

Tubas Governorate Surveillance System

GENERAL HOUSEHOLD BASELINE SURVEY
DECEMBER, 2005

ANALYTICAL REPORT

NEWSLETTER II



THE APPLIED RESEARCH INSTITUTE - JERUSALEM

IN COOPERATION
WITH



FUNDED BY

EUROPEAN COMMISSION



Humanitarian Aid

JANUARY, 2006

THIS DOCUMENT HAS BEEN PRODUCED WITH THE FINANCIAL ASSISTANCE OF THE EUROPEAN COMMUNITY. THE VIEWS EXPRESSED HEREIN SHOULD NOT BE TAKEN, IN ANY WAY, TO REFLECT THE OFFICIAL OPINION OF THE EUROPEAN COMMUNITY

CONTENTS

CONTENTS	2
1. BACKGROUND	3
2. OBJECTIVES	3
3. METHODOLOGY	3
4. RESULTS AND DISCUSSION	7
4.1. HOUSEHOLD IDENTIFICATION DATA	7
4.1.1. EDUCATION	8
4.1.2. DISABILITIES AND HEALTH	9
4.1.3. WORKING FORCE AND ECONOMIC CONDITIONS	9
4.1.4. SOURCES OF INCOME	11
4.1.5. HOUSEHOLD COPING STRATEGIES TO REDUCE THE IMPACT OF UNSECURED AND UNSUSTAINABLE LIVING CONDITIONS	13
4.1.6. FOOD SECURITY	14
4.1.6.1. FOOD CONSUMPTION:	14
4.1.6.2. ACCESS TO FOOD:	15
4.1.7. LAND OWNERSHIP	15
4.1.7.1. PLANT PRODUCTION	15
4.1.7.2. LIVESTOCK ACTIVITIES:	15
4.1.8. QUALITY OF LIFE	16
4.1.8.1. AVAILABILITY OF LUXURIES:	16
4.1.8.2. INFORMATION ON RESIDENT:	16
4.1.9. INFRASTRUCTURE AND ACCESSIBILITY TO PUBLIC SERVICES	17
4.1.9.1. EDUCATION:	17
4.1.9.2. HEALTH:	18
4.1.9.3. WATER:	18
4.1.9.4. ELECTRICITY:	19
4.1.10. IMPACT OF OCCUPATION PRACTICES:	19
5. ANNEXES	20

1. BACKGROUND

TUBAS Governorate is located in the north eastern part of the West Bank; it is bordered by Jenin Governorate and Armistice Line to the north, Nablus and Jericho Governorates to the west and south, and the Jordan valley to the east (See map 1).

Tubas Governorate extends across a high plain that slopes eastward towards the Jordan Valley. It is located to the west of Jordan River and the south of the Bissan plain; the area is also rich in springs and flood streams. Tubas is considered a primary agricultural area in Palestine and a significant land for animal grazing due to soil fertility, water availability and the relatively warm weather.

Tubas governorate comprises of 23 localities, of which 3 localities are governed by municipality councils, 6 localities by village councils and the rest are managed by project committees.

The largest locality in Tubas Governorate by area is Tubas city, which extends over 295,123 dunums, followed by Tammun, which extends over 81,000 dunums. The smallest locality by area is El Far'a Camp with 225 dunums followed by Khirbet Kardala with 800 dunums.

The estimated population of the Governorate was 46,644 in mid 2005. The population of Tubas Governorate constitutes about 3% of the total population of the Palestinian Territory, where 33.4% of Tubas Governorates population lives in urban areas, 54.6% of the population lives in rural areas and 11.9 % lives in a refugee camp.

2. OBJECTIVES

This study aims to investigate and analyze the livelihood and socioeconomic conditions of the Palestinian people living in Tubas Governorate at the household level in the different localities.

Additionally, this study aims to monitor the factors that are affecting the livelihood of Palestinian households on monthly basis.

All the generated data will be accessible for the public on the project Website, entitled: <http://proxy.arij.org/tubas>

The obtained results will assist decision makers, stakeholders as well as donors, taking into consideration the main factors that are causing vulnerability, food insecurity, insecurity and poverty in the Palestinian communities of Tubas Governorate as well as factors at the household level.

3. METHODOLOGY

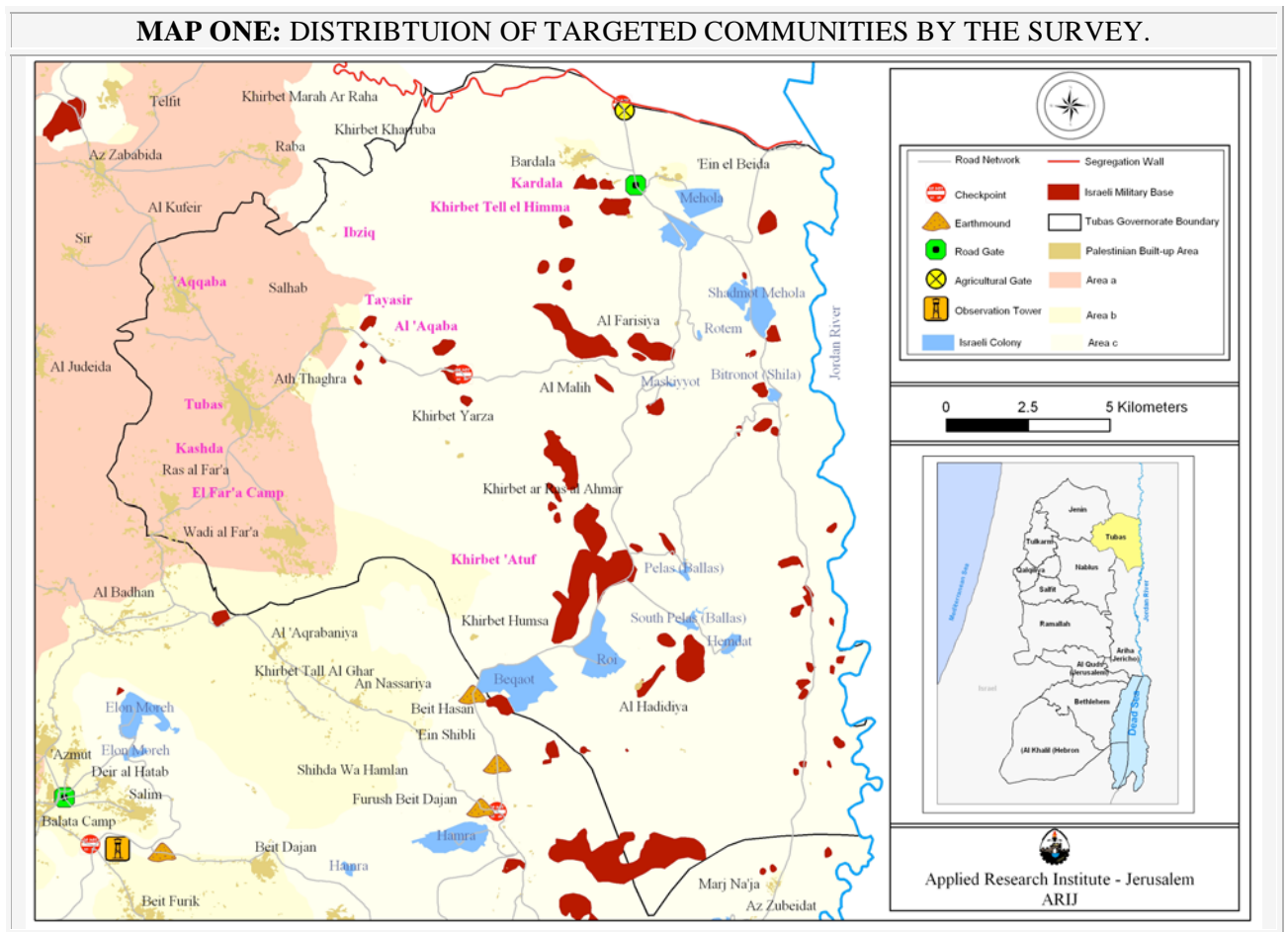
Tubas has 23 communities, which are diverse and classified as urban, rural, Bedouin, and refugee camps. The projected population for the Tubas Governorate by mid 2006 is 48,128 people. One locality is considered to be an urban area (Tubas city), one locality is considered to be a refugee

camp (El Far'a Camp), one locality is populated with settled Bedouins (Kherbit Ebziq) and 20 localities are considered rural areas. Based on the population size, four localities are classified as class A (more than 5000 people), four localities are classified as class B (less than 5000 and more than 1000 people) and 15 are classified as class C (less than 1000 people).

