camp Palestinian refugee households (approx. 4,000 Palestinian refugee households, 20,000 Palestinian refugees). The sample was based on the results of the comprehensive survey.

A Palestinian refugee household is defined as any household with at least one member who is a Palestinian refugee. All non-refugee households living inside camps, be they Jordanian or of other nationality, are excluded. Individual non-refugees within Palestinian refugee households are also excluded when reporting on individual (not household level) characteristics for Palestinian refugees.

Additionally, the analysis draws on:

(iii) In-depth interviews with thirty-eight individuals[4] and eight group interviews (incorporating an additional 55 persons) conducted between October 2015 and March 2016 with residents of Jerash and Hitteen[5] camps, as well as a few ex-Gazans living outside camps. We also draw on 20 interviews with key information holders, including representatives of community-based organisations, legal and independent experts, government officials and UNRWA staff, conducted in the periods October to March 2016, and November 2017 to February 2018.

(iv) Data collected through the quarterly Employment and Unemployment Surveys for the years 2010 to 2013 and the 1st quarter of 2014, conducted by DoS.

The comprehensive survey (i) of the 13 Palestinian refugee camps surveyed all households listed within the 'official' or 'historical' boundaries of the camps[6] and used a questionnaire focusing on basic information about housing and infrastructure, household income

[3] For further details on methodology, see Tiltnes & Zhang (2013).
[4] Two interviews in Jerash camp and one interview in Hitteen camp were double interviews in which two interviewees participated. Follow-up interviews were conducted with one interviewee in Jerash camp as well as with eight of the key information holders.
[5] Hitteen camp is labelled Marka camp by UNRWA and known locally as Schneller.
[6] The survey does therefore not include refugees residing in the natural extension of camps that has occurred beyond the historical borders. Counting only refugees living within these historical boundaries at the time of the survey, the numbers are also lower than UNRWA's registered refugee numbers. See Tiltnes & Zhang (2013, pp. 22–25) for further discussion.

and durable goods, as well as data pertaining to each household member, such as gender, age, civil status, refugee status, nationality, health status, educational attainment and labour force participation.

The questionnaire for the sample survey (ii) contained two parts: (1) a household questionnaire, which collected data about dwelling standards and people's residential area, the household as an entity (income, savings and debt, durable goods), and information pertaining to each household member (gender, age, civil status, refugee status and nationality, chronic illness and use of health services, educational attainment and current enrolment, employment and unemployment, income), and (2) a randomly selected individual (RSI) questionnaire posing questions about attitudes and perceptions (e.g. satisfaction with health and education services, labour force participation, feeling of safety in neighbourhood) to one randomly selected person aged 15 or above in each household. The sample survey asked more detailed questions on the same topics as the comprehensive camp survey in addition to covering some other areas.

Generally, the questionnaires comprised questions followed by a list of pre-coded answer categories that interviewers marked upon listening to the answers. All questionnaires were completed by interviewers, and respondents were, as a rule, not shown the questions or answer codes.

Whenever possible, we rely on data from the comprehensive survey, which provides the most accurate statistics.

Qualitative interviews (iii) aimed to better understand the dynamics of Jerash camp and the intersectional barriers and opportunities to generate income and improve livelihood opportunities. Interviewees in Jerash camp and elsewhere were initially identified through pre-existing contacts within the camps and through social media and camp Facebook pages, and subsequently by snowballing. Particular attention was given to reaching persons with different profiles, including: age, sex, tribal affiliation, place of origin and occupation in Palestine, household structure, socio-economic standing, educational attainment, location of work place (inside/outside the camp), sector of employment (private, government, family-based, home-based, seasonal, day-labourer), location of dwelling, property ownership and mobility outside camp. Interviews with key information holders sought to further contextualise the situation of Jerash camp and ex-Gazans more broadly.

A note on referencing and transliteration

For ease of referencing qualitative interviews with ex-Gazans and others (data source iii), we have made the stylistic decision to cite information originating from a specific interview, including direct quotes or life stories, with date and place as well as with either the name of the entity or person interviewed or — where interviews are anonymised — noting only the interviewee's gender and age. Names of third persons referenced in direct quotes have also been changed, and we have occasionally also omitted place names. Where information originates from multiple interviews with the same person, making the listing of all dates cumbersome, we provide the month when interviews were conducted and the interviewee and/or location(s) as appropriate. When recurrent themes and findings from numerous interviews inform the analysis, we do not reference specific interviews.

Whenever statistics are presented without any reference, they originate from the comprehensive and sample surveys implemented by Fafo (data sources i and ii). To avoid confusing output based on this data with the quarterly surveys conducted by DoS (data source iv), we reference output from the latter source as 'DoS and Fafo, 2015'.

Most statistics used in this report can be found in figures and tables in Part 2; however, we do introduce some new statistics in the text in Part 3. If the reader would wish to see

the exact numbers used in a graph, they can be found in the report's annex. The bulk of tables provide results as percentages and use rounding to the nearest percentage. Hence, a zero would represent less than 0.5%. If no case has the value or characteristic in question, this would be represented with a dash ('-') in the table. The 'n' in a table's bottom row or rightmost column refers to the number of unweighted observations or 'cases', and can represent individuals or households.

Finally, a note on transliteration. Occasionally, Arabic terms have been used directly in the text to avoid ambiguity or to reduce long-winded translations. To make the text as accessible as possible, we have opted for an informal transcription system based on Arabic as spoken by our interviewees and without the use of diacritics. Where commonly-used transcriptions of words exist, we have opted for these. In the remainder of cases, we aim to render transcribed words such that they are easily pronounceable for the non-Arabic-speaking reader while remaining easily recognisable to the Arabic-speaking reader.

Identifying ex-Gaza Palestinian refugees in the datasets

As the surveys (sources i-ii) targeted all Palestinian refugees, a key challenge has been to reliably identify ex-Gaza Palestinian refugees. No question based on the Jordanian categorisation of Palestinian refugees reported unambiguously on whether respondents were ex-Gazan or not[7], and questions designed to classify Palestinian refugees by date and route of displacement, or by place of origin, also produced ambiguities[8]. Therefore, possession of a two-year temporary Jordanian passport was used as a proxy.

Two-year temporary passports were a key official document issued by Jordanian authorities to ex-Gazans at the time of the surveys and interviews[9]. This passport does not confer any of the rights of citizenship, but acts as a travel document and is associated with residency rights in Jordan (El-Abed, 2005, p. 81). As these passports were not issued to

[7] The Jordanian classification system which was adopted in this and previous surveys by Fafo and DoS comprises four categories of Palestinian refugees:

i) 'Refugee from 1948' [*laji'in*] comprises individuals whose place of permanent residence used to be in what is today the State of Israel ('1948 areas') and who took refuge in neighbouring countries as a result of the 1948 Arab-Israeli war and was prevented from returning.
ii) 'Displaced from 1967' [*nazihin*] comprises individuals who arrived in (the east bank of the river) Jordan in conjunction with the 1967 war, and who was not already a refugee from 1948.
iii) 'Refugee from 1948, then displaced in 1967' [*laji'in]* comprises people who were first forced to flee due to the 1948 war and settled in the West Bank (from 1950 part of Jordan) and were then displaced for a second time from the West Bank to Jordan in conjunction with the 1967 war.
iv) 'From the Gaza Strip' comprises those who arrived in Jordan from Gaza as a result of the 1967 war and were unable to return, some of whom had already been displaced to the Gaza Strip in 1948 [*laji'in*].

Category iv would normally comprise ex-Gazans; however, overlap between categories and self-ascribed identity poses obvious challenges: a Palestine refugee first displaced to Gaza in 1948 and then to Jordan in 1967 may self-report as a '1948 refugee, displaced in 1967' rather than 'from the Gaza Strip' when not in fact originating from Gaza (Tiltnes and Zhang, 2013). Of the 96% of residents in Jerash camp who hold two-year temporary passports issued by Jordanian authorities only to ex-Gazans, only 41% report their place of origin to be Gaza. Forty-five per cent report originating from Beersheba (adjacent to the former Gaza governorate) suggesting they were displaced first to Gaza in 1948 and subsequently to Jordan in 1967. However, in terms of the Jordanian classification system, anyone fleeing from Gaza in connection with the 1967 war are categorized as 'from Gaza Strip'.

[8] Again, largely as a result of the distinction between those whose families originated in Gaza and those whose families originated in 1948 areas.

[9] In February 2017, the Government of Jordan announced that it would commence issuing five-year temporary passports, such as are issued to West Bank Palestinians, to ex-Gazans upon the second renewal of passports (Prime Ministry, 2017). At the time of the survey and interviews, however, only two-year temporary passports were issued to ex-Gazans.

any other group in Jordan, we can be quite certain that two-year temporary passport holders are ex-Gazans without citizenship. Holding such a passport is not, however, compulsory for ex-Gazans, so there remains a risk that some would be excluded from the analysis; an examination of the data, however, suggests that such a group would represent at most only a small fraction of all ex-Gazans, and thus will not have any significant impact on the analysis.

Of the 28,807 Palestinian refugees residing inside camps who do not hold Jordanian or any other citizenship, 94% hold two-year passports and 2% hold the five-year temporary Jordanian passport generally issued to Palestinians from the West Bank. This leaves 4%, which would include Gazans who have arrived after 1967 for the purpose of marriage, family reunification or other reasons (and are not considered to be 'ex-Gazans') as well as any ex-Gazans who have failed to exchange their original Egyptian travel documents for Jordanian temporary passports, or have otherwise chosen not to or been unable to secure or renew the two-year temporary passport. Therefore, the vast majority of non-citizen ex-Gazans residing inside camps are captured by employing the two-year passport as a proxy variable.

When presenting data at the household level, we define an ex-Gaza household as any household in which the household head is an ex-Gaza Palestinian refugee.

Differentiating between ex-Gaza populations

There are 27,049 non-citizen ex-Gazan individuals in the dataset who report holding a two-year temporary passport, which amounts to nearly 14% of the total 197,642 surveyed Palestinian refugees residing inside camps. Of these, less than half live in Jerash camp. This presents a unique opportunity to attempt to isolate the 'local' factors specific to Jerash camp from the bigger picture of ex-Gazan statelessness. Furthermore, the proximity of Jerash to Souf camp, where less than 2% of the residents are ex-Gazan, provides another sounding board against which to test 'locational' explanations for poverty in Jerash.

To fine-tune our enquiry, we ran preliminary comparative statistical analysis for the following categories: i) ex-Gazans in Jerash camp; ii) non-ex-Gaza Palestinian refugees in Jerash camp; iii) ex-Gazans in Hitteen camp (which has the second-largest ex-Gaza population of all the camps); iv) non-ex-Gaza Palestinian refugees in Hitteen camp; v) ex-Gazans in the combined remaining 12 camps; vi) non-ex-Gaza Palestinian refugees in each of the remaining 12 camps.

Ex-Gaza two-year passport holders make up 91% of the Palestinian refugee population in Jerash camp (13,114 individuals residing in 2,394 households). Six per cent of camp residents hold Jordanian citizenship, around three quarters of whom are women married to ex-Gaza men. The remaining 3% of the Jerash camp population is a mixture of other non-citizens, including Palestinians from the West Bank holding five-year temporary passports and those holding 'other residency permits', suggesting family reunification cases from Gaza, or 'no residency permit,' which could include ex-Gazans who, for whatever reason, do not hold a two-year temporary passport[10]. Given the low number of non-ex-Gazans, the similar scoring across most indicators[11] and the absence of impact on the overall camp profile, individual data is only reported for ex-Gazans in Jerash camp. When

[10] The comprehensive survey found that there were altogether 89 individuals residing in Jerash camp with foreign citizenship: 77 Egyptians, 7 Syrians, 4 Lebanese, and 1 person from another Arab country.

[11] Where scoring is significantly different (health insurance, labour force participation) this can be attributed to the profile of the Jordanian citizen wives (e.g. low labour force participation because the majority are women) or has no impact on the overall socio-economic status of households.

non-ex-Gazans form part of a household with an ex-Gaza household head, they are, as mentioned, included in the overall household data.

Of the twelve remaining Palestinian refugee camps, only Hitteen has a sufficiently sizeable population of ex-Gazans (8,009 individuals, 23% of the camp population, in 1,781 households) for which to run independent analyses and compare with the non-ex-Gaza Palestinian refugees in the same camp. Broadly similar results were found for ex-Gazans in Hitteen and ex-Gazans in the remaining 11 other camps (5,922 individuals, 899 households), so we generally combine these indictors and report on all ex-Gaza camp residents outside Jerash camp. Where significant differences exist between Hitteen and the remaining 11 camps, we reference these in the text.

Finally, we compared data from Jerash camp with Souf camp, also located in Jerash governorate but with less than 2% ex-Gaza residents, to look at inter-camp differences within the governorate. Although comprising mostly 1948 refugees (*laji'in*) displaced for a second time in 1967 and although located about one kilometre closer in proximity to Jerash city, we assume that — except for the issues of legal status — the ability of residents in the two camps to access the local labour market should not differ greatly.

Amongst the camp population in Jordan, the reporting populations for this report are:

- Ex-Gaza Palestinian refugees in Jerash camp;
- Ex-Gaza Palestinian refugees not in Jerash camp, i.e. ex-Gazans in the other 12 camps; and
- Non-ex-Gaza Palestinian refugees (citizen Palestinian refugees) living in the 12 (non-Jerash) Palestinian refugee camps. For ease of reading we refer to this latter group as 'non-ex-Gazans' or 'other Palestinian refugees' without specifying that they reside in the other camps.

Before turning to the empirical data, it is necessary to briefly outline the legal situation of ex-Gazans in Jordan. We do so below, drawing particular attention to instances where their non-citizen status impacts upon rights and services that are likely to affect overall socio-economic standing: employment, education, health care and poverty relief.

Background and status of ex-Gazans

Anticipating Jordan's annexation of the West Bank in 1950, the Kingdom extended citizenship to residents of the West Bank, including hundreds of thousands of refugees who had fled or been expelled from areas that became Israel[12]. Thus, a majority of the estimated 250,000 to 400,000 Palestinians displaced from the Jordanian-ruled West Bank to the East Bank (present day Jordan) following the 1967 Arab-Israeli War and subsequent Israeli occupation (De Bel-Air, 2012, p. 5) held, and continue to hold, Jordanian citizenship. A smaller number of refugees from the Gaza Strip also arrived at the East Bank border crossings during and after the 1967 June war. As residents of the formerly Egyptian-controlled Gaza Strip, these Palestinians, whether refugees who had been displaced to

[12] Addendum No. 56 of 1949 to the [1928] Nationality Law. Art 2 states that: 'All those who, at the time when this Law goes into effect, habitually reside in Transjordan or in the Western part [of Jordan] which is being administered by [the Kingdom], and who were holders of Palestinian citizenship, shall be deemed as Jordanians enjoying all rights of Jordanians and bearing all the attendant obligations' (cited in Kassim, 2000, p. 207). The 1928 Nationality Law and its 1949 Addendum was superseded in 1954 by Law No. 6 of 1954 on Nationality (last amended 1987). Article 3(2) stipulates: 'The following shall be considered Jordanian nationals: [...] Any person who, not being Jewish, possessed Palestinian nationality before 15 May 1948 and was a regular resident in the Hashemite Kingdom of Jordan between 20 December 1949 and 16 February 1954'.

Gaza in 1948 or residents originally from Gaza displaced for the first time in 1967, did not hold, and were generally not granted, Jordanian citizenship. Both groups are collectively referred to in this report as 'ex-Gazans'[13]. The 'ex' serves the purpose both of including those displaced *via* Gaza as well as those *from* Gaza and of distinguishing these groups' distinct status compared to Gazans that came to Jordan later. Importantly, ex-Gazans do not generally have the right to return to the Gaza Strip.

Ascertaining exact numbers of ex-Gazans arriving to the East Bank following the war is fraught with difficulties (UNGA 1968; De Bel-Air, 2012); however, by the end of 1968, UNRWA's registration records show the Agency had 're-registered' more than 23,000 of the around 300,000 Palestine refugees formerly registered in Gaza (UNRWA, 1967, 1968); and a year later, close to 30,000 (UNRWA, 1969). Today, several generations later, the number of ex-Gazans registered with UNRWA in Jordan stands slightly above 160,000[14]. However, it is important to note that UNRWA's operational definition of 'Palestine Refugee' — a person 'whose normal place of residence was Palestine during the period of 1 June 1946 to 15 May 1948, and who lost both home and means of livelihood as a result of the 1948 conflict' (UNRWA, 2009, pt. III.A.1) — only includes those ex-Gazans and their descendants (through the male line) who had already become refugees in 1948 and were experiencing a second displacement in 1967. It does not include the unknown number of Palestinian residents of the Gaza Strip, and their descendants, who fled to Jordan for the first time in 1967 or later arrived after years of residence in other countries. Nor do UNRWA's registration numbers account for ex-Gazans who may have left Jordan or, through marriage or other means, acquired Jordanian or other citizenship. Government figures are unavailable, thus the overall number of ex-Gazans without citizenship currently living in Jordan is not publicly available and remains a guestimate.

Legal status and documentation

There is no specific legislation pertaining to ex-Gazans' status in Jordan as such; they remain classified as foreign Arabs but are recognized as permanent 'temporary' residents. Accordingly, concessions have been made in terms of documentation and civil registration, access to public services and the labour market.

Since 1968, ex-Gazans have been issued with a variety of Jordanian documents: initially a Jordanian travel document ('temporary passport'), taking the place of previously-held Egyptian travel documents[15] to facilitate travel, and a personal ID card ('ID card for ex-Gazans'[16], commonly referred to as the 'blue card') in 1974 to ease daily transactions[17]. Whilst the current 'Special Residency Card for ex-Gazans'[18] ('white card') has been available to all ex-Gazans over the age of 16 since the mid-2000s[19], the temporary passport, of

[13] The term 'ex-Gazan' appears to have been introduced by UNRWA to describe formerly registered Palestine Refugees registered with UNRWA in Gaza whose files were transferred to Jordan, listed as 'ex-Gaza' in UNRWA documents (UNRWA, 1968). The Arabic term used by the Government of Jordan (for example in passport regulations and on ID cards) is *abna' qita' gaza* [literal translation: sons of the Gaza Strip], which notably does not include an equivalent of 'ex'.
[14] Information provided by UNRWA, 12 March 2019.
[15] Ex-Gazans could exchange their Egyptian travel documents for Jordanian temporary passport (travel document) until 2000 (interview with Civil Status Department, 25 February 2016). Several ex-Gazans interviewed continued to renew and travel on their Egyptian travel documents until well into the 1980s.
[16] *Bitaqat shakhsia la abna' qita' gaza.*
[17] Interview with Civil Status Department, 25 February 2016; Jalal Al Husseini, December 2017.
[18] *Bitaqat iqama mo'aqqata khasa bibna' qita' gaza.*
[19] Interview with Civil Status Department, 25 February 2016.

two years' validity, issued on a general basis since the late 1980s[20], continues to serve as the key document for ex-Gazans, entitling them to travel and to access public services in Jordan.

Public services: education, health, and poverty support

Education

Ex-Gazans resident in Jordan have generally been able to access ten years of basic schooling, in either public schools or in UNRWA schools, and have been exempt from any fees normally paid by non-nationals. After completion of these ten years, however, choices are in practice more limited. Ex-Gazans may attend government vocational and technical programmes if DPA sends a letter requesting such on the student's behalf[21]. Ex-Gazans registered with UNRWA (those initially displaced to Gaza in 1948) may also enrol in UNRWA's higher and further educational institutes (vocational training and community colleges)[22].

Ex-Gazans who wish to continue into other higher education may enrol in public or private universities in Jordan. Jordanian students are initially allocated to places in public universities through a competitive ranking (*tanafusi*) system based on their grades in the Jordanian General Secondary Education Certificate Examination (*tawjihi*)[23]. Students obtaining a place through this *tanafusi* system pay a highly subsidized rate for tuition. Jordanian students who do not obtain the highest grades — and thus do not get a *tanafusi* place on their chosen programme — may also apply to any remaining places through the 'parallel' (*mouwazi*) system, for which they pay somewhat higher fees. Ex-Gazans, as non-citizens, find themselves excluded from both of these systems of admission — with a few exceptions — regardless of their results in the *tawjihi*. This means that to study at a public university, they must pay the much higher fees charged to foreign students in US dollars. For example, to study mechanical engineering at the University of Jordan (the most prestigious public university) in the academic year 2017-18, a student with a national number who obtained a place through the competitive (*tanafusi*) system would have paid 41 USD (29 Jordanian dinars (JD))[24] per credit hour, whereas an ex-Gazan graduating from a Jordanian high school but enrolled through the system for foreigners would pay 260 USD per credit hour, making the full cost of the degree approximately 42,120 USD for an ex-Gazan, compared to 6,619 USD for a Jordanian national (University of Jordan, 2018a, 2018b).

A limited number of ex-Gaza students each year are able to partially circumvent these fees. Firstly, exceptions may be made at the level of individual public universities. Secondly, they may apply for a university place through the Royal Quota (*makruma malakiyya*), for residents of the 13 Palestinian refugee camps, or the Palestine Embassy quota. Recipients of quota places pay the subsidized *tanafusi* fees for their studies (although even these remain prohibitive for many ex-Gazans). The camp resident quota offers 350 seats

[20] Two-year temporary passports were also issued to Gazans coming from Kuwait in connection with the first Gulf war and who could not return to Gaza. In 2017, new rules state that ex-Gazans can apply for a five-year temporary passport upon their second renewal (website of the Prime Minister, Government of Jordan, 2017).

[21] Interview with DPA, 18 February 2016; Jerash Camp Improvement Committee, October 2015, January 2016; focus group interviews Jerash Camp, January-February 2016.

[22] UNRWA's Faculty of Education, Science and Arts offers teacher training programmes certified as bachelor's degrees (class teacher, Arabic, English and geography).

[23] It is worth noting that around 40% of all students are admitted not under the general competitive system but under quotas reserved for various groups (Massadeh, 2012).

[24] Foreign students are obliged to pay in US dollars. The Jordanian dinar is pegged to the US dollar at 1 USD = 0.708 JD.

for camp residents annually (Department of Palestinian Affiars, 2018), divided between the camps according to the number of residents and number of applications from each camp. In 2014-16, around 25 seats per year were usually allocated for Jerash camp[25]; however, this increased to 36 seats[26] in the 2017-18 school year. Application to the approximately 200 Palestine Embassy quota seats in literature and science entails competition with all Palestinians inside and outside of Jordan[27].

Health care

UNRWA provides primary health care to all registered Palestine refugees (including those who are ex-Gazan) throughout the Kingdom, and to non-registered Palestinian refugees resident in the nine 'emergency' camps established following the 1967 war. Ex-Gazans must, however, turn to government or private hospitals for secondary and tertiary care. Since 2007, health care in government hospitals has been subsidized for all ex-Gazans at the same rate as for uninsured Jordanians, under Jordan's Civil Insurance Programme[28]. Such rates offer 40 to 50% subsidies[29], a significant improvement on the previous situation where ex-Gazans routinely paid the non-Jordanian rates, which are many times higher.

The poorest Jordanian citizens, who fulfil certain poverty criteria, are eligible for government insurance, which means they receive treatment for free at government hospitals. Since 2007, ex-Gaza children under the age of six are also treated free of charge in public hospitals[30]. However, those older than this must pay the rate of uninsured Jordanians. Moreover, as we shall see, the prevalence of informal work amongst ex-Gazans generally precludes them from accessing health insurance through their employer. Expensive surgeries and treatments are not covered by the Civil Insurance Programme, and regular hospital fees remain prohibitive for many. A normal delivery or caesarean section, for example, would currently be free for insured Jordanians but cost 77 JD or 276 JD respectively at the uninsured rate paid by ex-Gazans under the unified tariffs used by the Ministry of Health[31]. Those registered with UNRWA are eligible for some subsidy from UNRWA for hospitalisation and treatment if they have been referred by an UNRWA clinic[32]. Costs for certain expensive treatments may also be covered by the Royal Court upon application, while other royal exemptions have been issued on an ad hoc basis.

[25] Interviews with DPA 18 February 2016; Jerash Camp Improvement Committee October 2015, January 2016; UNRWA Education Department, March 2016.
[26] Information provided by UNRWA Education Department, 29 January 2018.
[27] Interview with DPA, 18 February 2016; Interviews Jerash camp, January-February 2016. UNRWA manages a handful of externally funded scholarships – currently four - specifically for registered ex-Gaza students admitted through the quota system. The overall number of scholarships fluctuates according to donations. Interview with UNRWA Education Department, March 2016, and information provided by UNRWA Education Department, 14 March 2016 and 29 January 2018.
[28] Instruction No. 11 of the year 2007 on the Treatment of Gazans in Ministry of Health Hospitals and Centres (published in Official Gazette, No. 4827, 16 May 2007, p. 3612). Cabinet Decision No. 116 on Mechanism for the Treatment of Cancer Patients (19 June 2018) further facilitates subsidized treatment of cancer for ex-Gazans in government hospitals.
[29] Interview with Jalal Al Husseini, December 2017.
[30] According to a 2007 Cabinet Decision (Official Gazette, No. 4827, 16 May 2007, p. 3611).
[31] Information provided by UNRWA Health Department, January 2016 and January 2018.
[32] UNRWA's subsidies cover 75 percent of costs up to 100 JD, and up to 95 percent of costs (up to 150 JD) for refugees that are eligible for UNRWA's poverty support programme. Information provided by UNRWA Health Department, February 2016, January 2018.

Poverty Support

Since the beginning of its economic reform programme in 1989, the Government of Jordan has moved increasingly away from providing generalised subsidies on food and other basic expenditure items towards more targeted poverty support (Seijaparova and Pellekaan, 2004). A sales tax was also introduced in 1994, further increasing the price of consumer goods (Harrigan, El-Said and Wang, 2006). The National Aid Fund, established in 1986, has thus come to play an increasingly important role, providing emergency cash assistance and health insurance (through recommendation to the Ministry of Health), in addition to recurrent cash transfers to the poor unable to work[33]. However, this support is only available to Jordanian citizens[34]. As a result, the effects of cuts to general subsidies and price increases have not been mitigated for poor ex-Gazans.

Employment and access to the labour market

Until January 2016, and at the time of our research, ex-Gazans had the right to work in Jordan and, unlike other foreigners, did not require work permits. However, like other non-nationals, they remained generally excluded from 'closed' professions (MoL 2018) and sectors normally reserved for Jordanian citizens[35].

The government is the largest single employer in Jordan. Although Palestinian-Jordanians have long been under-represented in the public sector (Shiblak, 1996, p. 43; Sirriyeh, 2000, p. 77), public employment for Palestinian refugees has increased since the 1990s (Tiltnes and Zhang, 2014, p. 35) with 15% of the Palestinian camp labour force working in the public sector (Tiltnes and Zhang, 2013, p. 196). As foreigners, however, ex-Gazans can only be employed by the government on a non-permanent, contractual basis, effectively barring them from most public positions and relegating them to menial jobs. Admission to government employment is, and has been, opened when additional or specialised labour has been required to meet needs[36], such as the hiring of ex-Gazan teachers in public schools in southern Jordan during the 1980s[37].

In the private sector, ex-Gazans cannot practice freely in professions such as journalism, pharmacy, dentistry, accounting, and teaching. These professions require a Jordanian practicing license and/or compulsory enrolment in professional associations or syndicates. But syndicate regulations usually require Jordanian citizenship or that certification by the Jordanian professional society is granted on a reciprocal basis with the worker's home country[38]. Here ex-Gazans formally fall under agreements between Jordan and the Palestinian authority (these exist for law, agricultural engineering, and various

[33] Law No. 36 of 1986 on the National Aid Fund.
[34] Instruction on Financial Aid for the Care and Protection of Families in Need No. 2 of 2012; Instruction on Financial Aid for the Care and Protection of Families in Need No. 5 of 2015.
[35] Labour Law No. 8, Article 12 (1996) states that non-Jordanians should only be employed if the work requires experience and qualifications not available amongst Jordanian workers.
[36] Amendment No. 52 of 2011 to the Civil Service Bureau Bylaw No. 30 of 2007, Arts. 43, 63, effective 1 January 2012.
[37] Focus group interview, Jerash camp, 21 October 2015; interview with UNRWA Education Department, January 2016.
[38] For example: Jordanian Teachers' Association Law No. 14 of 2011, Art. 7; Engineers Association Law No. 15 of 1972, Arts. 10, 12; Law of the Jordan Medical Association No. 13 of 1972, Art. 8; Pharmacists Association Law No. 51 of 1972, Art. 7; Dental Association Law No. 17 of 1972, Art. 7 (Art. 8 allows some scope for issuing of temporary licenses at the discretion of the Minister of Health).

fields within health care)[39]. Thus, ex-Gaza doctors, dentists and engineers cannot open private practices or contracting businesses. In some of these professions — such as pharmacy — practice is completely restricted, however, in line with labour needs, temporary enrolment in syndicates (usually without pension, health insurance, loan entitlements and at a higher premium) may be possible for engineers and various medical professions. Ex Gazan professionals may also find employment with UNRWA or other international organisations. Those resident in camps may also obtain a license to set up a general medical practice in their camp of residence.

In addition, for non-restricted professions, there may still be de facto restrictions at some large private companies, such as banks and five-star hotels, as ex-Gazans must obtain yearly security clearance before beginning work.

Ownership and business licencing

Finally, ex-Gazans, like foreigners in general, also face restrictions pertaining to property ownership, business licencing and public transport driving licenses[40].

As non-nationals, ex-Gazans must obtain ministerial permission to own property and cannot rent for more than three years without the permission of the Cabinet[41]. Until 2006, ex-Gazans were able to purchase property under the name of a Jordanian citizen through a power of attorney agreement, however this is no longer possible (Al-Quds 2009, p. 22). Within the camps, which are officially government-owned or -leased property, buying and selling of housing units does occur. Although the legal basis for such transactions is shaky, there has been no attempt to prevent them by UNRWA or the government. Formally, refugees only maintain a 'right of use' of the houses inside camps and such effective 'ownership' does not extend to the plots on which they are built.

In terms of starting their own businesses, ex-Gazans are able to register businesses inside camps as long as they have a Certificate of Occupancy (costing 5 JD, to prove that they are a camp resident). Camps are divided into residential and commercial areas, with limits on the amount of commercial activity permitted in residential areas[42]. In the commercial areas, up to four businesses per resident are allowed. For this, residents need a commercial 'registration' managed by the DPA[43]. According to interviewees, this type of registration does not bring all the benefits of full commercial registration through the Ministry of Industry, Trade and Supply, such as being able to access lower prices for wholesale goods and commercial rates for utilities. For businesses outside camps, the business-owner must acquire a license. Many interviewees reported restrictions on this,

[39] It is unclear the extent to which ex-Gazans benefit from the agreements for lawyers and agricultural engineers in practice. Foreign nurses in Jordan are able to obtain a temporary license, renewable on an annual basis, at the discretion of the Minister of Health (Nurses Association, Nurses and Midwives Law No. 18 of 1972 (amended 1999, 2007) Arts. 7, 10). Ex-Gaza teachers can work in private schools but are not protected by the syndicate.

[40] According to Regulation No. 104 of 2008 on the Registration and Licensing of Vehicles, ex-Gazans are unable to drive a taxi or bus as they cannot apply for public transport driving licenses.

[41] Law No. 47 of 2006 on the Rent and Selling of Immoveable Properties to Non-Jordanians and Legal Persons (Art. 7) requires that temporary passport holders have the permission of both the Ministry of Finance and Ministry of Interior to purchase property. This permission is rarely granted except in the cases of investors investing 50,000 JD or more, or for the areas in the immediate vicinity of Jerash Camp (interviews with Jalal Al Husseini, March 2018).

[42] Refugees can open one to two shops in residential areas on the condition that 50% of the building is used as residence. Interview with DPA 18 February 2016.

[43] For a general account on the development of property rights in Palestinian refugee camps, see Hajj (2017).

unless they meet the high investment capital requirements of the 'Arab investor' category.

As with all areas of law applying to ex-Gazans, their situation is complicated by regular changes to laws and regulations or their implementation: thus, some ex-Gazans currently own property or businesses based on permission obtained during openings in the past and ownership rights are maintained and heritable. For example, there were brief openings of the real estate market to ex-Gazans in 1986/7 and 2009[44], and one interviewee reported continuing to hold and renew a business license issued at a time when there were fewer restrictions in place[45].

Overall, ex-Gazans are not treated entirely as foreigners under Jordanian law and have been accorded privileged treatment with respect to documentation, health care, basic education, and access to the labour market. Nevertheless, the rights and the public services accorded to ex-Gazans fall short of those accorded to citizens and impact, as we shall see, their livelihood opportunities and socio-economic standing.

[44] In November 2018, Prime Minister Omar Razzaz announced that the real estate market would be opened to ex-Gazans (Kayed, 2018).
[45] Interview with male, age 42, Jerash camp, 15 February 2016.

PART TWO
The socio-economic conditions of ex-Gazans living inside camps

2 Demography and household characteristics

It is not only in the legal status of its residents that the demography of Jerash camp is distinctive; ex-Gazans in Jerash stand out with their overall larger households[46], the greater proportion of three-generation households, and higher fertility.

Household size

The mean household size amongst ex-Gazans in Jerash is 5.9 persons, while for other ex-Gazans and non-ex-Gazans in other camps this is significantly lower at 5.1 persons. This pattern is confirmed by the median[47] household size, which is 6.0 persons for ex-Gazans in Jerash, and 5.0 persons for all others. Furthermore, ex-Gazans in Jerash are more likely to belong to very large households, with 29% of households comprising eight or more members. This compares to only 16% of ex-Gazan households outside Jerash, which again is in line with non-ex-Gazans (15%).

Ex-Gazans, both inside and outside Jerash, are a younger population than non-ex-Gazans (Table 1), implying higher fertility rates. This is demonstrated in the higher proportion of individuals under 15 years of age: 44.5% amongst ex-Gazans in Jerash and 44% amongst ex-Gazans in other camps, compared to 39% amongst non-ex-Gazans.

Jerash also has a particularly high proportion of three-generation households (nearly twice that of the other groups), paralleled by a lower proportion of single-parent or nuclear family households (those including just parent(s) and their children) (Table 2). However, the observant reader of the Table will see that Jerash camp in fact has a *higher* proportion of nuclear households with children both under and over 15 years of age. This apparent paradox is explained by higher fertility, i.e. a higher number of children, and possibly — but we lack data to substantiate this — combined with delayed separation of adult children from their parents caused by poverty.

Three-generation households in Jerash camp have an average of eight members (both mean and median), compared to seven in the other groups, contributing to overall large household size. Nevertheless, it is larger nuclear households which contribute most to the difference in average household size between ex-Gazans in Jerash and all others: looking at nuclear households with children under the age of 15, over 13% of such ex-Gaza households in Jerash have eight or more members, compared to nearly 6% and 5% amongst ex-Gazans elsewhere and other Palestinian refugees, respectively (Figure 1).

[46] A household is defined as a unit which pools its resources together, and whose members usually sleep and eat (most meals) together.
[47] The 'median' is the mid-point in a distribution sorted from the lowest to the highest value, with an equal number of scores below and above the mid-point, regardless of the value of the scores. The 'mean', on the other hand, is the arithmetic average of all scores in the distribution.

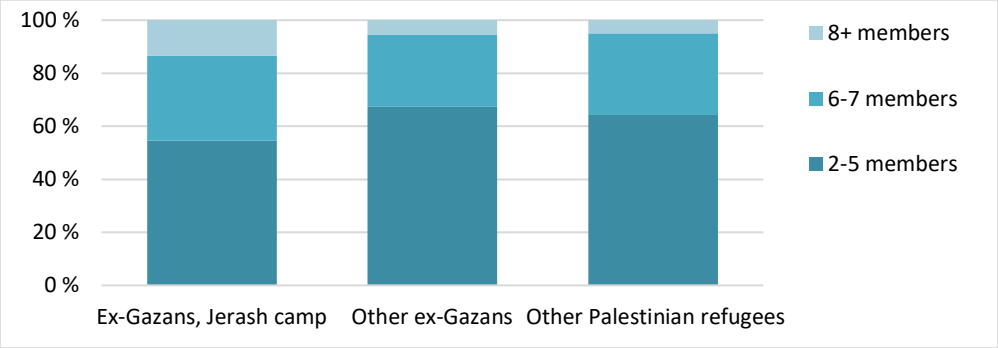
Table 1 Gender and age distribution. Individuals by ex-Gaza status, gender and five-year age groups. Percentage (n=197,602).

