Inside Palestinian Households

Initial Analysis of a Community-based Household Survey

Volume One

Edited by

Rita Giacaman and Penny Johnson

Research Team:

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BIRZEIT UNIVERSITY
Institute of Women's Studies
in cooperation with the Institute for Community and Public Health
2002

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Population, Migration, Households

Perceptions and Preferences for Male and Female Children: Costs, Education, Work, Marriage, Old Age

Burden of Care and Divisions of Labor

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Last but not least, our greatest appreciation to our respondents who took time out of busy lives and responsibilities to answer our lengthy questionnaire. We hope the results will provide a greater understanding of their lives, work and aspirations "inside Palestinian households" and lead to better public policies to support these households and the women, men and children who constitute them.

Introduction

This report is the first of two volumes analyzing data from a survey administered to 2,254 Palestinian households in nineteen communities in the West Bank and Gaza in the summer of 1999. These initial reports are best described as the first signpost on a trail, rather than a final destination, investigating gender dynamics and social processes within and among Palestinian households. The trail began with work undertaken by the Institute of Women's Studies that reviewed existing literature and data on Palestinian women and gender relations in Palestinian society. Some results of this work were published in the Gender and Society Working Papers and in the Palestinian Women: A Status Report Series. In these studies, researchers considered contradictory indicators of women's status and gender equity in Palestinian society in the West Bank and Gaza, including negative indicators of unusually high fertility and unusually low female labor force participation, combined with positive indicators such as relatively high female educational achievement and active informal political participation.

Some insight into these contradictions can be found through a gender analysis of macroeconomic factors, such as restricted and gendered labor markets, as well as in macro-political factors such as the dynamics of military occupation and resistance, political conflict, and profound insecurity. But many unanswered questions seemed to lay in the "black box" of the Palestinian household, where men and women, the elderly and the young struggle to cope with these factors, negotiate roles and responsibilities, and strategize for more secure and prosperous futures. Assumptions about idealized and uniform views of the Palestinian family and household abounded in both policy and everyday discourse, but there was sparse information or analysis into how households and household members mediate these macro-factors in daily life to promote individual and family welfare and survival. In particular, we began to question how differences among households, whether in family composition, headship, type of locality (rural, urban and camp), region, or educational, labor and wealth characteristics might lead to different processes of resource allocation, preferences for children, labor patterns, and social support. We also asked whether gender dynamics are a contributing factor, a consequence, or both, in varying household strategies.

Beginning with a pioneering study of living conditions conducted in 1992 (FAFO 1993) and ending with the first national census of the Palestine Central Bureau of Statistics (PCBS) conducted in 1997, data began to emerge on the demography; expenditure and consumption patterns; and health, educational and labor status of Palestinian households that begged for further investigation. While not all these studies treated the household as a unitary model, most did.

Households in Crisis

In the context of occupation, insecurity, and the lack of an independent government and economy, Palestinian households and families have been and continue to be subject to crises and emergency conditions without the cushioning of adequate public social provisions. Palestinian households have been favorably described as "shock absorbers," absorbing economic shocks and crises through networks of family and kin-based informal social support. (World Bank, 1997). Such descriptions, however, did not identify the kind

of households or family members within them that bear the brunt of these shocks or whether the capacity of these household members, particularly women, will be able to absorb shocks, under the assumption that this capacity is 'infinitely elastic', in the phrase of economist Diane Elson (Elson, 1991). In the new post-Oslo political, economic and social reality, and in light of the emergency conditions of the second Palestinian Intifada, "a view from the household" (Singerman and Hoodfar 1996) may provide important information and direction to realistic and effective social policies for Palestinian education, labor, population and social security, as well as gender equity.

Global and Local Scholarship

This study benefited from an international feminist scholarship and economic and social research, which have generated a new focus on the household as "a very significant institution, mediating the relationships between individuals, local communities, markets and the state" (Singerman and Hoodfar 1996, xi). The Palestinian case may be particularly useful in understanding the household as a locus of decision-making, countering the view that society is constituted of individuals (usually men). Our approach has been influenced by the new models, such as household bargaining models, that examine relations inside the household as a site of "conflict and cooperation" (Sen in Tinker 1990), where women and men struggle to allocate resources for individual and family welfare. Attention to the role of care giving and the household management as a site of social reproduction from a feminist perspective has also been useful.

Multifaceted Investigation

This household survey is the basis of a multifaceted investigation of Palestinian households/families and their systems of social support and strategies for present and future welfare. The survey hopes to discover how different households (and to an extent larger family and kin networks) and their members allocate resources and make decisions about labor, education, and marriage/fertility for family and individual welfare and social mobility, and how gender and age hierarchies operate in this context. There is a particular concern with how these dynamics are shaped by economic, social, and political features and transformations in Palestinian society. Several areas of inquiry on the characteristics of poor households have also arisen from the work done by the Institute of Women's Studies and other researchers in the National Poverty Commission.

Why a Community-based Survey?

Given the complexity of the issues, the Institute weighed various methodologies and decided to begin with a community-based household survey, to be followed by in-depth ethnographic studies to better explore relations and dynamics within the household and community matrix. The team chose a community comparative approach as opposed to a national sample survey for several reasons. 1) A national level household surveys would make it difficult to follow up with in-depth inquiries which are needed for understanding social phenomena that are not understood utilizing statistical methods alone. 2) We wanted to consider types of livelihoods, household formations, cultural constraints, decision-making processes within the family, and migration patterns. National surveys tend to homogenize differences between communities, as the principal focus is on representation by demographic indicators, rather than other differences in livelihood, household formation, cultural constraints, migration patterns, and decision-making processes within the family. 3) The number of households that could financially and logistically be surveyed was approximately 2,000-3,000 and a national sample at this level would have greatly constrained specific comparative analysis. 4) National data from the 1997 census of the Palestinian Central Bureau of Statistics (PCBS) was available for comparison.

The community household survey provides a comparative edge to the standard statistical surveys that sample a limited number of households, covering everybody demographically but missing out on differences among what we term 'prototype' communities. For instance, we can examine communities that rely on agriculture versus communities that rely on wage work, or cities with clear features of urbanity and modernity in contrast to cities where these features are muted (Ramallah versus Hebron), or communities with migrants abroad versus those without. Some of the results of the survey may be generalized to the national level, while others are specific to the communities studied.

The process of constructing the community-based survey was lengthy. Research design was undertaken in the spring of 1998 followed by the establishment of a research team and the writing of background papers in the summer of 1998. Papers included: Household Forms and Kinship Relations (Lisa Taraki), Household Economy: Formation and Allocations of Resources: Focus on Education (Lamis Abu Nahleh), Fertility Behavior, Fertility Decisions and Household Investment Strategies (Rita Giacaman), and Family Formation, Poverty and the Market (Penny Johnson).

Research Team and Questionnaire Construction

In the fall of 1998, an expanded research team of eight researchers[1] met and worked intensively to develop a community-based survey questionnaire. Given the conceptual complexity of the issues to be addressed and the multidisciplinary nature of the team, the process involved numerous drafts, testing, and discussion, as well as numerous compromises. Researchers tested the questionnaire themselves in the field in March 1999 and a pilot was conducted by PCBS to the questionnaire.

The questionnaire consisted of four main parts addressing different themes and answered by different respondents in the household. These parts included:

A. *Characteristics of households and their members:* This included a population grid, information on migration, patterns of social support (aid, loans), housing conditions, sources of household income, kin-based housing arrangements, labor, demographic and educational characteristics of the community population and households, land and property ownership, agricultural use, and household amenities. This section also included specific questions pertaining to living arrangements, financial transactions within and between households and borrowing and lending data, aimed at coming to an initial understand of the flow of money and resources within the family and among families, especially in the extended family context. Any informed member of the household provided responses.

B. *Children, household management and division of labor, and economic history of the household's main breadwinner:* This included perceptions of costs and benefits of children at different ages; preferences for male and female children in labor, education and marriage, expectations of children in old age; preferred number of children for sons and daughters; responsibilities for burden of care and household management; division of labor in the household; kin-based social support and economic relations; and the economic history of the family breadwinner. All questions were answered by equal numbers of male and female respondents.