Based on the type of local authority, three localities of Tubas Governorate have municipalities, 6 localities have village councils and 12 communities have project committees. In addition to one Refugee camp which is supervised by UNRWA. On the other hand, the geopolitical identification of the Tubas localities, based on the Oslo agreement, shows that the built-up area of 10 localities is located in Area A, 3 localities in Area B and 10 localities in area C.

The classification of Tubas Governorate communities based on the main economic activities showed that 22 localities have agriculture as main economic activity (50-100%) except the Refugee camp where only 10% of its people are working in agriculture while the rest are mainly working in Israeli and local markets (60% of main economic activities). Thus the economic factor was taken into account as 9 of the Tubas localities, in addition to the refugee camp, were selected to be targeted by the survey.

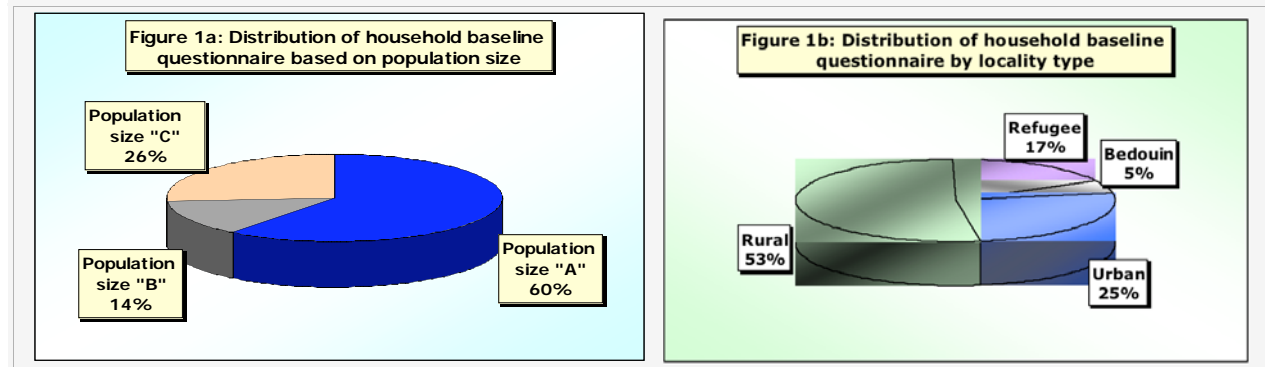
To conduct a comprehensive baseline survey, ten localities were selected taking into consideration all aforementioned criteria and characteristics of the different localities to be representative in the selected localities. Table one presents the selected localities and their characteristics. See table 1, map 1.



The targeted households for the baseline survey are 111 households, distributed on the different ten localities based on the population size and taking into consideration other criteria. See table 2. Figure one illustrates distribution of household baseline questionnaire based on locality population size and type classification. The survey was conducted during December, 2005 and the first three months of the year 2006 (January to March).

Locality	No. of targeted households	% of Questionnaires	Population Size
Tubas	28	25.2	15591.0
'Aqqaba	20	18.0	5885.0
Tayasir	9	8.1	2323.0
Kashda	2	1.8	20.0
Khirbet 'Atuf	6	5.4	1260.0
Kardala	8	7.2	160.0
Al 'Aqaba	6	5.4	300.0
Ibziq	6	5.4	200.0
Khirbet Tell el Himma	7	6.3	120.0
El Far'a Camp	19	17.1	5750.0
Total	111	100.0	31609.0

Figure 1 a & b: Distribution of household Questionnaire by locality population size and type.



The methodology of the survey was based on contacting key persons in each of targeted locality to assist in selecting the targeted households based on the main economic activities of the household leader. Therefore, the household selection covered households with at least one of the following economic activities: plant producing farmer, livestock farmer, government and private sector employee, worker, merchant, professional and unemployed.

To meet the survey objectives a household baseline questionnaire was developed. The questionnaire included questions covering the following main indicators:

- Identification data
- Social information
- Education
- Health
- Income resources
- Expenditures

- Food security
- Impact of Occupation practices
- Ownership
- Resident quality
- Agricultural activities

Additionally, the selected households will be surveyed on a monthly basis and the variable indicators and information will be updated, analyzed and reported. There is a specialized surveying team who is interviewing the people and updates the information. All completed questionnaires were reviewed and entered into the computer and analyzed using Statistical Program for Social Studies (SPSS).



Photo 1: The project staff interviewing the people.

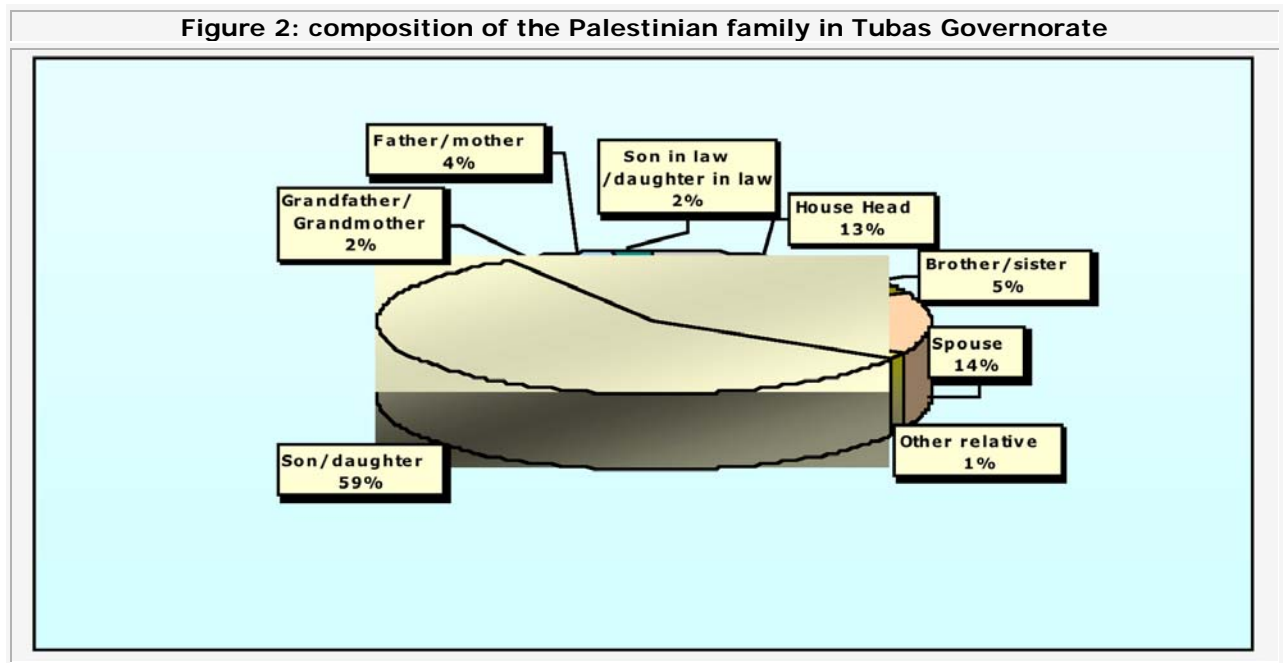
4. RESULTS AND DISCUSSION

4.1. HOUSEHOLD IDENTIFICATION DATA

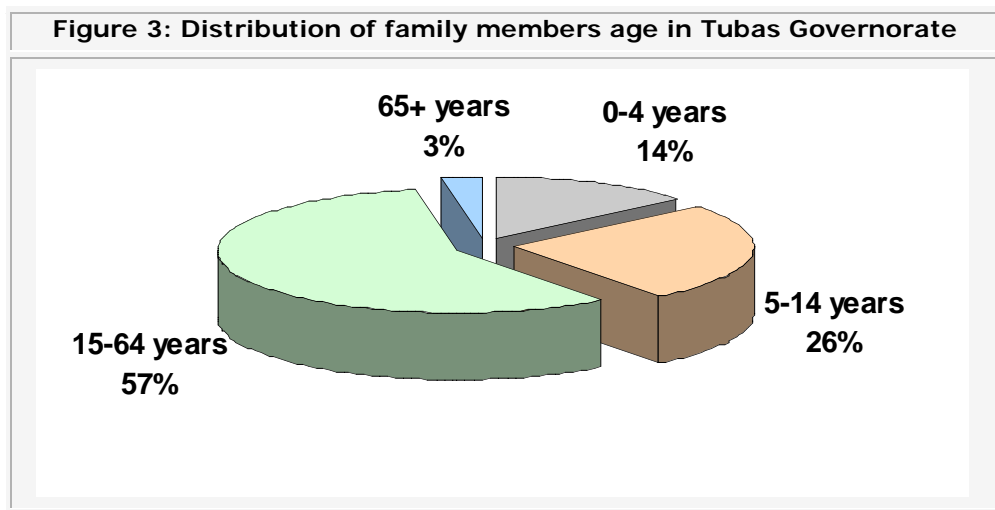
The total number of surveyed households' members is 841 persons, 50.4% are males and 49.6% are females. The average number of household members of surveyed sample reached to 7.6 persons compared with 6 persons per household as it was reported by the PCBS. This indicates that most of the Tubas Governorate families are extended families. Only 2% of the surveyed households are led by women, and 5% of the household leaders have more than one wife.