	Male			Female			
	Ex-Gazans, Jerash camp	Other ex-Gazans	Other Palestinian refugees	Ex-Gazans, Jerash camp	Other ex-Gazans	Other Palestinian refugees	All
0-4 years	17	16	15	17	18	14	15
5-9 years	13	13	13	14	16	13	13
10-14 years	14	11	12	13	14	12	12
15-19 years	12	12	12	12	11	11	11
20-24 years	9	9	9	8	9	8	8
25-29 years	7	8	8	6	7	7	7
30-34 years	6	8	7	6	6	7	7
35-39 years	6	7	6	5	6	6	6
40-44 years	5	5	6	5	4	6	6
45-49 years	4	3	4	4	2	4	4
50-54 years	2	1	3	2	2	3	3
55-59 years	1	1	2	1	1	2	2
60-64 years	1	2	1	2	2	2	1
65-69 years	1	2	1	2	1	2	2
70+ years	2	2	2	3	2	3	3
Total	100	100	100	100	100	100	100
n	6,691	7,463	86,254	6,423	6,472	84,299	197,602

Table 2 Household composition by ex-Gaza status. Percentage of households (n=39,288).

	Ex-Gazans, Jerash camp	Other ex-Gazans	Other Palestinian refugees	All refugee households
Single person	4	4	6	6
Head and spouse	7	9	7	7
Head, or head and spouse, and child(ren) <15	37	44	39	39
Head, or head and spouse, and child(ren) both <15 and 15+	26	22	24	24
Head and spouse and child(ren) aged 15+	7	7	9	9
Single parent and child 15+	6	5	7	7
Three generations (grandparent(s), parent(s) and child(ren))	12	6	6	6
Other extended households	3	2	3	3
Total	100	100	100	100
n	2,390	3,270	33,628	39,288

Figure 1 Household size in households comprising mother and/or father and children under 15 only. By ex-Gaza status. Percentage (n=15,378).



Child dependency ratio

The above hints at the higher support burden amongst ex-Gazans in Jerash camp, something which is confirmed by the dependency ratio[48] in the camp (Table 3). A high dependency ratio indicates a high economic burden on households of (assumed) economically unproductive children and elderly people. The dependency ratio is generally quite high in Jordan's in-camp refugee households (0.796) compared to non-camp refugee households (0.681) but has dropped since the 1990s (Tiltnes and Zhang, 2013, p. 45). This is even higher for ex-Gazans in Jerash, at 0.956, compared to 0.893 and 0.778 for ex-Gazans not in Jerash and non-ex-Gazans respectively. Child dependants, rather than the elderly, contribute most significantly to the population dependency ratios: amongst ex-Gazans in Jerash camp, 870 of the 956 dependants per 1000 adults are children under 15.

Table 3 Population and child dependency ratio by ex-Gaza status.

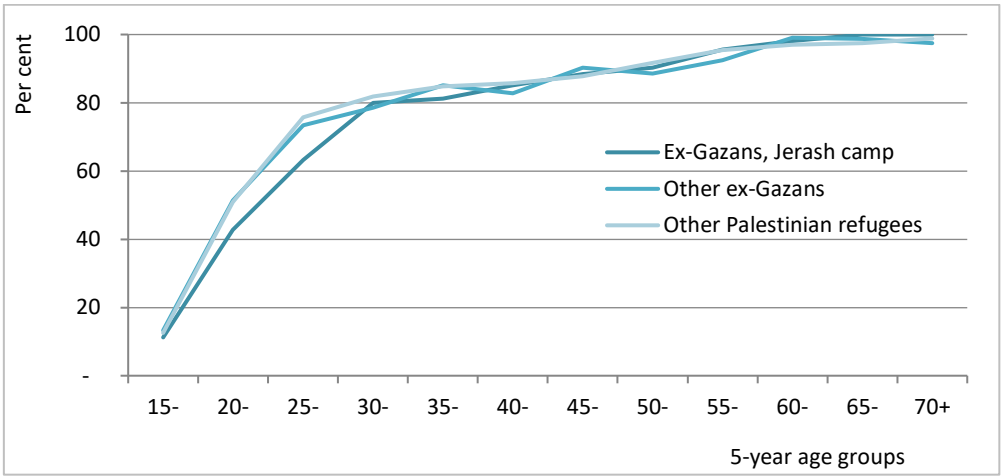
	Population dependency ratio	Child dependency ratio
Ex-Gazans in Jerash camp	0.956	0.870
Other ex-Gazans	0.893	0.830
Other Palestinian refugees	0.778	0.700

Marriage

Despite the high child dependency ratio in Jerash, the marriage age for women tends to be higher and the proportion of ever-married young women is lower, as is clearly visible in Figure 2.

[48] The dependency ratio measures the number of children and elderly per adult of working age. It is calculated by dividing the total number of children under the age of 15 plus the elderly aged 65 and above by the number of adults aged 15 to 64.

Figure 2 Percentage of ever married women aged 15 and above by ex-Gaza status and five-year age groups (n=58,640).



Ex-Gaza women outside Jerash and other Palestinian refugee women have broadly similar marriage patterns under the age of 25. In Jerash camp, however, young women's marriage seems to be delayed somewhat, with ex-Gaza women in Jerash less likely to marry before the age of 30 (Table 4). Data on marriage age from the sample survey suggests that this is a pattern of the younger generation, with differences between Jerash and elsewhere dissolving as women reach the age of 40.

Across the board, men marry later than women, although ex-Gazans in Jerash seem to marry younger than the comparator groups (Table 4). These findings suggest that poverty, which is particularly rife in Jerash camp, is not a significant barrier to marrying young amongst ex-Gazans. However, poverty may make it difficult for newly-weds to separate from the husband's household of origin, resulting in the significantly higher rate of three-generation households in Jerash camp.

Table 4 Percentage of ever married women (n=58,640) and men (n=60,046) aged 15 and above by ex-Gaza status and five-year age groups.

		15-	20-	25-	30-	35-	40-	45-	50-	55-	60-	65-	70+
Women	Ex-Gazans, Jerash camp	11	43	63	80	81	85	89	90	96	98	100	100
	Other ex-Gazans	13	51	73	79	85	83	90	89	92	99	99	98
	Other Palestinian refugees	13	51	76	82	85	86	88	92	96	97	98	99
Men	Ex-Gazans, Jerash camp	1	20	59	82	93	96.	99	99	97	99	99	99
	Other ex-Gazans	1	17	58	84	95	97	98	99	99	100	99	99
	Other Palestinian refugees	1	12	44	77	91	95	97	98	98	98	99	99

With ex-Gaza men in Jerash on a par with ex-Gazans elsewhere in terms of rate and pattern of marriage, the later marriage and lower proportion of married ex-Gaza women in Jerash camp compared to the other groups is noteworthy. If not a consequence of poverty, the lesser proportion of ever-married women and the slightly later marriage age could be a consequence of pursuit of higher education and marriage patterns between residents and outsiders within Jerash camp.

Qualitative interviews conducted amongst ex-Gaza residents in Jerash camp consistently emphasized the importance of post-secondary education, with many suggesting

that marriage from around 22 to 23 years of age, upon completing post-secondary education, was the ideal marriage age for young women. However higher female enrolment rates amongst young ex-Gaza women in Jerash does not seem to fully explain later marriage, with overall enrolment being broadly similar to citizen Palestinian refugees (Table 5).

Table 5 Current enrolment of women aged 20 to 24 by ex-Gaza status and age. Percentage (n=7,739).

	20	21	22	23	24	All
Ex-Gazans, Jerash camp	23	24	13	7	6	16
Other ex-Gazans	24	17	7	3	2	11
Other Palestinian refugees	34	21	13	5	3	16

In terms of marriage to outsiders, in the qualitative interviews in Jerash camp, some residents asserted that ex-Gaza women preferred to marry Jordanians so that their children could acquire citizenship (which is only passed down the male line). This appears to be at odds with patterns in the data finding ten times more ex-Gaza men married to Jordanian citizen women in Jerash than vice-versa, despite this depriving these women's children of rights as citizens[49]. One in five couples in Jerash comprise an ex-Gaza husband and non-ex-Gaza wife, while couples comprising ex-Gaza women with non-ex-Gaza husbands make up only one in 50 couples. However, this picture can be explained by the tradition of women settling at the husband's place of residence. Hence a majority of ex-Gaza women from Jerash camp would move out of the camp upon marrying a man from elsewhere, potentially skewing the ex-Gaza female population remaining in Jerash towards the unmarried. Conversely, women from elsewhere would tend to move into Jerash camp upon marrying a man from there. This practice is confirmed by the fact that 73% of all Jordanian citizens in Jerash camp are women who moved into the camp at marriage age. Consequently, the lower overall marriage rate amongst ex-Gaza women in Jerash seems to be largely offset by ex-Gaza men marrying women from outside the camp.

Since a large majority of ex-Gazans in Jerash (over 82%) are born in the camp (compared to 81% of ex-Gazans outside Jerash and 78% of non-ex-Gazans), more than three quarters of couples (78%) both originate from the camp. Given the overwhelming predominance of ex-Gazans in Jerash camp, limited marriage to outsiders may not be unexpected and, as we shall see, is in line with other indicators of insularity in Jerash camp. However, a closer look at the marriages between ex-Gazans reveals that intermarriage between those whose families report originating in Gaza and those whose families report originating in Beersheba (in historic Palestine) is also very limited, with only 6% of fully ex-Gaza couples hailing from different areas, suggesting, as several individual interviews confirmed, that family and tribal profile may also play a significant role in determining marriages within the camp.

[49] Additional rights for the children of Jordanian women married to non-Jordanian men was announced in late 2014 after the survey was carried out. See Cabinet decision No. 6415 Concerning the Easing of Restrictions on Children of Jordanian Mothers Married to Non-Jordanians (November 9, 2014).

3 Income and poverty

A study of income and wealth in Jerash camp paints a stark picture of poverty compared to other Palestinian camps in Jordan. Ex-Gazans in other camps are consistently somewhat poorer than other Palestinian refugees, however this gap is slight when compared to the difference between ex-Gaza residents in Jerash and all other camp refugees.

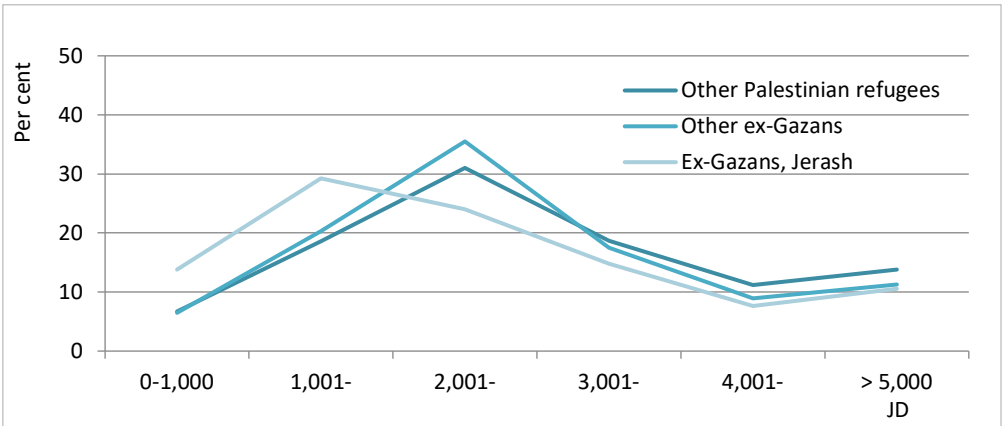
Several measures are used here to explore the economic standing of ex-Gazans residing in Jerash camp. Whilst household income forms a key part of the analysis, it is supplemented by asset-based measures of wealth, which offer a clearer picture of households' longer term economic situation, and are less vulnerable to measurement error than self-reported income. Furthermore, we examine the relative distribution of households across various poverty lines and consider how households classify their own economic standing.

Income level

Annual household income was calculated as the sum of a detailed list of 38 possible income sources in order to obtain the most accurate possible estimates, although such an approach still faces problems of recall error and a tendency of households to underestimate their income[50]. Looking firstly at reported annual household income (Figure 3), we see that there is a marked difference in the distribution of grouped household income between ex-Gazans in Jerash and the other two groups of Palestinian refugees. This difference, particularly between the two groups of ex-Gazans, manifests itself primarily among the poorer sections of society, with 43% of Jerash camp households earning 2,000 JD or less annually compared to only 27% of ex-Gazans in other camps and 25% of other Palestinian refugees. There is some convergence between ex-Gazans in Jerash and ex-Gazans in other camps at the upper end of the income distribution, with 18% of ex-Gazans in Jerash reporting a household income above 4,000 JD compared to 20% of ex-Gazans outside Jerash, while a higher proportion of other Palestinian refugees fall into the two upper income groups (25%).

[50] See Tiltnes and Zhang (2013) for a more detailed account of the measures used.

Figure 3 Annual household income (grouped) in JD by ex-Gaza status. Percentage of households (n=39,336).



This picture of greater disparity amongst the poorest households is confirmed by other simple measures of income spread: The median and 75th percentile for household income over the past 12 months is the same for ex-Gaza households inside and outside Jerash, respectively 2,400 JD and 3,600 JD (Table 6). However, there is a significant gap in the 25th percentile and mean values. The higher mean for ex-Gazans outside of Jerash suggests that there is a handful (<25%) of better off ex-Gazans outside of Jerash whose income is pulling the mean up. Both the mean and median annual income for other Palestinian refugees (3,324 JD and 3,000 JD, respectively) are higher than for both groups of ex-Gazans. This overall pattern is a close match to the findings for monthly wage earnings discussed in chapter 6.

Table 6 Mean and median annual household income in JD by ex-Gaza status (n=39,245).

	25th percentile	Median	75th percentile	Mean
Ex-Gazans, Jerash	1,440	2,400	3,600	2,770
Other ex-Gazans	1,810	2,400	3,600	3,113
Other Palestinian refugees	1,995	3,000	3,960	3,324
All households	1,920	2,880	3,840	3,276

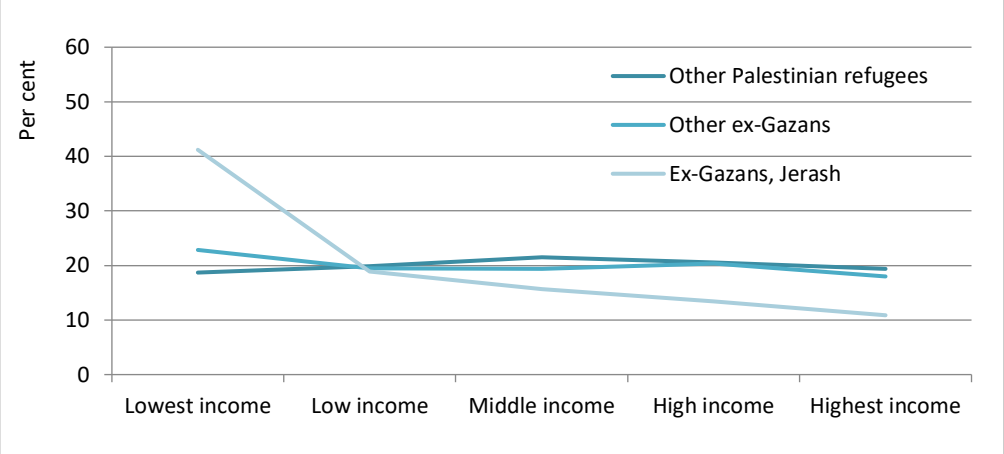
Total household income tells only part of the story, however, and the particularly poor situation of ex-Gaza households in Jerash is highlighted when we examine household income per capita. While total household income tends to make larger than average households appear better off than they are, it should be borne in mind that the marginal cost of an additional member to a large household is generally less than to a small household and so a per capita measure may make larger households seem somewhat worse off than they actually are. Our per capita figures are weighted, with less weight allocated to children.

As expected, examining per capita income sees the gap widen between ex-Gazans in Jerash — with their significantly larger households — and other groups. Figure 4, distributing households across five income quintiles[51] (calculated for the whole camp refugee population), shows how citizen Palestinian refugees and ex-Gazans outside Jerash converge around the 20 percentage-point mark (the average distribution), while ex-Gaza households from Jerash camp diverge: double the proportion fall into the lowest quintile

[51] A quintile may not always contain exactly 20% of the cases. The reason is that if many cases are assigned the cut-off value, all these cases have to be grouped into one and the same quintile, which might make the relative distribution of cases on quintiles slightly uneven.

(41% of ex-Gaza households in Jerash compared to only 23% of ex-Gaza households elsewhere and 19% of other Palestinian refugees) and they are under-represented in the three upper income quintiles, with only around half as many in the highest income quintile (11% of ex-Gazans in Jerash fall into the highest income quintile, compared to 18% of ex-Gazans in other camps and 19% of other Palestinian camp refugees).

Figure 4 Annual per capita household income groups (quintiles) by ex-Gaza status. Percentage of households (n=39,245).



Mean and median per capita income figures confirm the picture painted by the graph and underscore the lower income levels of ex-Gazans in Jerash camp (Table 2). Moreover, measured in per capita terms, the income gap of ex-Gazans in Jerash appears even starker, while the other two groups face broadly similar distributions. For example, the median per capita annual income for ex-Gazans in Jerash camp is 432 JD compared to 600 JD for the two other population groups.

Table 7 Median and mean annual per capita household income in JD by ex-Gaza status (n=39,245).

	25th percentile	Median	75th percentile	Mean
Ex-Gazans, Jerash	273	432	688	562
Other ex-Gazans	400	600	900	733
Other Palestinian refugees	414	600	900	769
All households	400	600	900	754

Sources of income

Wage income is the most common source of income for all Palestinian refugees in camps, with about two-thirds of camp households reporting some wage income (Table 8). Wage income remains important for ex-Gazans in Jerash, with 62% reporting wage income in the past 12 months, but somewhat less so than for ex-Gazans in other camps (68%) and other Palestinian refugees (66%). This is in accordance with the higher labour force participation rate found amongst ex-Gazans outside Jerash and begins to suggest a pattern of underemployment in Jerash compared to compensatory employment amongst ex-Gazans in other camps. The possible reasons for this will be explored in more detail below.

Table 8 Household income sources (grouped) past 12 months by ex-Gaza status. Percentage of households reporting each type of income (n=39,336).

	Wage income	Self-employment income	Transfer income	Property income	Other income
Ex-Gazans, Jerash	62	27	60	2	4
Other ex-Gazans	68	25	27	3	3
Other Palestinian refugees	66	22	46	4	4
All households	66	23	46	4	4

In contrast, reliance on transfer income is much more widespread among ex-Gazans in Jerash than among the other groups, with 60% of households receiving some form of transfer income, compared to only 27% of ex-Gaza households outside Jerash. Despite other Palestinian refugees being on average better off than ex-Gazans outside Jerash, they more often receive transfer income, with 46% of households reporting some transfer income in the past 12 months.

Sixteen per cent of ex-Gaza households in Jerash camp rely solely on transfer income, which is roughly the same proportion as amongst other Palestinian refugees (17%) but higher than amongst ex-Gazans in other camps (11%). Ex-Gazans in Jerash are also the group which most often reports having two or more of the grouped sources of income listed in Table 8: 50% of ex-Gazans in Jerash, as compared with 24% of ex-Gazans in other camps and 35% of non-ex-Gazans report having two or more sources of income, something which is a consequence of their meagre incomes and being transfer recipients.

This picture is partially explained by considering the sources of transfer income reported by each group (Table 9). Non-ex-Gazans more often report receiving pension payments and assistance from the National Aid Fund (NAF). This is to be expected, as Jordanian citizenship is a condition of eligibility for NAF assistance (NAF 2012, 2015), while the higher proportion of non-ex-Gazans receiving pension income gives some indication as to the different type of employment available to Jordanian citizens, a topic addressed in some detail in our discussion of labour force and employment (chapter 6), with citizens able to work in the government sector, a major pension provider.

On the other hand, non-NAF poverty assistance is clearly more concentrated in Jerash: The proportion of ex-Gaza households in Jerash reporting to receive poverty assistance from UNRWA is 12 percentage points higher than ex-Gaza households in other camps[52], while five times as many ex-Gaza households in Jerash receive NGO or Zakat Fund support compared to ex-Gaza households in other camps. This reflects in part an awareness of the poor situation in Jerash among humanitarian actors and continued efforts at poverty alleviation in this camp, something we will return to in our discussions below, as well as the levels of poverty in the camp. Ex-Gazans outside Jerash benefit slightly less often from the aforementioned sources of poverty support than Palestinian refugees with a national ID.

[52] Note that UNRWA only provides poverty assistance to refugees displaced originally in 1948 and their descendants.

Table 9 Transfer income sources past 12 months by ex-Gaza status. Percentage of households (n=39,336).

	Ex-Gazans, Jerash	Other ex-Gazans	Other Palestinian refugees	All households
Relatives abroad, money	3	2	2	2
Relatives in Jordan, money	37	15	22	22
Relatives abroad, in kind	1	1	1	1
Relatives in Jordan, in kind	12	3	6	6
Other people abroad, money	0	0	0	0
Other people in Jordan, money	3	1	2	2
Retirement pension	4	4	11	10
UNRWA poverty relief payments	17	4	6	7
Commodities from UNRWA	17	5	8	8
UNRWA shelter rehabilitation support	0	0	1	1
National Aid Fund	2	1	12	10
Government cash food subsidy	5	1	4	4
Zakat Fund	13	3	4	4
NGO support	10	2	3	3
Other gifts or transfers	1	0	0	0

A particularly interesting element of transfer income is money and in-kind assistance from relatives. Overall, more than one in five camp households receive money from relatives inside the country, suggesting that family network is an important source of financial support for many families. Ex-Gaza households in Jerash stand out in particular in relying on this network for support, with over one-third receiving money from relatives in Jordan. Strikingly, amongst ex-Gaza households in other camps, less than half this proportion receives any financial assistance from relatives in Jordan. This pattern is mirrored in the proportion receiving in-kind assistance from relatives, where nearly 12% of ex-Gazans in Jerash report such assistance compared to about 3% of ex-Gazans in other camps and 5.5% of other Palestinian refugees.

Despite many ex-Gazans in Jerash camp informing us that they hope and take steps to migrate abroad to work in order to enhance household income (as we shall see in chapter 10), the proportion of households that are in fact receiving money from relatives outside Jordan remains small.

A final comment on transfers relates to the amounts received. Table 10 shows the reported amount of transfer income in the past year distributed by institutional and private transfers (all the items in Table 9 except retirement pensions and 'other gifts and transfers' are included). Although a significantly higher proportion of ex-Gazans in Jerash receive both kinds of transfer, Table 10 suggests that some of these numerous households receive rather small sums, which contributes towards pulling the average amount down. This is visible as far lower means and medians: the institutional transfer received is only half the size of that which is received by other Palestinian refugees, and the private transfer is also significantly smaller, particularly in contrast to ex-Gaza refugees in other camps who on average tend to benefit the most from such transfers. Our data does not allow us to conclude with certainty, however the small sums involved, alongside limited movement outside the camp and accounts in our qualitative interview data, suggest that

a significant portion of these transfers may be circulating within Jerash camp itself, between relatives and other residents, rather than bringing in money from outside the camp.

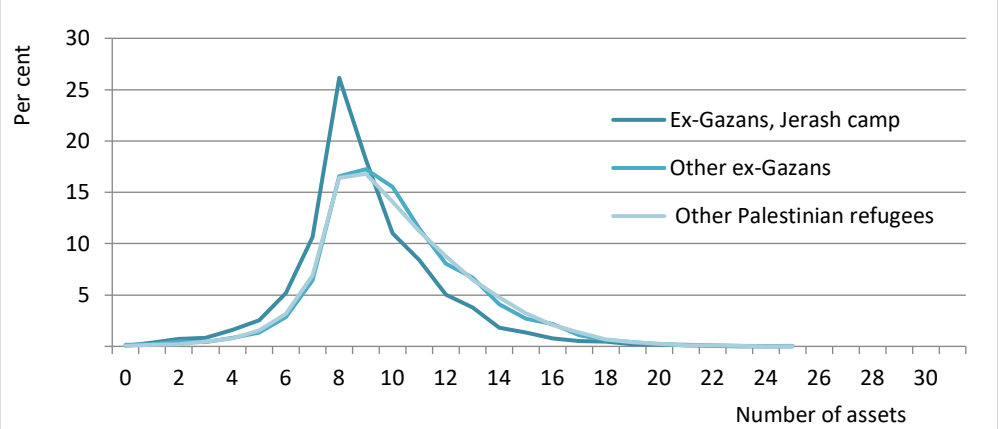
Table 10 Mean and median total institutional (n=636) and private transfer (n=800) received past 12 months amongst all households that received such transfer. In JD. By ex-Gaza status.

		Mean	Median	n
Institutional transfer	Ex-Gazans, Jerash	395	273	66
	Other ex-Gazans	681	734	16
	Other Palestinian refugees	867	647	554
	All households	813	580	636
Private transfer	Ex-Gazans, Jerash	226	80	94
	Other ex-Gazans	1018	709	53
	Other Palestinian refugees	657	309	653
	All households	630	240	800

Wealth

Exploring the wealth of households allows us to construct a picture of their situation over the longer term, which is less sensitive to temporary fluctuations in income. Figure 5 paints a picture of such wealth by showing how many durable goods or assets of a total list of 31 such items our three population groups possess[53]. As is evident (Figure 5), ex-Gazans residing in Jerash camp tend to own fewer assets than the comparator groups. This is reflected in the mean and median number of assets, which are both 9 for ex-Gazans in Jerash camp as compared with a mean and median of 10 for both ex-Gazans in other camps and other Palestinian refugees.

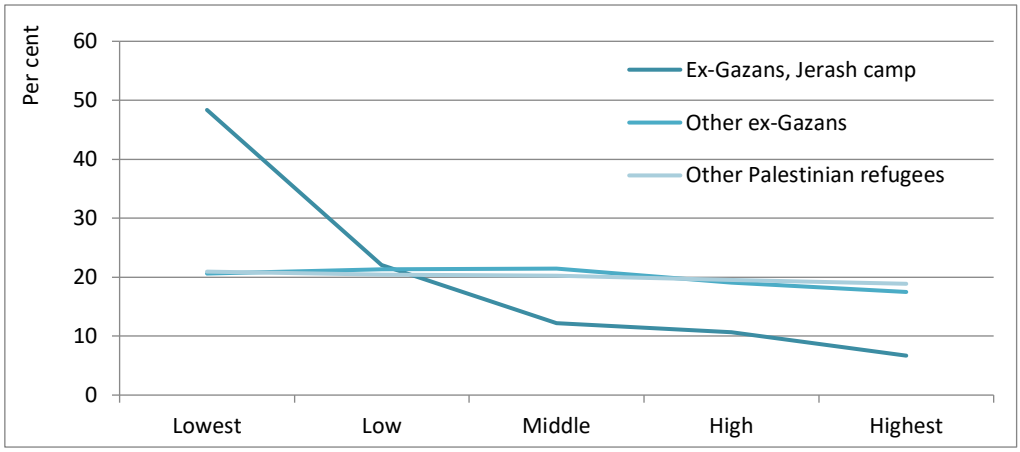
Figure 5 Number of assets (of maximum 31) owned. By ex-Gaza status. Percentage of households (n=39,334).



[53] The 31 items are: refrigerator, freezer, gas or electric stove for cooking, electric water heater, gas/kerosene/diesel water heater, solar water heater, electric fan, air conditioner, washing machine, dishwasher, vacuum cleaner, sewing machine, electric blender, microwave, water filter, water cooler, electric heater, kerosene/diesel/gas heater, radio/cassette player, CD player, TV set, satellite dish, DVD player, photo camera, video camera, ordinary telephone, personal computer, internet connection, car/ truck, and motorbike.

Further evidence of the longstanding substandard economic conditions of ex-Gazans in Jerash camp can be demonstrated through the application of a wealth index to the three populations. A wealth index is usually constructed from data on households' durable goods or assets. Tiltnes and Zhang (2013), following Filmer and Pritchett (1998), constructed an index based on the 31 assets counted in Figure 5 as well as information about the standard of the dwelling[54], using principal component analysis. Figure 6 shows the distribution of camp households on five asset-index quintiles, giving a picture which mirrors — if even more starkly — Figure 4 (showing per capita income distribution), thus indicating consistency in data between longer-term and shorter-term indicators of economic standing and implying a consolidation of income differentials over time. As shown, nearly half (48%) of ex-Gaza households in Jerash fall within the lowest wealth quintile, compared to 21% of both ex-Gazans in other camps and other Palestinian refugees, while only 7% of Jerash ex-Gazans are in the top wealth quintile, as opposed to 18% of ex-Gazans in other camps and 19% of other Palestinian refugees. Their low score on this index suggests that the economic difficulties faced by ex-Gazans in Jerash are significantly more long-term and intractable than those faced by ex-Gazans outside of Jerash. This heightens vulnerability to (even minor) economic shocks.

Figure 6 Percentage of camp households in each quintile group on the asset index by ex-Gaza status (n=39,336).



Poverty

Several income-based poverty lines have been calculated for the three groups of Palestinian camp refugees in accordance with Tiltnes and Zhang (2013). Two of these lines are the Jordanian equivalent of the often-used international poverty lines of 1.25 and 2 USD a day[55], while a third line relates to Jordan's 2010 national poverty line based on expenditure on food and non-food items (DoS and MoPIC 2012). However, we should note that as expenditure data and income data are not comparable, neither are the income-based poverty rates presented here in any way comparable to the national expenditure-based poverty rate as used in government publications. The aforementioned three poverty lines are absolute poverty lines, while the two final poverty lines are relative and set at 50% and

[54] The following items were included in the construction of the index: type of dwelling; ownership of dwelling; type of kitchen; type of toilet facility; additional area to the dwelling such as garden plot/ kitchen garden, compound, balcony/ veranda, roof area, shop area and workshop; and possession of agricultural land, other type of land, and property or real estate.
[55] A Purchasing Power Parity (PPP) factor of 0.60 for 2011 was used. For more on PPP, see http://data.worldbank.org/indicator/PA.NUS.PPP?page=2 (accessed 20 February 2018).

60% of the median income of all Palestinian households in Jordan's Palestinian refugee camps.

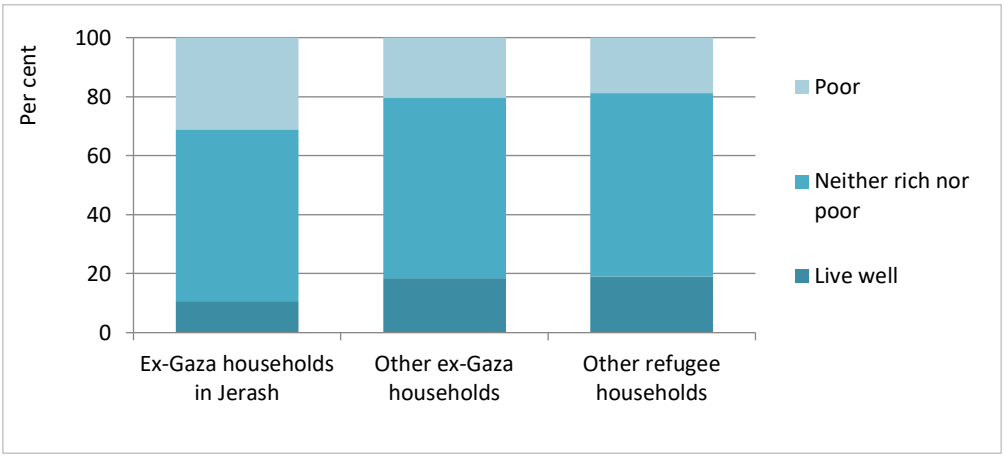
While yielding different poverty rates, the five poverty lines paint a consistent picture of the much weaker economic standing of ex-Gazans in Jerash camp compared to ex-Gazans in other camps and non-ex-Gazans (Table 11). On the four lowest poverty lines, the poverty rate is two to three times higher amongst ex-Gazans from Jerash than in the two other population groups. Even for the much higher national poverty line, poverty is over 50% more widespread amongst ex-Gazans in Jerash. The poverty rate for ex-Gazans outside Jerash is slightly higher than for other Palestinian refugees on all five poverty indicators.

Table 11 Poverty rates for different poverty lines by ex-Gaza status (n=197,642).

	Absolute poverty lines			Relative poverty lines	
	1.25 USD a day (274 JD)	2 USD a day (438 JD)	National poverty line (814 JD)	50% of median income (522 JD)	60% of median income (626 JD)
Ex-Gazans, Jerash	6.0	16.7	53.1	25.1	35.8
Other ex-Gazans	2.0	6.6	32.4	10.3	17.0
Other Palestinian refugees	1.2	4.8	28.7	8.4	14.3
All households	1.6	5.8	30.7	9.7	16.0

The objective poverty measures are reflected in people's own perception of their economic situation. As shown in Figure 7, a higher proportion of ex-Gaza households in Jerash (31%) than ex-Gaza households in other camps (20%) and other Palestinian refugee households (19%) consider themselves to be poor, and a lower share of households consider that they are living well (11% versus 18% and 19%).

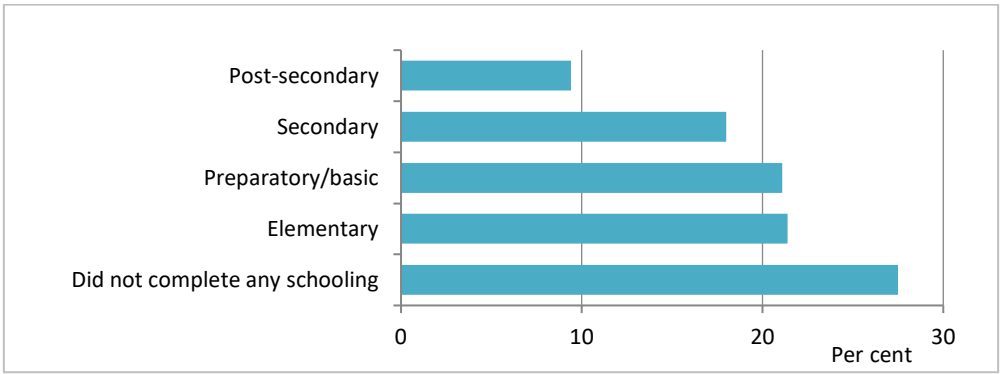
Figure 7 Subjective poverty by ex-Gaza status. Percentage of households (n=3,774).



On the positive side, education protects — to some extent — against poverty: ex-Gazans in Jerash camp residing in households where at least one member has attained a university degree or other post-secondary education are only one-third to one-half as likely to

be poor as compared with their peers in households where the highest educational attainment is lower (Figure 8). This is something people understand and as we shall return to below, ex-Gazans in Jerash invest heavily in education.

Figure 8 Percentage of ex-Gazans from Jerash camp falling below the 2 USD a day poverty line by highest educational attainment in the household.



Savings and debt

One in ten citizen Palestinian refugee camp households report having any savings, whilst only 6% of ex-Gazans in Jerash and 8% of ex-Gazans in other camps do. The prevalence of saving in a bank or other formal credit institution and in the form of gold or other precious metal is very low and is the same for ex-Gazans in Jerash as other camp refugees (3% for both forms). Having savings with a *jam'iyya* (informal saving club) is less common in Jerash (2% for ex-Gazans in Jerash versus the camp average of 5%). The latter is not surprising, as membership in a *jam'iyya* requires the ability to pay a fixed sum of money into the club at regular intervals, and hence a reliable income, which, as reported in chapter 6, is very often not the case for ex-Gaza households in Jerash camp.

Half of ex-Gaza households in Jerash camp (51%) are indebted, which is significantly above the camp average (41%). Eleven per cent of ex-Gazans in Jerash — about the same as the overall camp average (12%) — report being indebted to a formal institution; however, 43% have informal debt, i.e. debt to relatives and friends (compared to the camp average of 32%). Only one in ten indebted ex-Gaza households in Jerash states that the debt is manageable, with a majority finding that repayment is challenging (70%) or impossible (20%). Compared to other indebted camp residents, a slightly lower share of Jerash households finds their debt to be manageable (7% compared to 14% of ex-Gazans outside Jerash and 17% of non-ex-Gazans) and a higher share of households claim they cannot manage to pay back what they owe (20% versus 7% of other ex-Gazans and 13% of non-ex-Gazans).

Lower savings and more debt confirm the picture painted above of a population of non-citizen Palestinian refugees in Jerash who are poorer and more vulnerable than other Palestinian camp refugees, citizens and non-citizens alike.

4 Housing

The poor standard of housing in Jerash camp is notable among both ex-Gaza and non-ex-Gaza households. Meanwhile, ex-Gazans outside of Jerash tend to have similar standards of housing to the non-ex-Gazans they live alongside.

As in all camps, most dwellings in Jerash camp are the traditional *dar*, stand-alone houses, generally comprising one storey (although sometimes more). The remaining housing is in the form of apartments, with very few households living in any 'other' type of dwelling[56]. Vertical expansion of camp dwellings with an additional floor (ground floor and 1st floor) and, exceptionally, two additional floors, has been approved — and in some cases financially supported by the DPA and other organisations — providing a certified engineer testifies to the structural safety[57]. This policy has allowed the enlargement of one-room dwellings, and the building of additional dwellings inside the camps, modernizing and reshaping the infrastructural layout of the camps.