C. *Informal and domestic economy within the household:* This section related to women's labor both in primary production inside the household, whether for consumption, exchange or cash, and in informal economic projects and was answered by adult female respondents.

D. *Fertility*: This included complete fertility histories, use of contraception, and view of importance and preferred number of children for all ever-married women in the household aged 15-49.

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[1] Lamis Abu Nahleh, Rita Giacaman, Rema Hammami, Jamil Hilal, Penny Johnson, Eileen Kuttab, Majdi al-Malki and Lisa Taraki

Volume One analyzes data from parts A and B. Section I describes characteristics of household members (population), households and house-heads, and migration. Section II investigates perceptions and preferences for children in marriage, labor, and education, as well as in terms of their costs and benefits and expectations in old age. Section III analyzes responsibilities for of care and divisions of labor in the household.

The second volume will thus consider data from parts C and D, analyzing women's role in the domestic and informal economies and patterns of fertility in different types of households, regions and localities. In addition, some aspects of kin relations will be included in this volume, as will the economic history of the breadwinner. This volume will also summarize some of the main findings on differences between households in rural, camp and urban settings and among different regions, addressing questions of degrees of urbanization, the existence or erosion of peasant households and agricultural livelihoods, and the specificities of camp households.

Selection of Communities

In cooperation with PCBS, who administered the questionnaire, the team selected nineteen communities based on regional distribution; proximity to urban, camp, and rural communities; and typologies, particularly of villages in an attempt to include agricultural villages, border villages where work is predominantly located in Israel, and suburban villages with strong economic ties to neighboring cities. The following communities were selected:

Cities: Ramallah, Jerusalem (Old City), Nablus, Jenin, Hebron, Gaza City

Camps: Amari, Balata, Fawwar, Jenin Camp, Nusseirat (Gaza)

Villages: Beit Ummar, Hussan, Mazra Sharqiyya, Turmos Aya, Zeita, Tamoun, Beit Hanoun (Gaza), Khuza' (Gaza)

Researchers utilized PCBS census data and other information to construct initial data profiles on each community, some of which is integrated into this report.

Despite the double piloting of the questionnaire, the summer of 1999 became a laboratory for the questionnaire as approximately 80 PCBS fieldworkers from the West Bank and Gaza were trained in a lengthy process where simulations helped refine questions. Fieldwork was completed in September, data entered in October, and analysis began in December.

This initial analytical report will be used by researchers to produce working papers on questions and themes raised by the data, and to continue with ethnographic work. Research findings will also be used to recommend policies for education, population, welfare of male and female children, labor, poverty alleviation, social provisions, and other critical issues.

Sample Selection and Design

As noted above, the Institute team chose to do a community-level survey that would contain a stratified sample of villages, camps, and urban areas in the northern, central and southern regions of the West Bank, Gaza, and a sample from Jerusalem, given that other studies have found the latter to be an important comparative variable. The team decided the sample should be taken from the Old City of Jerusalem rather than East Jerusalem as a whole, for several reasons, including better opportunities for qualitative follow-up. The selection of cities by region was relatively unproblematic: Hebron in the south, Ramallah in the center and Nablus in the north of the West Bank, along with Gaza City and Jerusalem. Jenin was selected to represent the secondary towns of the far north. Camps were selected to link with the selected urban centers.

The selection of villages was more problematic. In addition to a regional spread, the team sought to select prototype villages with varying types of labor and conditions - labor in Israel, distance to Palestinian urban centers and role and kind of agriculture (modern, traditional), as well as villages where remittances from overseas migration might play an important role in the village economy.

The team worked with PCBS statistician, Mamoun Kasab, to take all these factors into consideration and construct a sample and sample frame stratified by type of locality, region, and main economic activity.

Sample Size

Sample size depends on the level of representation, accuracy and confidence. In this survey, sample size estimation took into consideration the ability to extract simple frequency distributions of selected attributes and to compare the results among the chosen locations independently of the results at the level of the Palestinian Territories as usually done in official statistics.

The sample size was selected according to the following criteria:

- The sample size was based on indicators that are related to variables included in the survey. For instance, the sample used the fact that 73% of families in Palestine are nuclear families.
- The margin of error at the level of the target population would not exceed 4%.
- The percentage of non-response would not exceed 10%.
- The level of confidence would be 95%.
- The design effect would be 1.75.
- The margin of error at the level of each population location involved in the study would not exceed 20%.

The following formula was used to estimate the sample size:

$n= t^2 *P*Q/(rS^2*P^2)$ ..... (1)

where t=2 corresponding to the level of confidence of 95%

rs = the relative error under the assumption of simple random sampling

P= percentage of a certain attribute

Q=1-P

Applying the above formula and taking into consideration that the non-response rate might exceed 10% in the Jerusalem district, the sample size was estimated to require 2,400 families. The sample size in each population location was 73 families. Because some of the population locations were relatively large, the sampling fraction was raised by 1.5% in these locations.

In Jerusalem four statistical cells were selected. Due to the lack of a sample frame for Jerusalem households due to the Israeli occupation, the buildings in these cells were counted and one household was selected from each building using the Kish table. The four statistical cells were distributed as two cells in the Islamic quarter, one cell in the Christian quarter and one cell in the Armenian quarter.

Limitations

By opting for a relatively large number of communities and a regional spread, some ability to pursue detailed analyses was sacrificed. Although the results can be generalized to the communities themselves,

as well as serve our comparative purposes, the data in some instances was too small to allow for analyses that take into consideration confounders. A particular limitation comes in data from the relatively small population of Ramallah that did not include its twin, and larger city, al-Bireh. This resulted in a rural bias in the central region of the West Bank.

Definitions

After considerable discussion among team members, standard definitions were used for household and heads of households partly to facilitate comparisons with PCBS and other data. The household was thus defined as "one person or group of persons, with or without a family relationship, who shares shelter and food and makes joint provisions for food and other essentials of living." The head of household is defined as "a person who usually lives with the household for at least six months previous to the date of the survey and is considered the head by its other members." However, one purpose of this investigation of internal dynamics of the household is to consider how responsibility for financial and social support and economic and social welfare for the household operates in the Palestinian context in order to develop more useful typologies for headship and modes of household maintenance.

Wealth, Living Standards, and Socio-Economic Status Indices

The research team constructed three indices to measure wealth and living standards from survey variables:

Wealth Index: home ownership and land ownership weighted for locale; dependency ratio; head of household's work status, immoveable property; liquid assets; and financial aid.

Living Standards Index: amenities, including dishwasher, microwave, telephone line, computer, private car, satellite dish, internal toilet and heating method plus the household crowding rate.

Socio-Economic Status Index: a combination of the above indices.

Each of the three indices were divided into three categories (well off, medium, and poor) as well as a more detailed five-category index. The team also recoded an open question on main occupation to gain details unavailable in PCBS labor survey reports. The occupational recode will be used in the analysis in Volume II.

Writing and Editing of this Report

In such a lengthy engagement in all facets of the research by eight researchers, there is a collective process of debate and analysis that defies individual attribution. This report is the product of that process. Individual researchers wrote the initial analyses of each section, and the name of the author is indicated. The editors then augmented the analysis with additional data from the survey, data and research results from other sources, such as PCBS and the 1993 living conditions survey undertaken by FAFO, checked figures and provided analytical links between sections, and included contributions from international scholarship where relevant.

The Editors
Ramallah, 2001

SECTION ONE

POPULATION, MIGRATION, AND HOUSEHOLDS

The households in this survey (N=2,254) are the basic unit of analysis; the number of individuals (N=14,866) constitutes the human resources that are organized into these households. Section 1 analyzes information derived from a population grid recording the marital status, refugee or returnee status, educational level, relation to work, employment status, occupational status and place of work for all household members. A separate grid recorded information for all migrants related directly to the household head. In addition, the head of household or another knowledgeable member in each household were asked a series of questions about formal sources of social assistance and loans for the household in the past year, type, conditions and ownership of housing , kin-based housing arrangements, household amenities, land ownership and ownership of other property, savings or investments contributions to household income by family members, and patterns of informal assistance from and to family, kin and neighbors outside the household.