The composition of the Palestinian household still strongly reflect relations among the family members as the analysis showed that 87% of the families is composed of house head (husband), spouse and sons/daughters, 6% father/mother and grandfather and grandmother, 5% brother/sister, 2% son-in-law/daughter-in-law and 1% other relatives. *See Figure 2.*

Figure 2: composition of the Palestinian family in Tubas Governorate



The distribution of Palestinian family members' by age showed that 43% of the family members are at an inactive economic age. As 40% of the family members are below 15 years old and 3% are of 65 and more years old. On the Other hand, 57% of the Palestinian families in Tubas Governorate are between 15-64 years old, which is the economically active period of life. The median of the age of the family members is 19 years that shows that the Palestinian community is mainly a young community. *See figure 3*



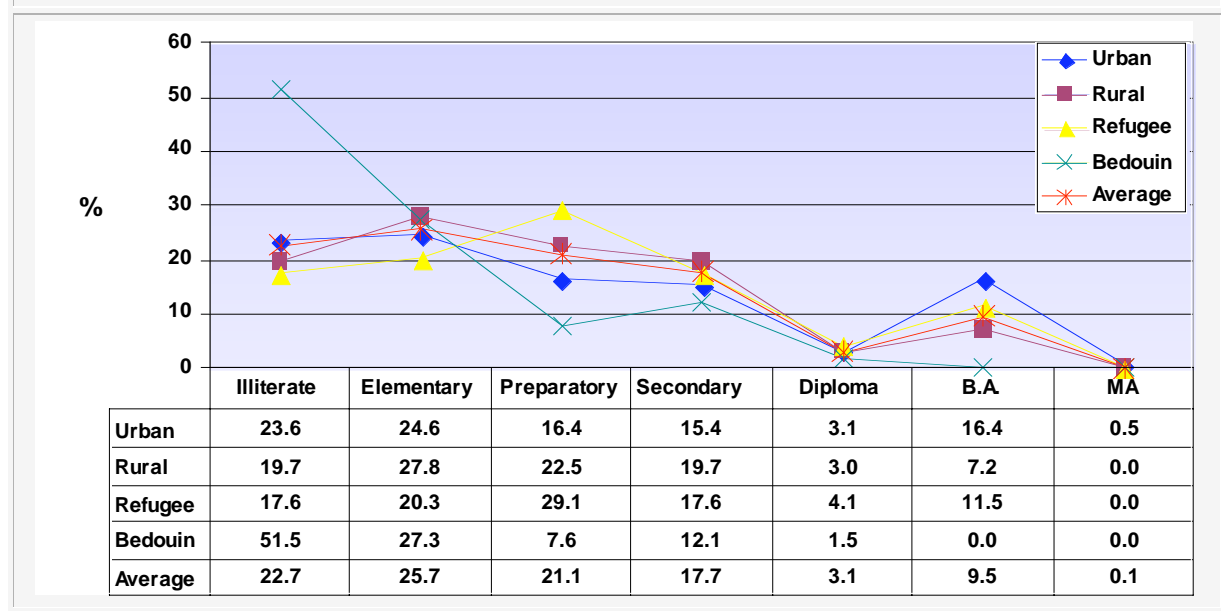
UP to 2.1% of the urban family members aren't resident with their families, 1.6% of the rural families and none of the family members are resident outside the surveyed Bedouin and refugee households. Up to 40% of the urban, rural, and refugees households' members are attending schools, except for the Bedouin households where only 12% are attending schools.

The highest percentage of households' members who attended and dropped-out of education are those living in the refugee camp - 35.1% of the household members, while for the other type of communities it ranges from 28.8% for Bedouins, 27.4% for the rural households and 21% for the urban households. This reflects that the type of community makes a great impact on the people in their decision for continuing their education. Urban households have the highest percentage of members who attended education and graduated with 15.4% of the household members, followed by rural households with 11.8%, Bedouins with 7.6% and finally refugee with only 6.1%. On the other hand, the Bedouin households have the largest number of household members who have never attended education with 51.5%, followed by urban households with 23.6%, rural households with 19.3% and the lowest are the members of the refugees' households with 17.6%. As the refugees are studying in UNRWA schools without paying education fees, thus they are one of the highest communities whose members are currently attending the schools, but due the limitation in their sources of income many of these students insist upon leaving before completing their education to increase the income of their families. Therefore, the persons who are living in the camp form the highest percentage of attended and dropped-out of education.

4.1.1. EDUCATION

Generally, 22.7% of the surveyed households' members are illiterate (42.9% are male and 55.1% are females) and the highest percentage was found in the Bedouin community with 51.5%, while the percentage of households' members with elementary and preparatory level of education reached to 46.8%, the households' members who are having secondary level of education reached to 17.7% and the members who are having B.A. level of education formed only 9.5% of the total members of the surveyed households while only 0.1% persons are holding master degree of education. See figure 4.

Figure 4: Distribution of family members by education level



4.1.2. DISABILITIES AND HEALTH

Up to 3.2% of persons in the surveyed households are disabled. The persons having physical disabilities and problems form 30% of the disabled persons, while almost 22% of disabled persons having multiple disabilities, followed by mental problems with 18.5%, and 14.8% having hearing problems. While the remained disabled persons are having other disabilities such as hearing, seeing, speaking problems or disabilities... etc. Almost 50% of the disabled persons are females.

The analysis revealed that 6.8% of the surveyed households' members having health problem. Up to 28% of those people having multiple health problems, 12% having cardiac problems, 11% having hereditary and 9% having hypertension while the rest having other health problems. It is worth mentioning that one person of the surveyed households had cancer disease. Almost 50% of the persons having diseases are females.