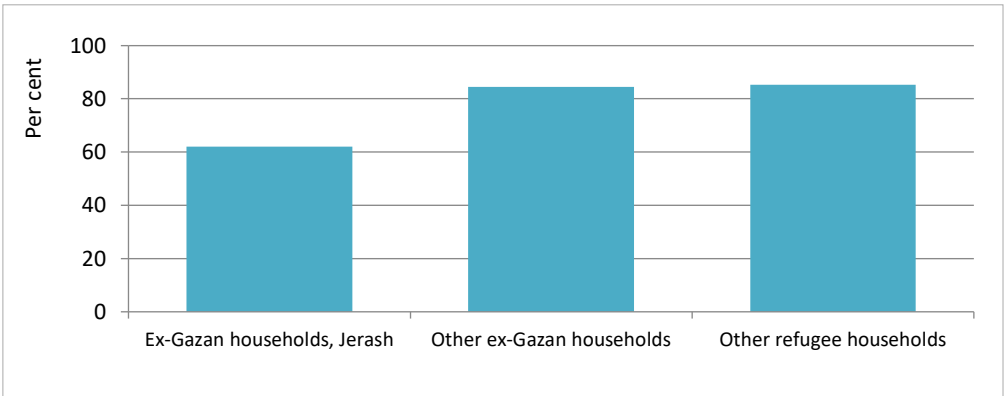
There is less vertical expansion in Jerash camp, and thus far fewer households live in apartment buildings as compared to other camps, with 77% of Jerash ex-Gazans living in a basic *dar* compared to 56% of ex-Gazans outside Jerash and 58% of non-ex-Gazans, suggesting poorer quality housing structures and lack of finances to expand dwellings. In other camps, a higher proportion of refugees have been able to afford to turn their *dar* into a building structure comprising two or sometimes even three or four apartments. Whereas the second dwelling, or apartment, on the plot has often housed a son or sometimes daughter of the owner and their household, in Jerash camp it is more likely than elsewhere that the family of the married child remains with their parents in a three-generation household.

Quality of housing

In terms of quality of housing, Jerash has a high proportion of houses built at least partly with temporary materials: 35% of ex-Gaza dwellings in Jerash have a roof constructed entirely from corrugated iron plates, or '*zinco*', while three quarters have a roof at least partially constructed out of temporary materials. This is in stark contrast to those living in other camps, ex-Gazans and non-ex-Gazans alike: only 13% of ex-Gaza households outside of Jerash live in a dwelling with a fully corrugated iron roof and 18% have a roof constructed fully or partially from temporary materials. The corresponding figures for other Palestinians are 11% and 19%[58]. Yet another expression of the poorer-quality housing in Jerash camp is the much lower share of residents who would describe their home as 'proper housing' (Figure 9)[59].

[56] See Tiltnes and Zhang (2013) for a fuller discussion of the definition of a *dar* and an apartment applied in the surveys.
[57] Interview with DPA, 18 February 2016.
[58] Details on the development of the shelters of Palestinian refugees residing in camps from the first tents were erected and until today, can be found in Hanafi, Hilal and Takkenberg eds. (2014).
[59] Besides Jerash camp, there is only one other camp that stands out with a particularly poor score on this indicator, namely Baqa'a camp, where 73% characterize their house as 'proper'. While low, this is still 11 percentage points higher than amongst ex-Gazans and other inhabitants in Jerash camp.

Figure 9 Percentage of households that consider themselves to live in a 'proper dwelling/ house' by ex-Gaza status (n=39,331).

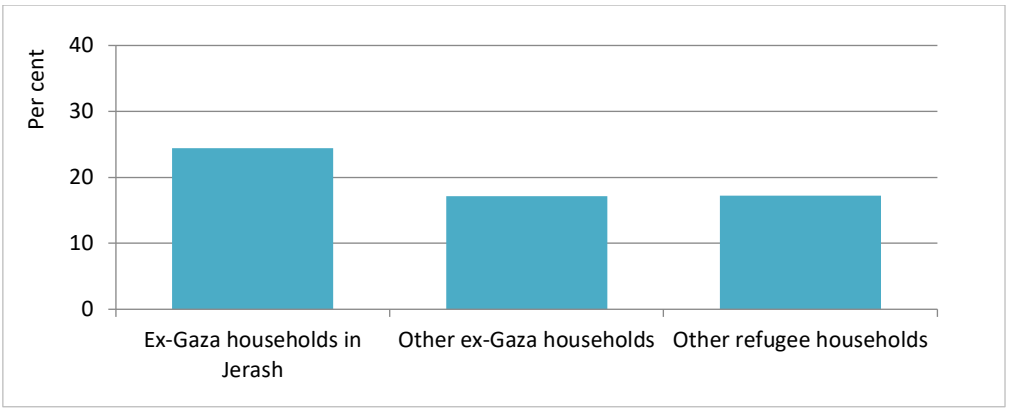


Crowding

The average dwelling in Jerash is not markedly different in size to dwellings in other camps (either by area or by number of rooms[60]), although there is a larger proportion of both one-room dwellings and dwellings with five or more rooms in Jerash. However, because of larger households among ex-Gazans in Jerash, this space is shared between more people, with the mean living area per person being 17.5 m^2 amongst ex-Gazans in Jerash compared to 20.5 m^2 amongst ex-Gazans outside Jerash and 20.3 m^2 amongst other Palestinians[61].

As may be expected, the larger household size leads to a significantly higher level of crowding in Jerash, with 24% of ex-Gaza households in Jerash being classed as crowded, defined as an average of three or more occupants per room, and only 17% of ex-Gazan and other Palestinian refugee households in other camps being classed as crowded (Figure 10).

Figure 10 Percentage of households comprising three or more persons per room. By ex-Gaza status (n=39,336).



[60] When counting rooms, one would include any living room and bedroom larger than four square metres, but exclude separate kitchens and bathrooms, as well as hallways and storage rooms.
[61] Note that the apparent similarity between ex-Gazans outside of Jerash and other Palestinian refugees is somewhat skewed due to the large proportion of ex-Gazans living in Hitteen, where the mean living area is the largest of all camps. If Hitteen is removed from the data, then average living space for ex-Gazans (18.3 m^2) is below that for non-ex-Gazans.

Improvement of conditions

Nearly 7% of households in Jerash camp have ever received assistance from the DPA, UNRWA or another institution to renovate or upgrade their dwellings. This is slightly above the average for all camps (4%) but a lower proportion than found in Talbiyeh (10%) and particularly in Sukhneh camp (23%)[62]. However, the DPA conditions organisations providing shelter rehabilitation services to upgrade no more than one room, kitchen, and bathroom. This is also the maximum offered by the DPA[63]. Hence, the cost of more substantial construction work such as major expansion of a dwelling, or adding a new unit, must be covered by the refugees themselves. No wonder, then, that the poorest camp population also lags behind with regard to quality of housing conditions.

Since the surveys were implemented, major efforts have been undertaken to improve conditions and the cleanliness of Jerash camp. Whereas more than 98% of Jerash households were not connected to sewerage systems at the time of the survey, the SDC-DPA project to install an underground sewerage system and rehabilitate the water supply network has recently been completed, ensuring access to safe drinking water and sanitation facilities (SDC 2017). Furthermore, 85 shelters have been re-built or upgraded as part of an EC-funded Camp Improvement Project (UNRWA, 2014)[64] Dwellings in other camps have also been renovated with financial support from the Jordanian government and international donors[65].

[62] There were extensive shelter rehabilitation efforts undertaken in Sukhneh camp between 2003 and 2010: 13 housing units and 281 rooms were renovated with funding from the EU whilst 168 bathrooms and 103 kitchens were improved thanks to support from the Institute for University Co-operation (ICU), an Italian NGO. From 2005 to 2010, 1,405 dwellings in eight other camps — Jerash not among them — were renovated with economic support from the Ministry of Planning. Information from DPA, 7 May 2019.

[63] Interview with DPA, 18 February 2016.

[64] Information from UNRWA, 18 March 2019.

[65] Between 2014 and 2018, UNRWA — with funding from the German development bank KfW — was responsible for the upgrading of 85 dwellings in Talbiyeh camp and 88 dwellings in Azmi Al-Mufti camp. Information from UNRWA, 18 March 2019. In the years 2011 to 2018, altogether 884 households in nine camps — Jerash not included — received financial support from the Ministry of Planning and the Royal Court to renovate their dwellings. Information from DPA, 23 April and 7 May 2019.

5 Education

The 2011 survey found that education was strongly and positively correlated with higher household income across all camp refugees. Educational attainment amongst Palestinian refugees inside camps varies greatly between camps but has increased steadily overall since 1999, with younger cohorts outperforming older generations[66] and young women generally outperforming young men (Tiltnes and Zhang, 2013, pp. 126–132). Ex-Gazans are no exception, although their attainment is somewhat lower than the camp average for non-ex-Gazans. However, in terms of academic post-secondary education, ex-Gazans residing in Jerash camp outperform both ex-Gazans elsewhere and other Palestinian refugees.

Educational attainment

Ten years of basic education are mandatory under the Jordanian educational system (covering elementary and preparatory). This is followed by secondary education (academic or vocational stream) for two years, or vocational education. While (non-secondary) vocational education does not qualify students for higher education, both the academic and vocational streams of secondary do. After secondary, students can either pursue vocational or professional studies at community colleges, usually lasting two years, or they can enter universities, where the first step is a bachelor's degree.

Amongst ex-Gazans in Jerash aged 25 and above[67], more residents fall at both extremes of the educational spectrum: 14% have no schooling at all, compared to 10% of ex-Gazans in other camps and 11% of other Palestinian refugees; at the same time, 8% of ex-Gazans in Jerash have completed at least a bachelor's degree, compared to only 5% of ex-Gazans outside Jerash and 6% of other Palestinian refugees (Table 12).

This picture remains the same when the middle-aged and elderly are excluded, and statistics are restricted to individuals aged 25 to 44: attainment of a university degree is two percentage points higher amongst ex-Gazans in Jerash than amongst non-ex-Gaza Palestinian refugees, and the gap between Jerash ex-Gazans and other ex-Gazans is even wider (Table 13). However, this gap seems to have been closing in recent years, with the proportion of Jerash ex-Gazans and other Palestinian refugees holding university degrees being similar amongst the 25 to 29 age cohort. The higher university degree attainment amongst ex-Gazans in Jerash is further offset by lower attainment of vocational community-college degrees (which is particularly low in the 25 to 29 and 30 to 34 age cohorts,

[66] An exception to this trend is the marked reduction in overall post-secondary education amongst camp residents aged 25 to 39 compared to those aged 40 to 44, as a consequence of a slump in the proportion of people under 40 who took community college degrees. At the same time, camp populations saw the proportion of people with university degrees more than double from the 40 to 44 age cohort to the 25 to 29 age cohort. These trends are associated with the reduced popularity of vocational education and community colleges, partly the result of government policy in the 1990s whereby community-college degrees were no longer sufficient to obtain a work contract in the civil service, raising the requirements to a bachelor's degree (DoS & Fafo, 2005, p. 85).

[67] By the age of 25, most people will have left the educational system, and so this group may be expected to have achieved their 'final' level of education.

see Table 14), leaving ex-Gazans in Jerash nearly on a par with non-ex-Gazans in terms of the total proportion obtaining a post-secondary qualification.

Table 12 Educational attainment of individuals aged 25 and above by ex-Gaza status. Percentage (n=79,471).

	Ex-Gazans, Jerash camp	Other ex-Gazans	Other Palestinian refugees	All
Never enrolled	14	10	11	11
Not completed any school	10	10	10	10
Elementary	15	17	16	16
Preparatory/ Basic	35	36	34	34
Secondary	10	13	12	12
Community college	10	10	11	11
University	8	5	6	6
Total	100	100	100	100

Looking at the proportion of people aged 25 to 44 who have attained at least secondary education, however, reveals that ex-Gazans in Jerash lag behind non-ex-Gaza Palestinian camp refugees: only 31% of Jerash ex-Gazans have completed secondary education or higher versus 34% of non-ex-Gazans. On this measure, ex-Gazans outside Jerash are on a par with Jerash ex-Gazans, with 31% of 25- to 44-year olds having completed secondary education or higher. In conclusion, the overall level of educational attainment amongst ex-Gazans inside camps is slightly below that of non-ex-Gazans but ex-Gazans in Jerash camp stand out with a higher share of people holding academic degrees than the two other groups. This is particularly surprising given the high fees ex-Gazans pay to enrol in public and private universities in Jordan[68].

Table 13 Educational attainment of individuals aged 25-44 by ex-Gaza status. Percentage (n=51,611).

	Ex-Gazans, Jerash camp	Other ex-Gazans	Other Palestinian refugees	All
Never enrolled	3	3	2	2
Not completed any school	8	8	6	6
Elementary	15	17	15	15
Preparatory/ Basic	44	42	42	42
Secondary	12	16	15	15
Community college	10	10	12	12
University	9	5	7	7
Total	100	100	100	100

[68] There are, as mentioned, around 35 subsidised seats available to Jerash camp residents through the Royal quota. UNRWA also manages a handful of externally funded scholarships — currently four — specifically for registered ex-Gaza students admitted through the quota system. The overall number of scholarships fluctuates according to donations (Interview with UNRWA Education Department, 14 March 2016 and 29 January 2018). Finally, a number of private donors also support students from Jerash camp to help cover tuition costs and other administrative fees of enrolling in higher education (Interviews, Jerash camp, January to March 2016).

Table 14 Educational attainment of individuals aged 25-44 by ex-Gaza status and five-year age groups. Percentage (n=51,611).

	Ex-Gazans, Jerash camp				Other ex-Gazans			
	25-29	30-34	35-39	40-44	25-29	30-34	35-39	40-44
Never enrolled	2	4	2	4	2	2	3	5
Not completed any school	7	8	8	9	9	8	6	10
Elementary	15	14	15	16	16	16	17	18
Preparatory/ Basic	49	48	43	33	44	44	41	35
Secondary	14	13	12	9	14	17	18	12
Community college	3	5	11	21	8	8	12	16
University	11	9	9	7	7	6	4	4
Total	100	100	100	100	100	100	100	100
	Other Palestinian refugees				**All aged 25-44**			
	25-29	30-34	35-39	40-44	25-29	30-34	35-39	40-44
Never enrolled	2	2	2	3	2	2	2	3
Not completed any school	5	6	7	8	5	6	7	8
Elementary	14	16	16	17	14	15	16	17
Preparatory/ Basic	44	46	43	35	44	46	43	35
Secondary	16	16	15	13	15	16	15	13
Community college	9	8	13	19	9	8	13	19
University	11	6	5	5	11	6	5	5
Total	100	100	100	100	100	100	100	100

Locational variation

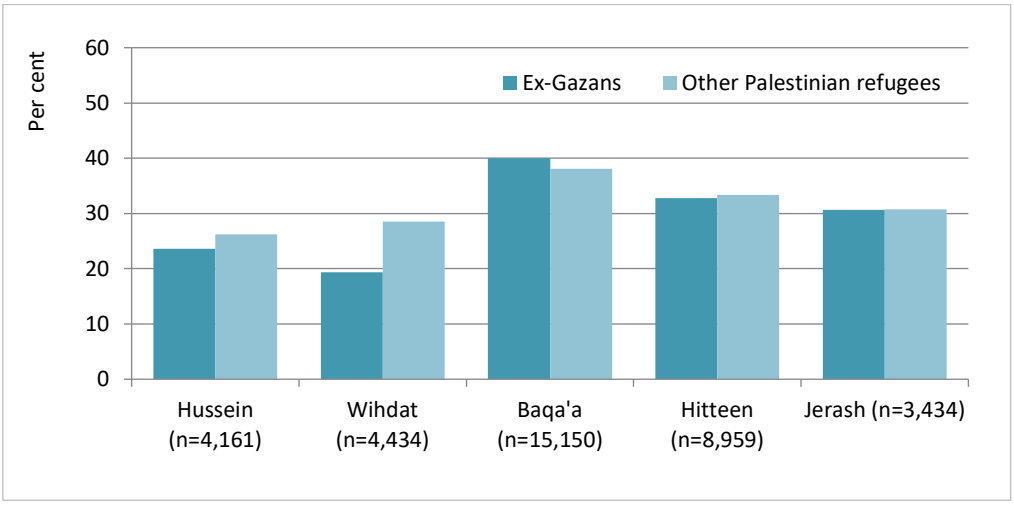
It should also be noted that inter-camp educational attainment varies significantly. By way of example, the share of people with post-secondary education is about twice as high in Baqa'a camp as in Hussein camp (Table 15). In most camps, the achievement of ex-Gazans follows the overall pattern of other camp residents. Hitteen camp, where nearly a quarter of all residents are ex-Gazan, offers a particularly good example of how ex-Gaza educational achievement is tied to the camp context: here ex-Gazans and non-ex-Gazans have almost identical educational attainment (Table 15). An exception to this trend is found in Wihdat camp in Amman, where ex-Gazans aged 25 to 44 score significantly below their fellow residents, with nine percentage points fewer (about 18% versus 29%) having attained secondary education or above (Figure 11).

Significant locational disparity with regards to educational attainment does not only apply to residents of the Palestinian refugee camps; analysis of national statistics for the years 2010 to 2014, for example, found that residents over the age of 24 in the governorates of Mafraq and Zarqa are routinely below the national average on secondary and post-secondary attainment, whilst residents of Amman are consistently well above average (DoS and Fafo, 2015).

Table 15 Educational attainment of individuals aged 25 and above by camp (the five camps with the highest number of ex-Gazans) and ex-Gaza status, and for all Palestinian camp refugees. Percentage (n=79,471).

		Not completed any school	Elementary	Preparatory /Basic	Secondary	Post-secondary	Total	n
Hussein	Ex-Gazans	24	21	35	12	8	100	476
	Other Palestinian refugees	23	26	31	12	9	100	6,283
Wihdat	Ex-Gazans	35	22	25	10	8	100	638
	Other Palestinian refugees	23	21	32	11	13	100	6,527
Baqa'a	Ex-Gazans	14	14	36	16	20	100	526
	Other Palestinian refugees	20	14	35	13	19	100	22,446
Hitteen	Ex-Gazans	17	17	37	13	15	100	2,912
	Other Palestinian refugees	19	15	37	13	16	100	10,348
Jerash	Ex-Gazans	24	15	35	10	17	100	4,646
	Other Palestinian refugees	23	19	30	11	16	100	656
All camps	Ex-Gazans	22	16	35	12	16	100	9,682
	Other Palestinian refugees	21	16	34	12	17	100	69,789
All camp refugees aged 25 and above		21	16	34	12	17	100	79,471

Figure 11 Educational attainment of individuals aged 25-44 by camp (the five camps with the highest number of ex-Gazans) and ex-Gaza status. Percentage.



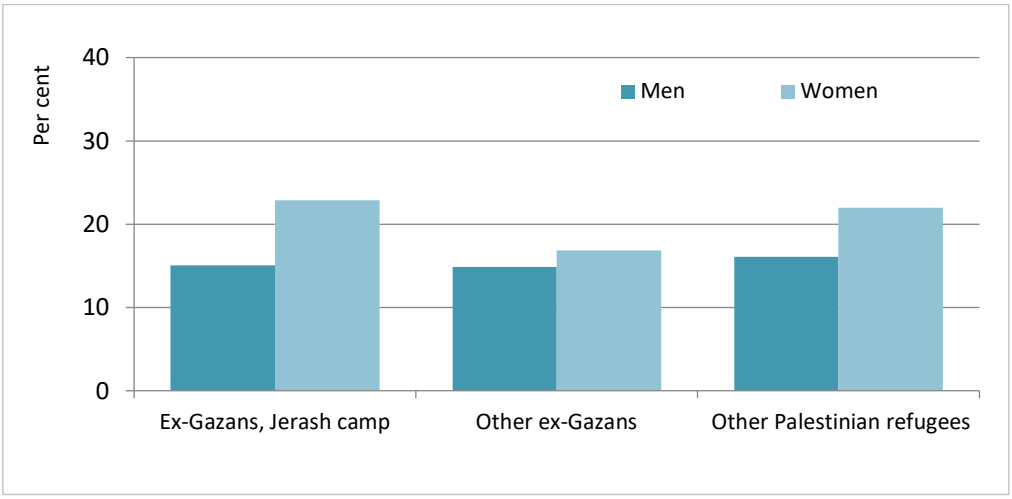
Interestingly, the confluence of camp educational attainment with that of the governorates in which they are located is not consistent, suggesting that specific refugee camp dynamics may play a decisive role. For example, Jerash governorate consistently scores below average on secondary and higher educational attainment: for the years 2010 to 2014, an average of 33% of Jerash governorate's population aged 25 and above had attained secondary or higher education, compared to the national average of 38% (and 45%

in Amman) (DoS and Fafo, 2015). While Jerash camp appears to reflect the trend in the governorate, residents of nearby Souf camp exhibit the second highest educational attainment of all the Palestinian refugee camps, with 36% of its inhabitants aged 25 and above having completed secondary or higher education (27% in Jerash camp)[69].

Gender and educational attainment

Gender plays a significant part in educational attainment amongst all refugees aged 25 to 44 (Figure 12). Amongst ex-Gazans across all camps, 37% of women compared to 26% of men have completed secondary education or above. While ex-Gaza women aged 25 to 44 in Jerash are similar to other ex-Gaza women when it comes to attaining post-basic education, a far higher proportion of ex-Gaza women in Jerash camp go on to attain post-secondary education (23% versus 17%). Meanwhile, five percentage-points fewer ex-Gaza men from Jerash than other ex-Gaza men have achieved at least a secondary certificate (Table 16). The gender difference amongst ex-Gazans mirrors the trends amongst non-ex-Gazans, where 39% of women and 29% of men have completed secondary education or higher.

Figure 12 Percentage of individuals aged 25-44 with post-secondary education. By ex-Gaza status and gender (n=51,611).



[69] The high educational attainment in Souf may in part be explained by the heavy reliance of its residents on civil service and military employment; the former requires a university degree and the latter provides subsidized higher educational schemes for employees' family members.

Table 16 Educational attainment of individuals aged 25-44 by ex-Gaza status and gender. Percentage (n=51,611).

		Did not complete any schooling	Elemen-tary	Preparatory/ Basic	Secondary	Post-secondary education	Total	n
Ex-Gazans, Jerash camp	Men	10	15	50	10	15	100	1,608
	Women	12	14	37	14	23	100	1,381
	All	11	15	44	12	19	100	2,989
Other ex-Gazans	Men	11	18	44	13	15	100	2,100
	Women	11	14	39	20	17	100	1,450
	All	11	17	42	16	16	100	3,550
Other Palestinian refugees	Men	9	16	46	13	16	100	22,875
	Women	8	14	39	17	22	100	22,197
	All	8	15	42	15	19	100	45,072
All		9	15	42	15	19	100	51,611

Illiteracy

Illiteracy rates are slightly above average amongst ex-Gazans in Jerash camp: 10% of all individuals aged ten and above are illiterate (cannot read or write[70]) compared to 8% and 9% of ex-Gazans outside Jerash and non-ex-Gazans, respectively (Table 17). However, the low illiteracy rate amongst ex-Gazans outside Jerash is in large part due to the unusually high literacy rates in Hitteen, which is home to over half of the camp ex-Gazans outside Jerash (Table 18): only 6% of ex-Gazans in Hitteen report illiteracy (a lower rate even than other Palestinian refugees in Hitteen, of whom 8% report being unable to read or write).

Table 17 Literacy of individuals aged ten and above by ex-Gaza status and gender. Percentage (n=142,466).

		Read and write easily	Read or write with difficulty	Cannot read or write	Total	n
Ex-Gazans, Jerash camp	Male	87	7	6	100	4,637
	Female	83	4	14	100	4,401
	All	85	5	10	100	9,038
Other ex-Gazans	Male	88	6	7	100	5,286
	Female	85	5	10	100	4,278
	All	87	5	8	100	9,564
Other Palestinian refugees	Male	89	6	6	100	62,304
	Female	84	5	11	100	61,538
	All	86	5	9	100	123,842
All camp refugees aged 10 and above	Male	88	6	6	100	72,232
	Female	84	5	11	100	70,234
	All	86	5	9	100	142,466

[70] The survey employed a functional definition of illiteracy: those refugees who reported that they could not read or write, even with difficulty, are classed as illiterate.

Table 18 Literacy of individuals aged ten and above by camp (the five camps with the highest number of ex-Gazans) and ex-Gaza status. Percentage (n=142,444).

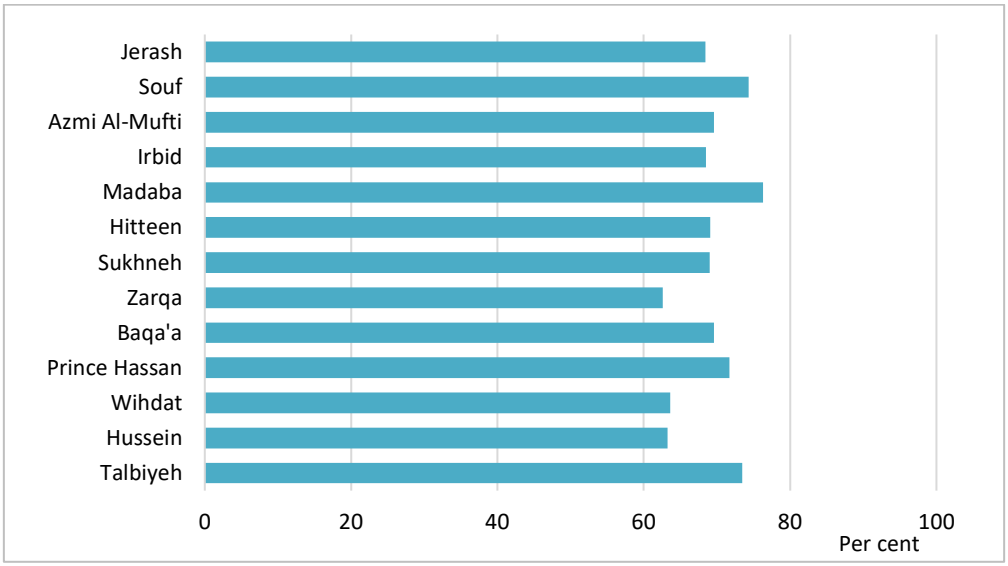
		Read and write easily	Read or write with difficulty	Cannot read or write	Total	n
Hussein	Ex-Gazans	81	9	10	100	876
	Other Palestinian refugees	80	9	10	100	10,905
Wihdat	Ex-Gazans	72	11	17	100	1,335
	Other Palestinian refugees	85	6	9	100	11,348
Baqa'a	Ex-Gazans	90	5	6	100	954
	Other Palestinian refugees	88	5	8	100	40,575
Hitteen	Ex-Gazans	90	4	6	100	5,510
	Other Palestinian refugees	88	4	8	100	18,629
Jerash	Ex-Gazans	85	5	10	100	9,038
	Other Palestinian refugees	84	6	9	100	1,015
All camps	Ex-Gazans	86	5	9	100	18,602
	Other Palestinian refugees	86	5	9	100	123,842
All camp refugees aged 10 and above		86	5	9	100.0	100

Current enrolment

General enrolment

Enrolment in education for all school- and university-aged children and young adults (aged 6 to 24 years) varies across camps (Figure 13), with Jerash camp having overall average enrolment at 68% (some of whom are six-year-olds in pre-school).

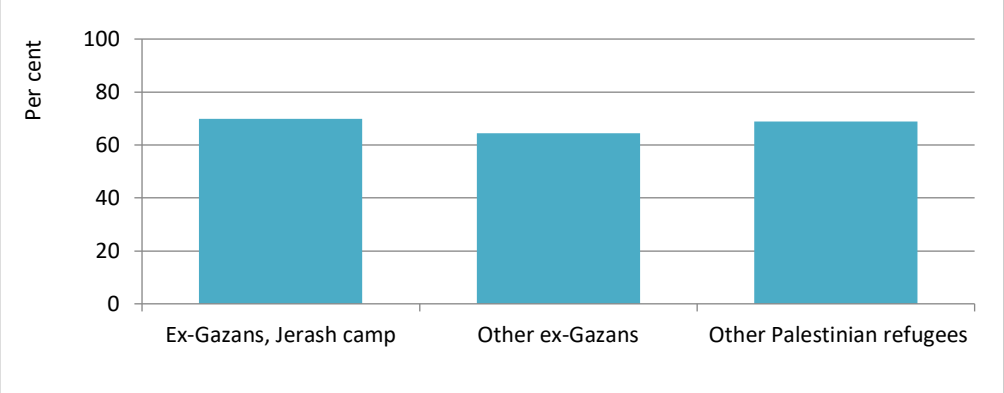
Figure 13 Current enrolment in formal education. Individuals aged 6-24 by camp. Percentage (n=86,460).



It is also noteworthy that ex-Gazans in Jerash have significantly higher enrolment than ex-Gazans in other camps: 70% versus 65% (Figure 14). However, again, Hitteen significantly increases the average for 'other ex-Gazans', as 66% of ex-Gazans in Hitteen are

enrolled compared to the very low 61% of ex-Gazans in the remaining camps. Females are somewhat more often enrolled than males. The gender difference is about 1.5 percentage points amongst ex-Gazans in Jerash and non-ex-Gazans but is nearly 4% amongst ex-Gazans residing in camps other than Jerash. To summarize, ex-Gazans in Jerash are more or less on a par with other Palestinian refugees and it is rather ex-Gazans not living in Jerash who are significantly less likely to be enrolled in education.

Figure 14 Current enrolment in formal education. Individuals aged 6-24 by ex-Gaza status. Percentage (n=86,446).



Basic schooling

A similar pattern emerges when we limit our sample to children aged 6 to 15, with ex-Gazans outside Jerash the least likely to be enrolled in education. As shown in Table 19, ex-Gaza children in Jerash camp are slightly less likely to be enrolled in basic schooling than non-ex-Gaza children (but they are more often enrolled in pre-school). On the other hand, a higher share of ex-Gazans in Jerash than ex-Gazans in other camps attend school (a difference of 3 percentage points). The gender difference is minimal.

Table 19 Current enrolment of children aged 6-15 by ex-Gaza status and gender. Percentage (n=49,197).

		Enrolled in Kindergarten	Enrolled in formal education	Not enrolled	Total	n
Ex-Gazans, Jerash camp	Boys	4	90	7	100	1,797
	Girls	4	90	6	100	1,767
	All	4	90	6	100	3,564
Other ex-Gazans	Boys	4	87	9	100	1,794
	Girls	4	88	9	100	1,877
	All	4	87	9	100	3,671
Other Palestinian refugees	Boys	3	92	5	100	21,528
	Girls	3	92	5	100	20,434
	All	3	92	5	100	41,962
All aged 6-15	Boys	3	92	6	100	25,120
	Girls	3	92	5	100	24,087
	All	3	92	5	100	49,197

UNRWA provides elementary and preparatory schooling (ten years total) in all Palestinian refugee camps throughout Jordan (with the partial exception of Hussein camp in Amman

where older boys must attend either an UNRWA or public preparatory school located outside the camp). Of all camp children currently enrolled in schools, 92% attend UNRWA schools, nearly 7% attend government schools — often located near or adjacent to the camps, and over 1% attend private schools.

Over 98% of school-aged children in Jerash attend UNRWA schools, with about 1% attending government schools[71]. Ninety-four per cent of ex-Gazans elsewhere attend UNRWA schools and 4% government schools. Of non-ex-Gazans outside Jerash, 90% attend UNRWA schools and 8% government schools. In general, enrolment in UNRWA and government schools reflects the location and availability of government schools in near proximity to the camp. The high UNRWA enrolment amongst ex-Gazans is due to the overall high enrolment in the Agency's schools in both Jerash and Hitteen camps, which combined house nearly 75% of all ex-Gazans living in camps.

Enrolment in private schools, which is often costly, is rare among camp refugees, and, as expected, more likely for those from higher income quintiles. Ex-Gazans across all camps are less often enrolled in private schools (1%), although the average is pulled down by the particularly low enrolment in Jerash camp (0.5%). Over 2% of other Palestinian refugees — more than four times as many as ex-Gazans in Jerash — attend private schools.

Secondary and higher education

The enrolment of people aged 16 to 24 exhibits the general trend found above: ex-Gazans in Jerash camp have similar enrolment rates to non-ex-Gazans, whilst performing significantly better than ex-Gazans elsewhere (Table 20). Whereas only about 30% of ex-Gazans residing in camps other than Jerash are enrolled in an educational institution, around 37% of Jerash ex-Gazans and other Palestinian refugees are. However, while there is slightly higher female enrolment amongst other Palestinian refugees, the gender gap is insignificant amongst ex-Gazans both in Jerash camp and elsewhere.

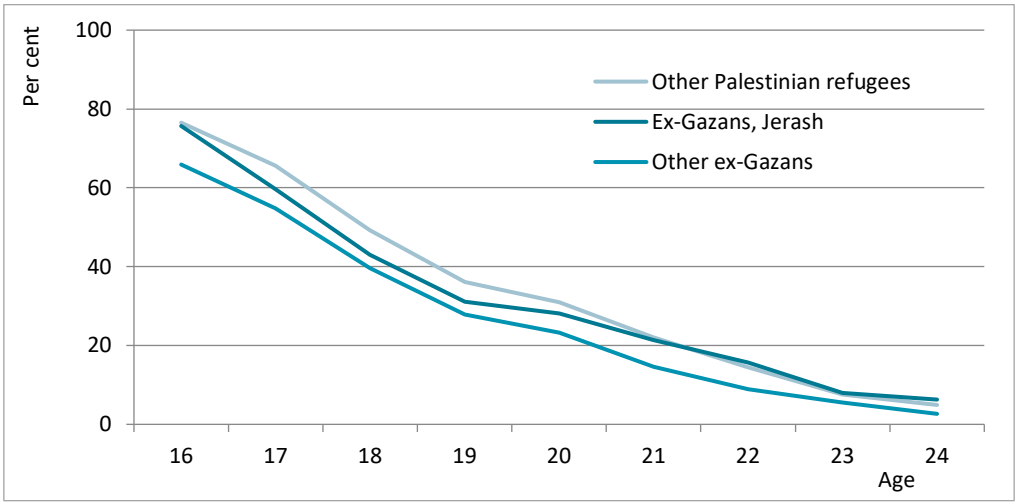
Table 20 Current enrolment in formal education. Individuals aged 16-24 by ex-Gaza status and gender. Percentage (n=34,215).

		Enrolled	Not enrolled	Total	n
Ex-Gazans, Jerash camp	Male	37	63	100	1,188
	Female	37	63	100	1,100
	All	37	63	100	2,288
Other ex-Gazans	Male	30	70	100	1,314
	Female	30	70	100	1,114
	All	30	70	100	2,428
Other Palestinian refugees	Male	37	63	100	15,493
	Female	39	61	100	14,002
	All	38	62	100	29,495
All aged 16-24	Male	36	64	100	17,995
	Female	38	62	100	16,220
	All	37	63	100	34,215

[71] UNRWA operated four schools in Jerash camp at the time of the survey. After the survey was conducted, in 2013, a single-shift preparatory boys' school (years 8-10) was built 1.5 km from Jerash camp.

The enrolment of ex-Gazans in Jerash is higher than other ex-Gazans for all ages (Figure 15). However, it is lower than for non-ex-Gazans up to the age of 20, after which the two groups exhibit similar enrolment rates.

Figure 15 Current enrolment in formal education. Individuals aged 16-24 by ex-Gaza status and age. Percentage (n=34,215).

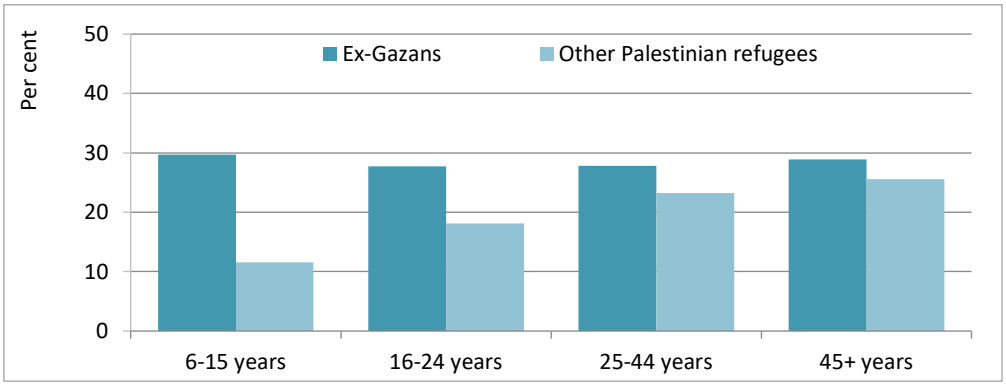


Amongst camp residents aged 20 to 24 who are currently enrolled, around 90% are enrolled in higher education. Nevertheless, as mirrored in educational attainment amongst camp residents under the age of 35 (Table 14) there is a notable difference between 20- to 24-year-olds in Jerash camp and ex-Gazans elsewhere and other Palestinian refugees with respect to type of higher education they pursue. Both ex-Gazans outside Jerash and non-ex-Gazans are three times as likely to be enrolled in community colleges as Jerash ex-Gazans (21% and 22% compared to a mere 7% in Jerash camp), with Jerash ex-Gazans instead more often pursuing academic post-secondary degrees at universities (84% of enrolled ex-Gazans in Jerash compared to 70% and 68% amongst ex-Gazans elsewhere and other Palestinian refugees).