A comparison with the 1997 PCBS National Census data allows us to assess how our population and household data sample compares with the demographic, social, and economic characteristics of the Palestinian population and households of the Palestinian territory (the West Bank and Gaza) as a whole. We note that the two data sets differ in year (PCBS census taken in 1997 and this survey done in 1999) and in the inclusion of Jerusalem. Our data includes the Old City of Jerusalem, but for logistical reasons PCBS census data largely excludes the core area of East Jerusalem. Results are relatively consistent in most demographic, educational, and occupational features. Differences include a larger average family size (6.6 in our sample compared to the 1997 national census average of 6.1) and slight urban bias (60% of communities in our sample compared to 53% in the national census). Both are largely explained by the weight of the Gaza City and Hebron samples.

A central aim of our survey was to explore differences between our households by type of locality (camp, city or village) and by region (northern West Bank, central West Bank, southern West Bank, Gaza and Jerusalem). These key variables gave insight into local economies, household composition, household resources, and household kin relations, including proportions of relatives abroad and migration destinations, as well as educational, demographic and labor characteristics.

Another feature of this report is to analyze the differences between returnee and non-returnee households, a category not included in the national data. Returnees are generally individuals who returned from exile under the conditions of the Oslo agreement. Five percent of our households are headed by a returnee. The higher occupational profiles of returnees, their greater public sector employment, their distinct features in smaller family size, less kin-based housing and other household characteristics are all of interest. Our returnee households are equally found in urban, camp and village environments.

Chapter 1 analyzes demographic characteristics and labor force participation derived from a population grid. Sixty-percent of our workforce were semi-skilled or unskilled workers; 15% of the workforce worked in Israel and the settlements and a high three-quarters in the same district of residence; the latter seem advantaged in terms of household amenities. 64% of rural unskilled workers worked in Israel. Rural women had half the formal labor force participation of urban and camp women.

The issue of emigration is covered in Chapter 2. Reasons for emigration, year of emigration, and place of immigration are analyzed, as well as patterns of assistance from and to emigrants. The average number of emigrants (directly related to the house-head) per household was a high 1.2, with a relatively high 45% of emigrants female. Region and type of locality remained important in determining patterns of migration: for example, camp migrants were more likely to migrate to Jordan, while rural migrants favored the U.S. and Canada. Households had regular financial links with 15% of migrants.

Chapter 3 investigates differences between nuclear and extended households and female and male-headed households, as well as the occupational status of the house-head and patterns of employment stability in

households. Nuclear and extended households showed some distinction, for example, in the higher unemployment found in extended households. Overall, 11% of households were headed by women; female-headed households were found in greater proportion in camps and villages, and in the central West Bank and Jerusalem. Generally, female-headed households had distinct features in terms of much lower labor force participation, with over half (53%) having no one in the household working or seeking work, higher receipt of formal social assistance and more relatives abroad. Type of locality and region influence the occupational status of the house-head: for example, while rural house-heads are found more frequently in unskilled occupations, camp house-heads are found in middle-level occupations but disadvantaged as managers and professionals. Unemployment is higher among camp households, while a higher percentage of rural households (16%) have no labor force participants at all. An overwhelmingly 60% of returnee house-heads are found in the public sector, as compared to 21% of non-returnees.

Chapter 4 analyzes housing arrangements and home ownership, household amenities, property, and social capital (kin support). While three-quarters of our households were nuclear in composition, more investigation led us to question the meaning of nucleation, particularly given the predominance of kin-based housing arrangements. Three-quarters of households in apartments or attached dwellings shared the building with relatives of the head of household. In terms of amenities, one-third of households own satellite dishes, a quarter private cars, and 8% a computer. Camp households generally score lowest in amenities. Ten percent of households received public social assistance in the last year, while about one third received assistance from family or kin, but only 4% regularly. Thirteen percent owned land other than the land of their immediate residence, while 6% owned other property (shops or apartments) and only 3% stocks or economic enterprises.

Our findings from Chapter 3 and 4 indicate that Palestinian households seem to be highly dependent on the labor capacities and opportunities of its members, particularly the head of household. (Only 20% of households had a second contributor to household income). These capacities are differentiated by occupational status and education, with regional disparities and disparities between urban, rural and camp communities, differences between female and male-headed households, refugee and non-refugee households, and returnee and non-returnee households playing a role. The relatively low savings rates and ownership or stocks residential or commercial property, as well as the relatively low level and amount of public social support and the erratic nature of direct family support, accentuate household dependence on labor power. The need for support is highlighted by the fact that 30% of our families reported the need for urgent assistance in the past year.

Photo: Institute of Community and Public Health, Birzeit Universty

THE POPULATION: DEMOGRAPHIC CHARACTERISTICS AND LABOR FORCE PARTICIPATION

Rita Giacaman and Penny Johnson

This survey found 14,866 persons living in 2,254 households. Although the household is the basic unit of analysis for this survey, the number of individuals constitutes the human resources that are organized into these households. It is thus useful to indicate the main features of this population by sex, age, marital status, origin, educational status and economic activity. A comparison with the 1997 PCBS National Census data will allow us to assess how characteristic our population is of the demographic, social, and economic characteristics of the Palestinian population of the Palestinian Territory (the West Bank and Gaza) as a whole. However, this survey does not claim national representation and we also note that the two data sets differ in year (PCBS in 1997 and this survey in 1999) and in the inclusion of Jerusalem. Our data includes the Old City of Jerusalem, but for logistical reasons PCBS census data largely excludes the J1, or core area, of East Jerusalem.

Demographic Characteristics of the Population

Population Distribution by Sex

There is a slight male bias in sex ratios, but our data indicates no serious pockets of "missing females".

The sex ratio within a population is important as worldwide more boys are born than girls. Given symmetrical care, however, females "survive better" (Sen 1999, 105) and the ratio of women to men varies substantially across the globe from over 1.05 in United States, Britain and France and 1.022 in sub-Saharan Africa, to 0.95 in Egypt, 0.94 in China and West Asia, or even 0.90 in Pakistan. The main culprit for low ratios is usually identified as relative neglect of females in health care and nutrition, as well as direct practices of sex-selective abortion and female infanticide (Sen 1999, 104-7).

Of the total population in our study, 50.1% were male and 49.9% were female, a 0.99 ratio of women to men (PCBS 1997 census figures vary slightly with 50.8% males and a 0.97 ratio of women to men). At a national ratio of 0.97, excessive and premature female death due to social reasons may be of lesser importance in Palestine than in other developing countries, although patterns of forced exile, dispersion and migration have to be taken into account.

If we examine our population by the locality in which they live, there is a slight female bias in the camps (51.2%) and rural populations (50.5%) and a slight male bias in the urban population (50.6%), perhaps due to patterns of male migration.

There is a lower female-male ratio in the southern West Bank (Hebron District) and a higher ratio in the central West Bank.

Regionally, both our data and PCBS figures indicate some differences in the population. Almost equal male and female populations are found in the northern West Bank while there are male biases in the southern West Bank (50.6% males) and Gaza (50.7% males), and female biases in the central West Bank (51.4% females) and most distinctly in Jerusalem (Old City) with a 54.4% female population. While the Jerusalem difference is statistically significant (x^2=6.089, p=.014), this is probably related to characteristics of the Old City where our sample is located rather than Jerusalem as a whole as indicated by PCBS data that shows the Jerusalem area (excluding J1) as 50.1% male.

There are variations between communities, including contiguous communities, but the sample size is too small in most cases to be significant. We note that in our Ramallah area villages have the lowest proportion of males, while in the Hebron area, the village of Beit Ummar and in Gaza, the village of Beit Hanoun, contain the highest proportions of males (PCBS 1997 census data show a similar pattern where the national female to male ratio is 0.97, with 0.99 in the Ramallah-Al Bireh District but 0.95 in the Hebron District).