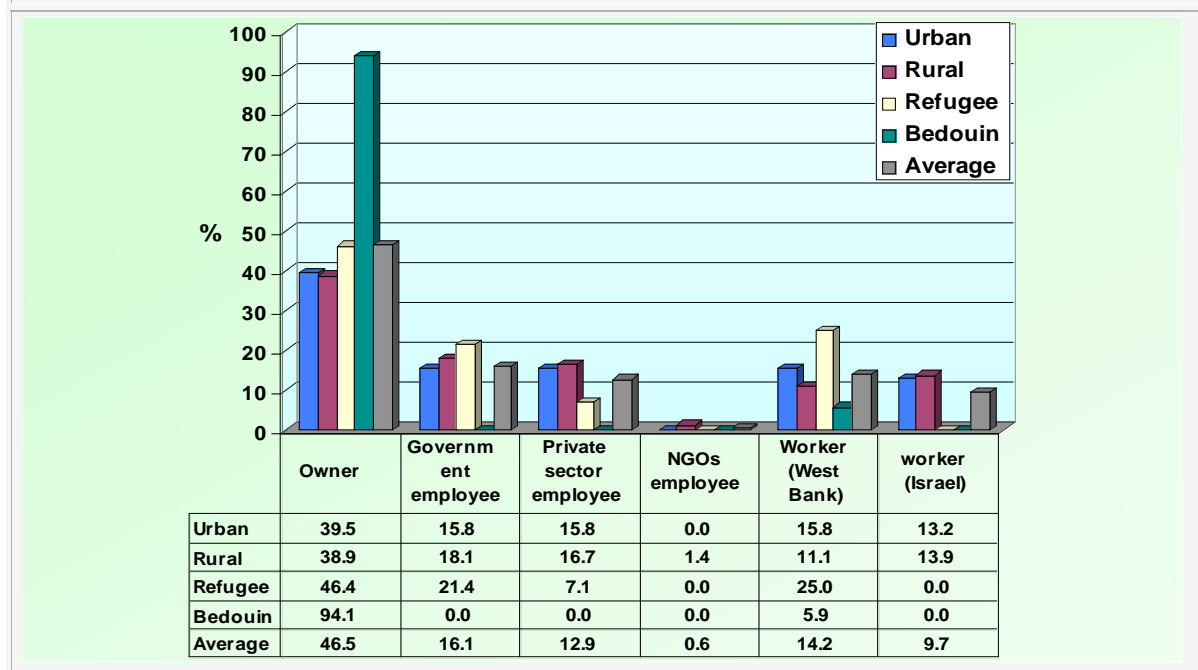
4.1.3. WORKING FORCE AND ECONOMIC CONDITIONS

The analysis showed that the work force of the surveyed households reached to 29.7% of the total households' members. Up to 6.5% (up to 21.6% of the households work force) of the households members are unemployed and looking for work opportunities, while 23.2% of the household members are working (78.4% of the households work force). The main reasons for unemployment are due to the Israeli Government decisions, which imply stopping the issue of working permits which resulted in 47% of the total unemployed labor force, followed by the closure and inaccessibility to Palestinians to move among the Palestinian territories which resulted in 14.3% of total unemployed people.

The analysis of families' work force by type and location showed that 46.5% are self employed including agriculture and other economic activities, followed by the workers with 23.9% working in the West Bank and Israel, 12.9% are employed by the private sector and only 0.6% are employed by the NGO's. Only 14.2% of the labor force are working in Israel and they are mainly workers from the urban and rural communities. The Bedouin community is the most economically stable community as all the labor force is working and they are mostly self employed.

The refugee employed labor force are mainly self employed (46.4%), those working in the West Bank forming 25% and those working with the Palestinian authority forming 21.4%. *See figure 5* The women form 8.1% of employed households' persons. The employed women are mainly working in the private sector followed by government with 50% and 30%, respectively, while the rest are self employed or employed by NGO's.

Figure 5: Distribution of families working force by type of employment.

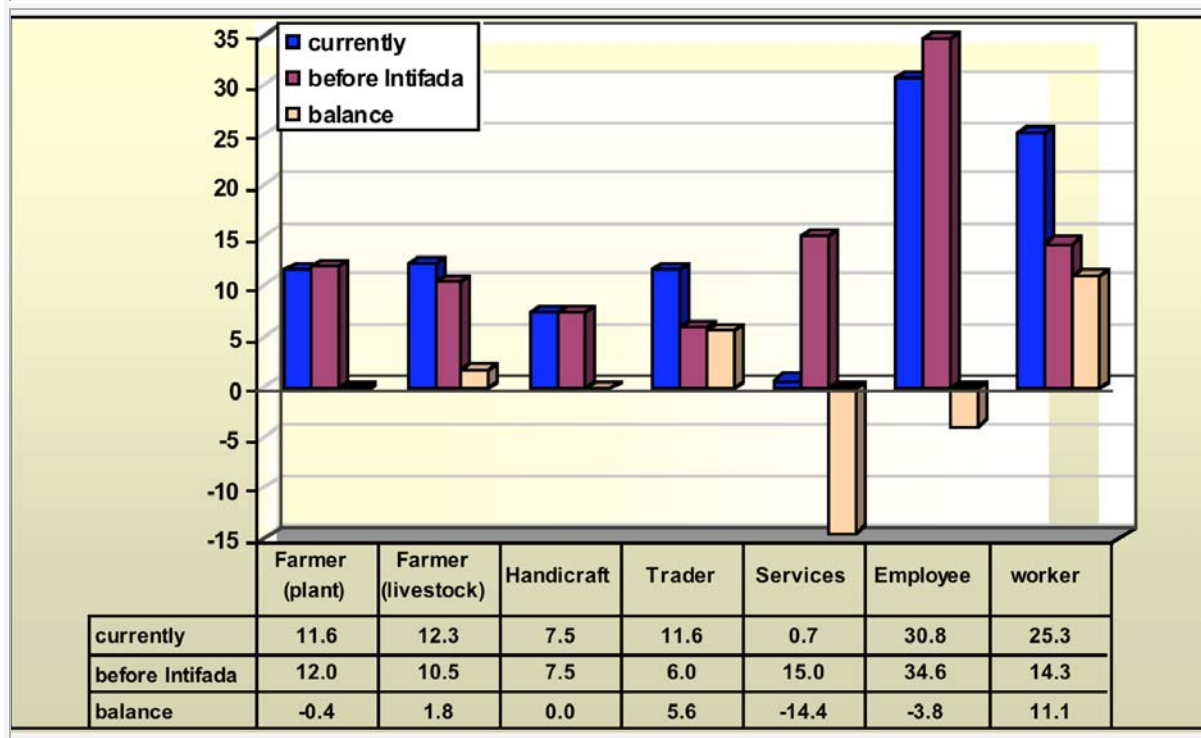


The study revealed that up to 30.8% of the active working forces are employees and are mainly concentrated in urban communities followed by rural communities, and refugees, respectively. While the Bedouin community people are almost entirely farmers and mainly own livestock, as 75% of the active work forces are working with livestock. The workers form 25.3% of the active work force in the surveyed communities of Tubas. Working as a farmer (plant production and livestock) forms 23.9% of active work force. Traders form 11.6% of the active work force followed by handicraft with 7.5% and services with 0.7%, respectively.

The comparison between the current situations of employed work force and before the Intifada showed that the services is the economic sector that has lost 14.4% of its work force due to the prevailed unsecured political conditions during the last five years. Also, the number of employees has decreased by 3.8%. On the other hand, the workers increased by 11.1% and private work by 5.6% and keeping livestock by 1.8%. The services sector has been reduced due to the continuous closure and since the opportunity of working among the different governorates and in sometimes among the communities of the same Governorate became impossible. *See figure 6*

Before the Intifada (before year 2000), the active working women formed 6.8% of the active work force, however, it has dropped to form only 6% of the current active work force. Women work mainly as workers, employees and with livestock.

Figure 6: Distribution of employed working force by specialty currently and before the Intifada.



The comparison of current monthly working days, working place and monthly income with year 2000 (before the Intifada) revealed that the average monthly working days has decreased from 25.2 to 24.5 days/month, while the active work force working in Israel has decreased from 40% to only 6.9% and the household monthly income has decreased from 2838.1 NIS/month (675.7 USD) to 1536 NIS/Month (341.3 USD), respectively. Therefore, the household monthly income decreased by 45.6% compared with the year 2000.