Reasons for leaving school/non-enrolment

Where they are not enrolled in school or university, the reasons given for non-enrolment by ex-Gazans differ somewhat from their peers: primarily in that a higher share attribute the decision to poverty and the need to earn money (Figure 16). About three in ten ex-Gazans (consistent across age cohorts) attribute leaving school to economic factors, whereas a much lower share of other Palestinian refugees does so, particularly amongst the younger generation (under 25 years of age). And — not shown in the graph — ex-Gazans from Jerash camp contribute significantly to this difference. This poverty-related response pattern reflects, as we shall see, the higher poverty rates amongst ex-Gazans overall and particularly in Jerash camp.

Figure 16 Percentage explaining non-enrolment or reasons for leaving school with poverty and the need to work. By ex-Gaza status and age groups.



Besides economic explanations, the most prominent reason for leaving education is 'lack of interest' and many of course leave after reaching their educational goals. These reasons are referred to slightly more often by non-ex-Gazans. By way of example, in the 25 to 44 age group, 31% of non-ex-Gazans explained that they had left school due to a lack of interest and 25% because they had completed their education, while three percentage-points fewer ex-Gazans referred to each of these two reasons.

However, there is also a gender dimension in the reporting of reasons for non-enrolment. For example, whilst 46% of ex-Gaza men aged 25 to 44 in Jerash camp attribute their non-enrolment to economic factors, only 12% of ex-Gaza women aged 25 to 44 in Jerash do[72]. Instead, women are more likely to refer to marriage and social restrictions (mentioned by 20% and 7% respectively in the 25 to 44 age group in Jerash camp), explanations never used by men.

[72] This sub-section is based on the sample survey and not the census. Hence, there are rather few ex-Gazans, and particularly ex-Gazans from Jerash camp, in the data. The gender variation referred to here is, however, consistent for all population groups and also in line with findings from other surveys.

6 Employment

Looking at the rate and type of employment amongst ex-Gazans in Jerash offers some key insights into their situation. The data from the 2011 surveys paints a picture of generally lower employment amongst ex-Gazans in Jerash, and greater reliance on temporary and irregular work. Ex-Gazans outside Jerash, on the other hand, stand out for their particularly high rates of employment.

In much of the labour force analysis, we focus on men and women separately. This is primarily done because among all camp refugees, as among all Jordanians, many labour force indicators differ vastly between men and women, and so it is difficult to obtain an accurate picture using combined data.

Key concepts

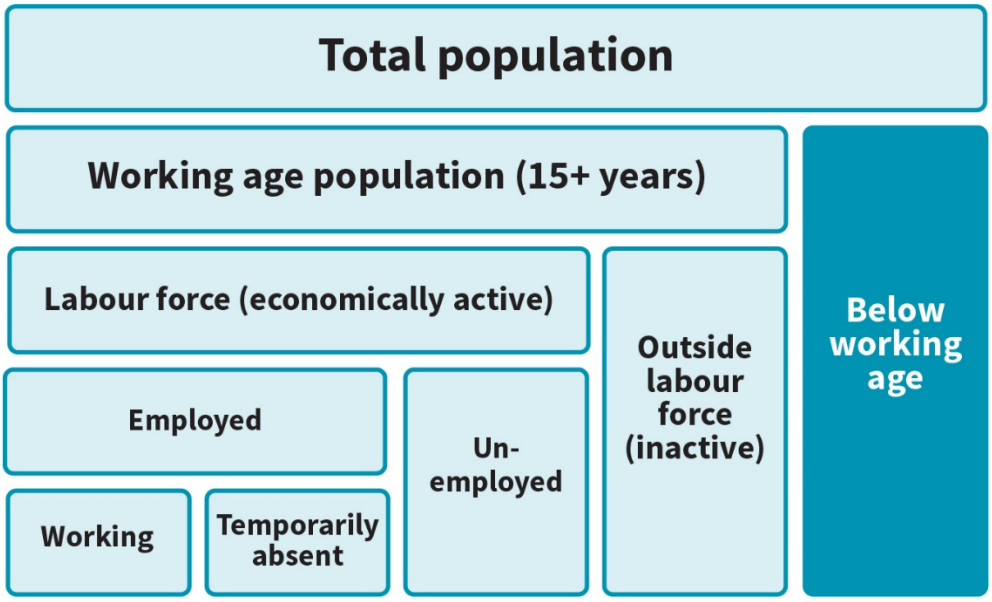
We adhere to terms in line with definitions of employment as recommended by the International Labour Organization (ILO). This framework (Figure 17) sorts the working-age population (aged 15 and above) into people who are economically active (the labour force) and those who are inactive (outside of the labour force). The labour force comprises people who are employed or temporarily absent from work, and those who are unemployed but want to work, actively seek work and would be able to take on a job if one was offered. Employment includes work for pay (in cash or kind) as well as unpaid activity, e.g. as an apprentice or in a household enterprise.

It is also possible to define unemployment according to a 'looser' set of criteria. For example, one could leave out the 'actively seeking work' condition and include amongst the unemployed people who have given up any hope of finding work because they feel they lack the proper qualifications (skills mismatch), do not know where or how to look for a job, or they feel that no suitable work is available. However, many of these 'involuntarily' inactive individuals would have accepted a (suitable) job if they were offered one. The consequence of applying this wider definition of unemployment by including these so-called discouraged workers would be both a higher labour force participation rate and a higher unemployment rate. Excluding the 'wanting to work' criterion would have a similar effect. However, the impact of such steps on the statistics is usually modest and in our case, sorting those who are unemployed but not actively seeking work into the workforce would have implied a 1 to 1.5 percentage point increase in the labour force participation and unemployment rates with insignificant variation across the three population groups.

A 'strict' ILO framework, requiring a large battery of questions, was applied in the sample survey, while the comprehensive survey collected labour force data applying a simpler questionnaire format, including asking household members interviewed to classify him- or herself, as well as all other household members over 15, into one of the following categories: housewife/housekeeper; employed; unemployed, looking for work; unemployed, not looking for work; unable to work (for health reasons); retired; and had income (from non-work or pension sources). This chapter draws on data from both surveys. We primarily use data from the comprehensive survey to present labour force participation and unemployment rates and draw on data from the sample survey to examine details about

people's work, such as their occupations and sectors of employment. However, due to the small sample taken from Jerash camp, the ability to report on sub-groups is limited. The surveys employed the 'past week' reference period, as is common.

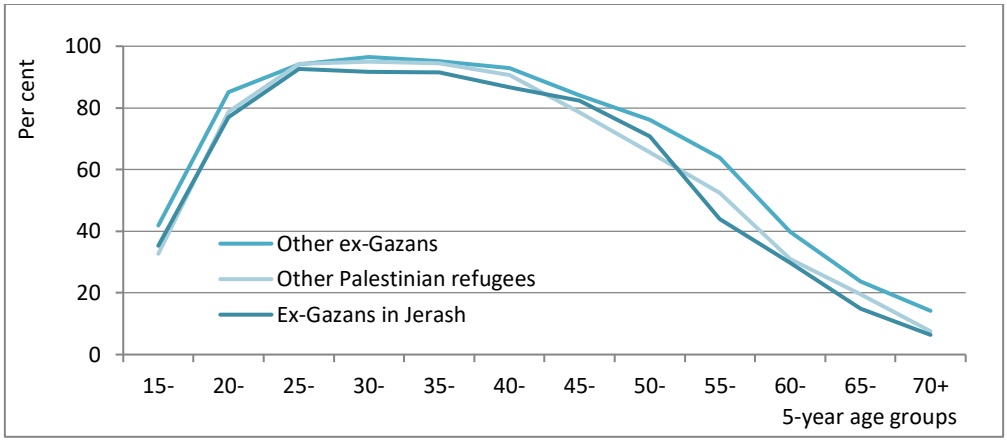
Figure 17 The ILO framework for labour force measurement.



The male labour force

Among male ex-Gazans aged 15 and above in Jerash camp, the labour force participation rate is 69%. This is dramatically different from their ex-Gaza counterparts in other camps, who at 76% labour force participation, have a higher share of men in the labour force than other Palestinian refugees at 70%. As shown in Figure 18, ex-Gaza men elsewhere display the highest labour force participation rate at all ages, whereas the rate for ex-Gazans in Jerash is lower than both other groups for most age groups.

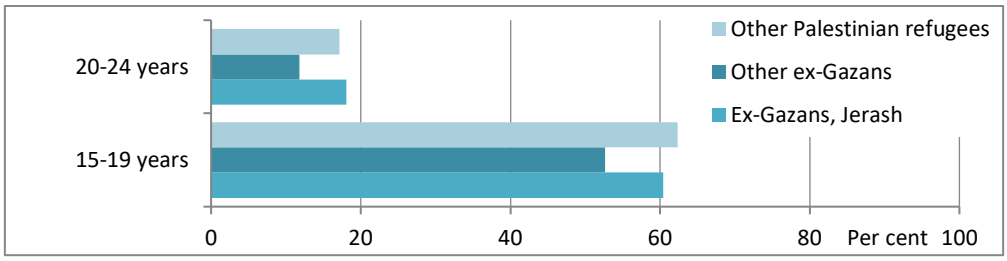
Figure 18 Male labour force participation rate by ex-Gaza status and five-year age groups (n=60,045).



The higher labour force participation rate amongst ex-Gaza men outside Jerash, particularly amongst men younger than 25 and older than 40, suggests that they may be compensating for their poorer economic circumstances by sending more family members out

to work, i.e. both the younger and the more aged. This is substantiated by education statistics, which reveal significantly lower enrolment rates amongst ex-Gaza men outside Jerash aged 16 to 24 (Table 20, p. 55). Furthermore, as we will briefly return to below, child labour, albeit far from common, is more widespread amongst ex-Gazans outside Jerash camp.

Figure 19 Current enrolment of men aged 15-24 by ex-Gaza status and five-year age groups. Percentage of the enrolled (n=20,523).



When compared to ex-Gaza men in other camps, a higher share of older-generation ex-Gaza men in Jerash report being unable to work for health reasons, whereas the major difference between ex-Gazans outside Jerash camp and other Palestinian refugees is that the latter have a higher proportion of retired. This hints at general differences between the three population groups in terms of the areas of the labour market they occupy: citizen Palestinian refugees have better access to the formal labour market, including in the public sector, which entitles people to retirement benefits, whereas the local labour market accessible to the ex-Gaza population in Jerash and other camps tends to be physically demanding, e.g. agriculture, construction and factory work, which requires good physical health and thus also tends to push people out of the labour force at a younger age.

A final explanation for the lower male labour force participation rate is more technical and related to the survey method and the activities it captures. As we shall return to below, the much more irregular and seasonal character of employment of ex-Gazans in Jerash camp would yield a lower labour force participation rate as our data use the past week as the reference period. The impact of seasonality on the rates, however, is presumably more applicable to women than men, as a much higher proportion of the former (15%) than the latter (2%) report seasonal work. Furthermore, a consequence of the short reference period is that the prevalence of employment amongst children is under-reported since many children — like women — tend to work at irregular intervals, seasonally and oftentimes restricted to school holidays. We return to work among children in a separate sub-section below.

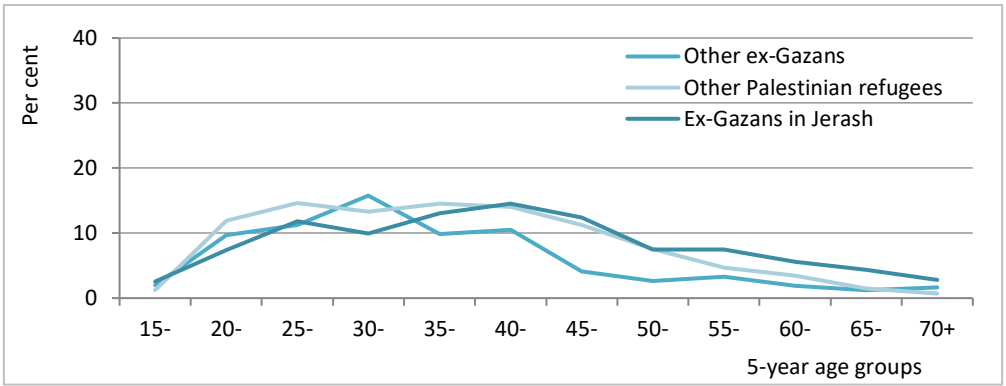
The female labour force

Very few women across camps — either ex-Gazan or not — are economically active (Figure 20); however, this pattern seems to be slightly more pronounced among ex-Gazans, regardless of location. Among ex-Gazans in Jerash, 8% of women (aged 15 and above) are members of the labour force, which is in line with ex-Gaza women in other camps. Amongst other female camp refugees, however, the labour force participation rate is over 9%[73]. While this suggests something of a consistent difference between ex-Gazans and others, it is important to note that there is a much greater variation in female labour force

[73] These figures are considerably below the national female labour force participation rate, which stood at approx. 15% in 2011 (Tiltnes and Zhang, 2013).

participation between camps than the variation between ex-Gazans and non-ex-Gazans. For example, Azmi Al-Mufti and Souf camps have a female labour force participation of 14% and 12% respectively, contrasted with 5% and 6% in Zarqa and Hitteen. In Hitteen, however, the difference between ex-Gaza women and other Palestinian refugee women is statistically insignificant.

Figure 20 Female labour force participation rate by ex-Gaza status and five-year age groups (n=58,642).



Health and labour force participation

Deteriorating health is typically associated with increasing age as well as a reduced capability to work. Our data suggest that ex-Gazans from Jerash might be somewhat more affected by chronic health failure than other camp refugees, and particularly compared to ex-Gazans residing in other camps (Table 21). These longstanding health problems are self-reported[74], and a severe chronic problem is defined as one which hinders a person from carrying out normal everyday routines and duties. Among residents aged 40 to 49 and above 50 in Jerash camp, a total of 26% and 66% respectively report a chronic health problem. The comparative figures for ex-Gazans elsewhere and for other Palestinian refugees are 21% and 50%, and 22% and 57% respectively. Inferior housing conditions (see chapter 3) and a higher prevalence of manual labour (see below) may be contributing factors to the somewhat poorer health status among ex-Gazans in Jerash camp.

Table 21 Prevalence of chronic health failure. Percentage of individuals by ex-Gaza status and age (n=168,281).

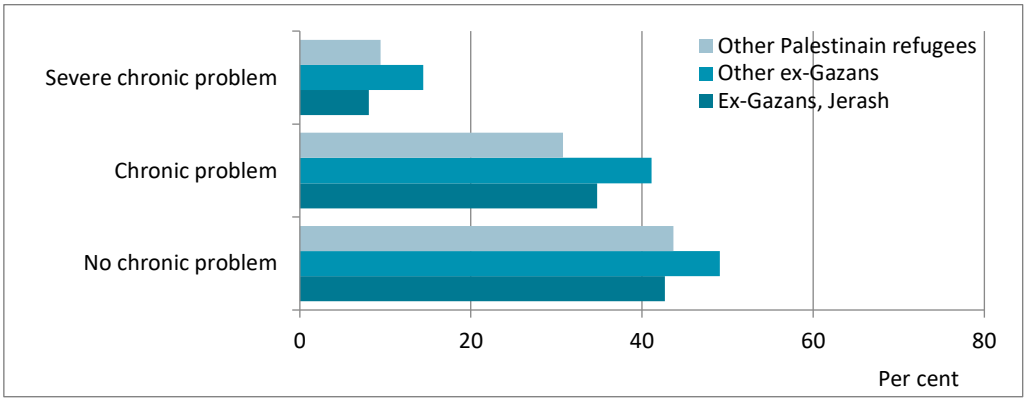
		5-9 yrs	10-19 yrs	20-29 yrs	30-39 yrs	40-49 yrs	50+ yrs
Ex-Gazans, Jerash	Severe chronic problem	1	2	2	5	9	31
	Chronic problem	1	1	2	7	17	35
	No chronic problem	97	97	96	88	74	34
Other ex-Gazans	Severe chronic problem	2	2	3	4	10	28
	Chronic problem	1	1	1	4	11	22
	No chronic problem	97	97	96	92	79	50
Other Palestinian refugees	Severe chronic problem	1	2	2	4	8	28
	Chronic problem	2	2	2	6	14	29
	No chronic problem	97	97	96	90	77	43

[74] The following question was asked: 'Does [name] have any physical or psychological illness of a prolonged nature, or any afflictions due to an injury, due to a handicap, or due to [old] age?'.

Obviously, chronic health failure may have a number of negative consequences for those affected. Lower chances of securing paid employment is one of them. As demonstrated by Figure 21, compared to those without any chronic health problem, only about one-fourth as many of those afflicted by a severe longstanding problem are in the labour force. The effect of chronic health problems on labour force participation is similar for all three groups (although we see that the higher labour force participation amongst ex-Gazans outside Jerash noted above also holds for those with chronic health problems).

Another consequence of lasting health failure is the greater need for health care — both for regular follow-up and because some of the chronically infirm are more disposed to suffer acute illnesses. Access to affordable quality health services is more difficult for ex-Gazans. Firstly, as explained in chapter 1, due to their non-citizen status, they are less likely to be covered by health insurance schemes and thus typically both pay higher prices for public services and depend on more expensive private services. Secondly, and this is particularly relevant for ex-Gazans in Jerash camp, they are poorer and cannot afford such services.

Figure 21 Labour force participation rate by health status, i.e. chronic health failure, among individuals aged 15 and above (n=60,039).

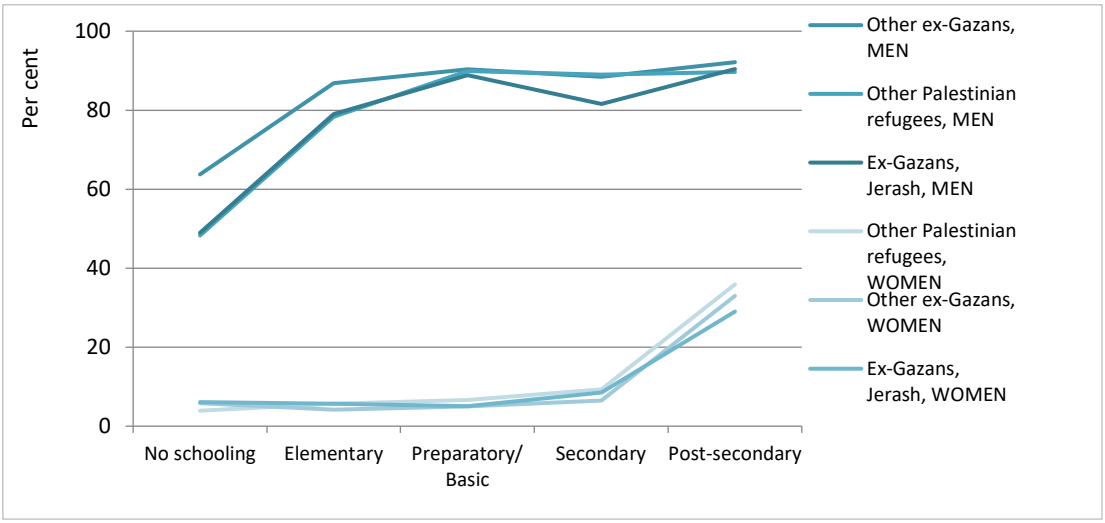


Educational attainment and labour force participation

Educational attainment typically has a positive impact on labour force participation rates. This is also the case here, for all three groups of Palestinian refugees and both for women and men (Figure 22). It is most pronounced for women: of ex-Gaza women aged 20 and above in Jerash camp, those who have completed education beyond secondary school (and were not currently enrolled at the time of the survey) are four to five times as likely to be economically active as those with shorter education (at 29% versus 5 to 9%). The trend is similar for ex-Gazans outside Jerash and other Palestinian refugee women. Figure 22 shows the comparably low level of labour force participation for women with secondary or lower education.

The picture for men is less clear but a positive overall association between education and labour force participation can be observed: men with higher education are economically active more often than other men. Yet the dip in the curve for men in Jerash camp who have attained secondary schooling without pursuing successfully any education beyond that is somewhat surprising and something we cannot account for.

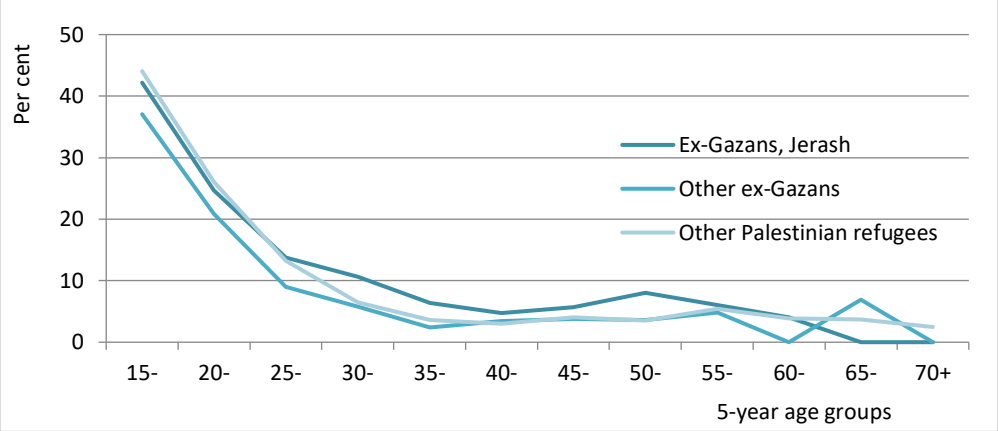
Figure 22 Male and female labour force participation rates of Palestinian refugees aged 20 years and above and currently not enrolled by ex-Gaza status and educational attainment (n=96,099).



Unemployment

Whilst the labour force participation rate is lower amongst ex-Gazans in Jerash camp, unemployment is also higher than amongst the other two groups: 15% as compared with 11% for ex-Gazans in other camps and 13% for other Palestinian refugees. The expanded unemployment rate, which also considers those who report being unemployed but not actively seeking work (some of whom would be considered discouraged workers), raises the figure for each group by just above one percentage point. As depicted in Figure 23, the male unemployment rate is consistently higher for ex-Gazans in Jerash for ages 25 to 59. The female and male unemployment rates in Jerash camp are at about the same level (respectively 14% and 15%), whilst the female rate is higher than the male rate for other ex-Gazans (20% versus 12%) and other Palestinian refugees (16% versus 13%).

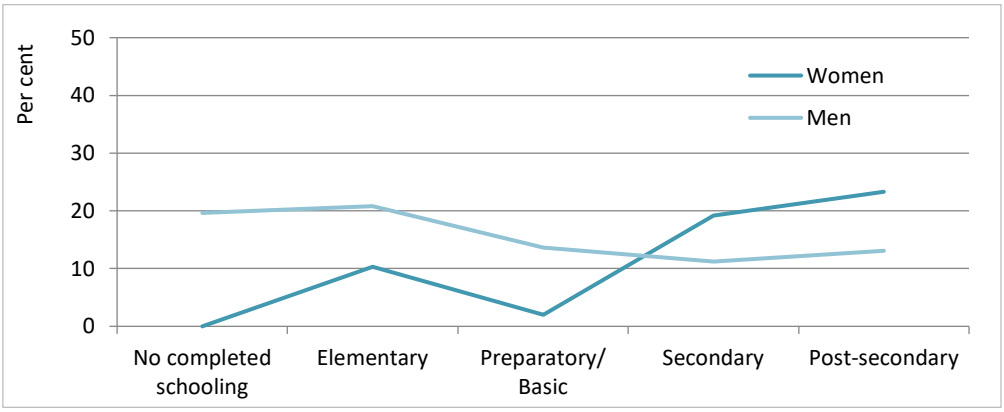
Figure 23 Male unemployment rate by ex-Gaza status and five-year age groups (n=42,291).



While educational attainment was found to have a positive effect on labour force participation for both women and men, it is also associated with unemployment. However, the effect is reverse for women and men: improved education increases the likelihood of women being unemployed but to some degree 'protects' men against joblessness (Figure

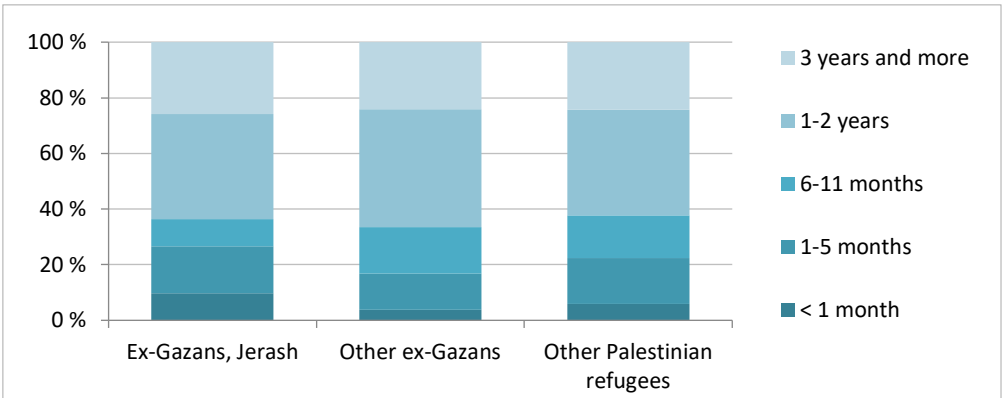
24). The effect is similar for ex-Gazans outside Jerash and other Palestinian refugees except that the negative impact of higher education for ex-Gaza women outside Jerash camp is not observed.

Figure 24 Unemployment in Jerash camp by gender and educational attainment. Percentage (n=2,863).



A majority of all unemployed Palestinian camp refugees (63%) have been without a job for over a year (Figure 25). Such long-term unemployment is slightly higher amongst ex-Gazans outside Jerash camp. However, short-term unemployment lasting less than six months, and particularly unemployment of duration shorter than one month, is more common amongst ex-Gazans in Jerash camp, found in 10% of cases compared to 4% amongst other ex-Gazans and 6% amongst other camp refugees. This finding resonates with other statistics presented below on the irregularity of employment and the high prevalence of daily, weekly, and seasonal labour which, taken together, underline the precariousness of the employment of ex-Gazans in Jerash camp.

Figure 25 Duration of unemployment. Percentage of all unemployed aged 15 and above (n=7,233).



Child labour

Child labour amongst camp refugees appears to be low, and virtually non-existent amongst girls: the comprehensive survey did not find any girls aged 10 to 14 in the labour force (employed or seeking employment). Amongst boys aged 10 to 14, ex-Gazans in Jerash do not work much more often than other Palestinian refugees, with 2.6% of ex-Gazan boys in Jerash camp and 2.4% of other (non-ex-Gazan) Palestinian refugee boys being in the labour force. These numbers are significantly higher among ex-Gaza boys in other camps, 4.7% of whom are in the labour force, something which supports the previous

finding (Figure 18) that ex-Gazans outside Jerash start working at a younger age, contributing to their higher labour force participation rate.

However, whereas very few camp children seem to combine employment and education, qualitative data suggest that the statistics may under-report the involvement of Jerash camp's children in work, as a substantial number of interviewees reported that children accompany their parents doing farm work, particularly during the olive-picking season, but also to help harvest other crops. Apparently, 'many' children leave school for a few weeks every season — indeed about 50% of those camp children aged 10 to 14 who combine education and employment report absence from school due to work Whilst such intermittent employment amongst the children of Jerash camp — and potentially other camps — may be higher than captured by the statistics[75], the more widespread child labour amongst ex-Gazans elsewhere may be explained by easier access to work in urban camps where the vast majority of Palestinian refugees reside (for example, Hussein camp has 4.3% working boys aged 10 to 14, Wihdat 4.2%, Zarqa 3.6% and Irbid 3.2%).

A final indication that statistics may under-report child labour is the share of children aged 10 to 14 neither employed nor enrolled: 6% of ex-Gazans in Jerash, 7% of ex-Gazans in other camps and 4% of other Palestinian refugees. Here it is worth noting that whereas the sample survey found that a somewhat higher proportion of ex-Gaza boys/young men in Jerash reported leaving school to help support their families compared to ex-Gazans elsewhere and other Palestinian refugees (18%, 15%, 11% for 16 to 24 year olds), ex-Gazans (both male and female) aged 16 to 24 in Jerash camp cite 'poverty or could/cannot afford it' as the primary reason for leaving school twice as often as ex-Gazans elsewhere and Palestinian refugees (24%, 12% and 8% respectively amongst males; 19%, 10% and 8% respectively amongst females). It is highly unlikely that many of them go idle all the time. And while some of them, mostly girls, have domestic duties, including caring for younger siblings, the elderly and infirm, one should expect them to take on various kinds of work, paid or unpaid, at least sometimes. A few may also be informal apprentices, which would not necessarily be recorded as work, or education, by the survey.

Employment characteristics

Even more significant differences emerge between Jerash and non-Jerash ex-Gazans when looking at the type of employment they manage to find, whilst ex-Gazans outside Jerash generally have more similar employment patterns to other Palestinian refugees. Here we will look briefly at the location, duration and security of jobs found by ex-Gazans, while more detailed analysis of local labour market conditions will be discussed in Part 3.

Location of work

All ex-Gazans are more likely to work inside their camps of residence than their non-ex-Gaza counterparts, but this trend is particularly pronounced in Jerash, where 41% of employed ex-Gazans (aged 15 and above) work inside the camp. Of ex-Gazans in other camps, 33% work inside the camp, while only 26% of other Palestinians work inside camps. This suggests a relative lack of outside-camp opportunities for ex-Gazans as compared to Palestinian refugees holding Jordanian citizenship. However, given the gap between ex-Gazans in Jerash and elsewhere, and that 40% of (the few) non-ex-Gazans in

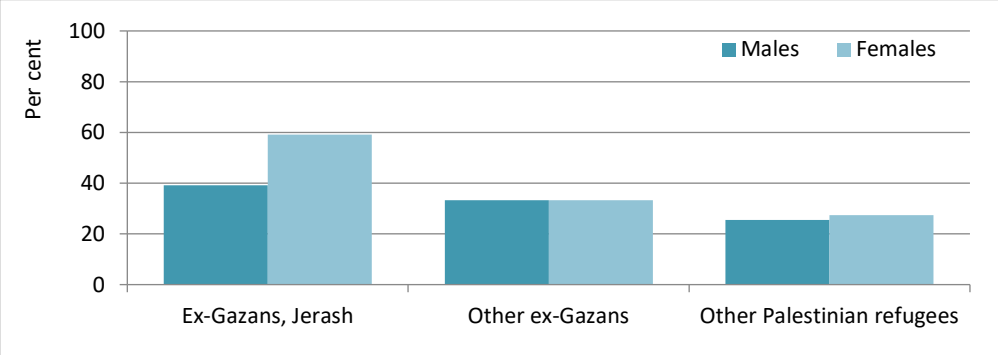
[75] The comprehensive survey was conducted April-June 2011, and the sample survey September-November 2011, with most data therefore collected prior to the olive harvesting season which, interviewees confirmed, is the primary period children temporarily leave school to assist with harvesting. Note that the statistics here rely on employment data collected with a one-week reference period only. It is highly likely that a longer reference period would have yielded a higher figure.

Jerash also work inside the camp it seems that locational factors may exacerbate this phenomenon in Jerash.

As we shall return to below, employment in the public sector, which ex-Gazans, as non-citizens, are generally barred from, is particularly important for the population of Jerash governorate. It is interesting, therefore, to observe that in the nearby Souf refugee camp, inhabited by citizen Palestinian refugees with access to public-sector jobs, merely 23% of the workforce — roughly half as many as in Jerash camp — are employed inside the camp borders.

There is a significant gender imbalance with regard to location of work in Jerash camp, where a much higher proportion of women than men work within the camp, a feature which is not found for the other two population groups (Figure 26). This is all the more remarkable when considering that 15% of employed ex-Gaza women from Jerash camp are engaged in seasonal farm work outside the camp, while very few women elsewhere have such work. Nevertheless, as the graph shows, about one-half the proportion of women in Jerash as in the other two population groups work outside the camps.

Figure 26 Location of work inside own camp. Percentage of the employed aged 15 and above by ex-Gaza status and gender (n= 41,277).



Regularity of work

An area where there is a marked difference in trends between ex-Gazans in Jerash and ex-Gazans in other camps is in the likelihood of having a permanent job (Table 22). Ex-Gazans in Jerash are the group least likely to have a permanent job once they are employed, with two thirds reporting permanent employment compared with about 84% and 86% of citizen Palestinian camp refugees and ex-Gazans in other camps, respectively. This gap is explained by the higher proportion of ex-Gazans in Jerash working in seasonal, temporary or irregular jobs, compared to the other two population groups.

Table 22 Regularity of work by ex-Gaza status. Percentage of all employed aged 15 and above (n=41,282).

	Permanent	Temporary	Seasonal	Irregular	Total
Ex-Gazans, Jerash	67	11	3	19	100
Other ex-Gazans	86	8	1	6	100
Other Palestinian refugees	84	9	1	7	100

The pattern is similar when we look at duration of employment (Table 23): employed ex-Gazans in Jerash are two and a half times more likely to work as day-labourers (19%) than ex-Gazans in other camps and non-ex-Gazans. Moreover, only about 60% of (employed)

ex-Gazans in Jerash have been in their current job for three or more years, compared to about 70% of ex-Gazans in other camps and non-ex-Gazans.

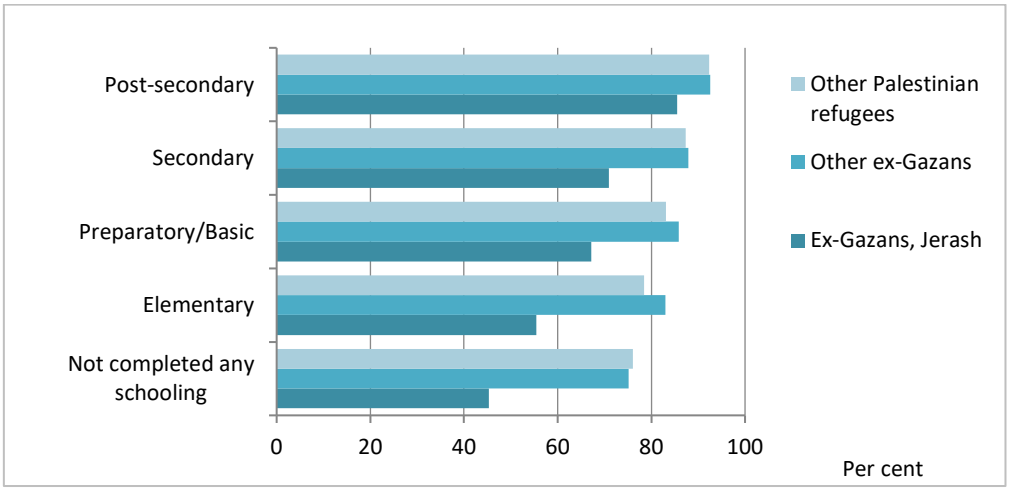
Table 23 Duration of current employment. Percentage of all employed aged 15 and above (n=41,268).

	Day labourer	< 1 month	1-5 months	6-11 months	1-2 years	3 years or more	Total
Ex-Gazans, Jerash	19	1	4	3	13	60	100
Other ex-Gazans	7	1	4	3	15	71	100
Other Palestinian refugees	7	1	4	3	15	70	100

Within each of the three population groups, women and men hold permanent jobs more or less to the same extent. However, female ex-Gazans residing in Jerash more often than men report seasonal jobs (15% versus 2%), primarily in agriculture, whilst male ex-Gazans from Jerash more often than women have jobs classified as irregular (21% versus 7%).

As we will return to in our discussion of employment later in this report, ex-Gazans in Jerash are more vulnerable in the labour market than other Palestinian refugees. This is evident from the fact that they have various forms of irregular work much more often than others. However, although, as shown by Figure 27, the "pay-off" of post-secondary education is lower for ex-Gazans in Jerash than for both other groups, the gap in the proportion holding a permanent job is much less for those with higher education than for those with little or no education. Compared with the other two population groups, the positive effect of education on access to stable employment is much stronger.

Figure 27 Percentage holding permanent jobs by ex-Gaza status and educational attainment (n=41,436).