It can be concluded that any generalization about villages may be countered by the specificity of a particular village. Migration into urban settings or places of greater opportunity that favor males may be a factor in village sex ratios. The contrary Jerusalem findings relate to the peculiar features of the Old City, which perhaps like camps and some villages, is more a place where the vulnerable are left behind than a place where males migrate for opportunity.

An analysis by age revealed no significant differences in male-female ratios even among the young (ages 0-4) or over 65 years. The numbers are too small to lead us to any definitive conclusions regarding gender discrimination and mortality, but the data found no evidence of serious pockets of "missing females," although the southern West Bank/Hebron District bears more investigation.

Population Distribution by Age

Age distribution has important consequences for the formulation of social policies. It is an important element in assessing the human resources available for market and non-market productivity, the burden of nurturing and care for the young and aged (social reproduction), and the constraints and opportunities in household strategies for mobility and investment.

In this study, when we consider children in economic terms, we are analyzing them primarily as "private goods", which households may utilize for present and future welfare. Given the absence of a Palestinian social security system, a weak tax system with few re-distributive features, and no clearly defined vision of public allocations, children function as a central family resource. Their perceived role in securing family welfare may contribute to persistent high fertility rates. To date, the economic benefits to the larger society of investing in children have not been "socialized" through a social security and taxation system whereby the public, or at least taxpayers, have some claim on the future earnings of the new generation. Social policies that consider and integrate children as "public goods" (Folbre, 1996, 64) would make sense given their high presence in the population and potential contribution to economic development and more formal social security.

Our households included individuals ranging in age from 0 to 120 years with an average age of 21.5 years, confirming the youthful structure stressed by other reviews of Palestinian population dynamics. How this affects gender roles and responsibilities and human investment strategies in the household is a central question to be discussed in this report.

The youthful structure of the population offers constraints as well as future resources.

There are variations in age distribution by locality and region that may indicate some differences in household human resources (Table 1.1).

Table 1.1
Age Distribution
By Percentage of Type of Locality

Age Categories	Type of Locality			
	City	Camp	Village	Total
0 - 14	45	45	46	45
15 - 65	52	51	48	51
65 +	3	4	6	4
Total	100	100	100	100

It is interesting to find that the sample village populations contain more young and elderly than urban and camp populations, indicating that these

villages are at a disadvantage in having a working-age population. This is unlikely to be entirely related to fertility and mortality patterns, and may also be due to the effect of out-migration of males in search of work opportunities, whether locally or abroad.

Gaza is most youthful; villages are both more youthful and more elderly than cities.

Variations in the age structure between the West Bank and Gaza are also clearly related to higher fertility in Gaza. The PCBS census reports a Total Fertility Rate (TFR) of 6.9 in Gaza compared to 5.6 in the West Bank. In this survey, Gaza (49%) and the southern West Bank (48%) have the greatest proportion of youth under 15. For the elderly population over 65, Gaza (at 2.5%) and the southern West Bank (at 3%) have fewer individuals than Jerusalem (5%) and the northern (5%) and central West Bank (6%).

The data further indicates a probable increase in the average life expectancy of women over time. The average age for all men is 21.16 years and for women 21.89 years. For those 65 years or older the average age for men is 72.53 years, almost identical to the average of 72.56 for women. These results, confirmed by PCBS census data, indicate that women are beginning to live longer than men.

There is a need for a further in-depth investigation of the elderly and for social policies that consider children as "public goods" for the society as a whole.

Initiatives for social security and support for the elderly are both more practicable and necessary given the relatively small percent of elderly and their particular vulnerability to poverty, particularly in light of the findings noted in Chapter 3 that most of the elderly population do not live with their children.

Marital Status of the Population

Married sons are more likely to live with parents than married daughters.

Among our population over 12, we found 41% unmarried, 54% married, a very low of 1% divorced and 4% widowed. A breakdown by males and females revealed that a significantly higher proportion of the male population is unmarried (46%) compared to females (37%) (53% of males are married compared to 55% of females). A very low 0.3% of the men are divorced in contrast to 2% of women; 1% of men are widowed in contrast to 7% of women (x^2=302.76032, p≤.00005). These figures correspond almost exactly with the PCBS census results. Only a little over 1% of the marriages of male heads of households were polygamous at the time of the survey.

While women marry earlier, the significantly higher proportion of widowed, divorced, and single women in middle and late age indicate vulnerability.

Our data, as well as the census data, reveals that women tend to marry younger, divorce and are widowed more often than men. This is even more evident if we examine male-female differences by age cohorts (Table 1.2).

Although females marry at a younger age, those in the 35-44 age category are almost five times more likely to be single than males. The percentage of females without husbands, whatever the reason, increases with age to 23% of 45-54 year olds, 38 % of 55-64 year olds, and 66% in the over-65 category. For males, the percentage without spouses remains at about 2% from 45 to 64 and increases to 12% for those over 65. Elderly women are about four times more likely to be without a spouse than elderly men.

A significant portion of the female population in the 45-64 category is without spouses due to having never married or being divorced or widowed. The 1997 National Poverty Report indicates higher rates of widowhood in this age group in camp settings. While our numbers do not bear statistical comparison at this level, we found that in the widowed female population over 49 years of age most are in camps (34%) followed by cities (29%) and villages (28%) (x^2=17.520, p=.008).

Differences by sex are also significant in where

Table 1.2
Marital Status of Males and Females By Percentage of Age Categories

Age Categories	Unmarried		Divorced		Widowed	
	Male	Female	Male	Female	Male	Female
15 - 24	86	60	0.3	0.5	-	-
25 - 34	19	16	0.5	1.5	-	0.5
35 - 44	2.1	10	0.3	3	0.3	3
45 - 54	0.5	10	0.8	3	0.3	10
55 - 64	0.5	5	-	5	2	28
65 - 120	1.1	5	-	1.4	11	60

married people reside, with a much higher proportion of married sons (16%) living with their parents than married daughters (1%). We will see in **Section Two** how this and related factors signal differences in parental expectations towards daughters and daughters-in-law.

Origin, Locality and Region of the Population Sample

Both the individual population and households in this survey included 47% refugees who were originally from villages and towns in Palestine now within the 1948 borders of the state of Israel. This figure is slightly greater than the 41% of refugees found nationally in the PCBS 1997 census data.

Another category in our sample included 4% of the individual population and 5% of households who are returnees, primarily those who returned from exile and claimed residency status after the 1993 Oslo accords. We cannot ascertain if the proportion of returnees is representative or not at the national level since the PCBS 1997 census did not categorize this group. In our data, we found no differences by age or sex between returnees and non-returnees indicating that returnees generally came as families.

Our sample has a slight overall urban bias compared to the PCBS census data with 60% in cities (compared to 53.1% in the national census), 16% in refugee camps (compared to 15.9%) and 24% in villages (compared to 31%). This bias is primarily due to the size of our Hebron and Gaza City samples, as well as the inclusion of Jerusalem.

Regionally, 41% of our population sample is from Gaza, 5% from Jerusalem, 22% from the northern, 11% from the central, and 21% from the southern West Bank.

Educational Levels of the Population

The educational profile for our total population over 10 years of age is roughly the same as PCBS census data, with 24% reported as illiterate or barely able to read and write, 27% with primary, 24% with preparatory, 15% with secondary, and 10% with post-secondary education.

Most of the illiterate population is found in the 55 and over age categories.

There is evidence of a significant change in the educational level of the population in recent years (Table 1.3).

As Table 1.3 indicates, most of the illiterate population is found in the 55 and over categories and most of the well-educated population is among the younger age groups. Post-secondary education is an attribute of 18% of those 25-34 and 21% of those 35-44, in contrast to 17% of those 45-54, 7% of those 55-64 and a low of only 3% among those 65

Table 1.3
Education Level by Percentage of Age Categories

Educational Level	Age Category					
	15-24	25-34	35-44	45-54	55-64	65-120
Illiterate/can read, write	6	9	15	31	62	79
Primary	21	21	23	22	14	13
Preparatory	43	29	23	15	8	3
Secondary	24	23	18	15	9	2
Post-secondary	6	18	21	17	7	3
Total	100	100	100	100	100	100

(x^2=3018.5732, p≤.00005)

years or over. There is no question that age is a confounder for education; the evidence may also suggest that older generations have supported the younger in attaining education at a higher level than their own.