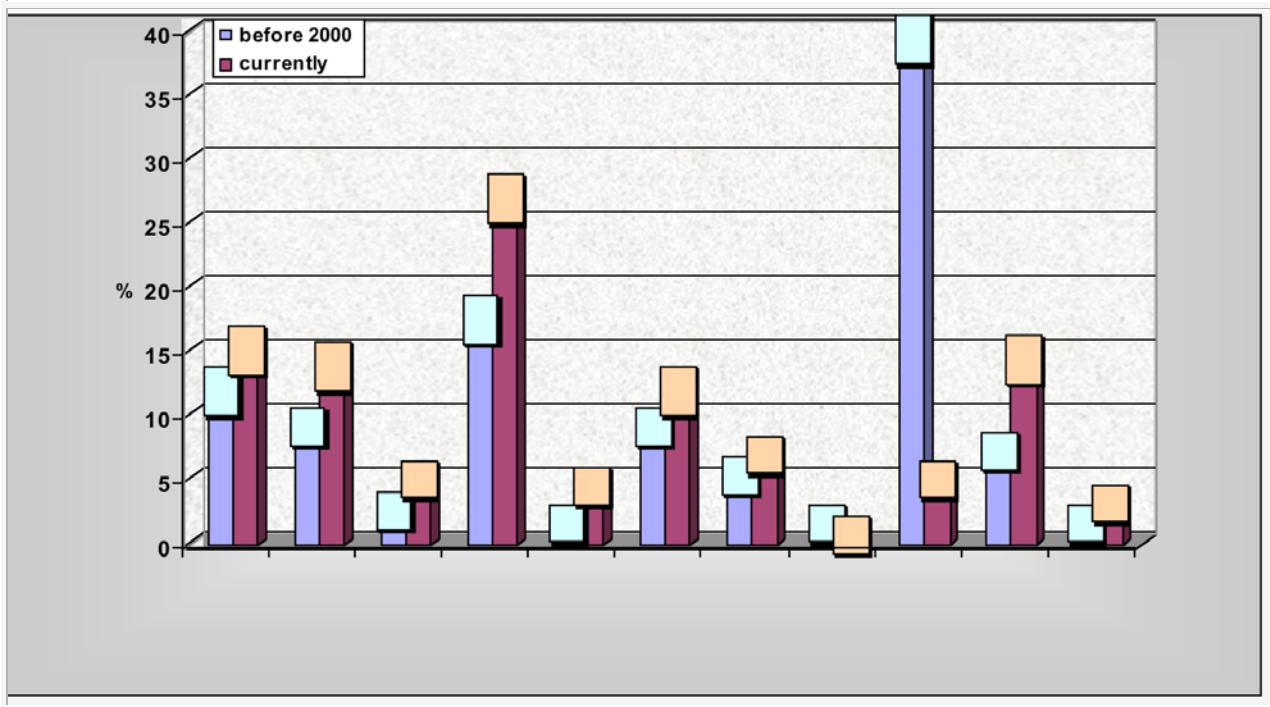
4.1.4. SOURCES OF INCOME

Agriculture forms 27.5% of household income in the targeted communities of Tubas Governorate compared with 19.6% before the year 2000. Currently, the dependence on the Palestinian economic resources for household income has increased significantly compared with the significant reduction and less dependency on income coming from working in Israel.

Therefore, the contribution of salaries increased by up to 10% and working in the Palestinian Territories by almost 7% and all other sources of income from all Palestinian economic activities increased except the services activities compared with the period before the Second Intifada. The dramatic decrease in income is mainly due to the significant reduction in working in Israeli which has reached up to 4.4% of current households' total income compared with 39.3% before year 2000. Additionally, assistance sources of income creased by almost 3% of households' sources of income. *See figure 8.*

The average monthly income from all resources per households reached 1,438.9 NIS (320 USD/month) compared with 2,630.1 NIS (611.6 USD/month). Thus, currently the reduction in household monthly income reached up to 45% compared with what was before year 2000.

Figure 8: Distribution income sources currently and before year 2000.

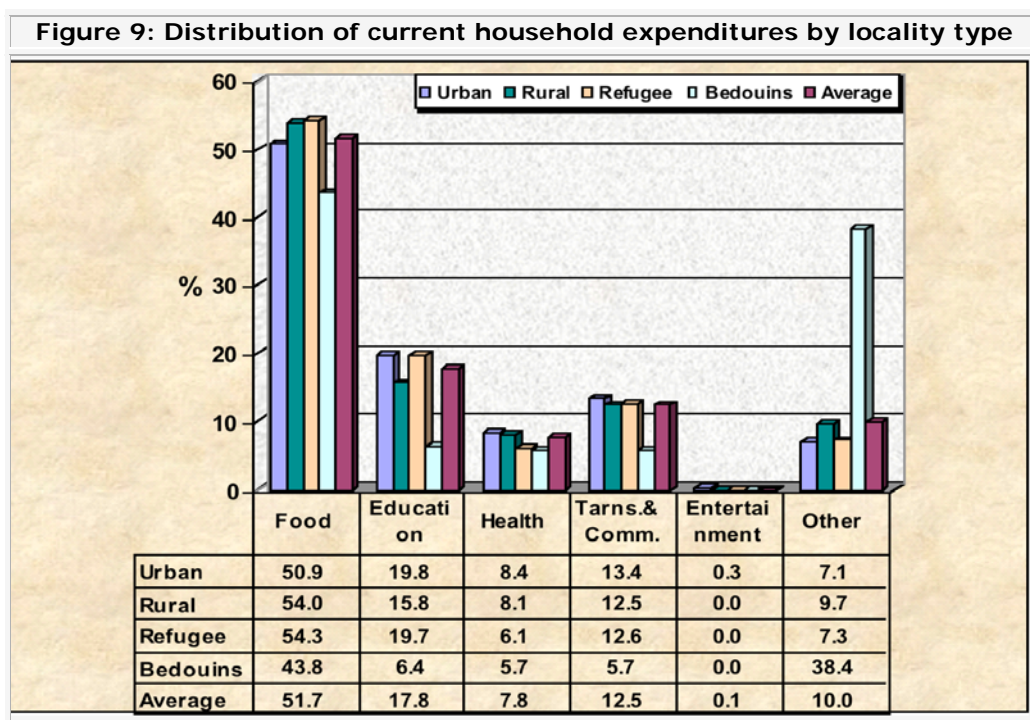


Up to 18% of the households have insisted on the importance of getting loans and they are mainly concentrated in urban and rural communities. The total amount of loans given to 65% of surveyed households is between 4,000 NIS and 20,000 NIS, followed by loans between 36,000 NIS and 55,000 NIS given that for 25% of surveyed households and more than 55,000 NIS of loans given for 10% of surveyed households. Of total received loans only 15% were directed to health, education and food while 85% were directed to improve household self production such as greenhouses, doing business, purchasing machines such as agricultural tractor etc.

Of total interviewed households, 61.3% have insisted on having no option but to sell part or use part of their assets to cover their expenses especially since year 2000. Up to 74% of the refugee households have insisted on selling or using part of their assets, followed with 72% of rural households, 50% of the Bedouin households and finally urban households with 32%, respectively. Almost 91% of the households who had to sell or use part of their savings indicated that they were obliged to sell the wives jewelry, while 9% of households were obliged to sell some of their properties. Of those households who were obliged to sell part of their assets, 50.8% sold assets with value ranges between 2,500 and 10,000 NIS/household, followed by 33.3% sold assets with value ranges between 10,500 and 30,000 NIS, 7.2% of households sold assets with value of 36,000 to 50,000 NIS, while 8.7% of those households sold assets of value more than 50,000 NIS/households to cover their expenses and they are distributed over all types of communities. The reasons for selling the households' assets are for paying bills (7.2%), food (11.6%), health (14.5%), education (20.3%) and for other needs (46.5%).

The current household expenditures are devoted by 51.7% to food expenses, followed by education expenses with 17.8%, transportation and communication with 12.5%, others including bills with 10%, health with 7.8% and finally entertainments with only 0.1% and found just among urban communities. This reflects the limited income of the Palestinian households and the impact on their livelihood conditions. See figure 9. Generally, household expenditures on education, health and transportation are more contributed by urban communities, followed by rural communities, refugees and finally the Bedouin communities, while other expenditure in Bedouin communities

have the highest percentage of household expenditures. Anyhow food expenditures occupy the major expenditures in all Palestinian communities.