Sectors of work

Table 24, considering what the ILO labels 'industry of employment'[76], shows how ex-Gazans, and particularly ex-Gazans residing in Jerash camp, tend to work in different economic sectors than other Palestinian refugees. Day labouring predominantly occurs in agriculture and construction, sectors that are not 'closed' to non-Jordanians, as reflected in the much higher proportion of ex-Gazans in these two sectors. This is contrasted by a lower share of ex-Gazans in Jerash working in manufacturing and in trade and vehicle

[76] The sample survey applied the International Standard Industrial Classification of All Economic Activities (ISIC) to group people into 'industries' or sectors of work (UN, 2008).

repair, where over a third of ex-Gazans elsewhere are employed[77]. The same share of people in the three population groups, around one in ten, work in services[78].

Compared to other sectors, agriculture is primarily for people with low educational attainment (57% have elementary schooling or below), although they may well reside in households where other members hold higher degrees (30% of agricultural workers reside in households where at least one member has higher education, and another 9% live in households with someone who has attained secondary education). In contrast, amongst those employed within education, health and social services only 7% did not complete at least basic schooling and two in three (67%) have attained a post-secondary degree.

Finally, Table 24 effectively shows the disadvantage of non-citizen status, as only 2% of the ex-Gaza labour force, inside and outside Jerash camp alike, work in public administration contrasted with five times as many citizen Palestinian refugees.

Table 24 Industry. Percentage of all employed individuals aged 15 and above by ex-Gaza status (n=3,939).

	Ex-Gazans, Jerash	Other ex-Gazans	Other Palestinian refugees	All
Agriculture	13	1	2	2
Manufacturing	11	21	18	18
Construction	24	16	11	12
Trade and vehicle repair	15	36	21	22
Transportation	7	5	10	9
Services	13	10	12	12
Education, health and social services	10	7	14	13
Public administration	2	2	10	9
Other	3	2	2	2
Total	100	100	100	100
n	242	350	3,347	3,939

In fact, access to public employment is an even larger advantage than suggested by these figures as employment in other industries can also include public-sector jobs, e.g. teaching and various health occupations, as shown in Table 24, which provides information on employer rather than industry. While one in five non-ex-Gaza refugees works for the government, only approximately 3% of ex-Gazans do. This is a particular disadvantage to ex-Gazans in Jerash camp. The quarterly labour force surveys (DoS and Fafo, 2015) show that in 2010 to 2014, approximately 40% of the labour force in Jerash governorate worked in the public sector, as compared with a national average of 28%. In Souf camp, where, as noted above, the vast majority are Jordanian citizens, 33% of those working report the government as their employer.

A higher share of ex-Gazans from Jerash camp than other ex-Gazans (but a lower share than amongst other Palestinian refugees) work in the education, health and social work

[77] 'Trade' covers wholesale and retail sale of all kinds of goods. However, the majority work in shops and on market stalls where foodstuffs are the predominant merchandise. In addition to people working with the maintenance and repair of motor vehicles and some employed in the sale of vehicles, a few individuals employed in real estate business is also grouped into this 'industry'.
[78] Main forms of 'services' are accommodation and food services (for instance work in restaurants and mobile stalls), communications and information systems as well as finance and insurance. A majority work within food services.

sectors. This must be ascribed both to their comparatively high education, as reported above, and their success in finding employment with UNRWA; indeed, ex-Gazans from Jerash camp work for the Agency twice as often as other ex-Gazans (Table 25).

Table 25 Type of employer. Percentage of all employed individuals aged 15 and above by ex-Gaza status (n=41,285).

	Private company	UNRWA	Government sector	Family business	Other	Total	n
Ex-Gazans, Jerash	85	8	3	2	2	100	2,416
Other ex-Gazans	88	4	2	6	0	100	3,186
Other Palestinian refugees	73	2	20	5	1	100	35,683
All	75	3	17	5	1	100	41,285

A final pattern worth noting is that, whilst interviewees reported that many shops and workshops are family-run, ex-Gazans are less than half as likely as the other groups of refugees to work for a family business (Table 25). Indeed, the fact that less than 1% of ex-Gazans in Jerash define themselves as 'employers' reflects the very small nature of businesses owned by Jerash camp residents and their limited ability to contribute to the local economy through providing employment. While ex-Gazans face legal restrictions on setting up businesses, these figures suggest that ex-Gazans in other camps may be more able to establish their own businesses in spite of this than those in Jerash, whether because they are part of a more thriving local economy, because they are more likely to have the capital to invest or because they are better able to work within the legal restrictions than ex-Gazans in Jerash. This leaves shops and businesses in Jerash camp primarily relying on the business of a relatively small community with little disposable income, which is less able to sustain a large number of businesses.

There is substantial variation across gender when it comes to sector of work or industry. However, since the female labour force participation rate is low, there are few employed women in the sample survey data set, and statistics for female ex-Gazans are consequently unreliable. Nevertheless, two clear trends in the data sit well with the findings from our qualitative data and other surveys (Economic Research Forum and DoS, 2016). The first is that work in education, health care and social services, predominantly government employment, is at least four times more prevalent amongst women than men in all three population groups: these sectors are important for well-educated women. Consequently, the considerably higher labour force participation amongst women in Souf camp (12% compared to 8% in Jerash camp) is likely at least partly explained by the greater access to government employment — in Souf, one-half of all employed women work in the public sector. The second tendency is that agriculture, with the intermittent employment it provides, is a significant 'industry' for ex-Gaza women in Jerash, which is not the case for ex-Gaza women elsewhere and Palestinian refugee women with a national ID. However, about 30% of camp refugees who *do* work in agriculture, whether they are citizens or not, are women.

UNRWA is much more important as an employer for female than male employment, and is in particular essential for women in Jerash camp, where 17% of employed women, contrasted with 7% of employed men, work for the Agency. Comparable figures are 7% for women and 3% for men amongst other ex-Gazans, and 4% and 2% for female and male citizen Palestinian refugees respectively. Employment with UNRWA is more crucial for Palestinian refugees with higher education than for those with less education, above all for ex-Gazans for whom public white-collar work is more or less off limits (Table 26).

Nearly one in three and over one in ten ex-Gazans with post-secondary degrees across all camps work with UNRWA, whereas only 5% of citizen Palestinian refugees do. In contrast, for non-ex-Gaza refugees, increasing education is associated with enhanced likelihood of having a public-sector job and reaches as many as 41% of all employed individuals who have completed tertiary education.

Table 26 Percentage of employed individuals aged 15 and above employed by UNRWA and the government by ex-Gaza status and educational attainment (n=41,271)

		No completed schooling	Elementary	Preparatory/ Basic	Secondary	Post-secondary
UNRWA	Ex-Gazans, Jerash	1	2	2	5	31
	Other ex-Gazans	1	1	2	3	13
	Other Palestinian refugees	1	1	1	2	5
Government sector	Ex-Gazans, Jerash	5	3	2	1	5
	Other ex-Gazans	1	4	2	3	4
	Other Palestinian refugees	11	12	14	19	41

Work hours

The three groups of Palestinian refugees report working roughly the same number of hours every week, with mean and median hours around 50 (Table 27), although in line with the general picture of ex-Gazans outside Jerash pursuing 'compensatory' employment, this group appears to work slightly longer hours by both measures.

Table 27 Percentage of all employed aged 15 and above by grouped as well as mean and median weekly (usual) work hours in main job (n=3,939).

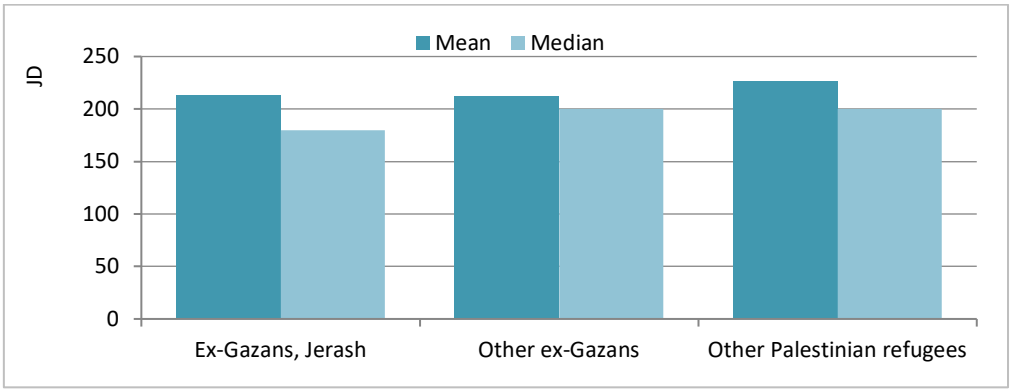
	Ex-Gazans, Jerash	Other ex-Gazans	Other Palestinian refugees
1-29 hrs	6	3	4
30-39 hrs	10	11	15
40-44 hrs	17	14	13
45-49 hrs	20	23	24
50-59 hrs	18	15	15
60-69 hrs	17	17	14
70+ hrs	12	19	15
Total	100	100	100
Mean hrs	50	53	51
Median hrs	48	49	48
n	242	350	3,347

Pay and non-pay benefits

Individual employment income is similar for all three population groups. Yet the statistics displayed in Figure 28 suggest that ex-Gazans from Jerash camp earn less than both other groups (the median income is lower), but also that ex-Gazans outside Jerash camp earn less than other Palestinians (the mean income is slightly lower). However, although the

level of employment income amongst ex-Gazans in Jerash camp is not *that* much lower than for the other two groups, we should remember that the support burden of each employed adult in Jerash is higher than elsewhere, and that intermittent work is more widespread. Furthermore, for outside-camp work, the transportation costs are often higher than for other camp populations. Taken together, this adds up to the significantly lower per capita household income and more widespread poverty reported in chapter 3.

Figure 28 Mean and median pay the past month in JD by ex-Gaza status (n=1,320).



In addition to lower wage income, Table 28 starkly illustrates that ex-Gazans, particularly in Jerash, have fewer non-pay benefits associated with their job than others, a consequence of the more widespread irregularity in worker-employer relations and the general informality of their employment situation. As we shall see, such circumstances are also reflected in poorer access to employment contracts.

Table 28 Non-pay employment benefits by refugee status. Percentage of all employed aged 15 and above (n=1,311).

	Ex-Gazans, Jerash	Other ex-Gazans	Other Palestinian refugees
Paid holiday	11	17	30
Paid sick leave	13	22	34
Paid maternity leave	3	2	3
Retirement pension	3	7	16
Subsidized transportation	0	3	8
Subsidized medical care	9	11	27
Overtime pay	0	8	9
Scale for annual pay increase	11	9	20

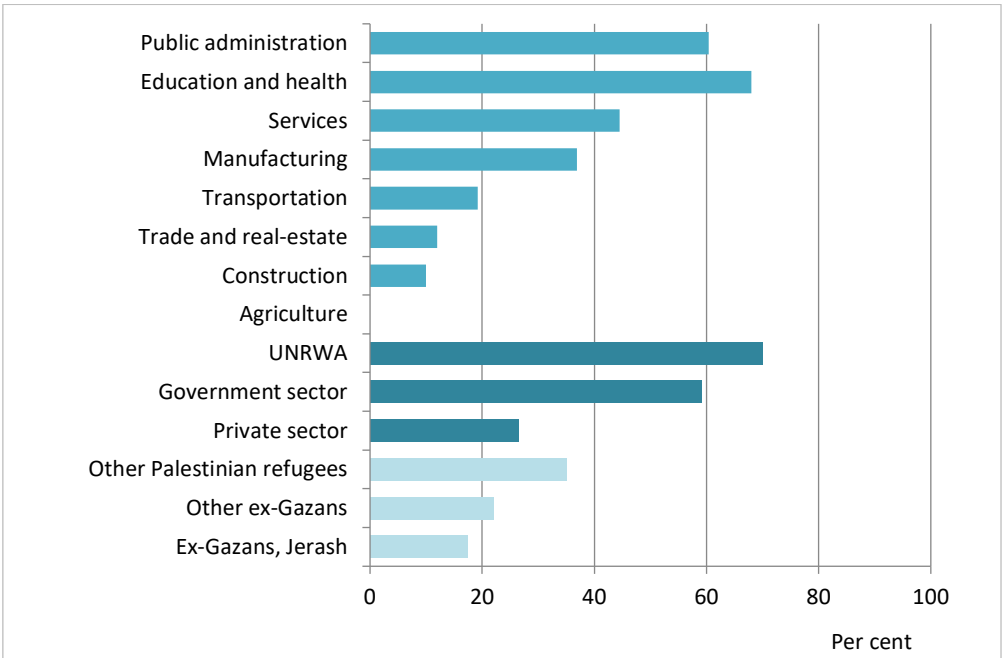
Access to benefits tends to be fairly good if you have public employment, and so ex-Gazans' lower access to benefits is likely in part a consequence of their lack of access to public sector jobs. The contrast to Souf camp is stark. There, a much larger proportion of the camp population benefits from public employment, including in the past, and 64% of Souf's population is covered by government health insurance issued to current and former employees (and an additional 4% are covered by the army) as compared with only 1.5% of ex-Gazans in Jerash camp (and where 2% have army health insurance)[79].

[79] The comprehensive survey asked about four types of health insurance: government, university, military and private. Altogether 11% of the ex-Gazan population in Jerash are covered by any

Job security and satisfaction

In line with the data on duration and permanence of employment, there seems to be much lower job security for ex-Gazans, and particularly those in Jerash camp: only 17% of employed ex-Gazans in Jerash have a written contract, compared to 22% of ex-Gazans in other camps, and 35% of other Palestinians. This finding is clearly associated with sector of employment, where the access to a written contract and job security is more common for individuals employed in the public than the private sector, as shown in Figure 29. Furthermore, job security, as measured by the availability of a work contract, is much lower in some sectors than others, and typically those where ex-Gazans from Jerash tend to be over-represented, as reported above, such as the predominantly informal agriculture and construction sectors (where zero and 10%, respectively, have work contracts).

Figure 29 Percentage of all employed aged 15 and above who have a work contract. By ex-Gaza status, sector of employment and industry (n=1,311).



Ex-Gazans, and those from Jerash camp in particular, express fear of losing their jobs more often than other Palestinian refugees, again closely associated with having a work contract or not, where those with a work contract significantly less often report being afraid of losing their job (Figure 30). Moreover, the type of sector one works in, which, as mentioned, impacts access to a work contract, is associated with such a fear: it is most often reported by people employed in agriculture (64%) and construction (53%) — where ex-Gazans from Jerash camp often work — and less often reported in public administration (10%) and the health and education sectors (19%).

health insurance, which is only half as many as among ex-Gazans elsewhere. A substantially higher proportion of other Palestinian camp refugees — 50% — have at least one of these forms of health insurance.

Figure 30 Percentage of all employed aged 15 and above who fear losing their (main) job. By ex-Gaza status and availability of work contract (n=1,309).

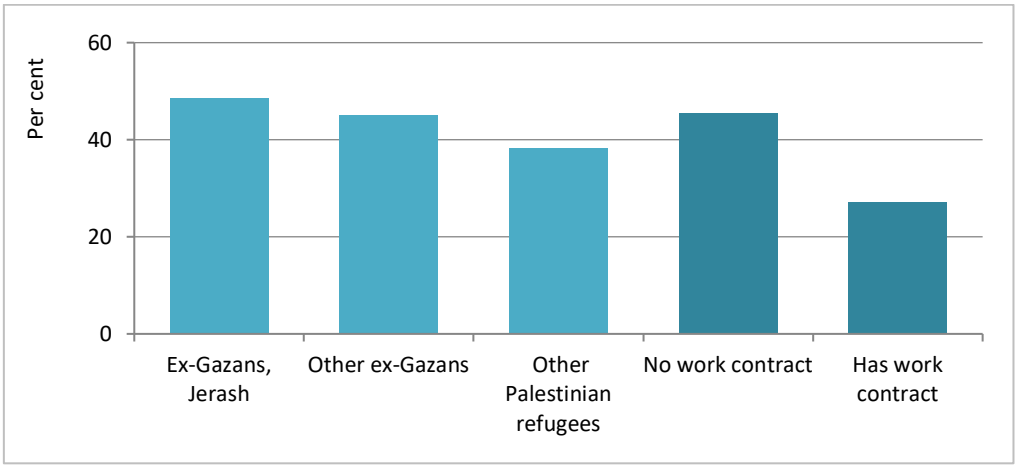
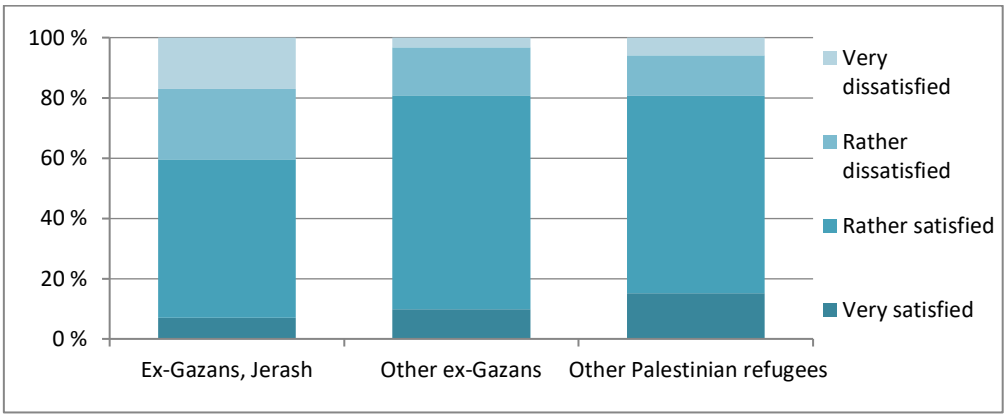


Figure 31 summarizes clearly the weaker labour market situation of ex-Gaza refugees from Jerash as compared with other ex-Gaza refugees and particularly citizen Palestinian refugees: 40% of ex-Gaza refugees from Jerash are rather or very dissatisfied with their work, which is twice as many as in the other two population groups.

Figure 31 Degree of job satisfaction by refugee status. Percentage of all employed aged 15 and above (n=1,323).



Finding work

The sample survey offers some interesting insights into how Palestinian refugees go about finding work: By far the most common route into employment is through asking friends or relatives: 58% of all employed Palestinian camp refugees (aged 15 and above) got their current job in this way, with insignificant variation across the three population groups. According to the survey, the use of employment offices also seems to be a common way of finding work for ex-Gazans in Jerash (16% of whom reported finding their current job in this way) and non-ex-Gazans (13%), whilst fewer ex-Gazans outside Jerash had benefitted from an employment office (5%). At the same time, very few ex-Gazans in Jerash got their current job by applying directly to their employer (5%), which was clearly more important for both ex-Gazans outside Jerash camp and other Palestinian refugees (with 14% and 16% respectively finding their current job in this way). The latter point is probably related to the better integration into the formal labour market of ex-Gazans elsewhere (private businesses) and citizen Palestinian refugees (both the private and public sectors).

Ex-Gazans in Jerash more often than others report being recruited on the street, which is common practice, according to interviewees, for day labouring positions in Jordan: 4% of ex-Gazans in Jerash report finding their current job in this way, compared to only 1% of ex-Gazans outside Jerash and non-ex-Gazans. Given the prevalence of intermittent, seasonal and otherwise irregular conditions of employment in Jerash camp, this is a surprisingly low number. However, as we shall return to as we examine the employment situation in Jerash camp through qualitative interviews in Part 3, people, particularly in agriculture, are often re-hired by the same employer and it is likely that many such cases have been recorded as obtaining a job through social networks, labelled 'friends and relatives' by the survey.

In terms of finding work, there is a general sense, even amongst those employed, that finding a job is difficult. However, this is particularly pronounced amongst (employed) ex-Gazans in Jerash, with two thirds rating it as 'very difficult'[80] to find a replacement job if they should lose their current one. This compares to 55% of non-ex-Gaza camp refugees and 50% of ex-Gazans in other camps.

In sum, this chapter has shown that ex-Gazans in Jerash have somewhat lower labour force participation, with a greater reliance on temporary and irregular work although education pays off in terms of formality and hence security of work. Ex-Gazans residing in other camps stand out with particularly high labour force participation — by far the greatest of all refugee groups. Unemployment in Jerash camp is higher than the camp average but the much lower wage income seems to be primarily due to the *type* of employment Jerash residents have, often in sectors where they compete with low-paid migrant labour. Part 3, therefore, focuses in more detail on the type of work and livelihoods ex-Gazans in Jerash camp engage in.

[80] The highest on a five-point scale ranging from very easy to very difficult.

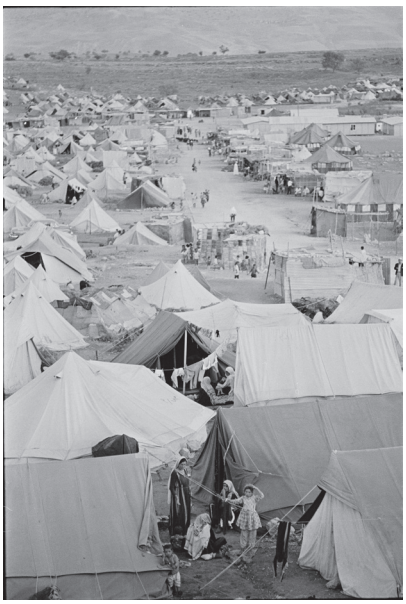
PART THREE
Exploring poverty and livelihoods in Jerash camp

UNRWA archive photos of Jerash camp (1968)

An overview of the camp with UNRWA installations.

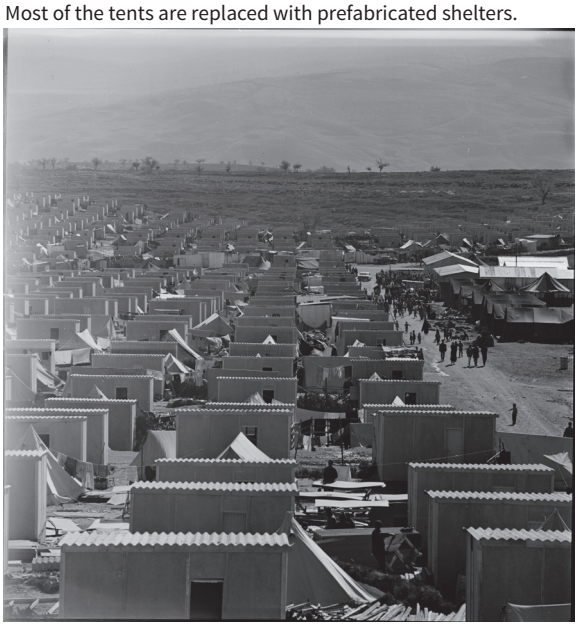
© 1981 UNRWA Archive Photo by Munir Nasr

An overview of the camp with some prefabricated installations in the background.



© 1981 UNRWA Archive Photo by Odd Uhpbom

Most of the tents are replaced with prefabricated shelters.



© 1981 UNRWA Archive Photo by Munir Nasr

Contemporary photos of Jerash camp. All photos: Mohammed Zakaria

Jerash road, view towards Manshiyyeh

UNRWA Street, view towards south.
UNRWA schools can be discerned on the right-hand side of the street

Main mosque/intersection

Hillside camp housing

House showing several expansions made. As written on the wall, the house is – or has been – for sale

Temporary herding structures erected on the slopes to the north of the camp

Garbage collection

Car mechanic

Small store selling frozen food, chicken, meat, fish, pickles …

Electronics shop

Bakery

Coffee shop

Market street

Children returning from/going to school

School children

7 Jerash camp and the local labour market

The previous sections show that living conditions amongst ex-Gaza refugees in camps are consistently below those of other Palestinian refugees in camps. The circumstances of Jerash camp residents are, however, much worse than other ex-Gaza and non-ex-Gaza camp refugees alike. Jerash governorate is not noticeably poorer than the country average, despite having somewhat fewer 'high earners' (earning over 500 JD per month) (DoS and Fafo, 2015). This suggests that although ex-Gazans inside and outside Jerash camp face the same status-related barriers, ex-Gazans in Jerash are particularly affected and/or ex-Gazans outside of Jerash are more able to compensate and develop coping strategies.

This part sheds further light on factors that may account for the poorer living conditions in Jerash camp and why a large proportion of camp residents are unable to graduate from poverty, with an emphasis on qualitative data gathered from interviews. It focuses on Jerash camp residents specifically. Given that the labour market, income, and poverty vary substantially across Jordan, we first locate Jerash camp within the local labour market of Jerash governorate. After suggesting that ex-Gazans in Jerash camp are particularly limited in terms of accessing the local labour market in their governorate, we turn to how residents strive and do make their livelihoods. The picture that emerges is one of pooling insecure incomes from irregular and low-paid work, with Jerash residents emphasising the distinction between the work which is available to them, as non-citizens, and what they consider 'proper' work.

History and location of Jerash camp

Jerash camp was established as an 'emergency camp' in March 1968 on 0.75 square kilometres of land (partly owned and partly rented by the state) to accommodate around 11,500 refugees (UNRWA, 2015). It quickly reached capacity as ex-Gaza refugees were relocated from reception camps in the Jordan valley, new arrivals at the Allenby and Damiya border crossings were transferred directly to Jerash camp, and ex-Gazans already living in urban areas or other camps self-settled to reunify with family members. By mid-1970, more than 11,000 refugees were already living in Jerash camp (UNRWA, 1970 table 4.3a).

Jerash camp is located five kilometres southwest of the city of Jerash, at the intersection of the ancient trade route from Damascus to Jerusalem (which now connects Jerash and Dibeen forest) and a local road leading to the neighbouring northwest villages. The site's relatively flat area allowed tents to be erected easily and sheltered from wind by steep hills to the north (Aerts *et al.*, 2014, p. 112). Each family (of six to eight members) was allocated a plot of 8 x 12 m (96 m^2) and a tent, but refugees soon swapped plots to further allow families, tribes and previous neighbours to cluster together. By 1971, the 1,500 centrally-located tents were replaced with 2,000 prefabricated asbestos shelters (UNRWA, 2015).

Horizontal expansion within plots quickly increased the density of the camp's fabric, and, as families and the overall population grew, the government's Department of Palestinian Affairs[81] (DPA) approved vertical shelter expansion and building right up to the camp's perimeter. Thus, there is today, as in the other Palestinian refugee camps, little open or green space, except for the cemetery located at the southern end of the camp. Official camp boundaries have remained fixed; however, Jerash camp, like other camps, has in practice extended beyond its original borders. With al-Hadadah village and a deep valley (used for agriculture) lying beyond the camp's western perimeter and steep slopes to the north (often used for rangeland by the camp's herders), overspill has predominantly occurred eastwards along the road connecting Jerash camp to Jerash city.

This road runs uphill East-West through the centre of the camp and defines much of the activity in the camp. Outside of the official camp boundary, the road is lined with mechanics and car workshops. As you enter and continue along Public Street into the heart of the camp, other commercial spaces take over, such as grocery and electronics shops and coffee and food stalls. At the intersection with UNRWA Street, lined with UNRWA's schools, a health centre, the DPA office and community-based organisations (CBOs)[82], and a smaller road leading to al-Hadadah village, we find the heart of commercial activity and transport: the bus stop, gas station, a transit and turning point for traffic and loading of goods, shops, a mosque and businesses. With a current population of about 15,000 residents[83] and commerce with neighbouring villages, this is a site of intense activity and frequently congested.

The local labour market in Jerash governorate and the public sector gap

> There are no companies, there are no job opportunities; Jerash is like a village, not a city — it has nothing. Even the people of this country [citizens] don't find work. It's only because they find work in the army, so it doesn't matter to them [that there is no work here in Jerash] or, they go and work in government jobs [...][84].

Employment and livelihoods opportunities in Jerash camp are defined both by the camp's geographical location (in a fertile agricultural area) and labour market policies in Jordan.

According to Jordan's Labour Force Surveys for 2010 to 2014, Jerash governorate does not stand out in terms of labour force participation rate[85], nor unemployment rates (DoS and Fafo, 2015). However, reflecting its geography and the lack of any major urban and industrial areas, a higher proportion of the labour force in Jerash governorate work in 'agriculture, forestry and fishing' compared to the country average (5% versus 3%), whilst employment in 'manufacturing' is about half of the national average (5% compared to 9% across all governorates) (DoS and Fafo, 2015).

[81] The DPA is a governmental body tasked with the administration, oversight, and supervision of activities in the Palestinian camps.
[82] According to the DPA, at the time of research, there were 13 CBOs in Jerash camp registered with the Ministry of Social Development, Ministry of Culture, Ministry of Interior, Ministry of Awqaf and Islamic Affairs, and the Higher Council for Youth (information provided by DPA, 10 February 2016).
[83] The comprehensive survey found that there were 14,642 people residing within the original, official borders of the camp, 204 of whom were not Palestinian refugees. In addition, there are a good number of households residing just outside these borders, in areas considered today part of the camp, including by UNRWA.
[84] Female, age 30, Jerash camp, 17 January 2016.
[85] Jerash is at the lower end of labour force participation rates for 2010-2013 but on a par with Mafraq, Irbid, Ajloun and Zarqa governorates (DoS and Fafo, 2015).

Nevertheless, the main source of employment in Jerash governorate, as with the other northern agricultural governorates of Ajloun and Mafraq, is the government, including the civil service, armed forces and public security services. The public sector is large in Jordan, employing around 28% of the total labour force in 2010 to 2014 (DoS and Fafo, 2015). In Jerash governorate, more than 40% of the overall labour force worked for the government in this period (DoS and Fafo, 2015)[86].

As discussed in Parts 1 and 2, as non-citizens, ex-Gazans can only be employed by the government on a non-permanent, contractual basis. Thus, ex-Gazans are effectively barred from most public-sector jobs and usually relegated to menial — rather than what they term 'proper' — jobs if they obtain public sector employment at all[87]. As one interviewee explained[88]:

> My brother is ex-Gazan; he is married to a Jordanian. He registered his bus under her name and works for the Water Authority [...] As an ex-Gazan, he cannot work for the Water Authority unless he does it as a daily labourer. In the government departments, we can get jobs as cleaners, not more than that.

This lack of access to government employment is not, of course, only a barrier for ex-Gazans in Jerash camp. Whereas 20% of non-ex-Gaza camp refugees rely on government employment, less than 3% of ex-Gazans living in camps do. Yet the particularly high reliance on government employment in Jerash governorate places ex-Gazans here at a particular disadvantage. This is aptly illustrated by the fact that in Souf camp, located 4 km north of Jerash city and home to predominantly citizen Palestinian refugees, 33% of the labour force reported working for the government.

Not only is the government a large employer for Palestinian refugees in general but there are important formal benefits associated with public sector employment, such as permanent jobs, a pension, health insurance and social security, as well as the potential informal benefits associated with having connections [*wasta*] in the government and security services (see for example Gandolfo, 2012, p. 175). Of those Palestinian refugees living in camps employed by the government, some 99% have a permanent job and around half (49%) have a written contract — significantly more than the average among the camp population (33%). Employment in the public sector alone may therefore account for a significant part of the gap between ex-Gazans and non-ex-Gazans when it comes to having written contracts and the security these jobs provide. As one man interviewed outside of Jerash summarized[89]:

> In Jerash the only people who are working [as formal employees in 'proper' jobs] are the ones who have national ID numbers and are working with the government. Those without an ID [have to] manage with whatever kind of job [they can get].

The limited access to government employment may also have a disproportionate impact upon ex-Gaza women. Female labour force participation in Jordan is amongst the lowest in the world (World Bank, 2017) and overall labour force participation for camp women stood at 9% at the time of the survey, with slightly lower participation amongst ex-Gazans

[86] As a comparison, only 15.9% and 17.9% of the labour force in the governorates of Amman and Zarqa work in the public sector (DoS and Fafo, 2015).
[87] In the comprehensive survey, a small proportion of ex-Gazans in Jerash did report working in the government sector. Other than menial jobs, some ex-Gazans may also be able to work for the Department of Palestinian Affairs inside Jerash camp (the Camp Improvement Committee); however even taking both of these exceptions together is not sufficient to open up more than a handful of jobs.
[88] Female, age 35, Hitteen camp, 15 February 2016.
[89] Male, age 26, Hitteen camp, 21 February 2016.

in Jerash and ex-Gazans in other camps (8% for both groups). A large proportion of women in the Jordanian labour market work within the public sector, which, with shorter work-days and additional benefits, is often considered more 'family friendly' to women with family and childcare responsibilities (see for example Majcher-Telon and Slimene, 2009, p. 8; Assaad, Hendy and Yassin, 2012; World Bank, 2013, p. 34). Thus, as seen in chapter 6, the particularly high female labour force participation in Souf camp is likely explained by their greater access to public employment. Other 'appropriate' jobs for women, according to both men and women interviewed, were primarily those defined as professional positions in the private sector -nurse, doctor, pharmacist, teacher, lawyer — most of which are generally unavailable to ex-Gazans.

8 Jerash residents' work and livelihoods

This chapter will explore how ex-Gazans in Jerash camp meet the dual challenge of a limited formal job market outside the public sector combined with a location far away from larger population centres such as Irbid and particularly the capital Amman, where most jobs are found. The role of UNRWA as an 'alternative public sector' is briefly touched upon, before we turn to the private sector opportunities available within the camp and in the rest of Jordan.

UNRWA as alternative public sector

UNRWA employment, although much more limited, appears to be viewed as an alternative to government employment for ex-Gazans, with 40% of all ex-Gazans citing UNRWA as the preferred employer and 47% of ex-Gazans in Jerash camp doing so. Working for UNRWA offers many of the same benefits of public employment, including pension and health insurance, and 96% of ex-Gazans working for UNRWA reported being employed on a permanent basis.

Finding work in UNRWA's administration or as a teacher, even if only a substitute teacher, is thus widely viewed as a good opportunity for university graduates, with a starting salary of 460 to 470 JD per month or around 23 to 25 JD per day for substituting[90]. Being generally barred from teaching in public schools, working as a teacher for UNRWA — as nearly two thirds of ex-Gazans employed with the Agency do — was repeatedly mentioned by interviewees as a key rationale for investing heavily in higher education. Whilst UNRWA is not able to fully compensate for the lack of government employment, ex-Gazans, and particularly those in Jerash camp, are overrepresented amongst UNRWA employees.

In Jerash camp, nearly two thirds (64%) of the residents employed by UNRWA, and three quarters of the women, work inside the camp itself. For women, teaching in UNRWA schools, especially when travel outside of Jerash camp is not required, offers a culturally-acceptable workplace (along with CBOs and other non-governmental organisations (NGOs)). UNRWA is consequently a significant employer for women: 17% of all women who are employed inside Jerash camp work for UNRWA (whereas 7% of men do). Explaining in more detail, one woman said[91]:

> Most of us women face restrictions or are forbidden to work — except in schools — because of customs. Girls, even if they're university graduates, can't go to Amman for work because of the conservative culture [...]. So, the only job is UNRWA schools.

[90] Male, age 22, Jerash camp, 26 January 2016.
[91] Focus group discussion with women, Jerash camp, 21 October 2015.

The private sector

Work inside Jerash camp

UNRWA's capacity to replace public sector employment for ex-Gazans is limited, and ex-Gazans overwhelmingly work in the private, often informal, sector (see chapter 6, Table 24). Some find work in the areas around the camp, or even further afield; however, with no major industrial hubs in Jerash governorate, ex-Gazans in Jerash camp rely much more heavily on work inside the camp than residents of other camps. They also more often work in their immediate neighbourhood.

Shops, workshops, and small businesses

Interviews suggest that residents engage in a wide variety of small businesses, trade, and services targeting both the camp population itself and residents of nearby villages who come to the camp's market, including the weekly bird market; the general practitioner and dental clinics; and the mechanics and craft workshops on the Jerash road because the camp is closer than Jerash city and, importantly, cheaper.

Whilst ex-Gazans generally cannot obtain the commercial registrations (*sijil tijari*) to open businesses outside of camps, they are allowed to do so inside the camp, and the Department of Palestinian Affairs issues a 'certificate of occupancy' for businesses in the commercially registered plots on the main streets[92]. In these areas, close to the medical centre, schools, and several CBOs, you find supermarkets, a variety of shops, cafes, butchers, and bakeries. Workshops stretch from the lower eastern side of the camp and into Manshiyyeh along the Jerash road, which, although formally outside the camp boundaries, is considered integral to and a de facto extension of the camp for commercial purposes. In the more residential areas of the camp further from the main roads and market it is not uncommon to see front rooms or part of houses converted into small, one-room shops selling anything from snacks to detergents to stationary[93].

According to interviewees, these very small shops often serve as an opportunity to earn a little on the side but are not perceived to bring much income — a few extra JD a day or a week. As a university graduate working in his uncle's mechanics shop explained: 'Abu [Mohammad] was a teacher in UAE, and he is now retired. He got bored, so he opened the shop'[94].

For other businesses and shops, commercial activity is a primary source of income. One successful woman, renting her shop for 25 JD monthly in the market area of Jerash camp[95], had started by selling home-made crafts she produced at the Women's Centre. Later, with the help of a start-up grant from an organisation, she commenced buying goods from wholesale traders in Irbid and Ramtha and selling these in the camp[96]:

> I used to deal in shoes, which I used to get from Ramtha. I used to go from here [Jerash camp] to Jerash [city], then from Jerash to Irbid, then from Irbid to Ramtha.