Men have lower levels of illiteracy and higher post-secondary education than women.

Women and men attain preparatory and secondary education equally. Men, however, are both less illiterate or with elementary reading and writing skills at 21% compared to women at 27%, and more highly educated at 11% with post-secondary education compared to women at 8% (Table 1.4).

Although the gap is small, it is in post-secondary schooling that gender discrimination seems to operate most seriously. Of the population obtaining post-secondary education, 56% of women and 38% of men obtained two-year diplomas, while 54% of men and 40% of women obtained bachelor's degrees At the post-graduate level, 5% of men but only 1% of the women obtained master's degrees, and 2% of men but only 0.3% of women had PhD degrees (x^2=37.183, p≤ .00005).

Table 1.4
Education Level byPercentage of Sex Category

Educational Level	Males	Females
Illiterate/read and write	21	27
Primary School	28	26
Preparatory	24	24
Secondary	16	16
Post-secondary	11	8
Total	100	100

(x^2=69.3316, p≤.00005)

Camp residents have higher educational levels than urban and rural residents.

The type of locality in which the population resides also affects educational levels with camp residents attaining slightly higher educational profiles than either urban or village residents. While 11% of camp residents attain post-secondary education, only 10% of urban and 9% of village residents do so. Village residents exhibit slightly higher rates of illiteracy and elementary reading and writing skills at 25% compared to approximately 23% in urban and camp settings (x^2=22.101, p=.005). Rates for secondary education were roughly equal across all locales.

Regionally, the attainment of post-secondary education was highest in communities in the northern West Bank (12%) and Jerusalem (11%) and lowest in the central and southern West Bank (8%). Secondary school attainment was highest in Gaza (18%) and Jerusalem (17%) and lowest in the central (13%) and southern (14%) West Bank (x^2=160.010, p≤.00005). The low levels of educational attainment for the central West Bank are prob-

ably due to the rural bias in the central West Bank sample.

Refugees have higher educational levels than non-refugees.

Examining the educational data by origin of the population, we find that refugees score significantly higher in educational attainment than the rest of the population. Fewer refugees are illiterate or with elementary skills (23%) compared to non-refugees (25%) and have more secondary education (17%) compared to non-refugees (15%) and more post-secondary education (11%) compared to non-refugees (8%) (x^2=34.26004, $p\leq$ .00005). This confirms the importance of UNRWA support for refugee education and perhaps the refugee population's ambition to seek educational capital where other forms of capital do not exist.

Returnees are more highly educated than non-returnees.

Returnees have significantly higher levels of education compared to the rest of the population with far fewer who are illiterate or having only elementary skills (13%) compared to non-returnees (24%), more with secondary education (28%) compared to non-returnees (15%), and more with post-secondary education (23%) compared to non-returnees (9%) (x^2=67.6829, $p\leq$ .00005). The data suggests that better-educated Palestinians were better able to utilize the peace process to return to the West Bank and Gaza compared to the less-educated and less-fortunate, for whatever reason. Alternatively, it may also mean that Palestinians in the Diaspora may be better educated than the local population.

Labor Force Participation

Only 35% of the population over 10 is in the labor force and only 26% work regularly. Age, type of locality, refugee status and education make a difference.

Of the population over 10 years of age, 35% reported that they were in the labor force (PCBS data registers 37%), while 32% were full-time students, 30% housewives, and approximately 3% reported another status, probably elderly and retired.

Labor force participants in the 10-14 age category are few: three individuals reported working regularly, 10 irregularly, and 18 were unemployed, constituting 1.5% of this age category. The low rate of participation in those younger than 15 years of age, however, does not preclude regional pockets of child labor. The child labor rate may well depend on the way the questions are asked and people's perceptions of what constitutes work. It is highly likely, judging by our observations - for example of young boys peddling - that the rate of child labor is higher than indicated in this formal survey. A more systematic investigation of this important subject should be made.

The small size of the labor force in our sample is partly due to the low labor force participation of women (8%) (N=404) compared to men (63%) (N=3,145). This matches the PCBS census findings (PCBS May 1999, Table 42). We note that PCBS labor surveys collect occupation data on the population over the age of 10 but often only report labor force participation rates for the population over 15. At the time of our survey (April-June 1999), PCBS found 12.4% of females and 71% of males over 15 in the labor force (PCBS October 1999, 21).

Rural women are half as active in the labor force as urban and camp women.

Female participation rates are highest in the northern West Bank and Jerusalem and lowest in Gaza.

In our survey, females in the labor force are slightly less likely to be found in regular employment (72%) than males (75%). Rural women are only half as active in the labor force (at 6%) as urban and camp women (at 12%) in our sample.

Regional samples are too small to be definitive, but the highest female labor force participation rates were found in the northern West Bank (12%) and Jerusalem (13%), while low rates were found in Gaza (6%), the southern (7%) and central West

Bank (8%). The rural bias of our sample in the central West Bank (including the villages of Mazra'a Sharqiyya and Turmos Aya with less than a 6% female participation rate) could explain the difference with the PCBS 1997 census figures, which show 18% of women in Ramallah-Al Bireh participating in the labor force.

Unemployment and Employment Stability in the Population

Of those in the labor force, 75% worked regularly, 10% irregularly and 15% were unemployed, defined as those registering as working or seeking work. (These results are the same as the PCBS 1997 census data. A 1999 PCBS Labor Force Survey, taken two months before our survey, reported on the population over the age of 15 instead of the age of 10. With a somewhat different methodology, they found the unemployment rate was reported at 11.8% nationally, with 9.5% in the West Bank and 17.4% in Gaza). Unemployment is thus fairly high, but perhaps of more significance is the small percentage of those who have stable employment.

Age is a factor in unemployment with highest numbers among the young and old (22% of those 15-24; 29% of those 55-64; and 57% of those over 65) compared to the middle aged (7% of those 25-44 and 12% of those 45-54) (x^2=398.745, p≤.00005).

Among women in the labor force, urban women have a higher rate of regular employment (78%) compared to camp (65%) and village (60%) women, a lower rate of unemployment (13%) compared to camp (17%) and village (25%) women, and less irregular employment (8%) compared to camp (18%) and village (15%) women.

Unemployment is higher among refugees and those with low education.

There is more irregular employment and unemployment among those with lower education (28% of illiterate and 16% of those with primary education being unemployed). Surprisingly, however, we found equal levels of unemployment among those with preparatory, secondary or post-secondary education (12%). Regular employment increases with post-secondary education (84%) compared to secondary education (78%). That is, the more educated, the more chance of regular employment, and the more uneducated, the more chance of irregular unemployment, and, at the lowest levels of education, unemployment.

The relationship between employment/unemployment and educational level remains strong and statistically significant even when controlled for age (Table 1.5).

Fewer refugees (72%) than non-refugees (78%) reported regular work and more unemployment (18%) compared to non-refugees (13%) (x^2=20.3032, p ≤.00005).

Employment stability varies according to type of locality. Camp and village residents are less likely to be regularly employed and more likely to suffer from irregular employment and unemployment than urban residents (Table 1.6).

Table 1.5
Employment Stability of Labor Force by Percentage of Educational Level

	Educational Level					
Employment Stability	**Illiterate/ can read**	**Elementary**	**Preparatory**	**Secondary**	**Post-Secondary**	**Total**
Regular	60	71	77	78	84	74
Irregular	12	13	11	10	4	10
Unemployed	28	16	12	12	12	16
Total	100	100	100	100	100	100

(x^2=133.8105, p≤.00005)

Table 1.6
Employment Stability of Labor Force By Percentage of Locality

Locality Type			
Employment Stability	**City**	**Camp**	**Village**
Regular	78	69	69
Irregular	8	13	14
Unemployed	14	18	17
Total	100	100	100

(x^2=44.4990, p≤.00005)

The substantial gap in regular employment between cities on the one hand and camps and villages on the other indicates an important area for investigation. The "pull of the cities", or of particular cities, may influence household decisions about labor and education allocations for male and female children, as well as influence decisions about internal migration.