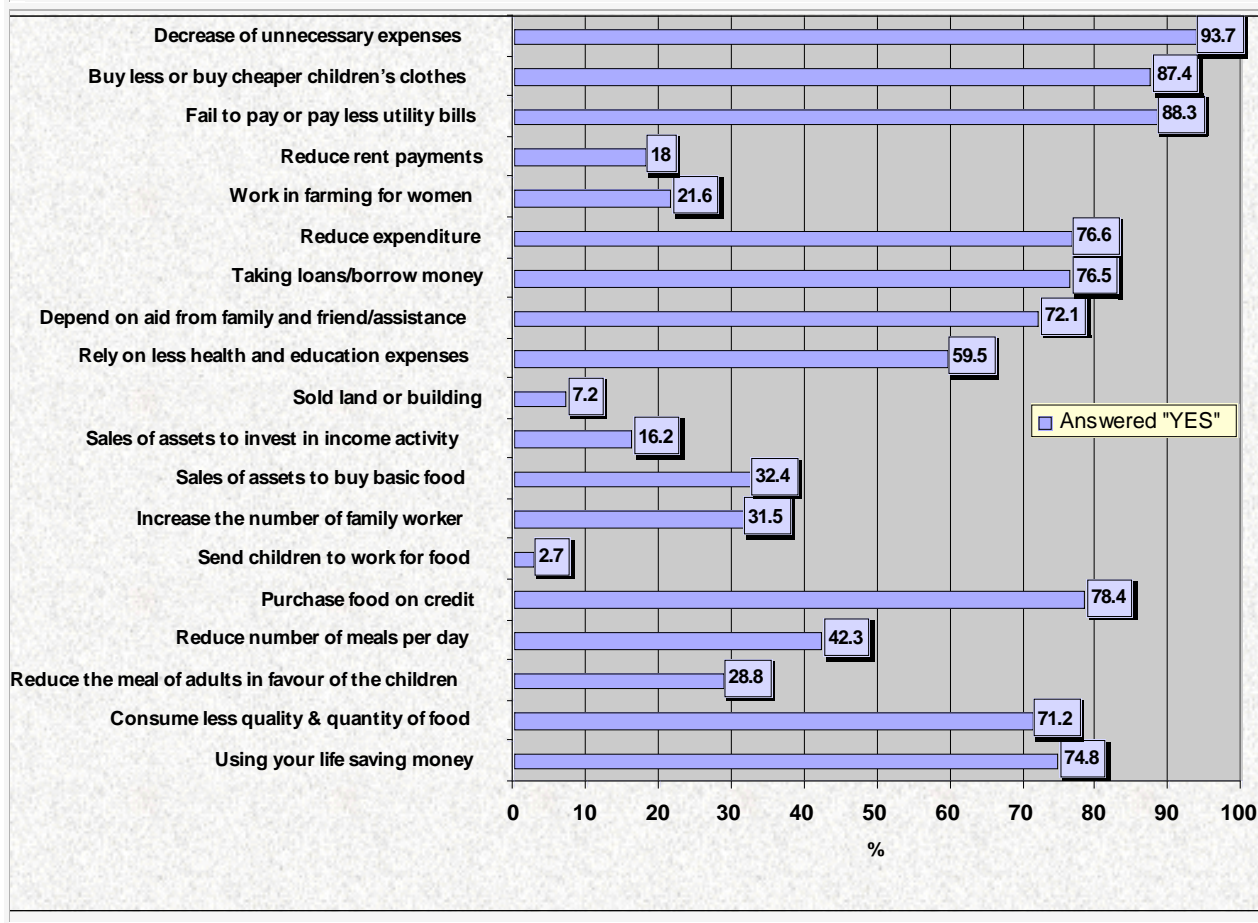
4.1.5. HOUSEHOLD COPING STRATEGIES TO REDUCE THE IMPACT OF INSECURE AND UNSUSTAINABLE LIVING CONDITIONS

The current insecure and unsustainable living conditions in the Palestinian territories have obliged many of the vulnerable and poor families to redistribute their expenses priorities to minimize their living cost as much as they can to meet the shortage in their household income. Such shortage are due to the increase in the unemployment rate and the inaccessibility of local Palestinian lands and other Palestinian Territories due to the occupation practices and restrictions. The analysis of conducted survey for some localities in Tubas Governorate showed clearly the impact of the current unstable political and economic situation on their living conditions and how they developed coping strategies and practices to cope with abnormal sociopolitical situation.

Figure 10 presents the distribution of coping strategies and practices which are implemented by affected households to delineate the impact of low income and access to work. Thus, it was found that 93.7% of the surveyed households have decreased the unnecessary expenses, 87.4% start buying less or cheaper children's clothes, 78.4% obliged to purchase food on credit, 76.5% start reducing expenditures, 76.5% start taking loans and borrowing money, 74.8% of the households start using their life saving money, 71.2% start consuming less quantity and quality of food, 72.1% relay on aid and assistance from relatives, community, and institutions, 59.5% start reducing the expenses on health and education, 32.4% sold some of their assets to buy basic food, 31.5% tried to increase the number of family workers, 28.8% start reducing the meals of adults in favor of the children, and 21.6% women start working in agriculture. Additionally, 88.3% of these households have failed to pay or payless utility bills. This presents the vulnerable living conditions for the most of the Palestinian families which will be reflected on the livelihood of all family members,

especially the children and women which will be reflected negatively in their believing in peace and good neighborhood.

Figure 10: Distribution of current household coping strategies to improve their living conditions.



4.1.6. FOOD SECURITY

4.1.6.1. FOOD CONSUMPTION:

The survey showed that the Palestinian households are consuming bread, sugar, vegetables on daily basis; for example, 96% of households consume rice on daily basis, and 91% consume milk and dairy products on daily basis. On the other hand, the consumption of red and poultry meat is limited and the statistics showed that 3.5% of the household don't eat red meat and 86% of the households eat red meat from 0-5 times /month and 67% of the households eat poultry meat from 1-5 times/month. Up to 78% of the households used to eat fruits every day and the rest consume fruits between 1-15 times/month. *See annex 1 table one.*

On the other hand, the analysis showed that 81% of the households have babies from 1-3 years and the average monthly cost of each baby reaches to 135 NIS. Thus, this cost affects the expenditure power of the family.

4.1.6.2. ACCESS TO FOOD:

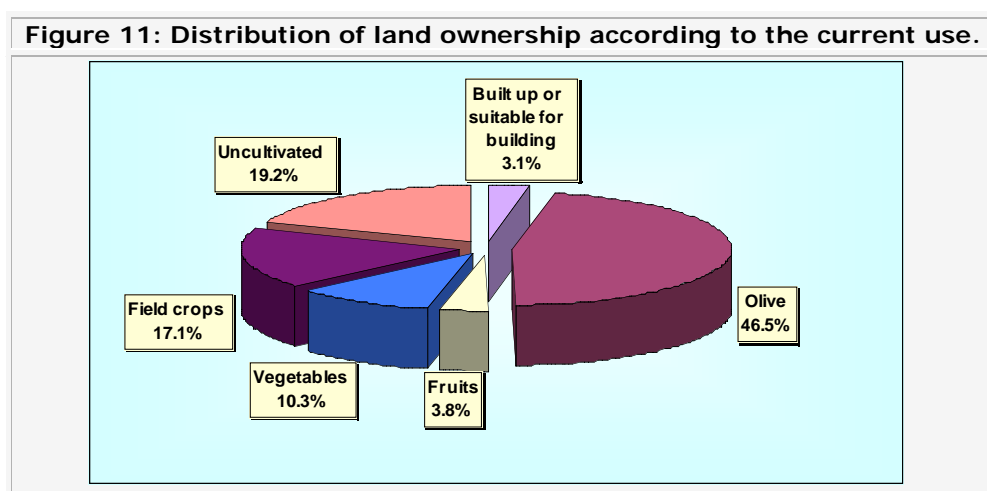
Up to 97% of the interviewed households stated that it is easy to access food. But 96% declared it is not easy to access all products at all markets. Thus, the closures and restrictions on movement are main factors that control the movement of commodities and affect its availability at all markets of the different governorates.

4.1.7. LAND OWNERSHIP

The survey showed that only 28.8% of the surveyed households own lands. The size of ownership ranges between half dunum to 180 dunums per household with average of 24.4 dunums per household. The main owners are concentrated in the rural area and form 62.5% of the households who own lands, followed by urban households with 34.4%, Bedouins with 3.1% and the refugees don't own lands at all.

4.1.7.1. PLANT PRODUCTION

Distribution of land ownership by type of utilization shows that most of the owned lands are cultivated by olive trees forming 46.5%, followed by uncultivated lands forming 19.2%, field crops lands forming 17.1%, vegetables forming 10.3%, fruit trees forming 3.8%, while 3.1% are buildings or suitable for building. See figure 11. The reasons behind not cultivating part of the owned lands are due to unsuitability for cultivation forming 60% and occupation practices forming 40%.



4.1.7.2. LIVESTOCK ACTIVITIES:

Tubas district is characterized mainly as being an agricultural district, thus livestock raising and plant production are dominant work activities in this Governorate. Consequently, 24,3% of the surveyed households have goats with number of heads ranges between 2 and 200 heads/household (average of 43.3 heads/household), also 15.3% of the household have sheep with number of heads ranges between 1 and 150 heads per household (average of 30 heads per household). Additionally, 6.3% of the households have poultry with limited number of birds' ranges between 5 and 40 birds per household. Also, up to 6.3% of the households have cattle with number of heads ranges between 1-3 heads.

Sheep, goats, cattle, and poultry are mainly concentrated in the rural, urban and Bedouins households. The highest numbers of sheep and goats are owned by Bedouins followed by rural and urban households. The rural community has the largest number of cattle, followed by urban and finally Bedouins. The highest number of poultry is concentrated in rural areas followed by Bedouin, urban then refugee areas.