[92] Unless business is subject to health and safety regulations, or syndicate rules, in which case approval is needed from the relevant line Ministry and/or syndicate (interview with DPA, 8 February 2016).
[93] In the residential areas of the camp, refugees can open 1-2 shops on condition that 50% of the house is used as a residence, to preserve the residential character (interview with DPA, 8 February 2016).
[94] Male, age 29, Manshiyyeh, 26 January 2016.
[95] The local Camp Services Committee build commercial houses in open areas of the camp and rents these out to businesses based on tenders that the committee assesses. The rental income is used to fund the committee (interview with DPA, 8 February 2016).
[96] Female, age 50, Jerash camp, 17 January 2016.

> […] I used to go every Thursday at 2 pm. I had gotten to know a few people who had goods. They asked me where my shop was. I told them it was in Gaza camp[97], in the Market Street. So, they started to come to me. So, the distributors started to tell each other about me. A distributor of shoes would tell a distributor of home appliances, and a distributor of home appliances would tell a distributor of disinfectants, and a distributor of disinfectants would tell a distributor of towels. So, they all started directing one another to me. And they told each other that I pay in cash, and not by credit. Thank God, in my first year, I managed to make back my capital, and I bought my house. I bought the house for 3,500 JD[98].

The fact that residents of Jerash camp and neighbouring villages would otherwise need to pay transport costs to go to Jerash city, or even further, to buy the same goods offers a small margin of profit. This was especially the case 'before the war [in Syria]' when 'trade was good' and cheap goods from Syria could be bought in the border town of Ramtha[99].

A few residents of the camp also own shops in Tharil Saru, an area in Jerash city with craft and industrial workshops, usually registered in the name of a relative or friend holding Jordanian citizenship, or, in some cases, they have been able to inherit and renew registrations from a time when there were fewer restrictions[100]. More residents have managed to open shops and workshops directly outside of the official camp perimeter along the Jerash road. Residents widely claim that 'most of them had been in Saudi Arabia and the Emirates, and then they came and opened these places; they built homes, and opened shops'[101] with accumulated savings from their work in the Gulf. It was predominantly educated and skilled workers from Jordan who found employment in the Gulf countries (De Bel-Air, 2010), and this therefore sits well with our finding that more than one in four (27%) Jerash ex-Gazans working in trade, sales and vehicle repair have a university degree, and even more (43%) live in a household with at least one person with a university degree.

Given the little income generated from many such shops, they are often staffed by the retired family member themselves and helped by low-paid or unpaid family members — sons, nephews and grandsons — who can learn and later 'manage the shop on their own'[102], thereby maximizing the profits for the family. Capturing this limited circulation of money associated with the shops and businesses relying on the population in Jerash camp, one young man explained:

> In Gaza camp, income is weak, so you can't hire people to work for you. An Egyptian would need a work permit and a minimum of 200 JD per month. So, it is costly to hire them. And the shop does not make enough money to be able to hire them[103].

Another man, who had opened a car accessory shop, explained that with only 400 to 500 cars in Jerash camp and customers coming two or three times in a year, 'I would end up working two or three months a year, and the rest of the year, work is limited'[104].

Whilst interviewees explained that shops and workshop in Jerash are generally family-run, the survey found that ex-Gazans in Jerash rarely report being employed by a family

[97] Colloquially, Jerash camp is referred to as 'Gaza camp'.
[98] Interviewees used 'dinars', 'lira' and 'JD' interchangeably to denote currency. For ease of reading and consistency we use 'JD' throughout.
[99] Female, age 39, Jerash camp, 19 January 2016.
[100] Female, age 39, Jerash camp, 19 January 2016; male, age 24, Jerash town, 15 February 2016.
[101] Female, age 30, Jerash camp, 17 January 2016.
[102] Focus group discussion with male youth, Manshiyyeh, 10 February 2016.
[103] Male, age 37, Jerash camp, 26 January 2016.
[104] Male, age 29, Manshiyyeh, 26 January 2016.

business (2.3%) and less often than their counterparts in other camps (6.0% for ex-Gazans in other camps, 5.2% for others). Indeed, as detailed above, the slim 0.7% of ex-Gazans in Jerash who define themselves as 'employers' probably reflects the very small nature of these businesses and their limited ability to contribute to the local economy through providing employment.

There are, of course, exceptions: one man we interviewed used savings from work abroad to invest 50,000 JD in an electronics shop in the camp[105]. With monthly running costs of 600 JD, including the salary of his three workers, he reported a monthly profit around 1,000 to 1,200 JD. Another former Jerash camp resident first worked in his grandfather's business but later managed to build his own business close to the camp. He is now a grocery supplier for the area, having 'bought the land of the shop [and warehouse] for 11,000 JD through a loan [...] in 2008, during the period when the value of products was rising'[106]. He employs 18 to 20 people: 'all are from the camp; some are drivers, some are deliverymen, accountants and a salesman (*mandoob*)' He pays his drivers 300 JD per month plus overtime; delivery men 250 JD plus overtime, and his two accountants 370 JD and 750 JD respectively, in addition to providing social security for all employees. Although ex-Gazans are generally not permitted to own property and businesses outside of the camps, he has registered his business under the 'Arab investor' provisions which grants ownership and other rights to non-Jordanian Arabs investing a minimum of 50,000 JD[107].

Informal, ad hoc, trade

Besides formal shops and businesses, small-scale, ad hoc intra-community services and trade, as and when the opportunity arises, is a prevalent feature of camp life. Such activities typically include buying tissues, nappies, detergents, shampoos, and other goods at factory outlets, including goods with faults, and selling them off the back of pick-ups or in homes through word-of mouth[108]. All such activities may not have been captured by the survey as 'employment', particularly if they are irregular in nature.

Petty trade, in various domains, was used by many interviewees, particularly women, in combination with other sources of income, to make ends meet with a meagre household income. Take, for example, a large family initially interviewed for their agricultural work: They were recipients of UNRWA's quarterly poverty support and occasional Zakat donations. On one occasion, in urgent need of money, they had sold one room at the back of their shelter (leaving them two rooms, in addition to a small kitchen and bathroom). The elderly mother also occasionally sold leaves 'brought from the valley [... and] used for cooking'[109]. One of her daughters works seasonally picking olives, and another daughter sews dresses and handbags for camp residents from fabrics people donate, selling them for 2.5 JD or 5 JD, depending on the size. When asked who buys the handbags, we were told 'random people' who like them and place an order. She supplements the handbag sales with hairdressing and make-up for camp residents upon request. Relying heavily on contacts for such work, she charges 2.5 JD for each person, lamenting that '[i]f I had money, I would set up my own shop [beauty salon]. But I don't have money'. When asked how much money was needed, the mother replied 'maybe 200 JD[110]. This, we were told, was impossible to save as any savings the family makes go towards essential household

[105] Male, age 40s, Manshiyyeh, 31 January 2016.
[106] Male, age 34, Manshiyyeh, 10 February 2016.
[107] Usually such businesses should also provide jobs to a minimum of ten Jordanians.
[108] Female, age 29, and female, age 30, Jerash camp, 17 January 2016.
[109] Female, age 70, Jerash camp, 31 January 2016.
[110] Female, age 70, Jerash camp, 31 January 2016.

expenses and to paying back 2,000 JD borrowed from relatives and neighbours to cover the father's medical treatment a year earlier.

Medical services, CBOs and NGOs

In addition to UNRWA's activities in Jerash camp, private actors, CBOs, and NGOs offer a range of services and activities. Yet, compared to employment outside the camp, salaries or incomes are often lower. For example, although ex-Gazans can obtain temporary practicing licences and are permitted to open general practitioner surgeries inside camps to serve its population and neighbouring areas, one interviewee reported that without a permanent practicing license, he could not receive payments from insurance companies and so he could not take on any patients with health insurance. Furthermore, he explained, 'at the syndicate, they set the maximum and minimum fees. We charge less than the minimum fees they set. This is because the living conditions in the camp are tough'[111].

'Volunteering' in community-based organisations and NGO centres (often for a small stipend) offers women a family-friendly and socially acceptable workplace and is therefore sometimes preferred despite low 'salaries'. A cashier at a CBO centre, for example, compared her volunteer work to that in factories in the Industrial Estates[112]:

> In every workplace, there are pros and cons. Even here at the centre, there are pros and cons. Here my salary is 120 JD, working as a cashier. I manage the revenue, deposit money in the bank, calculate cash, handle the salaries, handle the running costs of the centre. [...] [But] I am not required to work every day. I usually come to the centre though, but I am not required to come every day. At any time, if I do not have work to do, I do not have to come the centre. But in al-Hassan [industrial] city, I would have to go to work every day[113].

Another young woman, with a bachelor's degree, had been offered two different jobs outside of Jerash. The first, a teaching job in Amman, she declined because — according to her father — 'the salary [was] not enough, you would spend it all on transport'. The second — by local standards a well-paid job of 600 JD per month — required travel further away in Jordan with overnight stays and was thus perceived as socially unacceptable. After 3 years without finding work, including a year working for free and a second year working for 10 JD per month in a CBO, she started giving private lessons to students at a centre, which provides services for people with disabilities in Jerash camp. With students paying 5 JD per month and the centre taking a percentage, she was left with 20 JD by the end of the month. Then she started working in a community kindergarten:

> I was paid 65 JD a month [...] because [the kindergarten ...] works on the grounds that you are doing this work as a volunteer. [...] There is [a contract]; it is called a 'volunteering agreement' (*itifaqiyyet tatawu'*), and they pay you 60 JD a month. I worked at the kindergarten for 3 years. [...] During that period, I got a scholarship for a diploma in human resources management. I continued as a volunteer, and I went [to classes] after my work at the kindergarten. [...] I applied for the job [as a kindergarten manager] [...] and they accepted me, so I became the youngest manager here. I receive 130 JD; a manager, [and] only 130 JD. Of course without social security or anything. [...] It is a volunteer contract, even though you are a manager.

[111] Male, age 36, Jerash camp, 15 February 2016.
[112] Industrial Estates, formerly Qualified Industrial Zones, are industrial parks where factories produce exclusively for the US market and benefit from low income tax and no export tax. Originally tied to the 1994 Jordanian-Israeli peace agreement, the Industrial Estates are now regulated by the Jordan-US Free Trade Agreement (Lenner and Turner, 2019, p. 73, footnoe 32).
[113] Female, age 39, Jerash camp, 19 January 2016.

> They call this a return for something, a reimbursement, and not a salary[114].

Thus, while working for community organisations plays a role in generating income for women, including women with higher education, the wage is often low — regularly far below minimum wage if hired as 'volunteers'. Paid contracts may be available only for a short tenure. As one young woman summarized:

> Of course — you know the international organisations — you do not get a job as a full-time employee; if there is a project, they will ask for people for the project. The project can be six months or a year; it has a specific duration[115].

In sum, (in)formal trade, small business and services within Jerash camp itself are an essential part of life in the camp, both as a primary and supplementary source of income. Yet the high levels of poverty and limited integration with the outside economy leave businesses primarily relying on customers of the same poor and relatively small community. Hence the scarce money available largely circulates within the camp. Therefore, whilst ex-Gazans in Jerash more often rely on in-camp work than camp residents elsewhere, the majority of the labour force still look for opportunities beyond the camp to generate or supplement household incomes.

Work outside the camp

Although the limited potential of the Jerash camp economy pushes workers further afield in search of jobs, there are challenges that accompany this, and which explain why fewer of Jerash's workers manage to find satisfactory work outside their camp compared to others. Ex-Gazans residing in Hitteen camp all emphasised their proximity to the industrial areas of Zarqa and Amman (sectors in which ex-Gazans can generally work), and the readily available transport from the main road that passes close to the camp. This is in stark contrast to Jerash camp, where the absence of industrial areas and poor transport was cited repeatedly as a barrier to working outside the camp[116]. One man from Hitteen summarized the differing situation in Hitteen and Jerash camps:

> [Here in Hitteen], the proximity to Amman, a central trade station, plays a big role. […] Here we have Sahab industrial zone; it's half an hour away. We have Marka and its factories, Zarqa as well. […] There are a lot of opportunities. Also there are a lot of restaurants in Amman. I know many guys who have a job in the morning, and in the evening come and work with us in the restaurant [in Amman]. […]
>
> But in terms of proximity [for those living in Jerash], leaving Jerash [camp] to reach me in Amman at 4 pm, they would need to leave at 2 pm; they would finish in Amman at 12 or 1 am; they would arrive [back in Jerash] at 3 or 4 am. In terms of transport cost, they would spend 5 or 6 JD. If they don't want to take public transport at night, they will have to take private transport. It will cost a lot. High cost, exhaustion, and in the end, what's the kind of work and what are they paying them?[117]

[114] Female, age 30, Jerash camp, 17 January 2016.
[115] Female, age 30, Jerash camp, 17 January 2016.
[116] Consequently, ex-Gazans in Jerash are less often employed in 'private company/business' than their counterparts in Hitteen (85% of ex-Gazans in Jerash compared to 90% in Hitteen), and, as seen in chapter 6, much less likely than all other ex-Gazans living in camps to work in manufacturing (21% versus 11% in Jerash camp).
[117] Male, age 23, Hitteen camp, 14 February 2016.

Given the challenge associated with Jerash camp's location, we first look at commuting and transport, before turning to the type of work Jerash residents engage in outside of their camp.

Commuting and transport: substantial barriers

Jerash camp residents explained that work is available to them in the industrial and informal sectors in Amman and Zarqa; however, transport poses a major obstacle. As has been documented elsewhere, public transport serves to stratify the Jordanian population socio-economically (Parker, 2009), and cost, irregularity in service, long wait times and travel durations remain a major obstacle to employment across many parts of Jordan (International Youth Foundation, 2014; Danish Refugee Council, 2017; Tiltnes, Zhang and Pedersen, 2019, pp. 130–134). Not surprisingly, both the price and the availability of reliable public transport came up in almost all interviews as a factor complicating commutes and exacerbating Jerash camp residents' already vulnerable position in the labour market.

Transport grievances pivoted around four partially interlinked concerns. First, interviewees noted the lack of services at required hours to the camp. Thus, for example, whilst bus services operate directly to and from Jerash camp for some hours in the morning (6 am till 10 am), after this time they only stop in Jerash city, without going as far as the camp, making commuting considerably longer:

> When you leave [Amman], he [the bus driver] cannot drop you at the camp; because he wants to drop you off and hurry back, he will drop you at the bus station [in Jerash city]. But the bus station is a long way from the camp, and the roads are bad and uneven so the car has to go slowly, so if I want to get to the camp, I'll be another half an hour or an hour later[118].

Furthermore, public transport only operates during the day and early evening. Residents working late shifts in restaurants or on building sites in Amman reported being unable to catch the bus back to Jerash city and thus incurring additional costs on shared taxis all the way from Amman, considerably increasing transport costs.

Second, poor reliability of public transport severely limits residents' ability to predictably commute to work. Even though buses may run, scarce space and uncoordinated services make commuting on public transport lengthy and reaching work on time problematic. Consequently, interviewees told us:

> Employers prefer to hire people who live close to the workplace. This ensures that they are not late and will remain at work. But if they hired Gazans who live far, they would end up being more tired, and would not stay for long hours at work. That's the difference between those who live in Amman and those who live in the camp[119].

Third, and linked to poor reliability and limited services, is cost. Irrespective of whether residents sought to commute independently to Amman, the agricultural areas of Mafraq or even to Jerash city, the cost of transport makes daily-paid work or work in low-paid sectors, such as agriculture and construction, barely feasible. The 2.5 to 3.5 JD fee *each way* (depending on where in Amman you are going to) is clearly a major encroachment into a 15 to 20 JD daily salary for those making their way to Amman or Sweileh[120] — some only in the hope of being picked up and gaining a day's work. As one woman explained:

[118] Focus group discussion with men, Jerash camp, 21 October 2015.
[119] Male, age 40s, Manshiyyeh, 31 January 2016.
[120] District in the north of Amman governorate which serves as a connection point, by means of main roads, to cities north of Amman (Salt, Irbid, Jerash, Ramtha).

> [M]y brothers work in Amman as [construction] labourers. Their salaries are 300 JD [a month], but they have to cover the transport fees themselves. […] 120 or 110 JD goes to transport from that salary[121].

Transport is thus a key factor when considering a job further from the camp. For low-paid daily labouring, such as agricultural work, the cost of commuting to Azraq or further afield was widely perceived to outweigh the benefits of work. Even for considerably shorter distances, such as to Jerash city 5 km away, the costs of transport (and food) can be important. Thus a woman who previously worked in a shop in Jerash city for 190 JD per month decided to leave this job and instead work for the contractor servicing the cafeteria of the UNRWA girls' school inside the camp, being paid 6 JD per day working from 6 am to 4 pm, or 120 JD per month for a 50-hour work week. Additionally, she pointed out, 'it is a more comfortable job. […] It is more convenient'[122].

Finally, as has been documented elsewhere (International Youth Foundation, 2014), public transport and commuting were deemed a particular barrier for women. There was fear of harassment, as well as concerns around a commute lengthening the working day and requiring women to be out after dark. A woman working in a factory in al-Hassan Industrial Estate explained:

> We like to work with our sisters (or relatives) because our house is a long way from the main street [where the bus drops them off] and our area is hilly, and it's dark; we leave our homes at the dawn *azan* [call to prayer] or before that, and we come back at '*isha azan* [night-time call to prayer, after sun-down]. […] So their parents will say that we should all go out together in the morning and come back together. But if we are all scattered all over the camp, and going alone, […] That's difficult. So, when we go to the factory we tell them [the factory] "there's five of us, get us a bus" and when they do, we make an agreement with the bus driver — on top of the factories' agreement with him — we pay him extra, and he drives us to our homes[123].

Moreover, for many women, the additional commuting time is often irreconcilable with family duties[124] and several women reported leaving better paid jobs for volunteering stipends inside the camp, even when transport is provided. As one woman said:

> It's not only [arriving after dark]: maybe my children need food, I need to look after my house. It works best for us when we're back home at 1 pm. You have many responsibilities waiting for you in the house. We come back from work, we go buy things for the house, food, and then go home[125].

With commuting costs making returns on low-paid jobs outside of the camp negligible for many, residents of Jerash reported seeking employment where transport is provided or not needed: this might mean regular work with employer-provided transport, such as in certain factories, or seeking opportunities locally, such as seasonal agricultural work in the surrounding areas, or relying on contacts to secure work as a group in day-labouring

[121] Focus group discussion with women working in Industrial Estates, Jerash camp, 29 January 2016.
[122] Female, age 44, Jerash camp, 19 January 2016.
[123] Focus group discussion with women working in Industrial Estates, Jerash camp, 29 January 2016.
[124] Female, age 39, Jerash camp, 27 January 2016; female, age 55, Jerash camp, 31 January 2016; focus group discussion with women, Jerash camp, 21 October 2015.
[125] Female, age 55, Jerash camp, 31 January 2016.

activities. The result is an over-reliance amongst ex-Gazans in Jerash on low-paid, irregular, and seasonal jobs in their outside-camp work: a remarkable 20% of employed ex-Gazans in Jerash reported being in irregular and/or seasonal work, compared to 7% of both ex-Gazans and non-ex-Gazans in other camps. We now turn to what such work entails.

Informal, seasonal and irregular work

Agriculture

Given the high proportion of seasonal workers in the camp, agriculture — and agricultural work — is an essential part of the economy of Jerash camp. Whilst Jerash governorate has higher than average agricultural employment, ex-Gazans in Jerash camp are three times more likely to work in this sector than residents of Jerash governorate as a whole. Both survey data and interviews suggest that only a small proportion of these agricultural workers are employed in skilled work, while the vast majority are engaged in basic unskilled work, such as assisting with the harvest. Indeed, compared to other sectors, those employed in agriculture primarily have low educational attainment (nine in ten have basic schooling or below), although they may well reside in households where other members hold higher degrees (four in ten agricultural workers reside in households where at least one member has secondary or higher education).

As mentioned in chapter 6, agriculture is one of the two main sectors of work for ex-Gaza women in Jerash camp (the other being education, health and social work) and as many as one third are employed here. However, because so few women take on paid employment, these women only make up about 30% of all Jerash ex-Gazans in agriculture/farm work.

The relatively low pay and seasonal and irregular nature of farm and agricultural work is a key factor in the low income of those working primarily in this sector. Explaining the working pattern of his older brother working in the Jordan Valley, a student explained: 'They don't work every day; they work once a week sometimes — it depends on work, it's not certain'[126]. Whilst some families had long-standing seasonal employment agreements with the same landowner, having harvested olives, tomatoes or apricots for many years, others seek harvesting work on a daily basis. A common strategy (for both men and women) is to congregate next to the mosque/police station in the camp at dawn, where owners can come to fetch the required number of workers, particularly for picking olives. Further employment is arranged on an ad hoc basis, as explained by this elderly woman:

> Now, for example, [if] the woman goes the first day and the farmer sees her work and is happy with it, he will tell her to come again. […] The people that go and work and the landowners are happy with their work — he will tell them to come back[127].

Remuneration also varies. Families with long-standing agreements, particularly to harvest olives on farms adjacent to the camp, are often paid in kind, the owner usually getting two thirds of the harvest and the family one third. Such agreements may take the form of a *daman* arrangement, whereby the land is effectively leased to an ex-Gazan (or may be purchased in the name of, or in partnership with, a Jordanian), who oversees all stages of agricultural production, with the landowner taking an agreed proportion of the produce, adjusted according to whether he provides water, electricity, and other necessities. Mobilizing the whole family to pick olives was thus a strategy employed to complete the harvest swiftly. Daily labour during harvesting, including of olives and wheat, commonly pays 10 to 13 JD per day for young men and 8 to 10 JD for women (working from 6 am-1

[126] Focus-group discussion with male youth, Manshiyyeh, 10 February 2016.
[127] Female, age 30, Jerash camp, 17 January 2016.

pm and usually for a 10-day stretch[128]). However, other farm work, such as setting and picking vegetables and other fruit on neighbouring farms or plantations, only pays around 7 JD per day for a 7-hour work-day[129]. With wages failing to compensate for the irregular nature of the work, those relying on agricultural work were widely perceived by interviewees to be amongst the poorest camp residents.

Because transport costs prohibit daily commutes to agricultural areas beyond the nearby villages, a common practice during harvest time is for several family members, or the whole family, to relocate temporarily to farms in Mafraq, Irbid, Ramtha and the Jordan Valley, camping in tents if other accommodation is not available[130]. Although the survey identified little child labour amongst Jerash residents, and less than amongst ex-Gazans elsewhere, interviewees all agreed that during harvest season — particularly for olives — many children left school to help their families 'for a week at least'[131]. Such absence from school was, interviewees claimed, widely tolerated, including by the schools themselves.

The much higher reliance on agriculture can be partly explained by the camp's location close to agricultural areas in Mafraq and Irbid. However, several interviewees also claimed that Jerash camp residents were preferred to other camp refugees for this work because they were willing to work for lower pay:

> Let me tell you something: over here the poverty and unemployment rate is higher, so they come here, because it is easy to find workers here and for a cheaper price. [...] [This is as opposed to] Souf camp, [where] they have a national identity number, they can work, they have [proper] jobs[132].

Therefore, this woman continued, 'everywhere, in every location you will find someone from Gaza camp, everywhere, because they try to find job opportunities'[133]. At the same time, interviewees noted competition from Egyptian labour migrants, and, increasingly, from Syrian refugees:

> Egyptians and Syrians are cheaper than locals. With the Syrians now, we have a bigger problem, even the land we were working on, on the way to Souf, a Syrian family came, and started working on it. The landowner thinks that instead of picking us up from [Jerash] camp, the Syrian family will live there and will have their children work with them too. The landowner saves money this way: instead of spending 3 or 4 JD on transport, he will take Syrians or Egyptians. [...] There is a lot of competition to be honest. Hopefully God will help us and help them[134].

Overall, work in the agricultural sector is essential for many ex-Gaza families of Jerash camp, although the income generated from such work is widely perceived to be insufficient, and often less than undertaking other low-cost, casual work, such as in construction. The agricultural nature of Jerash governorate — and the practice of leasing land for harvesting and subsistence farming and herding by Jerash residents — suggests that Jerash refugees could benefit more from holding land outside the camp than others. Indeed, the importance of agricultural land for Jerash residents is reflected in the fact that whilst

[128] During harvest, workers are also commonly provided with lunch at the end of the work-day.
[129] Residents are usually picked up between 5.30 and 6.30 am and return to the camp between 1.30 and 3 pm.
[130] Focus group discussion with women working in Industrial Estates, Jerash camp, 29 January 2016.
[131] Focus group discussion with male youth, Manshiyyeh, 10 February 2016.
[132] Female, age 29, Jerash camp, 17 January 2016.
[133] Female, age 29, Jerash camp, 17 January 2016.
[134] Female, age 55, Jerash camp, 31 Jan 2016.

few residents own such land, Jerash is surprisingly amongst the highest of any camp[135], and on a par with neighbouring Souf, with 0.8% of inhabitants owning[136] agricultural land outside the camp[137], suggesting that several families have taken advantage of temporary liftings of the legal restrictions on property purchases or have purchased land from neighbouring landowners under various informal agreements.

Construction and other daily labouring

> Most of the people in the camp work as concrete labourers[138].

The surveys revealed that a third of construction workers in Jerash camp work inside the camp. The rest found opportunities outside the camp, along with other non-agricultural daily labourers. Construction work, which is open to ex-Gazans and only requires the easily-obtained *'adam mahkumiyyeh* [clean criminal record check] to be employed, occupies 24% of the Jerash labour force as compared to 16% for ex-Gazans elsewhere, and 11% for other refugees. The fact that nearly a quarter of the entire Jerash camp labour force rely on construction work, often irregular with months of unemployment in winter, is illustrative of Jerash residents' limited options. These workers are overwhelmingly men in their 20s and 30s, and around 15% of them hold university degrees.

The precise modalities of working 'in concrete' varies. Some large construction companies hire Jerash residents for longer periods — weeks and months, also during winter — and may provide contracts and social security benefits. For those willing to leave Jerash camp for extended periods with only monthly or fortnightly visits home, working in construction in Aqaba was frequently cited as a possible means of income. Most smaller contractors, however, provide only short-term employment and no social security benefits for themselves or their labourers. Remuneration varies depending on the project and agreed price but the rate for labourers is generally 15 to 20 JD per day outside camps, working from 7 am to 4 pm[139], thus considerably higher than farm work. As an experienced builder explained:

> I agree with the clients according to their capacities to pay. For example, I can start with the foundations, and someone else can do the rest of the construction; if he can't find anyone with a cheaper offer than me, he will come back to me. [...] Well, for projects outside the camp I charge higher fees, because I consider the lack of funds inside the camp. People in Zarqa, Amman and so on, their conditions are much better than ours, so I may ask for more. For example, for curing [of concrete], instead of asking for 2 JD per meter, I may ask for 3 JD. It makes a difference for me and my workers; I pay them 20 JD per day[140].

In recognition of the community and sense of solidarity within the camp, several interviewees noted that they would engage additional casual labour from the camp, with one explaining, 'I try to prioritize men from the camp over others, because I share the difficult situation with them'[141]. Work is most often found through word of mouth, with, as the

[135] Only higher is Azmi al-Mufti [Husn] which is on the way to Irbid, close to agricultural areas.
[136] Ownership does not always imply having one's name on the deed, but the purchase of land under various informal arrangements. See chapter 10.
[137] In comparison, only 0.1% of ex-Gazans in other camps — mostly being located in urban areas with a minimal agricultural sector — own agricultural land.
[138] Female, age 44, Jerash camp, 19 January 2016.
[139] Focus group discussion with men, Hitteen camp, 14 Feb 2016.
[140] Male, age 32, Jerash camp, 3 February 2016.
[141] Male, age 32, Jerash camp, 3 February 2016.

quote above suggests, competitive pricing, along with personal recommendations, playing a key role:

> It is mostly for people I know. [...] My brother lives in [a town close to Zarqa]; say his neighbour, who is thinking of building a house, would talk to him, and he [my brother] will refer him to me. Then a person visits the neighbour and asks them 'who worked on your house?' and so on. Especially if the work is good, it brings me more work[142].

Aside from building/construction work, markets in Amman and Zarqa offered further casual opportunities, such as shifting goods as a market porter. Such work, we were told, was frequently found through 'waiting' in the right areas. For example, camp men reported getting up at 5 am to wait in the hope of being picked up as casual day-labour, both in the camp and in locations in Zarqa and Amman, such as Sweileh. Once picked up, residents actively pursued contacts for future work. Nevertheless, such work is at best uncertain, as there are limited jobs available and ex-Gazans compete with the sizeable migrant labour population, particularly Egyptians, and other poor Jordanians. According to a couple of interviewees, only 30% of the time that 'you go to the market, you'll work, and 70% [of the time] you'll go home [...] There are many Egyptians [to compete with] because they pay them less'[143]. A major grievance, therefore, is outlays associated with travelling to Amman or Zarqa when no work is found.

Regular work outside camps

Casual, short-term or irregular opportunities may be available in the northern governorates or in Amman or Zarqa; however, the problem for ex-Gazans is securing formal, or at least regular, work outside camps that may make commuting more feasible. While this does not necessarily mean a better wage, it may mean that transport is organised by the employer or that it can be organised in advance or as a group, making it more affordable and reliable. We now turn to the type of regular work interviewees had been able to find outside of the camp before looking at the possibility of relocating temporarily for the duration of the job to reduce transport costs.

Professional and office work

Given the restrictions faced by ex-Gazans on public employment and a range of other professional positions, options for professional or office work outside the camp are limited. Yearly security screenings and two-yearly renewal of passports[144] also pose *de facto* hurdles to securing regular employment and contracts in white-collar sectors:

> Those of us who want to work as an employee [*mowazzaf*] are shocked, I mean the employer will make an issue if they know you have a 2-year temporary passport. This is even the case for our daughters who work in private schools in Amman. I mean, they [employers] will tell you [...] "in your case [as an ex-Gazan] we will need go through security procedures, you are an ex-Gazan so no we don't want you", they will exclude you, even though you are a university graduate, and you have high grades, and everything[145].

[142] Male, age 32, Jerash camp, 3 February 2016.
[143] Male, age unknown, Hitteen camp, 21 February 2016.
[144] Following this research, in February 2017, the Cabinet approved the issuing of 5-year temporary passports for ex-Gazans upon the second renewal.
[145] Female, age 44, Jerash camp, 19 January 2016.

Nevertheless, electricians, various engineers, and accountants from Jerash camp were — or had been — employed in private companies in Amman and Aqaba, with regular contracts paid 220 to 400 JD per month, and sometimes with social security. A few nurses had reportedly managed to secure temporary employment in private hospitals in Amman, with temporary syndicate enrolment and practicing licences issued by the Ministry of Health. Two interviewees mentioned ex-Gaza doctors or dentists working 'evening shifts' (illegally) in clinics belonging to Jordanian citizens, but this was not widely reported.

> My friend, the doctor, had an opportunity to work in a clinic without the permission to practice, but that was kept secret of course. [...] A Jordanian doctor can own a clinic and work there from morning until 6 pm. After 6 pm, another doctor would fill his place for emergency. So he hires doctors like my friend. [Interviewer: Do they have contracts?] No. He would just know that the person he is hiring is a doctor and has certificates, so he would ask him to handle the emergencies at the clinic at night. There are no inspections at night anyway. There are no inspections after 3 pm[146].

Private schools

Although ex-Gazans generally cannot enrol in the teachers' syndicate and thus are not provided with the syndicate license, they can, and are, employed in private schools[147]. Procedurally, the DPA writes a letter recommending their employment in private schools, and they need, as do other citizens, a clean criminal record check in order to commence teaching. For university-educated ex-Gaza women from Jerash camp, teaching in private schools is one of few feasible and respectable professions available; some working in Jerash city, others in Amman — often in schools where family members or neighbours from Jerash camp already work[148]. Teaching not only provides an income, but also moral status and value within the community[149].

Yet, symptomatic of ex-Gazans' overall precarious status in the labour market, the annual security clearance required reportedly prevents schools from offering them permanent contracts. Interviewees were divided in whether they thought private schools prioritize Jordanian citizens, or whether they actually preferred ex-Gaza women as they were known to be well-educated and could be paid less than their Jordanian counterparts. A recurrent grievance voiced amongst female teachers concerned the signing of multiple contracts to circumvent minimum wage requirements. As a former female teacher told us:

> The first time when they made me sign a contract at work, they made me sign two contracts, the first for 90 JD, that was between me and the private school, and in order that the Ministry of Labour doesn't cause them [the school] problems, because 180 JD is the minimum [wage][150], they made me sign another contract [with a wage of] 180 JD[151].

[146] Male, age 40s, Manshiyyeh, 31 January 2016.
[147] Following a government decision to not to allow guest workers to serve in private schools and a number of ex-Gazans losing their jobs, it was subsequently clarified that the decision did not include ex-Gazans (Azzeh, 2016).
[148] Female, age 26, Jerash town, 27 January 2016.
[149] Male, age 23, Jerash camp, 28 January 2016.
[150] The minimum wage at the time of interviews was 190 JD (it has since been raised to 220 JD at the time of writing). Interviewees may be reporting the minimum wage after social security deductions, which would be close to 180 JD.
[151] Female, age 29, Jerash camp, 17 January 2016.

At the time of the interviews, teachers reported being paid from 110 to 150 JD per month in private schools depending on their years of experience, yet salaries were facing further downward pressure, we were told, because of Iraqis and Syrians without work permits 'who will work for 50-60 JD'[152]. Interviewees saw little opportunity for their wages to be raised, even to the minimum legal rate. As a woman in her mid-20s explained[153]:

> If I want to join the teachers' syndicate, I won't be allowed to because I don't have a national number. Business owners prefer to hire people like us. This is because of the restrictions we face in everything, which in turn means that we are willing to accept any salary. This is the case in private schools: I do not have a national number, so I would accept any salary. I cannot negotiate the salary, because they will just tell me they don't need me in the first place. [...] We cannot complain because we don't have an employment record in the Ministry of Education.

Referring to the potential efficacy of spot-checks and monitoring of smaller schools by inspectors, she continued:

> [I]n my first year of working for the school, someone from the [Ministry] was visiting. [...] He asked me how much my salary was. I said it was 110 JD. So, he wrote that down. The [school] manager was mad at me and asked me why I told him how much my salary was. They also told all other teachers to say that their salary is 190 JD. Last year when he [the inspector] came again [...] [management] told him [incorrectly] that they give me transport allowance of 165 JD, and medical insurance of 145 JD. [...] We once complained that the salary should at least meet the minimum wage, which is 190 JD. [...] So they fired the teacher who filed the complaint about the wages.

Whilst most interviewees expressed some dissatisfaction with their salary, the women interviewed teaching in private schools were otherwise fairly content.

Industrial estates and other industrial facilities

Ex-Gazans can work in industrial facilities including Jordan's Industrial Estates. Jerash camp women can find work in garment factories, while men may find work in the Hikma production plant and the Jabri factory in Zarqa. A shuttle bus operates between the camp and the factories provided there are enough workers. A group of women (and a few men) interviewed confirmed that working conditions were generally formalised in the Industrial Estates, with most signing a year-long contract with enrolment in social security schemes[154] upon taking up employment.

Despite the high levels of poverty and the availability of work (with transport) in the Industrial Estates[155] and other large industrial areas, relatively few women, and virtually no men, from Jerash camp actually work there: some 24 women work in al-Hassan Industrial Estate (near Irbid, around 30 km from Jerash camp) and about 45 commute to the industrial area of Zarqa[156]. The reasons revolved around several often linked concerns:

[152] Female, age 26, Jerash town, 27 January 2016.
[153] Female, age 26, Jerash town, 27 January 2016.
[154] Interviewees confirmed that maternity provisions, including 3 months' paid maternity leave and a maternity bonus of 25 JD per month after return to work for two years was provided.
[155] Interviewees noted that the camp receives many requests from factories in the Industrial Estates. One man explained that, "[w]e receive so many requests from factories because they are targeting cheap labour [..] Even if transport is provided, it is insufficient given the high cost of living" (focus group discussion with men, Jerash camp, 21 Oct 2015). However, it is worth noting that our interviews pre-date the Jordan Compact and push to get Syrians into Industrial Estates.
[156] Focus group discussion with women working in Industrial Estates, Jerash camp, 29 January 2016.

first, the salary level and working conditions; second, the 'cultural acceptability' of women working in mixed workplaces far away from home; and, third, their consequent inability to undertake services they would otherwise provide to the household, such as housework and care for children and elderly[157]. The garment sector, in particular, has a poor reputation as an employer, a view shared by many but not all women working in the Industrial Estates' garment factories or contemplating doing so.