Gaza and the Old City of Jerusalem have the highest unemployment; lowest unemployment is in the northern and southern West Bank.

Regional variations are statistically significant but do not necessarily follow expected patterns, particularly in the West Bank. Those who reported working regularly included 76% in the northern, 73% in the central, and 84% in the southern West Bank, as well as a low 68% in the Old City of Jerusalem, and 70% in Gaza. Irregular work was reported in the northern (76%), central (73%), and southern West Bank (84%). Figures for unemployment include 9% from the northern, 18% from the central and 11% from the southern West Bank, and 21% from Gaza and 20% from the Old City of Jerusalem (x^2=132.0247, p≤ .00005).

While the high level of unemployment in Gaza is not surprising, the relative high numbers in the more prosperous central West Bank calls for an explanation and is probably related both to the rural bias in the regional sample (where only 21% of the sample is urban Ramallah) and perhaps to specific features of the two villages included in the sample. The high rate of regular employment and the low rate of unemployment in the less prosperous southern district also require explanation.

Occupational Status

For this study, we reduced the nine broad PCBS occupation categories to seven by re-grouping the "lower" occupational categories.

- **Managers, directors and legislators** constituting managers and directors in both government and the private sector;
- **Professionals** constituting professionals in education, health (doctors and pharmacists), accounting, engineering, and the law;
- **Technicians and associate professionals** constituting skilled operatives and assistant professionals, such as nurses, assistant accountants, etc;
- **Clerks** constituting secretaries, clerks and other office workers;
- **Service and sales workers** including personal services, restaurant and hotel workers, guards, sellers in commercial enterprises and the market, among others;
- **Semi-skilled workers** constituting crafts and related workers (mostly in our case in construction), and a lesser number of plant machine operators and assemblers;
- **Unskilled workers** constituting elementary occupations.

Almost 60% of employees are semi-skilled or unskilled.

Our study found that a substantial majority of our population is semi-skilled (38%) or unskilled (20%) (The PCBS 1997 census registers 36% as semi-skilled, if crafts workers and plant and machine operators and semi-skilled agricultural workers are included, and 25.4% unskilled). Thus, in our survey, 60% of our population in the labor force are blue-collar workers and in the national population in 1997 about 61%. A broader view of the working class might also include some of those working in the service sector and as sales workers (16%) as well. Only 2% reported that their primary liveli-

hood is from agricultural work or fishing compared to 6% in the national PCBS census data. In our communities, agriculture is for all practical purposes not a main livelihood for the population.

We also found that 8% were professionals, 9% technicians or associate professionals, 4% clerks and 5% managers or directors (PCBS Labor Survey found 5.1% in the population over the age of 15 in this category, PCBS 1999c, 23), a slightly higher proportion than the PCBS 1997 data (Table 1.7), perhaps reflecting the steady growth of the government civil service. If we classify professionals, technicians and clerks as white-collar workers, we find 22% of our work force in this category. In its October 1999 labor force survey, PCBS found 18.3% of the population over 15 in this category (PCBS 1999c, 23).

Government, UNRWA, or NGOs employ over 65% of professionals and technicians and 49% of clerks.

A majority of our sample in the white-collar category is employed in government (55%) or in UNRWA and NGOs (10%). Since only 9% of professionals are employers or self-employed, we are justified in treating this group as largely white-collar employees, with only a small minority who are employers, self-employed, or "free" professionals.

There were also differences in occupational findings between the PCBS 1997 census and PCBS 1999 labor surveys, most strikingly a much lower 6.4% in the 1999 Labor Survey engaged in service and selling as opposed to 17.6% in the 1997 PCBS census.

Table 1.7
National Occupational Structure of Employed Persons over 10 by Sex, 1997

Main Occupation	Male		Female		Total	
	Number	Percent	Number	Percent	Number	Percent
Managers and legislators	10,859	2.5	1,930	3.7	12,789	2.6
Professionals	26,445	6.0	9,975	19.4	36,420	7.4
Technicians and associate technicians	19,369	4.4	14,192	27.6	33,561	6.8
Clerks	12,313	2.8	6,323	12.3	18,636	3.8
Service and sales workers	83,126	18.8	3,684	7.2	86,810	17.6
Skilled agricultural and fishery workers	24,791	5.6	4,273	8.3	29,064	5.9
Crafts and related workers	106,007	24	6,706	13.0	112,713	22.8
Plant, machine operators and assemblers	37,390	8.4	316	0.6	37,706	7.6
Elementary occupations	121,156	27.4	3,931	7.6	125,087	25.3
Not stated	1,032	0.2	179	0.3	1,211	0.2
Total	442,488	100%	51,509	100%	494,357*	100%

Source: PCBS, 1999a. Calculated from Table 56, 375-77.

*<u>Note:</u> *Male and female numbers for elementary occupations are less than the total number, perhaps because sex was not reported for all workers in these occupations.*

63% of women are white-collar workers as opposed to only 16% of men.

Although a considerably lower percentage of women are in the labor force compared to men, Table 1.7 indicates that when they do work, they tend to work at higher-level jobs. Women who work tend to be the more educated and are absorbed in the better-paid, higher-status positions.

In the white-collar categories, which include professional, technical and office work, there is a significant difference between men (13.2%) and women (59.3%) employed in these fields (Table 1.7). Our data for these two categories is nearly identical, with 63% of women reported as white collar workers as opposed to 16% of men.

The opposite is revealed by our survey in the unskilled or semi-skilled fields where there are more men (65%) than women (29%) and in the service sector and as sellers where there are more men (19%) than women (7%) (x^2=330.122, $p\leq$.00005). Although numbers are small (N=17), women held high managerial occupations in the same proportion as men at 5% (PCBS census data shows 3.7% of women and 2.5% of men).

Returnees and refugees hold more white-collar occupations.

In the three white-collar categories, more refugees (24%) were found than non-refugees (17%) and among service workers or sellers there were more refugees (18%) compared to non-refugees (15%). Among semi-skilled workers, fewer refugees (35%) were found than non-refugees (41%) (x^2=17.275, p=.001). In unskilled work, an equal proportion of refugees and non-refugees were found (20%). In managerial positions, fewer refugees (4%) were found than non-refugees (6%). These overall results may be the effect of the higher educational level among refugees or UNRWA's employment policies, which attempts to employ refugees to operate its services.

The picture for returnees and non-returnees is even more dramatic in our data with white-collar jobs where more returnees (42%) than non-returnees (20%) are found; and for managers and directors, where more returnees (9%) than non-returnees (5%) are found. But in the service sector and as sellers, there are fewer returnees (16%) than non-returnees (22%). There are more significant differences with semi-skilled work-returnees (19%) compared to non-returnees (39%), and unskilled jobs-returnees (9%) compared to non-returnees (21%) (x^2=62.850, $p\leq$.00005). The higher educational qualifications of returnees are a critical factor in determining occupational status.

16% of the work force with post-secondary education is unskilled or semi-skilled, indicating that better jobs, whether in remuneration or status, are not always available.

When we examine the type of work people do in relation to education, the pattern is clear: the higher the education the more absorption into white-collar or managerial occupations. Only 6% of the illiterates compared to 25% with secondary and 75% with post-secondary schooling occupy these positions. Interestingly, the gap is least among the highest level of managers and directors: of managers and directors, 4% are illiterate and 10% have post-secondary education, reminding us that management may rely on capital or other resources, and not always high levels of education.

In contrast, a high of 37% and 38% among the illiterates are working in semi-skilled and unskilled jobs respectively compared to 10% and 6% of those with post-secondary schooling working in these jobs (x^2=1252.267, $p\leq$.00005). Education then is the window of opportunity for better jobs.