4.1.8. QUALITY OF LIFE

4.1.8.1. AVAILABILITY OF LUXURIES:

The survey revealed that more than 50% of the households have television, satellite, refrigerator, and mobile. Less than 50% and above 20% of the households have private cars, telephone line and computer. While, from 1 to 19% of the surveyed households have video, internet, freezer, washing machine, and D.V.D. On the other hand air condition, Jacuzzi, and central heating are available in less than one percent to zero percent in the surveyed household. *See Annex 1, figure one*

4.1.8.2. INFORMATION ON RESIDENCY:

The survey showed that 95.6% of the families own their houses, while 5.4% of the families rent their houses. The rented households are mainly allocated in the urban and rural households, respectively. Average monthly renting cost reaches to 185 USD per house.

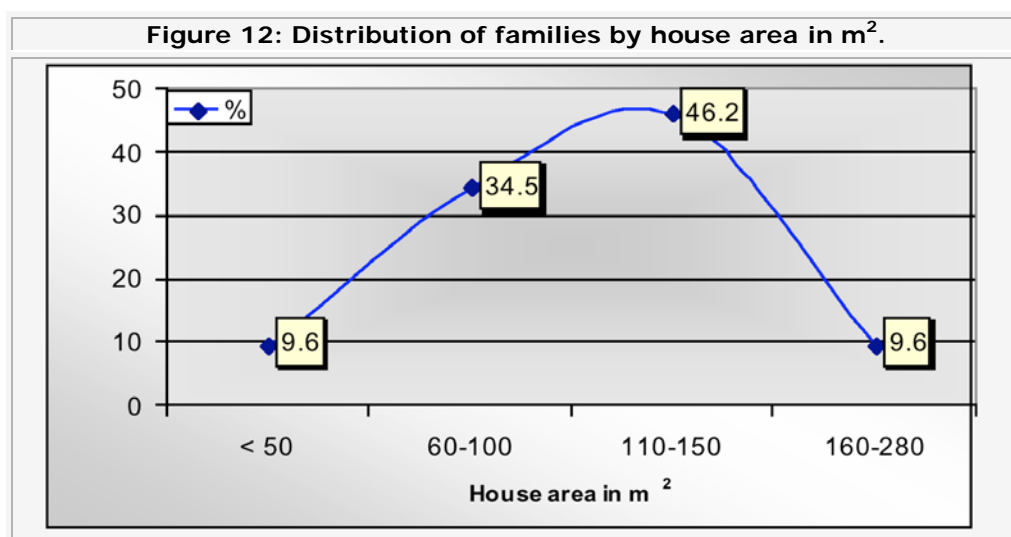
Based on the surveyed households, there are three types of houses in Tubas Governorate: house, apartment, independent room and other. Equal to 65.8% of the families are living in houses and forming 74.1% of rural houses, 73.7% of refugee houses, and 16.75 of the Bedouin houses. On the other hand 18.9% of the families are living in apartments, and forming 46.4% in the urban areas, 26.3% in the refugee camp, 5.2% in the rural areas and 0% in the Bedouins community. This shows that urban areas start shifting towards constructing building apartments and complexes to invest in the space and to meet the progress of the demand on houses. In the refugee camp, there is limited area, thus the people tried to live in small apartments. Living in independent rooms is mainly found in the rural and Bedouins communities and the people who are living in tents are mainly concentrated in the Bedouins community and who are living in simple shelters are found in both rural and Bedouins community. Generally, the quality of life decrease when going from houses and apartments towards independent rooms and other type of living conditions, therefore, 15.3% of the families are living in a low quality houses, *See table 3*. This result is consistent with the families' answers as 11% of them have declared that their houses are in bad condition.

Locality type	House	Apartment	Independent room	Other	Total
	%				
Urban	53.6	46.4	0.0	0.0	100
Rural	74.1	5.2	5.2	15.5	100
Refugee	73.7	26.3	0.0	0.0	100
Bedouin	16.7	0.0	0.0	83.3	100
Average	65.8	18.9	2.7	12.6	100

In addition, the interviewed families have declared the following: 19.3% of the families have houses with very good conditions, 29.7% have houses with good conditions, 39.6% have houses with fair conditions, and 10.8% have houses with bad conditions. Up to 78.6% of the urban families considered their houses in very good and good conditions, 51.7% of rural families considered their houses in fair conditions, 78.9% of the refugee camp families considered their houses in good to fair conditions, while 83.3% of the Bedouins families considered their houses in bad conditions.

On the other hand, 13% of the interviewed families are living in houses covered with stone, 37% are living in concrete houses, 47% are living in houses built from brick, and 3% are living in tents and barracks.

The survey showed that 9.6% of the families are living in housing area less than 50 m², 34.5% are living in housing area ranges between 60 and 100 m², 46.2% are living in housing area ranges between 110 and 150 m², and 9.6% are living in housing area ranges between 160 and 280 m². See Figure 12.



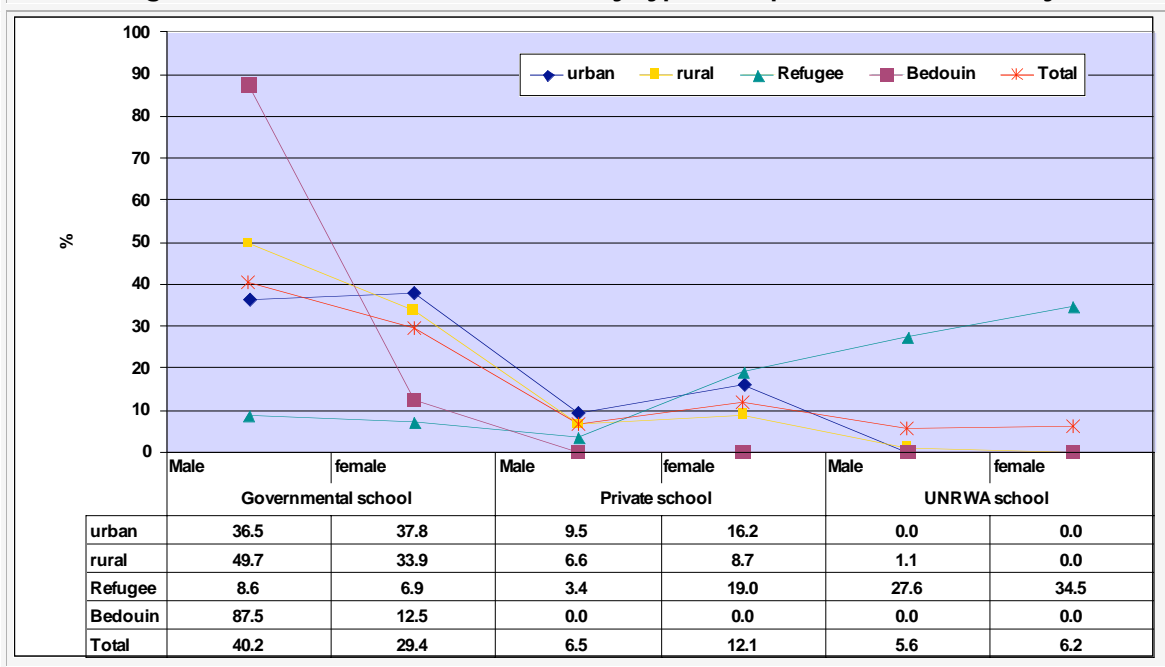
All the families have mentioned that they have one kitchen, while 2% have said that they haven't toilet, 66% they have one toilet, 30% have two toilets, and 2% they have 3 toilets. Most of the houses have bathroom, but it mainly contains toilet and bathroom together. Additionally, 63% of the households have internal water network while 37% of them haven't internal water network.

4.1.9. INFRASTRUCTURE AND ACCESSIBILITY TO PUBLIC SERVICES

4.1.9.1. EDUCATION:

The survey showed that 69.6% of the pupils are studying in Governmental schools followed by private schools with 18.6% and finally the UNRWA schools with 11.8%. All types of communities are benefiting from governmental schools, while urban, rural and refugees are benefiting from private schools and only rural and refugees are benefiting from UNRWA schools. See figure 13.