Firstly, low wages, with only very small progressive increases, made returns low for long hours of work. As two women explained[158]:

> *Woman 1:* We are paid 190 JD [per month] only; after social security [13 JD] you are left with 177, and from that you pay 15 JD for the bus to drop you off in the camp, so your main salary ends up being [around] 165 JD, keeping in mind that you work from 7 am till 4.30 pm.
>
> *Woman 2:* But each year they add 5 JD. I've been here for a year, my salary when I first began was 177 JD — that's after the social security tax. After a year, my salary became 182 JD.

Although most voiced complaints as to pay, the women who did work in the garment sector — many for years — often enjoyed some private income and were sometimes able to contribute substantially to the household. As one unmarried woman reported[159]:

> I will be honest with you, the salary that I receive, I take a portion of it for me, give a portion of it to my brothers, and a portion of it goes to the household expenses. For example, I might take care of the gas cylinder, the food supply, etc.; my sister will take one of the electricity bills, and the water bill; if my father works, he would for example provide us with vegetables, bread and such. […] We would complement each other.

Another young woman recounted[160]:

> I have been working for five years [in the factory], and I am still working [there]. I passed the *tawjihi* [General Secondary Education Certificate Examination]. The reason I worked for so long is to continue my [university] education. We used the money I saved to build our house. […] [My brother] continued education; my sisters and I helped him out.

Nevertheless, with six-day weeks with unpaid overtime, long working days standing with restrictions on breaks and pressure to produce faster, many perceived the work to be arduous[161]. A few women had left for medical reasons[162], having developed asthma on the job, or due to pregnancy or increased duties at home, such as an ill family member. Furthermore, disrespectful treatment by supervisors, with cancelling of breaks or similar, had

[157] Such sentiments reflect findings from fieldwork undertaken by Fafo ten years ago to investigate the relevance and importance of industrial zones to the employment of Jordanian women, including those residing in a Palestinian refugee camp (el-Abed and Biemann, 2010).
[158] Focus group discussion with women working in Industrial Estates, Jerash camp, 29 January 2016.
[159] Focus group discussion with women working in Industrial Estates, Jerash camp, 29 January 2016.
[160] Focus group discussion with women working in Industrial Estates, Jerash camp, 29 January 2016.
[161] Female, age 39, Jerash camp, 19 January 2016; focus group discussion with women working in Industrial Estates, Jerash camp, 29 January 2016.
[162] Female, age 39, Jerash camp, 19 January 2016.

made the experience humiliating for several women. Two women had not signed contracts and had been excluded from social security and paid monthly wages less than the minimum wage. Yet voicing complaints about breaches of workers' rights was perceived to be risky in terms of job security[163]:

> Once I spoke out and got yelled at for what I said, so I learned not to say anything. They [inspectors] come from the labour office, or the labour syndicate. [...] They come and ask you: What's the nature of your work? Are you comfortable? Are they fair with you? How is the supervisor? Meanwhile the supervisor is watching you from a distance. Maybe if you say something wrong they'll write your resignation and send you home.

Secondly, for many interviewees, women working outside of the home was generally perceived to be unacceptable, and certainly if working outside the neighbourhood. Such a stance was attributed to both 'conservative culture' and men's traditional role in providing for the family, as well as the challenges associated with working far from home and travelling after dark. Concerns about the danger of this were somewhat mitigated by the shuttle bus operating between Jerash camp and the Industrial Estate[164], but for many mothers and wives such long days were incompatible with family duties[165].

An additional third concern of particular importance to women was the unseen *cost* to going out to work; the unpaid services that they would otherwise provide to the household or what might be considered the unpaid work burden of poverty that women often take on (Ghosh, 2011). Giving the reasons for not working in the Industrial Estate, one woman listed[166]:

> First, the responsibility for their children; second, the distance that they have go; third, the housework, the cooking; fourth, and most importantly, her husband coming in from a long distance at the end of the day [arriving late] and her kids need her, and the house needs her.

Whilst views varied amongst women and to some extent also amongst older men, male youth mostly thought that working in a garment factory was inappropriate[167]. Nevertheless, we were told that overall such employment was more acceptable 'these days' than 'before'. Importantly in light of the poverty levels in Jerash camp, acceptability often grew with a woman's need to work to contribute to the household income for survival[168].

Temporary relocation: improving outside camp work opportunities

One potential way of circumventing the costs and difficulties associated with daily transport to and from the camp would be to stay temporarily in or close to the location of the work. Some young men working in Amman reportedly shared rental accommodation in Sweileh; however, it was most often dismissed as being too expensive. As a middle-aged woman commented about her son: 'when he goes far away [for work], he has to sleep

[163] Focus group discussion with women working in Industrial Estates, Jerash camp, 29 January 2016.
[164] Focus group discussion with women working in Industrial Estates, Jerash camp, 29 January 2016.
[165] N1, 27 Jan 2016, Jerash camp; FGD with women, 21 Oct 2015, Jerash camp.
[166] Focus group discussion with women working in Industrial Estates, Jerash camp, 29 January 2016.
[167] Focus group discussion with women and focus group discussion with men, Jerash camp, 21 October 2015; focus group discussion with male youth, Manshiyyeh, 9 and 10 February 2016.
[168] The association between the 'financial needs' of a household and the acceptance of women's work has been confirmed by statistics (Milovanovitch, 2016, p.32).

there, rent is another expense'[169]. Rent is particularly a challenge with landlords requiring up-front payment for several months and additional expenses associated with electricity and water. Whilst some residents were reportedly able to rent out their house in Jerash camp to help cover the cost, the lower rental income inside Jerash camp only partly covers rents in Amman or even in Hitteen camp, making renting elsewhere untenable for most.

Therefore, temporary relocation elsewhere — except for the brief stays in agricultural areas during the harvest season mentioned above — was mostly associated with higher-paid opportunities in mines and industry in the South, and construction work in Aqaba. For such employment, subsidised accommodation and stipends are often provided. As a young man explained:

> My brother worked like this: the company covered the cost of accommodation and his food: they gave him 50 JD per month [for accommodation], 100 JD for food. The salary was 600 JD. So overall, he made 750 JD. So, in cases like these, it works out well for the guys: you live together in the same place, get food that costs them 5 JD a day [together], 50 JD per month for food [each] [...] So, you have 700 JD in your pocket. This way you can save [...]. In this project that my brother worked in, the Rashedieh factory nearby Aqaba, many ex-Gazans from Hitteen and Jerash camps worked there. In that period, in 2014, the guys worked well. Now there is a similar project in Aqaba, and many of them have gone there[170].

Thus, not fully captured by our research inside Jerash camp, a population of Jerash men seem to 'disappear' intermittently for weeks and months for employment throughout Jordan, particularly in construction and industries.

For unmarried women, residing temporarily elsewhere for work was generally considered unthinkable; however, we came across a few cases where appropriate accommodation was provided and the job opportunity particularly good. Talking about his nieces, one middle-aged man[171] explained that:

> Some women here [with the appropriate education] get opportunities to work in Amman in centres for the handicapped. They go and work there, and accommodation is provided for them. [...] They stay there during the week, and come every weekend to the camp. [...] My nieces work in an autism centre. I went there to see them and check that everything is all right. The centre has security, cameras, everyone is checked on entrance and have to be approved by the manager. [...] [Interviewer: Are they happy in their work?] Yes. [Interviewer: Do they have contracts?] Yes. And social security. [Interviewer: And the parents are okay with that?] Yes. Because it is a closed centre, with only autistic children and women. I went and checked.

Whilst there are notable success stories, such as this, of Jerash residents working and successfully establishing businesses outside the camp the general picture is of significant difficulty finding work outside the camp that pays enough to make it worthwhile and offers a reliable, regular income. This, in turns, exacerbates the insularity of the camp economy, and the limited availability of opportunities there. For many ex-Gazans in Jerash, the financial, time and particular status-related barriers to seeking work outside the camp combine with perceptions of discrimination and experiences of rejection to leave them, as we shall see in the next section, disillusioned and induce them to leave, or remain on the fringes of, the labour force.

[169] Female, age 55, Jerash camp, 31 January 2016.
[170] Male, age 23, Hitteen camp, 14 February 2016.
[171] Female, age 39, Jerash camp, 19 January 2016.

Discouragement and disillusionment

Although we did not find a large proportion of 'discouraged workers' in Jerash in the survey data, the rhetoric of disillusionment with the extra barriers faced in finding work was common to almost all our interviews. Ex-Gazans often reported being rejected from jobs (outside camps) solely on the basis of not having a national ID number, even when there was no explicit legal restriction in place. On the other hand, they also reported being rejected for jobs in favour of foreign migrant workers because of their higher expectations in terms of pay and working conditions. As a young man in Hitteen put it: 'for him [the employer], the Bengali and the ex-Gazan are the same, they are both not citizens. The Bengali takes 70 or 80 JD. The ex-Gazan wants 300 or 350 JD. So they employee Bengalis instead'[172]. They thus fall into an uncomfortable middle ground where they lack the advantages of full citizenship or the advantage of being able or willing to accept much lower salaries than local workers.

A number of groups face differential labour conditions in Jordan, but these are generally 'outsiders', such as Sri Lankan textile workers, Filipino domestic workers or Egyptian janitors and day labourers, and, more recently, Syrian refugees. In contrast, ex-Gazans, a majority of whom are born in Jordan, have generally similar expectations to their Jordanian counterparts. Differentiating themselves from other groups of non-nationals, many interviewees express a strong sense of grievance that they are formally treated differently from Jordanians both in the labour market and in terms of rights. Talking about her ex-Gaza husband, a young Jordanian woman living in Jerash explained:

> There are no jobs there [Jerash] because he's [ex-Gaza] Palestinian. Even now as a sanitation worker, he's suffering; those with a national number receive just over 400 JD for this. [...] So he's quit working: he says "why am I working! I gather trash, and the Jordanian's salary is 400 JD — why am I any different!" [...] Even today he told me: "see, even as a sanitation worker, the Jordanian's salary is 300 or 400, and the [ex-Gaza] Palestinian's salary is 190". There's a [ex-Gaza] Palestinian working there for eight years [...] and his salary is still 190 JD. The Jordanian's salary has increased. [...] Each five months it is increased 20 or 30 JD, so the Jordanian's salary reaches 400 JD or so[173].

For some, this sense of grievance is significant enough that they may report it as a reason for turning down work if the terms offered are perceived as insulting to their pride, despite the unemployment rate for ex-Gaza men in Jerash aged 25 to 59 being notably higher than either other ex-Gazans or other Palestinian camp refugees (see chapter 6, Figure 22).

There is also a sense that there is a lack of fairness in the hiring system in general, with citizens and those with *wasta* more likely to be hired. We saw in chapter 6 that ex-Gazans, like other Palestinian camp refugees, mainly rely on their connections to get jobs; however, when these connections are less valuable — because the community is poorer and because they are less likely to have connections to people working in the government — what you manage to get with these connections in terms of employment opportunities is also less valuable. A man in his mid-20s explained that 'even if we are working for the municipality or the government, we wouldn't even get 300 JD. Of course, you need to get *wasta* [to work in the municipality]'[174].

We would expect this sense of grievance to interact with their experience of struggling to find work and regular rejection and difficulties getting transport to work outside the

[172] Male, age 23, Hitteen camp, 14 February 2016.
[173] Female, age 21, Jerash camp, 21 January 2016.
[174] Male, age 26, Hitteen camp, 21 February 2016.

camp to contribute to a high proportion of discouraged workers in Jerash. Yet the statistical difference in the level of discouragement between Jerash camp and other camps is insignificant. This could indicate that many ex-Gazans continue to look for work, despite their sense of grievance, and even if they may reject a job if the terms are not right. This would thus contribute instead to the increased unemployment rate. Alternatively, some might prefer to attempt to start their own business than go into employment[175] or take what they consider underpaid jobs or jobs for which they are over-qualified in the end because they have no choice. Quotes from men in their twenties illustrate this disillusionment well and are typical of sentiments expressed by all ex-Gazans we met in Jerash:

> Any [Jordanian] agricultural engineer who works, his monthly salary wouldn't be less than 600 JD per month. I would accept something for 300 JD, even if I found something for 180 JD, I would still accept[176].

> When they graduate and find that there is no hope to work in their field, they start looking for any other job. Some of them would work as builders, or blacksmiths, or carpenters. They would work in any field just to earn their living[177].

In sum, this chapter has shown that employment opportunities for ex-Gazans in Jerash governorate are limited, and that within Jerash camp and its immediate surroundings small business, trade, or working in agriculture or for CBOs generates relatively little income. Indeed, businesses cater for the relatively poor camp population and for residents of the immediate neighbouring areas who come to Jerash precisely because of the competitive prices. Moreover, the costs — both financial and non-financial — of seeking work or temporarily relocating outside of the camp are often not considered worth the return, leading to few workers bringing in sizeable wages from outside the camp. The result is little cash injection from elsewhere and circulation of (relatively little) money within the camp itself. This begs the question of why more of the current residents do not escape this cycle by moving out altogether. We turn to this question in the next chapter.

[175] Ex-Gazans are more often self-employed, with 16.5% and 17.0% of ex-Gazans inside and outside Jerash respectively reporting as self-employed, compared to only 13.5% of non-ex-Gazans in other camps.
[176] Male, age 23, Jerash camp, 28 January 2016.
[177] Male, age 29, Manshiyyeh, 26 January 2016.

9 Moving out of Jerash camp

> 'My dream is to leave the camp, to move to the edge of the camp [...] at least.'[178]

Jerash residents almost uniformly agree that better employment opportunities exist in Amman, and that ex-Gazans living in Hitteen camp — including relatives — fare better. One former Jerash camp resident moved to Amman in 2001 because 'Amman is better than Jerash, in terms of transport, in terms of services — in education, in health — all services here are better, so we came here; also, because universities are closer, schools are closer'[179]. Another woman from Jerash who is now married and living in Hitteen camp, explained:

> I wish my family would leave Jerash camp. Firstly, services here [in Hitteen] are better; in Jerash the services are non-existent. Jerash is poor, if you walk through it, you will see the sewers[180] and the children running around them, dirty clothing, you feel they are behind us culturally even. Here it is closer to Zarqa, to Rusaifeh, we are a bit more advanced, even in the way they dress, in the way they speak. For example, they [in Jerash] wait for the vegetables to get cheaper to buy it. Here, if my husband gets me bad tomatoes, I wouldn't like it; over there [in Jerash], they wait for the good tomatoes to be sold so they can buy the box of bad tomatoes for half a JD. They don't have money there! Look at the streets, young men are in the streets all the time. There is no work! I wish my parents would leave, I tell my brothers who are educated, there are better job opportunities for them here because we are closer to Amman and Zarqa. Here we're closer to transport, closer to work, closer to services![181]

We cannot gauge how many former Jerash camp residents have moved out of the camp. But given the better opportunities and services elsewhere, do current Jerash camp residents more generally aspire to move to Amman or elsewhere, including other camps closer to urban centres?

A number of ex-Gazans interviewed in Hitteen had originally settled in Jerash, moving to Hitteen and buying allotted plots from other refugees in the early 1970s[182], and we were also told that since then 'many people left and now live in Khebret al-Souq [neighbourhood of south-east Amman]'[183]. A group of young men from Jerash rented accommodation together in Hitteen in order to avoid the costs of commuting to the factories in Zarqa[184]. However, ex-Gazans in general, and ex-Gazans in Jerash in particular, are slightly more likey to have been born in the camp where they currently reside (82% of ex-Gazans in

[178] Male, age 26, Hitteen camp, 21 February 2016.
[179] Focus group discussion with men, Hitteen camp, 14 February 2016.
[180] Until the recently completed SDC-DPA project to install an underground sewerage system and rehabilitate the water supply network in Jerash camp (SDC 2017), the vast majority of Jerash households were not connected to sewerage systems.
[181] Female, age 35, Hitteen camp, 15 February 2016.
[182] Through the comprehensive camp survey, we can identify the time of moving into the camps for current residents, but it does not capture those who have left the camps.
[183] Female, age 39, Jerash camp, 19 January 2016.
[184] Male, age 40s, Manshiyyeh, 31 January 2016.

Jerash were born in the camp, compared to 81% of ex-Gazans in other camps and 78% of other camp Palestinians).

Cost and ownership

For many ex-Gaza residents of Jerash, particularly families, moving out of the camp—either to another camp, or to another area in Jordan — seems economically infeasible. Property in Jerash camp is relatively cheap compared to other areas (including in Hitteen camp), reflecting the poor state of its economy, and so the sale of a dwelling there is unlikely to be sufficient to purchase another elsewhere. With many residents describing a hand-to-mouth existence, and few households having significant savings (see chapter 3) gathering together the capital required to make such a move was generally viewed as impossible. One interviewee lamented the difficulties of saving when relying on irregular work:

> Yes [there is good work in summer], but you make 50 JD here, 50 JD there. Okay, say you manage to save 1,000 JD — would you be able to buy a piece of land with that? [Interviewer: You've tried saving before?] Yes, all the time, but all the savings disappear over the winter. You need to get gas, and kerosene, and clothes and food. There are many expenses in winter. One of the kids gets sick — everything happens in winter[185].

Even for former camp residents who have moved out for more profitable work, such as owning and managing shops in Tharil Saru in Jerash town, the returns are often not as high as may be expected:

> I end up with a profit that is equivalent to any employee. After paying the rent of the shop, which is 200 JD, paying 120 JD for my flat, electricity, licensing, and car expenses, I end up with an amount just like employees' salaries. [...] I end up with 200 JD[186].

Furthermore, even if an ex-Gaza family or individual were able to afford to buy a house or piece of land, legal restrictions (discussed in more detail in chapter 1) have generally prevented ex-Gazans from owning property outside camps. Therefore, to move out of the camps completely, they must either register their property in the name of a Jordanian, with its concomitant risks, or rely on rented accommodation[187].

Renting may also be the only option for a move to a different camp if they are unable to afford to buy there. This is not only a less secure and stable option, for which giving up an (effectively) 'owned' property[188] in Jerash camp may not seem sensible, but it also requires a regular, reliable income. Given what has been seen already with regards to ex-Gazans' often unstable employment situation and the unlikelihood of them obtaining a formal contract, renting carries a particular risk. Several interviewees explained that the expense of renting would also be a significant inroad into any extra earnings that the family may make as a result of the move, particularly bearing in mind the numerous examples interviewees gave of ex-Gazans being paid below the market or minimum rates for Jordanians.

[185] Female, age 55, Jerash camp, 31 January 2016.
[186] Male, age 24, Jerash town, 15 February 2016.
[187] In November 2018, it was announced that the real estate market would be opened to ex-Gazans (Jordan Times, 2018).
[188] Camps are built on state owned or leased land. As such refugees do not formally own the land on which their houses are built, only the 'right of use' to the house.

Nevertheless, renting temporary accommodation in Hitteen or elsewhere is practiced, as seen earlier, by young men who relocate temporarily for work and the private transfers they provide are often crucial to the welfare of those that remain in Jerash camp.

Beyond the immediate expense of the move, ex-Gazans not registered with UNRWA in particular face additional expenses for basic services — such as healthcare — if they move out of the camps: some would become ineligible for services from UNRWA health clinics[189] while for others, simply the distance from an UNRWA clinic would limit their access to healthcare. They would also be further removed from the concentration of poverty support services in Jerash camp, while remaining unable to access government programmes and being distanced from the important social networks which provide many in Jerash with support. Thus, without either a well-paid stable or permanent job or accumulated savings moving out of Jerash camp was perceived as financially untenable for many.

Sociality and networks

Beyond an aspiration to 'leave the camp' to better their situation, many interviewees, when asked if they had or would consider moving, said they would not, despite better work opportunities elsewhere and *even if* they could afford to do so. The reasons rested primarily on the existence of strong social and family ties within the camp, and the fear that they would lack and not be able to re-establish such networks elsewhere. As a middle-aged woman exclaimed: 'No, I would not leave! Where you were born, you like to remain. I prefer to have my family and relatives and friends around me'[190].

As we have already seen (in chapter 2), ex-Gazans in Jerash in particular, are slightly more likely to have been born in the camp where they currently reside. This can be partly explained through the limited outside-camp opportunities available to ex-Gazans in Jerash; however, we also see low levels of intermarriage between both ex-Gazans and other Palestinian refugees and ex-Gazans reporting to originate from different areas of historical Palestine. In addition, in more than three quarters of all couples (77.8%), both partners originate from the camp itself. These may be indications, as also voiced by several interviewees, that the camp's economic isolation is associated with a degree of social insularity.

We know that networks of family and friends play a key role in supporting Jerash families, as is the case amongst other groups of refugees in Jordan (Calhoun, 2010), with a significantly higher proportion of households receiving financial or in-kind assistance from relatives in Jordan than residents in the other camps, ex-Gazans and other Palestinian refugees alike (chapter 3, Table 9). Some interviewees emphasised their relations with neighbouring villages and residents of Souf camp, while assistance from sons or brothers outside of the camp was considered essential to the wellbeing of some families[191]. However, others suggested that there are in fact few families with immediate relatives outside the camp. This gives credence to earlier suggestions that the high levels of family support reported by Jerash residents are primarily an intra-camp network of support and that rather than bringing money from outside into the camp it is simply a redistribution or circulation of the limited money already within the camp. Several interviewees, for example,

[189] 'Displaced' ex-Gazans who are not registered with UNRWA as a 'Palestine refugee' but who live in an official camp are still eligible for some preventative health care at the UNRWA clinic in that camp.
[190] Female, age 55, Jerash camp, 31 January 2016.
[191] For example, one interviewee's brother had moved out of Jerash and opened a business with a friend closer to Hitteen. Earning 400 JD per month, he is able to send 100 JD per month to his parents in Jerash camp. Male, age 32, Jerash camp, 3 February 2016.

were supported regularly by certain relatives and others within the camp when 'in need' or an emergency, such as health costs, occurred.

Consequently, with ex-Gazans' limited access to national social safety nets, moving to a location with weaker familial and other informal support networks was presented as a significant risk, with some interviewees specifying that they would move out *only* if their parents and extended family also moved. As one young man who had moved with his family from Jerash to Hitteen camp in 2001 explained:

> Relationships are really strong among people there [in Jerash]. Here [in Hitteen] it's not the same. [...] When I used to live in Jerash, I had a little sister who used to get seizures. My father would be at work and my uncles out; my mum would knock at our neighbours' to ask the men to take her to the hospital. The men would go and take her as though she was their own child. Here it is not like that[192].

Whilst we were told that 'many' people leave Jerash camp, some had already tried moving to Amman and Hitteen camp and had returned. In addition to the financial burden of renting accommodation whether outside of camps or in another camp, they all reported missing their community and friends:

> My son was in Hitteen. [...] He tried, he stayed there for two years, and didn't like it and came back here. He doesn't know anyone there; here you know people, it's your home. [Interviewer: Do you see your son often?] Yes, he comes by every day[193].

In summary, ex-Gazans do move out of Jerash; temporarily for work opportunities elsewhere and permanently, providing important remittances back to the camp. However, for many ex-Gazans in Jerash camp, the costs associated with relocation provide a significant barrier to moving elsewhere (including to other camps). Furthermore, the lack of ownership rights makes investment in property out of camps risky. Additionally, the social and familial networks within the camp provide an important source of support, socially and financially, and thus also plays a role in convincing residents — who say they may wish to leave the camp — to remain in Jerash camp.

[192] Male, age 23, Hitteen camp, 14 February 2016.
[193] Female, age 55, Jerash camp, 31 January 2016.

10 Precarious strategies

Given the poverty, legal barriers and limited opportunities open to ex-Gazans, what do they do? What strategies do they use to ameliorate and improve their conditions, especially when it is unclear exactly what laws and regulations will be applicable in the future?

Acquiring citizenship through marriage

The 'safest' way to improve one's prospects and livelihood was widely perceived to be through acquiring Jordanian citizenship. Except for a 2001 petition for naturalisation, apparently signed by 100,000 ex-Gazans (which was rejected), strategies to acquire citizenship have remained individual-, or household-based. An attractive option for ex-Gaza women, we were told, is marriage to a Jordanian citizen from other camps or neighbouring villages to 'neutralize' ex-Gazans' present day or hereditary status. Ex-Gaza women who marry a Jordanian citizen can acquire citizenship after 3 years of marriage, and their children receive Jordanian citizenship. This was frequently mentioned as an aspiration:

> I haven't married yet because every time someone proposes, he would be a Gazan, or someone with a national number who is too old. My mum says that I don't get married because I only want someone with a national number. Also, you want to marry someone who has a similar way of thinking. My tribe are not all educated[194].

However, although women spoke of this aspiration, it is unclear how common such marriages are: it being customary for women to move to the place of residence of their husband's family, our data does not cover Jerash camp women who have moved elsewhere for marriage. Furthermore, some interviewees claimed that Jerash camp has a poor reputation, making it difficult for Jerash residents — both men and women — to marry others[195].

Men cannot acquire Jordanian citizenship through marriage, and Jordanian women cannot pass on their citizenship to their children. Despite this, both interviews and survey data revealed a number of ex-Gaza men who had married Jordanian women (of both East Jordanian and Palestinian origin), and some interviewees reported that ex-Gaza men had a preference for women with a national number, suggesting that this made it even more difficult for ex-Gaza women to find a husband. Although rights associated with citizenship are not conferred directly onto the husband, there are advantages for ex-Gaza men marrying a woman with citizenship, such as being able to register property or businesses in the wife's name. Furthermore, steps taken to offer more civil rights to children of Jordanian mothers[196], could provide additional benefits to the children of ex-Gaza men married to Jordanian women, although these have to date been hesitantly implemented (Human Rights Watch, 2018). It is less clear why citizen families would seek such unions, given the disadvantages it brings to the children, with some interviewees suggesting that

[194] Female, age 26, Jerash town, 27 January 2016.
[195] Female, age 29, Jerash camp, 17 January 2016.
[196] Cabinet decision No. 6415 Concerning the Easing of Restrictions on Children of Jordanian Mothers Married to Non-Jordanians (November 9, 2014).

it occurred for girls that had few alternative marriage options, for example because of lower status, 'bad reputation' or illness.

Marriage to a Jordanian citizen, therefore, was voiced as an aspiration, particularly amongst women in Jerash camp and also amongst some men. However, further research is needed to better understand the patterns, reasons, and extent of this practice.

Registering land, property, and businesses in citizens' names

> [T]here are people who tell jokes about this: "the only thing you have left is a son — and you have to register him to a Jordanian"[197].

A more widespread strategy is to seek to circumvent legal and regulatory barriers, particularly with regards to property and business ownership. Whilst several interviewees explained that '[s]ome people actually registered [their property] for real[198]' during brief openings in the real estate market, ex-Gazans have resorted to registering property in the names of others — a neighbour, business partner or, most commonly, a relative holding Jordanian citizenship.

The scale of such practices is unknown. A very low numbers of any camp refugees own any land outside the camp (only 1.4% of all camp refugees); but the survey does not capture former camp residents who now live in houses and on land outside of the camps. Interviews conducted in Jerash camp suggest that some ex-Gaza families from Jerash — mostly those who had returned with savings from the Gulf, receive a pension from the PLO[199], or a steady income from 'proper' work — purchased land from neighbouring landowners adjacent to the camp border[200], either under entirely informal agreements or registering such properties in the name of someone else. Building houses on these plots and cultivating the land, the camp has in practice extended beyond its original border.

Prior to 2006 when new regulations were introduced, ex-Gazans could 'safeguard' their property through a non-revocable power of attorney agreement signed and issued to the ex-Gaza 'owner' by the Jordanian citizen whose name the property was registered in, effectively preventing him or her from making use or selling the property (Al-Quds 2009, p. 22). Since then, ex-Gazans have sought to formalise their 'ownership' through other means. Some reported signing contracts, including with witnesses present in the municipal office, although these are not, we were told, legally valid in court[201]. One woman explained the modalities of her family's land:

> The land is not under [the ex-Gaza owner's] name, it is under the name of the original owners, but the water and electricity bills are under our name which is proof of our ownership. [Interviewer: Any other contracts signed as evidence of the agreement?] Yes, they have a signed contract between them, that yes for the government, the land is under the original owner's name, but there are witnesses that say that he owns half of it or so. [Interviewer: The papers are not legal?]. No, but the owner cannot use the land at all, nor build on it or anything. This agreement we call it *'aqd rahn* (a mortgage) and there are witnesses. [Interviewer: Are any

[197] Focus group discussion with male youth, 9 February 2016, Manshiyyeh.
[198] Female, age 39, Jerash camp, 19 January 2016.
[199] Interviewees claimed that PLO pensions were around 320 JD per month but unpredictable, sometimes delayed and / or reduced. Female, age 39, Jerash camp, 3 February 2016; focus group discussion with women, Jerash camp, 21 October 2015.
[200] Female, age 39, Jerash camp, 3 February 2016; male, age 40s, Manshiyyeh, 31 January 2016.
[201] Female, age 39, Jerash camp, 3 February 2016.

lawyers involved?] For my husband, the agreement is between the two[202].

Whilst mortgaging land might provide some degree of protection as the owner would need to pay the mortgage in order to sell, buying property is a major investment — thousands of JD[203] for the land — as well as fees, sales taxes, and outstanding or accrued taxes. Ultimately, such arrangements therefore rely on trust, '[i]t's all based on the relationship with the person I partner with, that's it'[204]. One man explained how he registered his shop in the name of a Jordanian cousin:

> There are no papers or contracts between us. I told him I needed to register the shop under his name. He gave me his documents, and I used them. So you can use a friend, or a relative. Mostly people use their relatives and in-laws. It is risky to rely on friends, because they might fear that they would have to pay taxes on your behalf later on[205].

As the quote indicates, the person whose name is officially on the document risks incurring taxes if the 'de facto owner' does not settle these. Conversely, the 'de facto' owner has few legal claims if the official owner should renege on the agreement and sell. Consequently, registering in the names of Jordanian relatives or in-laws was perceived to be the most secure way to keep properties and businesses within the family, although problems following divorce were cited[206].

Especially, it seems, when it comes to agricultural land adjacent to the camp, long-standing — oral — agreements have been made with neighbours from nearby villages, without any changes to the property title. Problems thus usually occur upon the death of the person from whom ex-Gaza families had originally purchased land when inheritance is split by his or her children. As two men discussing this issue emphasized:

> *Man 1*: Many people paid the price of the land twice. Someone I know bought a piece of land from a family, but it remained under that family's name, because he is Gazan. The man of the family [who sold the land] died, and his sons told the Gazan that their father has not sold the land. They asked him to pay for the land again.
>
> *Man 2*: That's Abu Ibrahim. [He] bought a piece of land from a guy and this guy kept it under his name, then died. The inheritors believed Abu Ibrahim when he told them that the father had sold him the land. But the daughter's husband asked for his wife's share. They took the case to court. And at the end, he asked Abu Ibrahim to pay 2,000 JD to drop the case[207].

Consequently, several interviewees suggested that registering property in someone else's name was simply too risky and would seize any opportunity to register property should ownership regulations be changed again. As a young man working in construction and agriculture explained:

> [Interviewer: There were opportunities where ex-Gazans were able to register land under their names before] Yes, but they were very short periods, I didn't make it at the time. [Interviewer: If the registration opened again, would you buy a piece of land?] If that happened, I would sell my house here and buy a piece of land. I am

[202] Female, age 35, Hitteen camp, 15 February 2016.
[203] One family had paid 8,000 JD for land.
[204] Male, age 22, Jerash camp, 17 January 2016.
[205] Male, age 37, Jerash camp, 26 January 2016.
[206] Female, age 39, Jerash camp, 27 January 2016; female, age 39, Jerash camp, 19 January 2016.
[207] Male, age 37, Jerash camp, 26 January 2016.

> the kind of man who will not live on land that is not registered under my name. Law is law, it will not protect idiots. I can be kicked out at any time if it is not registered under my name[208].

The inability to legally own property outside camps and the very short openings of the real estate market that have been available to ex-Gazans was voiced as a considerable concern and a significant barrier to moving out of Jerash camp. Furthermore, the agricultural nature of Jerash governorate — and the practice of leasing land for harvesting and herding by Jerash residents — suggests that Jerash refugees could benefit more from holding land outside the camp than others. The recent announcement by the Prime Minister in November 2018 that ownership rights are to be opened to ex-Gazans is thus a welcome policy which may have a significant positive impact on ex-Gazans in Jerash in particular.

Pursuing higher education for work and migration

As seen in chapter 5, ex-Gazans in Jerash camp are more often enrolled in education than ex-Gazans in other camps while they outperform both other ex-Gazans and other Palestinian refugees in terms of holding university degrees. On the whole, higher education protects against income poverty for ex-Gazans, as for other Palestinian refugees (see Figure 8). Yet nearly 15% of day labourers in Jerash camp hold secondary or higher education, illustrating the difficulty Jerash residents face in reaping the benefits of higher education. The previous sections looked in some detail at the jobs done by Jerash residents, and these were shown to be predominantly in sectors not requiring higher education. Accessible white-collar jobs outside of UNRWA, such as teaching in private school, often have precarious tenure, pay, and other benefits. So why — given the considerable costs associated with university studies — do so many Jerash residents continue to pursue post-secondary academic degrees? And why do they pursue degrees geared towards sectors in which they as non-citizens are barred from working?

As seen in chapter 5, young ex-Gazans living in other camps — most of whom reside in Hitteen and the urban camps in and around Amman (Wihdat, Hussein, and Baqa'a) — more often choose community colleges offering vocational or professional studies relevant to the sectors where ex-Gazans tend to work, while a lower proportion pursue university studies). The previous sections have shown that there is no clear labour market niche available for Jerash camp residents. As has been shown elsewhere amongst camp refugees in Jordan (Marar, 2011), pursuing further *academic* education is thus portrayed as the sole — if only slim — chance to seek a better living. As two women aged around thirty from Jerash camp summarized[209]:

> Woman 1: If you don't study and find a good job, you do not have a future. You will keep looking for work in construction companies, or you will become a menial worker. […]
>
> Woman 2: Look, in the camp we don't have right to work; take a Jordanian, if he did the *tawjihi* and fails, he has the option of going into the army or into the *mukhabarat* [General Intelligence Department]; you feel that his future is secure […] But with us, if you don't finish school, you will either become a cleaner or a construction worker.
>
> Woman 1: You are either educated or you are a menial worker.

[208] Male, age 32, Jerash camp, 3 February 2016.
[209] Females, age 29 and 30, Jerash camp, 17 January 2016.

Private sector employment and labour migration

Since educated ex-Gazans are ineligible for most jobs in the Jordanian public sector, post-secondary degrees open three main avenues for securing better-paid employment: UNRWA; the private sector and, finally, labour migration to the Gulf. As one interviewee noted: '[with higher education] you can work with UNRWA as a teacher or in administrative jobs, which are good opportunities'[210]. This is perhaps particularly important for women, who face fewer culturally acceptable workplaces and who accordingly study subjects that prepare them to be teachers either in UNRWA schools or private schools. The following interchange is typical of numerous interviews conducted in Jerash camp:

> Interviewer: Parents want their children to become teachers?
>
> Interviewee: Yes, like teaching math, or becoming class teachers, childcare…
>
> Interviewer: Why?
>
> Interviewee: So as to work for the Agency [UNRWA].
>
> Interviewer: Because it has a lot of job opportunities?
>
> Interviewee: Yes.
>
> Interviewer: Why do they prefer the agency?
>
> Interviewee: Because it is a bit more secure than other places[211].

Therefore, parents — and youth — noted that many parents place great emphasis on studies:

> They [UNRWA] always look for the exceptional students, there are higher opportunities for graduates with good grades. […] This is why we keep telling our children to study and study and study[212].

If employment cannot be found in UNRWA or the private sector in Jordan, or if transport costs reduce returns to such employment, making it not worthwhile, higher education also enables potential graduates to travel and work abroad, especially in the Gulf countries. As one young man noted:

> There are no opportunities for you to open your own business, for example, for financial reasons, so it is one of the following for the ex-Gazan: you are either educated and you find employment abroad […] or you are a [manual] labourer[213].