31% of villagers are unskilled workers as opposed to 25% of camp-dwellers and 16% of urban residents.

Camp residents score highest in white-collar and managerial occupations compared to urban and rural residents; urban residents have higher participation rates in service and selling occupations.

Although numbers are small and differences thus not statistically significant, village residents are not disadvantaged as managers (6%) compared to urban residents (5%) and camp-dwellers (4%).

Villagers appear to have some disadvantage in obtaining other white-collar professional work such as technical or office work (21%) compared to city dwellers (26%) and camp dwellers (28%), as well as in the service and selling sector (9%) compared to urban dwellers (19%) and camp residents (15%). They are more often unskilled workers (31%) than urban dwellers (16%) or camp residents (25%) (x^2=95.002, $p \leq .00005$). Indeed, a high of 70% of all rural labor force participants are unskilled or semi-skilled workers.

These results may indicate that urban dwellers have better education and work opportunities. Although unemployment rates are similar or higher among camp and rural residents than among urban dwellers, camp residents seem to get better jobs than rural residents once employed and score the highest in management and white-collar occupations.

Southern West Bank employees have fewer white-collar occupations; Jerusalem has the highest rate.

Regionally, we found that a high number of the management or white-collar positions were held by Jerusalemites (30%) but were also found in Gaza (26%), the northern (26%), central (25%), and southern West Bank (21%). The relatively low proportion of white-collar and management occupations in the central West Bank (Ramallah-Al Bireh District) may well be due to the slight rural bias in our sample there, although it also reminds us that a majority of the population in this district in fact live in villages.

The service sector shows a similar pattern with 20% for both Jerusalemites and Gazans, 16% for those in the central, 15% for those in the northern and 12% for those in the southern West Bank.

For workers in semi-skilled and unskilled positions, Jerusalem had the fewest positions (49%) followed by Gaza (54%), which is surprising given the long dependency of Gaza on unskilled and semi-skilled work in Israel. This may indicate occupational shifts due to Israeli closures and new or necessary work opportunities in the increasing public sector and perhaps in more informal service and selling occupations, at least in the locations we are studying (Gaza City, Nusseirat camp, Beit Hanoun and Al Khuza). There are higher rates of semi-skilled and unskilled work available in the northern and central West Bank (59%) and southern West Bank (68%) where access to Israel is somewhat easier, as well as variations in local economies. It is only when we combine these results with educational data in addition to noting that UNRWA tends to absorb refugees into office work that we begin to understand the pattern.

Generally, the most disadvantaged region for white-collar and management occupations is the southern West Bank, with the northern and central West Bank and Gaza exhibiting similar proportions, and Jerusalem a higher proportion than any other region.

Proximity of Workplace to Place of Residence

The majority of working people seem to work close to home, with 76% working in the same district (defined as the eleven governorates or districts of the West Bank and five in Gaza administrative unit), including 10% who either work in their homes (2%) or place of residence (8%). The question about residence was intended to mean their city, camp or village (in Arabic *mahal al-sakan*), but respondents did not consistently understand the term in this way.

Interestingly, while home as a place of work was about the same across village, urban and camp respondents, 20% of village respondents seem to have more strongly correlated their place of residence (*mahal al-sakan*) with their village, with the central West Bank villages (30%) and Zeita (30%) in the northern West Bank reporting that they worked in their place of residence. The low proportion of urban residents reporting work in their place of residence indicates varying interpretations of this term.

Three-quarters of the population work in the same district as their residence, 15% work in Israel or in settlements.

At the time of the survey, 14% of labor force participants reported working in Israel and 1% in settlements. This is considerably lower than earlier times when roughly one-third of the labor force in the West Bank and Gaza worked in Israel. The effect of Israel's closure policy is clearly seen, although perhaps local economic development may also play a role. In addition, the effects of restrictions and difficulties of movement due to the political conditions may force people to remain within their districts. Indeed, access between districts, especially between the West Bank and Gaza and between the north and south of the West Bank, has become very difficult if not almost impossible since the signing of the Oslo accords in 1993 compared to earlier periods.

Men are more likely to work outside their district.

As one would expect, men tend to venture out of their district for work to a larger extent (89%) than women (75%) (x^2=32.864, $p\leq$.00005).

There are no differences in proximity of the workplace by refugee and returnee status.

Those with middle-level schooling are more likely to work outside their district.

Those with post-secondary education are much less likely to work in Israel but more likely to work in another district.

Education seems to be a determinant in who leaves their district to work. More workers leave among those with middle-level schooling - those with preparatory (28%) or secondary schooling (27%). Fewer leave their district who have elementary (23%), illiterate (20%) and post-secondary (19%) education (x^2=22.775, $p\leq$.00005).

Those having post-secondary schooling have the highest proportion working in another district (19%) and the lowest proportion of those working in Israel (5%).

Work in Israel is highest among those with elementary and preparatory school education (18%) and illiterates (15%), and lowest among those with post-secondary schooling (5%).

Age is once again a confounder with education - the relationship between place of work and education remains strong for only some age groups, those in the age bracket 35-54, but disappears for the young and the old. These results confirm the patterns obtained above.

64% of rural unskilled workers work in Israel or settlements; 85% of all urban labor force participants work in their district.

Place of work is strongly associated with type of locality in which the population resides. Among the urban labor force 85% report working inside their district compared to camp dwellers (71%) and villagers (54%) (x^2=251.1075, $p\leq$.00005). Whether these results are due to the higher rates of semi-skilled and unskilled workers in villages needs to be examined.

Table 1.8
Labor Force Working Within Their District of Domicile By Type of Work (Percentage of Locality)

Occupational Status	Labour Force Working Within Their District		
	Urban Dwellers	Camp Dwellers	Villagers
White-collar	92	74	74
Service workers and sellers	91	68	51
Semi-skilled	82	72	62
Unskilled	74	68	31

Controlling for type of work and locality of the labor force, we find that those who work within their own district have the same pattern (Table 1.8).

Among white-collar workers, 92% from cities work within their district compared to 74% for camps and villages respectively. Among service workers and sellers, 91% of city dwellers, 68% of camp dwellers, and 51% of villagers work within their district. For semi-skilled workers, 82% of city dwellers, 72% of camp dwellers, and 62% of villagers work within their district. For unskilled workers, 74% of city dwellers, 68% of camp dwellers, and 31% of villagers work within their district.

The data clearly indicates that the city dwellers are at an advantage in terms of availability and accessibility to work within their district no matter what their occupational status, followed by camp dwellers. Villagers, especially in the unskilled category are forced to travel outside their district, particularly to Israel, in search of a livelihood.

When we examined where villagers find work outside the district, we found some very interesting results (Table 1.9).

Table 1.9
Employment Location for Villagers
Percentage of Unskilled and Semi-skilled Workers

Employment Location	Village Workers	
	Unskilled	Semi-skilled
Israel	55	25
Settlements	9	1
In other districts	5	6
In own district	31	62
Total	100	100

Among unskilled workers from villages, 55% work in Israel and an additional 9% in settlements, bringing the total to 64% of unskilled workers from villages working within the Israeli economy compared to only 5% who reported working in another district. The pattern with semi-skilled workers is similar, although less pronounced, with 25% of villagers working in Israel and 1% in settlements, bringing the total working in Israel to 26% among villagers compared to 6% working in another district in Palestine.

Unskilled and semi-skilled workers from villages appear to be the sector that is most deprived of obtaining work within the Palestinian economy and who consequently seek work in Israel. They are also the ones who are most affected by the unstable working conditions due to political conditions such as closure.

Central West Bankers are most likely to find work inside their district.

Examining the workplace in relation to region, we find that the highest rate of job placement within the district where the worker lives is the central (95%) followed by the northern West Bank (80%), Gaza (73%), southern West Bank (70%), and an unexpected low for Jerusalemites (67%) (x^2=87.532, $p \leq .00005$). This may be explained by the 26% of Jerusalemites that report work in Israel, by which they probably mean work in West Jerusalem as well as other locations in Israel.