Figure 13: Distribution of students by type of supervision and locality



4.1.9.2. HEALTH:

Up to 73.9% of the surveyed households indicated that they have medical insurance and 26.1% have no insurance. The analysis showed that 75-79% of urban, rural and refugee households have medical insurance while only 33.3% of the surveyed Bedouin community has medical insurance. The governmental medical insurance covers 90.4% of the insured households followed by private and UNRWA medical insurance with 4.8% each. The refugees are the only beneficiaries from UNRWA medical insurance, while all the communities are benefiting from the Government medical insurance, and only urban and rural communities are benefiting from private medical insurance. Of total surveyed households, 33.3% households said it is difficult to them to reach the medical services while 61% said that they have some difficulties and the rest said it is easy for them to reach the medical services. The communities that are mainly facing difficulties to access the medical services are Bedouins (66.6% of total surveyed Bedouins households) and rural communities (48.5% of total surveyed rural households).

The analysis showed that 27.5% of the surveyed households are 1 km far from the closest medical facility, while 26.2% are 2-3 km far, 28.6% are 4-6 km far, and 17.9% are 25-27 km far from the closest medical facility. The longest distance from the closest medical facility was mainly found in rural areas.

4.1.9.3. WATER:

All the urban and refugee households are totally connected to the public water network, however only 48.7% of rural households are connected to the water network, and the Bedouins' community is completely unconnected to the water public network. Up to 58.6% of the households have water

harvesting cisterns, and they are mainly found in the urban and rural communities and less available in Bedouins community and completely unavailable in refugee camp. On the other hand, 45.6% of the household are depending on water tanks as main source of water or during the months where water resources become insufficient. Also, 16% of the households are depending on springs and wells as main and/or supplementary source of water.

4.1.9.4. ELECTRICITY:

Regarding the distribution of connected households with electricity based on type of sources, 82.5% of the houses are connected with electricity public network, while 12.6% are connected to private Generator, and 4.5% of the houses are completely unconnected to electricity. The private generators are located mainly in the rural communities and the houses without electricity are mainly located in the Bedouins community.

4.1.10. IMPACT OF OCCUPATION PRACTICES:

During December 2005, up to 16% of the surveyed households had lost some of their working days in Israel due to the closure with an average of 14 working days per family, which represent an average loss of 1235 NIS/month. This affects the economic stability and purchasing power of the Palestinian households especially among those who are dependent upon work on the Israeli side or have business relationship with the Israelis.

The Israeli forces have confiscated lands from 12.6% of the surveyed households and they are concentrated in rural and urban communities. The Israeli forces have claimed the reasons for confiscating 71% of the Palestinian lands for establishing or expanding the Israeli colonies in the West Bank, while the rest is for the construction of segregation wall and military bases with 14.5% each. The total confiscated area reached to 1830 dunums with a total value of 135,000 USD. One of the interviewed families has lost 800 dunums through the confiscation procedures while the losses of other households ranged between 10 and 200 dunums.

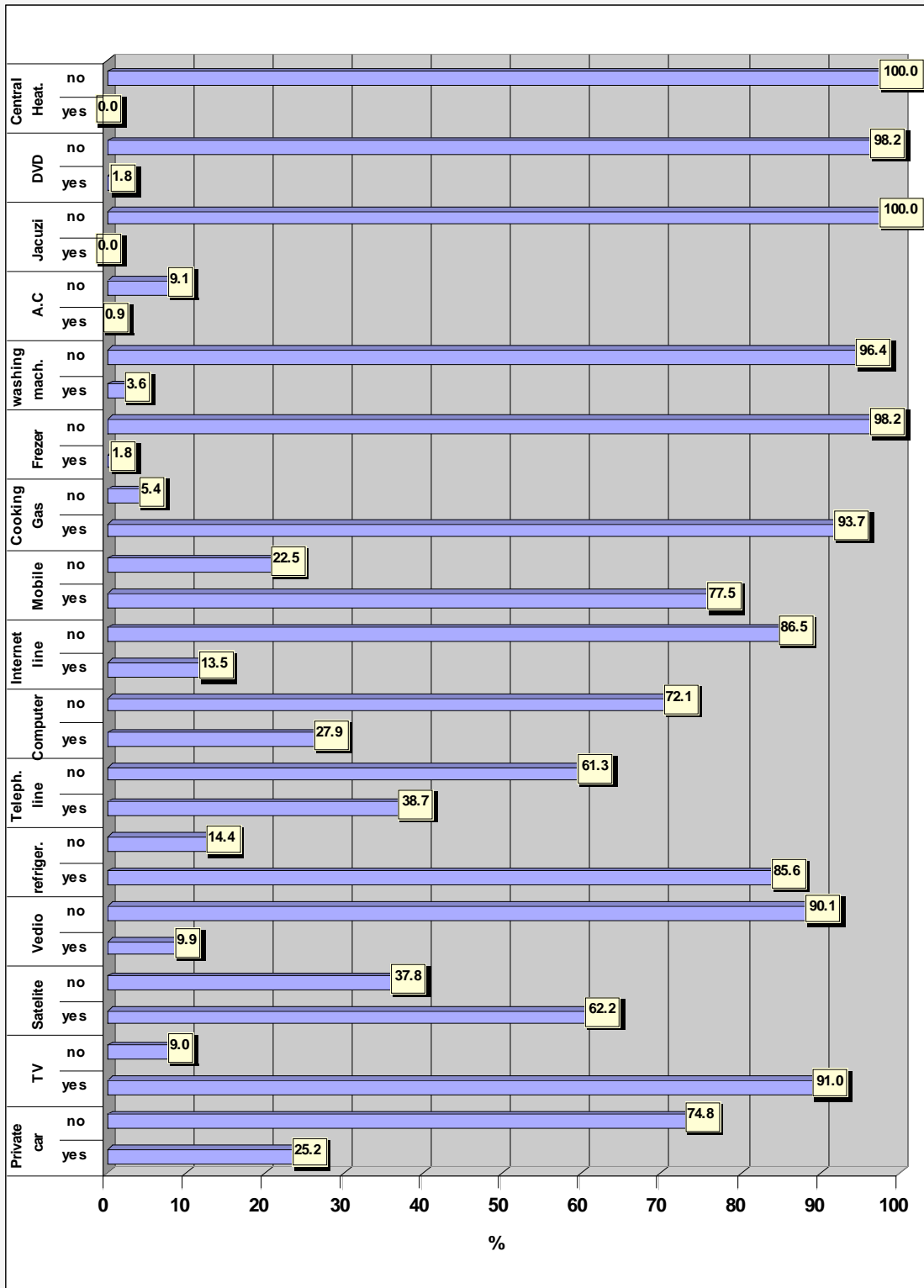
Up to 15.3% of the surveyed households, their lands were bulldozed and their crops were destroyed. Of the total bulldozed and destroyed crops, 10.7% was olive and other fruit trees (Up to 260 fruit trees were uprooted), followed with vegetables (32.1%) and the field crops (57.2%). The total losses and the value of bulldozed crops and trees reached up to 10,600 USD.

The Occupation activities have reached the Palestinian houses, as 5% of the surveyed households' houses were demolished partially or completely by the Israeli military bulldozers or explosives. Thus, these families have lost their homes and became homeless and they need years over years to rebuild simple houses to host them. The area of destroyed buildings have ranged between 70 m² and 200 m² per household with average value of 157 USD/m² for destroyed buildings.

5. ANNEXES

Annex I

Figure 1: Availability of household devices and instruments



Annex II

Table 1: Household consumption per month (for different items)

Frequency times/month	red meat	poultry meat	Fruits	milk	bread	sugar	vegetables	rice
0	3.5	0	1.4	1.6	0	0	0	0
1	25.6	7.8	1.4	0	0	0	0	0
2	24.4	5.8	1.4	0	0	0	0	0
3	12.8	9.7	0	0	0	0	0	0
4	9.3	22.3	15.7	3.4	0	0	0	0
5	10.5	23.3	0	0	0	0	0	0
6	3.5	9.7	0	0	0	0	0	0
7	1.2	1.9	0	0	0	0	0	0
8	4.7	5.8	0	0	0	0	0	0
9	1.2	0	0	0	0	0	0	0
10	2.3	6.8	0	1.6	0	0	0	0
11	0.0	0	0	0	0	0	0	0
12	0.0	2.9	0	0	0	0	0	0
13	0.0	0	0	0	0	0	0	0
14	1.2	0	0	0	0	0	0	0
15	0	1.1	1.4	0	0	0	0	2
20	0.0	1.9	0	1.6	0	0	0	2
30	0.0	1	78.6	91	100	100	100	96