Out-migrating to the Gulf countries has been a popular strategy amongst Jordanian skilled workers since the 1950s, accelerating with the 1970s' oil boom, and Palestinian camp refugees are no exception (Khawaja and Tiltnes, 2002; De Bel-Air, 2010)[214]. Ex-Gazans are not different from other Palestinian refugees in this regard. Middle-aged or elderly interviewees noted how readily-available work and an easy visa regime had

[210] Focus group with men, Jerash camp, 21 October 2015.
[211] Male, age 29, Manshiyyeh, 26 January 2016.
[212] Female, age 49, Jerash camp, 27 January 2016.
[213] Male, age 22, Jerash camp, 17 January 2016.
[214] In 1999, about 6% of all Palestinian refugee camp adults had ever worked abroad and 3% had been forced to leave a Gulf country (mainly Kuwait) following the first Gulf war (Khawaja and Tiltnes, 2002)—a reaction to late King Hussein's perceived support to Iraq's leader Saddam Hussein.

spurred 'many' camp residents to seek work in the Gulf, often returning with accrued savings that enabled them to purchase property and land[215]. However, recent attempts to renationalise the workforce in Gulf countries and reduced demand for foreign labour, in addition to the expulsion of foreign workers — including several hundred thousand Jordanian-Palestinian 'returnees' (Brand, 1995, p. 56; De Bel-Air, 2012, p. 6) — from Kuwait following the first Gulf War have severely restricted the possibility of labour migration since the 1990s. It is perhaps not surprising, therefore, that our survey data suggests that relatively few families in Jerash currently have members working in the Gulf or receive monetary support from relatives abroad. One man reflected upon this change: 'it's [now] rare for people to go to the Gulf […]'. Elaborating further, he added:

> In our camp, it has become rare to find families who moved to the Gulf. In the past, in the 80s and the early 90s, there used to be a lot. That was before the Gulf war. You would come to the camp in summer, and find a car in front of every house, belonging to people who have family in the Gulf[216].

Whereas a bachelor's degree used to suffice, we were told that ex-Gazans now only 'work in the Gulf as engineers or doctors. They accept people with masters or PhDs, but they [the Gulf countries] have enough people with bachelors' degrees'[217]. Not only is the requirement to hold a master's degree or a practicing licence (which ex-Gazans face difficulties obtaining as non-Jordanians)[218] and three years' work experience, but recruitment agency fees of 1,000 JD for the permit application process pose an additional hurdle. As one interviewee observed:

> [Going to the Gulf to work] is very costly, and the result is not guaranteed. You can get into 1,000-2,000 JD of debt, and you go and don't find a job. Then you come back in debt. Many of my friends faced this problem. However, some people manage to find jobs, but not many. There's only a 30% success rate in this process[219].

Consequently, some interviewees claimed that the aspiration to travel to the Gulf for work has been tempered. One young man, for example, noted that the aspiration 'has reduced a lot. People who used to work in the Gulf are now opening workshops'[220]. Nevertheless, it seems that historically more Jerash camp residents were able to find this kind of work and, for many parents and youth, the 'aspiration' to migrate to the Gulf — and increasingly to Europe — has by and large stuck. In interviews, references were frequently made to siblings, cousins, neighbours, or a few 'nursing graduates in the camp, who travelled to Dubai'[221].

Choosing the 'wrong' education: changing policies, lack of information, social status and the future

> He [my brother] studied accounting. Now he is not working in that field, because if he puts on a suit and works in accounting, he would get 150-200 JD. Now he works

[215] Through interviews one gets the impressions that there were many 'returnees' from the Gulf with money at the time; however, this has not translated into investment in housing and the general living standard inside Jerash camp. Rather, returnees from the Gulf were widely perceived to invest in property outside camp.
[216] Female, age 39, Jerash camp, 19 January 2016.
[217] Male, age 31, Jerash camp, 26 January 2016.
[218] Male, age 42, Jerash camp, 15 February 2016.
[219] Male, age 37, Jerash camp, 26 January 2016.
[220] Male, age 31, Jerash town, 19 January 2016.
[221] Female, age 39, Jerash camp, 19 January 2016.

> as a labourer in [northern Jordan] getting 250 JD; he said it's easier than working with his degree[222].

A key question we have posed is why ex-Gazans in Jerash, with dwindling opportunities in the Gulf, continue to pursue academic degrees geared towards sectors in which they cannot work in Jordan, even at considerable cost. For example, ex-Gazans can work as engineers in the private sector but generally not as doctors and accountants. Nevertheless, most high-achieving students interviewed wished to study medicine and we were repeatedly told of earlier times when 'everyone' in the camp hoped to study accounting and dentistry.

Again, the aspiration to travel abroad may well be a factor in encouraging ex-Gazans to study such courses. As a woman in Jerash camp explained:

> A class teacher can't find a place that will hire him [in the Gulf]. A geography teacher can't find a place that will hire him. So, people started to think of studying other banned fields like nursing, because nurses are required in the Gulf. So, people think they can travel. We have nursing graduates in the camp, who travelled to Dubai[223].

However, again, and again, we encountered confusion about which professions ex-Gazans can and cannot work in at any given point in Jordan. In a focus group discussion with women, one woman explained that her husband had studied accounting. When asked why, given that it is banned, she answered: 'That's what he was able to study according to his *tawjihi* grade. [...] Back when he first studied it, he could work in accounting; it's only recently the profession has been prohibited'. Yet other women immediately disagreed: 'No, it's been the case since the very beginning', highlighting the considerable uncertainty surrounding the regulations.

Such confusion is not least the result of frequent changes to regulations and policies, often weakly publicized. At the beginning of our fieldwork in 2015, for example, ex-Gaza dentists could obtain a temporary practicing licence from the dental association to open a clinic within their camp of residence. However, this was revoked in 2016. Talking to camp residents in early 2018, we were told that this limitation would again change back to the previous policy. Meanwhile, for ex-Gazans, pursuing 'wrong' degrees frequently leads to a rude awakening — and disillusionment — upon graduating and entering the labour market. As one young man expressed: 'after we study, and get the highest of grades, we are shocked by the reality that you cannot work, because this field is banned for you'[224].

Prompted further as to why parents then encourage their children to study closed professions, another interviewee explained:

> Because they haven't gone through the experience yet. But when their son graduates and starts facing those problems, they start telling their neighbours and warning them. But their son is stuck in the problem already[225].

There appears, however, to be a further reason for the eagerness to pursue higher education: 'moral [status]; you get more value in the community; she or he can climb up the hierarchy'[226]. Those with education are, we were frequently told, 'respected'. Furthermore, within higher education, the currency and popularity of different fields fluctuate;

[222] FGD with women working in Industrial Estates, 29 Jan 2016, Jerash camp.
[223] Female, age 39, Jerash camp, 19 January 2016.
[224] Male, age 29, Manshiyyeh, 26 January 2016.
[225] Male, age 37, Jerash camp, 26 January 2016.
[226] Focus group discussion with men, Jerash camp, 21 October 2015.

there are fashions with respect to degrees, *even if* such fields are geared towards sectors in which ex-Gazans cannot work[227]. Moreover, ex-Gazans repeatedly told us that higher education has intrinsic value in and of itself, and that residents in Jerash, as reflected in statistics, value education highly. One man in his early 20s, who had moved from Jerash camp to Sweileh, for example, claimed that:

> [Parents] will do anything so that their children can go to university. And they may know that after they graduate they will not find a job, but we have a passion to teach our children[228].

Such emphasis on education and its intrinsic value often ties into broader aspirations for the future — in Jordan and, possibly, we were told, in a future Palestinian state. Deprived of so many other rights and opportunities, the massive financial investment in higher education — knowing jobs are hard to find — was often cited as the 'only weapon' ex-Gazans possess:

> [T]he only weapon we have as Palestinians, is education. Although we know there are no opportunities now, we look to the future when it would be necessary[229].

A student in his last year of compulsory schooling echoed this sentiment, saying: 'we ex-Gazans, the only thing that we have are our qualifications, because we don't have a national number or anything'[230]. Education is thus tied up with identity, rather than being seen in purely economic terms.

Nevertheless, there remains a significant achievement — and aspiration — gap within Jerash camp, a pattern persisting across generations. Amongst the 'high achievers' interviewed (11 persons), with two exceptions, all had fathers with post-secondary academic or [Palestinian] military background [from the PLO], and all mothers had *tawjihi* or higher education. Several of the fathers worked for UNRWA. Almost none of these students worked during holidays or alongside school, and their educational aspirations focussed on medicine, engineering, and accounting, often hoping to study or complete studies abroad.

Amongst the 'lower achievers' (12 persons) on the other hand, parental education was significantly lower, with only two having fathers with post-secondary education, and two having mothers with secondary education or a bachelor's degree. Amongst the Palestinian refugee population in general, parents' educational level is associated with educational attainment (Tiltnes and Zhang, 2013, p. 160) [231], and all aimed to continue in vocational training streams, including car mechanics, plumbing, aluminium, and air conditioning/cooling, often to join parents or relatives who owned workshops in the camp. For those without relatives with workshops in the camp nor obligations requiring them to stay in the camp, they hoped to find work either in Amman or abroad where pay is better. Amongst these 'lower achievers' several came from households receiving poverty support from UNRWA, and almost all worked either after school hours, during weekends or during holidays, while several would also leave school during olive season. These youth, often amongst the older sons and needing to support their family, felt that studying academic

[227] Male, age 29, Manshiyyeh, 26 January 2016.
[228] Male, age 22, Jerash camp, 17 January 2016.
[229] Focus group discussion with men, Jerash camp, 21 October 2015.
[230] Focus group discussion with male youth, Manshiyyeh, 9 February 2016.
[231] The comprehensive survey reveals that 26% of ex-Gaza youth aged 20 to 24 living in households with at least one individual (usually a parent or a sibling) with higher education were currently enrolled in education. In contrast, only 2% of youth aged 20 to 24 living in households where the highest attainment was preparatory or basic schooling, were still pursuing their education.

streams for many years at great cost was not worthwhile, given the doubts about even finding work at the end of it:

> [The reason for choosing vocational training over university studies is to] try to accelerate the process of helping my parents out. Instead of wasting five years in education, I can work and support my parents financially[232].

As another youth summarized: 'we want to learn a craft, because there aren't a lot of job opportunities [...] If we receive our *tawjihi*, we won't work. [People] have university degrees and stay at home!'[233].

Whilst parents regularly noted that 'we all wish our children to be a doctor or engineer'[234], they attributed their children leaving school or intermittently suspending studies for a term to overall household poverty and the necessity of doing so to support the household. Only a few parents noted that the disjuncture between higher educational attainment and available work deterred them from wanting their children to pursue academic studies:

> I was a teacher for 25 years. Of course, we went to work with the government at some point because the government needed teachers — of many nationalities — for one year. Since then, we struggled, with low salary. The children grew up and needed education. So for my children not to fall in this pit, I selected vocational education for them. Education is also very costly for ex-Gazans, double for ex-Gazans[235]. My children work as plumber, chef, pastry chef. I would recommend people to do vocational instead of having high degrees and being frustrated by having to work as a carpenter[236].

Pursuing higher education remains a key strategy to improve livelihoods and opportunities amongst Jerash ex-Gazans. Education protects against poverty for all Palestinian camp refugees but ex-Gazans in Jerash more often fail to translate this into better paid employment, not least because labour migration channels have dried up and they pursue degrees geared towards sectors in which they cannot work in Jordan. Thus, although hoping that higher education will pay off in the future and meanwhile enhancing Jerash camp residents' status within the community, investment in higher education frequently fails to bring the hoped economic improvements. Consequently, as we will see below, Jerash ex-Gazans frequently need to pursue more basic ways of coping and securing their livelihoods.

Debt and pooling of resources

Neutralizing (through naturalization), circumventing (through 'proxy' ownership) and mitigating (through higher education) the impact of their status are oft-cited aspirations amongst ex-Gazans residents of Jerash; however, as strategies they remain precarious, frequently failing and even exacerbating their vulnerability. With meagre incomes generated from low-paid, short-term and irregular work and unable to engage in 'compensatory work' as their counterparts in Hitteen do, a common coping strategy for ex-Gazans in Jerash is to pool various incomes and resources within and between households, and rely

[232] Male, age 23, Hitteen camp, 14 February 2016.
[233] Focus group discussion with male youth, Manshiyyeh, 9 February 2016.
[234] Focus group discussion with women, Jerash camp, 21 October 2015.
[235] As non-citizens, ex-Gazans are — with a few exceptions — excluded from the competitive systems of admission to public universities available to Jordanian students. As a result, they must pay the higher fees charged to foreign students. See chapter 1.
[236] Focus group discussion with men, Jerash camp, 21 October 2015.

on debt to meet basic needs and cope with economic shocks, such as costs associated with health treatment.

Within households, pooling resources — wage and transfer income, produce from *daman* agreements, in-kind assistance — is a necessary measure to meet overall household needs; however, inter-household assistance also plays a vital role to bridge gaps, with nearly half of ex-Gaza households in Jerash receiving monetary or in-kind assistance from relatives in Jordan (see Table 9, chapter 3). Interviews undertaken in Jerash camp suggest that family members who have left the camp for work or marriage provide intermittent or regular monetary support but also that support is provided by relatives living alongside each other *inside* Jerash camp itself, a pattern which may in part explain the much lower value of private transfers received in Jerash camp (see Table 10, chapter 3). The value of such transfers may be small, but this reliance on wider social and familial networks as a 'buffer' cannot be understated and provides a lifeline for many households. Take the example of a young couple, married two and a half years earlier, and renting a small house in Jerash camp. The husband had, since their marriage, worked in multiple short-term jobs: as a sanitation worker in the Hadadah municipality, in a slaughterhouse, as a labourer tending and picking aubergines, in his brother's business, and as a farm-keeper in Ramtha for a month. All these intermittent and short-term jobs were interspersed with unemployed periods where the couple struggled to pay the 50 JD monthly rent. The 21-year old wife explained how she 'would go around [shops in the camp] and offer to clean the store' at the end of the workday to try to secure a few JD, but they may still fail to gather enough for the rent:

> I either sell my phone or go to my mother. [...] Sometimes, when life becomes squeezed for us [...], he goes to his parents and takes the furniture with him — the furniture we have is a bedroom set, two mattresses and a TV table. He goes to his parents' house with the furniture [and stays there]. We did it more than once; whenever we don't have enough money to pay the rent, he would take me to his sister's house until we have enough money and we [can] rent a house again[237].

This case also aptly captures how this young couple of only two potential wage-earners live 'on the edge', unable to secure their (low) rent payments through wage income and without the savings to buffer them through harder times. Whilst this couple may be at the lower socio-economic end of residents, as seen, only 6% of ex-Gazans in Jerash reported having any savings. *Jam'iyya* saving was used by some residents for investments — '*omra*, buying a car, upgrading their shelter — but for many, irregular income precluded participation and the little that can be saved is quickly exhausted on necessary household expenses, particularly during winter. As a middle-aged woman explained: 'All we have is the house and we need to manage. [...] Where will I get this [the money to participate in a *jam'iyya*] when I work one month, and don't work the next?'[238].

The fact that many residents lack any savings sits well with the finding that a significantly higher proportion of residents in Jerash are indebted and also report more difficulties managing and repaying debt (see chapter 3). Recalling that ex-Gazans much less often are covered by health insurance schemes, interviews noted that a major source of very large debts is costs associated with medical treatment – often thousands of JDs. One family interviewed, for example, had borrowed 2000 JD to cover the costs of surgery for the father. Whilst small institutional loans are available through UNRWA's microfinance programme, residents overwhelmingly rely on their own networks. In the case above, half of the money was provided through in-laws and the rest from family and neighbours inside

[237] Female, age 21, Jerash camp, 21 January 2016.
[238] Female, age 55, Jerash camp, 31 January 2016.

the camp — again highlighting the crucial importance of support networks within Jerash camp itself.

Both making ends meet and borrowing from friends and family was widely perceived to have become more difficult in the last decade, with less remittances coming in from abroad and with Jordan's shift away from generalised subsidies towards more targeted poverty support. Thus, as one woman explained:

> People used to lend others money, but since about 10 years ago, people's situations are different; people are barely able to feed their children and family, to maintain their homes. Life completely changed, especially on us ex-Gazans. One year, we were exactly like Jordanians in all our transactions; when they release coupons, they would give us too; when they used to give sugar and rice coupons [...] we were like Jordanians, we used to receive it too. But when the gas thing came up, they didn't give us ex-Gazans in the camp [...] gas support[239].

Pooling various incomes and resources within and between households and relying on debt is vital for many residents of Jerash camp to meet basic needs and weather economic shocks. Yet given the difficulty of generating any significant 'buffer' through such means, it remains a precarious strategy with often limited potential to help residents graduate from poverty.

[239] Female, age 39, Jerash camp, 27 January and 3 February 2016.

11 Concluding remarks

This research was spurred by a concern for the living conditions amongst ex-Gazans, particularly those residing in Jerash camp. Conditions in Jerash camp are frequently cited and discussed in tandem with the particular status of ex-Gazans. Yet the extent to which ex-Gazans' status or other features of Jerash camp account for the poor conditions there remained under-explored, primarily because scant data existed with respect to the thousands of ex-Gazans residing in other camps. We therefore set out to explore whether ex-Gazans in Jerash camp find themselves in such a dire situation because they are ex-Gazan or because they are ex-Gazan in Jerash camp specifically, i.e., whether the camp location and characteristics have an independent influence on determining residents' socio-economic profile. Based on comprehensive survey data on Palestinian refugee camps in Jordan, we compared ex-Gazans living in Jerash with ex-Gazans and other non-ex-Gaza Palestinian refugees living in the remaining 12 Palestinian refugee camps on a range of socio-economic indicators (Part 2) before turning to interview data from Jerash camp specifically (Part 3).

Part 2 showed that ex-Gazans are consistently somewhat poorer and worse off than their citizen counterparts. Nevertheless, ex-Gazans living in Jerash camp suffer much worse conditions. With both larger households and lower wage income, they are significantly poorer than ex-Gazans and non-ex-Gaza refugees living in the other camps, with between 50% and over 250% higher poverty rates by both absolute and relative poverty-lines. Furthermore, their scarcer possession of durable assets and worse housing conditions suggest poverty is longer-term and entrenched. Although a higher proportion of ex-Gazans in Jerash camp do receive transfer income, particularly from relatives and friends in Jordan, the smaller amounts received, although a lifeline for many families, are insufficient to compensate.

Education protects against poverty for all camp refugees, leading on average to better employment with greater security and relatively improved living conditions. Interestingly, ex-Gazans in Jerash are more often enrolled in education than other ex-Gazans and outperform both ex-Gazans and non-ex-Gaza refugees in other camps when it comes to attaining university degrees. However, the positive impact of tertiary education on income is stronger for ex-Gazans and non-ex-Gazans living outside Jerash. Indeed, the educational attainment of ex-Gazans in Jerash camp does not appear to translate into a significant overall graduation from poverty.

Given that ex-Gazans face the same restrictions throughout the country due to their non-citizen status, a key question is why ex-Gazans elsewhere cope so much better than ex-Gazans in Jerash — in terms of consistently higher income — and what, if any, particular barriers ex-Gazans in Jerash face. Access to and position within the local labour force, we believe, is key to understanding this difference.

As shown, ex-Gazans in Jerash have somewhat lower labour force participation, with a greater reliance on temporary and irregular work. Thus, although their level of employment income is not that much lower than for other ex-Gazans and Palestinian camp refugees, the support burden of each employed adult in Jerash is higher, and temporary and intermittent work is more common, leading to a significantly lower per capita household income and more widespread poverty. Ex-Gazans in other camps also appear more able

to compensate for restrictions faced in accessing higher-paid jobs by working more: they stand out with particularly high labour force participation, they appear to leave school to start working younger and also to compensate by working more hours per week. Therefore, although unemployment in Jerash camp is somewhat higher than the camp average, the lack of wage income and poor socioeconomic conditions are first and foremost due to the *type* of work and employment Jerash residents engage in.

The local labour force in Jerash governorate is heavily reliant on government employment, a particular disadvantage for ex-Gazans residing in Jerash camp. Their disadvantage is acutely illustrated by the fact that in close by Souf camp, home to predominantly citizen Palestinian refugees, a third of the entire labour force works for the government. With government employment considered more 'family friendly', the limited access appears to disproportionately impact upon women in Jerash camp; indeed, the particularly high female labour force participation in Souf camp is likely explained by their greater access to public employment.

Without benefiting from government employment, ex-Gazans turn to the private sector. Syndicate regulations tend to restrict professional licencing for non-citizens; however ex-Gazans in Jerash are also at a particular disadvantage when it comes to other non-professional private sector jobs as Jerash town and governorate do not house any major industrial areas, such as those located in Amman or Zarqa. The costs and irregularity of public transport makes commuting for work in relatively low-paid industrial areas infeasible and renting temporary accommodation elsewhere likewise so. Not surprisingly, therefore, the trend that ex-Gazans are more likely to work inside camps than other Palestinian camp refugees is particularly pronounced in Jerash.

Services and goods inside camps are generally cheaper than the equivalent outside camps. However, in other camps, including Hitteen where a significantly higher proportion of the labour force works outside and brings money into the camp, interviewees claim the turn-over and profit of small camp businesses to be higher. Furthermore, the integration of Hitteen camp into a more thriving local economy is widely perceived to make businesses and opportunities inside Hitteen more profitable. Meanwhile, shops and businesses in Jerash camp primarily rely on and cater for a relatively small community with little disposable income and purchasing power. Outsiders that do come to Jerash camp for trade, predominantly from neighbouring villages, do so because of the very low prices here. Ex-Gazans in both Jerash and Hitteen consistently emphasised this major distinction between the isolated and poor economy of Jerash camp and other camps, such as Hitteen.

With limited opportunities in reaching industrial areas, and without government employment to compensate, ex-Gazans from Jerash camp over-rely on temporary, irregular, and seasonal jobs when they do work outside the camp. A third of the entire Jerash camp labour force — more than twice that of other ex-Gazans and Palestinian camp refugees — rely on such work. Unskilled agriculture and construction work, in particular, account for much of this employment, where daily wages fail to compensate for the irregular nature of the work. Although Jerash ex-Gazans more often possess academic higher education, there is frequently under-employment amongst Jerash ex-Gazans. Highly educated women, for example, can be found working as 'volunteers' in CBOs or in private schools where their tenure and rights are precarious, and around 15% of construction workers hold, as seen, secondary or higher education degrees.

Given the difficulties of making ends meet, ex-Gazans in Jerash camp frequently express a strong desire to leave the camp. Residents have, of course, moved elsewhere in Jordan and also historically benefitted from labour migration. However, the costs and risks associated with relocation were perceived to be insurmountable for many. The lower

value of properties in Jerash makes the sale — or rental — of properties there insufficient to cover expenses elsewhere, such as in Hitteen, and the limited opportunities ex-Gazans have historically had to register properties outside camps posed additional hurdles and insecurity.

Furthermore, networks of family and friends play a key role in supporting Jerash families, with a significantly higher proportion of households reporting receiving financial or in-kind assistance from relatives in Jordan than residents in the other camps. Interviews suggest that, with limited access to national social safety nets, social networks of family and neighbours within Jerash camp itself provide a 'safety net' to residents. Moving to a location with weaker support networks was presented as a significant risk. Thus, as amongst other camp refugees (Khawaja and Tiltnes, 2002), there is often a strong desire to leave the camp but not the camp's community.

Over the last decades the Government of Jordan has taken steps to improve the living conditions of ex-Gazans. Access to free schooling, treatment in public hospitals at the rate of uninsured Jordanians, and, most recently, the opening of ownership rights and the extension of identity documents' validity all positively impact upon ex-Gazans' lives and opportunities. Nevertheless, ex-Gazans' status and their particular location in Jerash camp continue to intersect to exacerbate their poor socio-economic conditions. With few opportunities in the local labour market to compensate for their legal status and little cash coming in from outside the camp, residents describe a hand-to-mouth existence, precariously pooling and balancing scant resources, with little chance to improve their living conditions.

Annex: tables for figures

Table for Figure 1 Household size in households comprising mother and/or father and children under 15 only. By ex-Gaza status. Percentage (n=15,378).

	Ex-Gazans, Jerash camp	Other ex-Gazans	Other Palestinian refugees	All
2-5 members	55	67	64	63
6-7 members	32	27	31	30
8+ members	13	6	5	6
Total	100	100	100	100

Table for Figure 2 Percentage of ever-married women aged 15 and above by ex-Gaza status and five-year age groups (n=58,640).

	Ex-Gazans, Jerash camp	Other ex-Gazans	Other Palestinian refugees
15-19 years	11	13	13
20-24 years	43	51	51
25-29 years	63	73	76
30-34 years	80	79	82
35-39 years	81	85	85
40-44 years	85	83	86
45-49 years	88	90	88
50-54 years	90	88	92
55-59 years	96	92	96
60-64 years	98	99	97
65-69 years	100	99	97
70+ years	100	98	99

Table for Figure 3 Annual household income (grouped) in JD by ex-Gaza status. Percentage of households (n=39,336).

	Ex-Gazans, Jerash	Other ex-Gazans	Other Palestinian refugees	All camp refugees
0-1,000 JD	14	6	7	7
1,001-2,000 JD	29	20	19	19
2,001-3,000 JD	24	36	31	31
3,001-4,000 JD	15	17	19	18
4,001-5,000 JD	8	9	11	11
> 5,000 JD	11	11	14	13

Table for Figure 4 Annual per capita household income groups (quintiles) by ex-Gaza status. Percentage of households (n=39,245).

	Ex-Gazans, Jerash	Other ex-Gazans	Other Palestinian refugees	All households
Lowest income	41	23	19	20
Low income	19	20	20	20
Middle income	16	19	22	21
High income	13	20	21	20
Highest income	11	18	19	19

Table for Figure 5 Number of assets (of maximum 31[240]) owned, by ex-Gaza status. Percentage of households (n=39,334). Two assets are the lowest and 18 assets the highest number reported.

	Ex-Gazans, Jerash camp	Other ex-Gazans	Other Palestinian refugees	All households
2 assets	1	-	-	-
3 assets	1	-	-	-
4 assets	2	1	1	1
5 assets	3	1	2	2
6 assets	5	3	3	3
7 assets	11	6	7	7
8 assets	26	17	16	17
9 assets	18	17	17	17
10 assets	11	16	14	14
11 assets	8	11	11	11
12 assets	5	8	9	9
13 assets	4	7	6	6
14 assets	2	4	5	5
15 assets	1	3	3	3
16 assets	1	2	2	2
17 assets	1	1	1	1
18 assets	-	1	1	1

[240] The items are: refrigerator, freezer, gas or electric stove for cooking, electric water heater, gas/kerosene/diesel water heater, solar water heater, electric fan, air conditioner, washing machine, dishwasher, vacuum cleaner, sewing machine, electric blender, microwave, water filter, water cooler, electric heater, kerosene/diesel/gas heater, radio/cassette player, CD player, TV set, satellite dish, DVD player, photo camera, video camera, ordinary telephone, personal computer, internet connection, car/ truck, and motorbike.

Table for Figure 6 Percentage of camp households in each quintile group on the asset index by ex-Gaza status (n=39,336).

	Ex-Gazans, Jerash	Other ex-Gazans	Other Palestinian refugees	All households
Lowest	48	21	21	23
Low	22	21	20	21
Middle	12	21	20	20
High	11	19	20	19
Highest	7	17	19	18

Table for Figure 7 Subjective poverty by ex-Gaza status. Percentage of households (n=3,774).

	Ex-Gaza households, Jerash	Other ex-Gaza households	Other Palestinian refugee households	All households
Live well	11	18	19	18
Neither rich nor poor	58	61	62	62
Poor	31	20	19	20
Total	100	100	100	100

Table for Figure 8 Percentage of Palestinian camp refugees falling below the 2 USD a day poverty line by highest educational attainment in the household. By ex-Gaza status.

	Ex-Gazans, Jerash	Other ex-Gazans	Other Palestinian refugees	All
Did not complete any schooling	28	11	10	11
Elementary	21	8	8	9
Preparatory/ Basic	21	9	6	7
Secondary	18	6	5	6
Post-secondary	9	3	3	3
All	17	7	5	6

Table for Figure 9 Percentage of households that consider themselves to live in a 'proper dwelling/ house' by ex-Gaza status (n=39,331).

	Ex-Gazans, Jerash camp	Ex-Gazans from other camps	Other Palestinian refugees	All
Proper house/dwelling	62	85	85	84
Improvised building material	38	15	15	16
Total	100	100	100	100
n	2,393	3,274	33,664	39,331

Table for Figure 10 Percentage of households comprising three or more persons per room. By ex-Gaza status (n = 39,336).

Ex-Gaza households, Jerash	Other ex-Gaza households	Other refugee households
24	17	17

Table for Figure 11 Percentage of individuals aged 25-44 with secondary or higher education by camp (the five camps with the highest number of ex-Gazans) and ex-Gaza status.

	Ex-Gazans	Other Palestinian refugees
Hussein (n=4,161)	24	26
Wihdat (n=4,434)	19	29
Baqa'a (n=15,150)	40	38
Hitteen (n=8,959)	33	33
Jerash (n=3,434)	31	31

Table for Figure 12 Percentage of individuals aged 25-44 with post-secondary education. By ex-Gaza status and gender (n=51,611).

	Ex-Gazans, Jerash camp	Other ex-Gazans	Other Palestinian refugees
Men	15	15	16
Women	23	17	22

Table for Figure 13 Current enrolment in formal education. Individuals aged 6-24 by camp. Percentage (n=86,460).

	Kindergarten	School	Not enrolled in any school	Total	n
Talbiyeh	1	72	27	100	1,199
Hussein	1	62	37	100	6,831
Wihdat	1	62	36	100	7,476
Prince Hassan	2	70	28	100	2,496
Baqa'a	2	68	30	100	25,523
Zarqa	1	62	37	100	2,294
Sukhneh	1	68	31	100	1,103
Hitteen	2	67	31	100	15,152
Madaba	2	75	24	100	1,816
Irbid	1	67	32	100	4,411
Azmi Al-Mufti	2	68	30	100	6,978
Souf	2	73	26	100	4,692
Jerash	2	66	32	100	6,489
All camps	2	67	31	100	86,460

Table for Figure 14 Current enrolment in formal education. Individuals aged 6-24 by ex-Gaza status. Percentage (n=86,446).

	Ex-Gazans, Jerash camp	Other ex-Gazans	Other Palestinian refugees	All
Kindergarten	2	2	2	2
School	67	62	67	67
Not enrolled in any school	30	36	31	31
Total	100	100	100	100
n	6,019	6,332	74,095	86,446

Table for Figure 15 Current enrolment in formal education. Individuals aged 16-24 by ex-Gaza status and age. Percentage (n=34,215).

	Ex-Gazans, Jerash	Other ex-Gazans	Other Palestinian refugees
16 years	76	66	77
17 years	60	55	66
18 years	43	40	49
19 years	31	28	36
20 years	28	23	31
21 years	21	15	22
22 years	16	9	14
23 years	8	6	8
24 years	6	3	5

Table for Figure 16 Percentage explaining non-enrolment or reasons for leaving school with poverty and the need to work. By ex-Gaza status and age groups (n=10,010).

	Ex-Gazans	Other Palestinian refugees
6-15 years (n=194)	30	12
16-24 years (n=2,133)	28	18
25-44 years (n=4,822)	28	23
45+ years (n=2,861)	29	26

Table for Figure 18 Male labour force participation rate by ex-Gaza status and five-year age groups (n=60,045).

	Ex-Gazans, Jerash	Other ex-Gazans	Other Palestinian refugees
15-19 years	35	42	33
20-24 years	77	85	79
25-29 years	93	94	94
30-34 years	92	96	95
35-39 years	92	95	94
40-44 years	87	93	91
45-49 years	82	84	79
50-54 years	71	76	66
55-59 years	44	64	52
60-64 years	30	40	31
65-69 years	15	24	20
70+ years	6	14	8

Table for Figure 19 Current enrolment of men aged 15-24 by ex-Gaza status and five-year age groups. Percentage of the enrolled (n=20,523).

	Ex-Gazans, Jerash	Other ex-Gazans	Other Palestinian refugees
15-19 years	60	53	62
20-24 years	18	12	17

Table for Figure 20 Female labour force participation rate by ex-Gaza status and five-year age groups (n=58,642).

	Ex-Gazans, Jerash	Other ex-Gazans	Other Palestinian refugees
15-19 years	3	2	1
20-24 years	7	10	12
25-29 years	12	11	15
30-34 years	10	16	13
35-39 years	13	10	15
40-44 years	15	11	14
45-49 years	12	4	11
50-54 years	7	3	8
55-59 years	7	3	5
60-64 years	6	2	3
65-69 years	4	1	1
70+ years	3	2	1

Table for Figure 21 Labour force participation rate by health status, i.e. chronic health failure, among individuals aged 15 and above (n=60,039).

	Ex-Gazans, Jerash (n=3,717)	Other ex-Gazans (n=4,441)	Other Palestinian refugees (n=51,881)
No chronic health problem	75	81	77
Chronic health problem	67	69	64
Severe chronic health problem	14	21	15

Table for Figure 22 Labour force participation rates of male and female Palestinian refugees aged 20 years and above by ex-Gaza status and educational attainment (n=96,099).

	Men			Women		
	Ex-Gazans, Jerash	Other ex-Gazans	Other Palestinian refugees	Ex-Gazans, Jerash	Other ex-Gazans	Other Palestinian refugees
No schooling	49	64	48	6	6	4
Elementary	79	87	78	6	4	6
Preparatory/ Basic	89	90	90	5	5	7
Secondary	82	82	89	9	7	9
Post-secondary	90	90	90	29	33	36

Table for Figure 23 Male unemployment rate by ex-Gaza status and five-year age groups (n=42,291).

	Ex-Gazans, Jerash	Other ex-Gazans	Other Palestinian refugees
15-19 years	42	37	44
20-24 years	25	21	26
25-29 years	14	9	13
30-34 years	11	6	6
35-39 years	6	2	4
40-44 years	5	3	3
45-49 years	6	4	4
50-54 years	8	4	4
55-59 years	6	5	5
60-64 years	4	-	4
65-69 years	-	7	4
70+ years	-	-	2

Table for Figure 24 Unemployment in Jerash camp by gender and educational attainment. Percentage (n=2,863).

	No completed schooling	Elementary	Preparatory/Basic	Secondary	Post-secondary
Women	-	10	2	19	23
Men	20	21	14	11	13

Table for Figure 25 Duration of unemployment. Percentage of all unemployed aged 15 and above (n=7,233).

	< 1 month	1-5 months	6-11 months	1-2 years	3+ years	Total	n
Ex-Gazans, Jerash	10	17	10	38	26	100	477
Other ex-Gazans	4	13	17	42	24	100	475
Other Palestinian refugees	6	16	15	38	24	100	6,281

Table for Figure 26 Location of work inside own camp. Percentage of the employed aged 15 and above by ex-Gaza status and gender (n= 41,277).

	Ex-Gazans, Jerash	Other ex-Gazans	Other Palestinian refugees
Males	39	33	25
Females	59	33	27

Table for Figure 27 Percentage holding permanent jobs by ex-Gaza status and educational attainment (n=41,436).

	Ex-Gazans, Jerash	Other ex-Gazans	Other Palestinian refugees
Not completed any schooling	45	75	76
Elementary	55	83	78
Preparatory/Basic	67	86	83
Secondary	71	88	87
Post-secondary	85	93	92

Table for Figure 28 Mean and median pay the past month in JD by ex-Gaza status (n=1,320).

	Ex-Gazans, Jerash	Other ex-Gazans	Other Palestinian refugees
Mean	213	212	226
Median	180	200	200

Table for Figure 29 Percentage of all employed aged 15 and above who have a work contract. By ex-Gaza status, sector of employment and industry (n=1,311).

Ex-Gaza status			Sector of employment		
Ex-Gazans, Jerash	Other ex-Gazans	Other Palestinian refugees	Private sector	Government sector	UNRWA
17	22	35	26	59	70

Industry							
Agriculture	Construction	Trade and vehicle repair	Transpor-tation	Manu-facturing	Services	Education, health and social services	Public admini-stration
0	10	12	19	37	45	68	60

Table for Figure 30 Percentage of all employed aged 15 and above who fear losing their (main) job. By ex-Gaza status and availability of work contract (n=1,309).

Ex-Gazans, Jerash	Other ex-Gazans	Other Palestinian refugees	No work contract	Has work contract
48	45	38	45	27

Table for Figure 31 Degree of job satisfaction by refugee status. Percentage of all employed aged 15 and above (n=1,323).

	Ex-Gazans, Jerash	Other ex-Gazans	Other Palestinian refugees	All
Very satisfied	7	10	15	14
Rather satisfied	53	71	65	65
Rather dissatisfied	23	16	13	14
Very dissatisfied	17	3	6	6
Total	100	100	100	100
n	64	132	1,127	1,323

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‘Just getting by’
Ex-Gazans in Jerash and other refugee camps in Jordan

This report focuses on the circumstances of ex-Gazans, a group of non-citizen Palestinian refugees, living inside the Palestinian refugee camps in Jordan.

Known to suffer higher levels of poverty than other camp refugees, particularly in Jerash camp, the report compares and contrasts statistical data on demography, income, housing, educational attainment, and employment for ex-Gazans in Jerash camp, ex-Gazans in other camps, and citizen Palestinian camp refugees. It demonstrates that ex-Gazans in Jerash camp are significantly poorer and that their pattern and type of employment differs from ex-Gazans and citizen refugees elsewhere. Drawing on qualitative data, the report then proceeds to explore work and livelihoods practices of ex-Gazans in Jerash camp in order to better understand how their non-citizen status and location in Jerash camp intersect to exacerbate their poor socio-economic conditions.

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