These results obscure differences within regions by type of work. Controlling for type of work (Table 1.10), we find the following:

Workers of all types in the central West Bank (the Ramallah-Al Bireh governorate) primarily work within their district with 99% of professionals, 85% of service sellers, and even 97% of the semi-skilled workers and 93% of the unskilled workers working in the district.

The workers that are least absorbed in work within their districts are the Jerusalemites, with only 73% of professionals, 81% of service sellers, 59% of semi-skilled workers and 52% of unskilled workers working within their district. This of course points to the effects of the closure of Jerusalem to Palestinians from the rest of the West Bank and Gaza, crippling Arab Jerusalem's economy and of Arab Jerusalem and its population's captivity to the Israeli economy.

Table 1.10
Labor Force Working Within Their District of Domicile by Type of Work Percentage of Region

Type of work	Region				
	Northern WB	Central WB	Southern WB	Gaza	Jerusalem
Managers, professional, white-collar (x^2=34.691, p≤.00005)	92	99	87	79	73
Service and sellers *(not significant)*	85	85	89	79	81
Semi-skilled (x^2=44.903, p≤.00005)	78	97	71	73	59
Unskilled (x^2=35.614, p≤.00005)	62	93	45	63	52

Among the semi-skilled and unskilled workers, we find that it is the southern West Bank that has the second lowest rates of work within the district with only 71% of its semi-skilled and 45% of unskilled workers working in their home district, not Gaza (73% skilled and 63% unskilled), which exports the highest rate of its wage labor, followed by the northern West Bank (78% skilled and 62% unskilled). We note, however, that Gaza is at a slight disadvantage compared to the north for other types of work, where 92% of northern white-collar workers work within their governorate compared to 79% for Gaza.

The picture that emerges indicates that the Palestinian work force is absorbed in two economies: the Palestinian economy, which seems to be better able to absorb the educated white-collar workers and service sector employees, and the Israeli economy, which absorbs the laborers.

The above results indicate that a majority of central West Bank workers are able to find work within their regions. The south appears to be the most disadvantaged followed by Gaza and the northern West Bank. Economic dependency on Israel is most noticeable in Jerusalem. Despite higher educational levels, Jerusalemite workers found more work in Israel than in the Palestinian economy, with only 5% finding work in another district.

Profile of the Work Force

About one-fifth of workers are in the public sector.

18% of workers in the Palestinian domestic economy are self-employed.

Of the total work force, we find that 26% are employers or self-employed [employers (8%) and self-employed (18%)]; 23% are employees in the public sector - with government (19%) or with UNRWA or local and international NGOs (4%); and 51% are employed in the private sector - 44% employed regularly and 7% irregularly. Most of those working irregularly in the private sector are unskilled and semi-skilled workers; private sector employment here includes employment in both the Israeli and Palestinian private sector.

Impact of Israel on the Domestic Palestinian Economy

Work in Israel distorts the labor force profile (Table 1.11). In the domestic economy, when we exclude workers in Israel or the settlements, workers in the private sector shrink (42%) compared to 51% of all workers. Workers in the government and

Table 1.11
Profile of Labor Force
By Percentage of all Work in the Economy and Excluding Work in Israel

Type of Employment	All work	Excluding work in Israel
Employers	8	10
Self-employed	18	20
Government	19	23
UNRWA/NGO	4	5
Private sector - regularly	44	37
Private sector - irregularly	7	5
Total	100	100

public sector expand (to 28% from 23%), and employers and self-employed rise slightly (from 26% to 30%). These findings underline the importance of the public sector, primarily government employment, in the domestic economy.

31% of those between 45 and 54 are in government, UNRWA, or NGO employment and 31% are employers or self-employed.

60% of the youngest workers (15-24) work regularly in the private sector.

In Table 1.12 we look at all our work force, whether employed in the Israeli or Palestinian economy, and find that age is a factor in where people work.

We find older age groups have more employers or those who are self-employed. Of those 15-24 (17%) being self-employed or employers compared to higher numbers among those whose age categories are 25-34 (26%), 35-44 (30%), 45-54 (31%), and 55-64 (41%).

Employment in government, NGOs and UNRWA peaks in this sector in the middle years. Fewer employees are found in the younger years, those 15-24 (15%), 25-34 (23%), and 35-44 (27%). There is a peak in government employment at ages 45 to 54 (31%), then a decline for those 55 to 64 (26%). Civil service, NGO and UNRWA employers seem to have a restricted number of jobs, and longer-term stable employment patterns, perhaps with good benefits, make this particular sector slow to absorb the new generation, even if it is better-educated and with new skills.

Where is the young generation absorbed? According to our data (Table 1.12), it is in the private sector, whether or not employment is regular or irregular. Higher proportions are found in the younger age categories, 15-24 (68%) and 25-34 (51%) before beginning to decline in the middle years, 35-44 (43%), 45-54 (38%), and 55-64 (33%). For workers over 45, private sector employment diminishes further, - which may be partially due to the requirements of physical stamina in many of the unskilled and semi-skilled occupations that dominate the private sector.

47% of women work for government, UNRWA or NGOs.

Looking at possible gender differences (Table 1.13), we find that women's access to the private sector is more restricted (34% compared to 45% of men), as is being self-employed or an employer (15% com-

Table 1.12
Age Differences in the Work Force by Type of Employment
By Percentage of Age Categories

Type of Employment	Age Categories				
	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64
Employer or self-employed	17	26	30	31	41
UNRWA/NGO/Civil Servants	15	23	27	31	26
Private sector - regular and irregular	68	51	43	38	33
Total	100	100	100	100	100

Table 1.13
Gender Differences in the Work Force by Type of Employment, in Percentages

Type of Employment	Males	Females
Employer or self-employed	28	15
UNRWA/NGO or civil servants	20	47
Regular private sector	45	34
Irregular private sector	7	4
Total	100	100

(x^2=117.773, $p \leq .00005$)

pared to 28% for men). These positions probably require control over resources and access to loans, neither of which are usually available to women.

The civil service appears accessible to women, although with such an overall low proportion of women in the labor force, the civil service is still predominantly male dominated.

Refugees and returnees have higher numbers in civil service employment and lower numbers in the private sector.

The government, UNRWA, or NGOs employ 57% of returnees.

The proportion of refugees and returnees found in different occupational sectors exhibits different patterns (Table 1.14).

Both refugees and returnees - but returnees to a greater extent - find jobs within the civil service. This is probably partially due to UNRWA's policy of employing refugees and government services' policy of employing returnees. The data does confirm this as the government employs 53% of returnees compared to 21% of non-returnees.

In the much larger population category of refugees, UNRWA only employees 4%, (0.4% of non-refugees) while the government employs 24% (14% of non-refugees). UNRWA is a small employer to make a significant difference in patterns of employment, while the governmental services is large enough to make a very noticeable difference.

33% of the camp labor force work for government, UNRWA, or NGOs; the lowest proportion is in irregular private employment.

The type of locality makes a statistically significant difference in the composition of the work force (Table 1.15).

Table 1.15
Locality of Workers as a Factor in the Work Force By Type of Employment, in Percentages

Type of Employment	Type of Locality		
	City	Village	Camp
Employer of self-employed	29	24	19
UNRWA/NGO or civil servants	22	18	33
Regular private sector	45	47	35
Irregular private sector	4	11	13
Total	100	100	100

Table 1.14
Origin as a Factor in the Work Force by Type of Employment, in Percentages

Type of Employment	Returnees	Non-Returnees	Refugees	Non-Refugees
Employer or self-employed	16	27	21	31
UNRWA/NGO or civil servants	57	21	30	17
Regular private sector	23	45	40	47
Irregular private sector	4	7	9	5
Total	100	100	100	100

Table 1.16
Region as Factor in the Work Force by Type of Employment, in Percentages

Type of Employment	Region				
	Northern WB	Southern WB	Central WB	Gaza	Jerusalem
Employer or self-employed	27	38	33	19	12
UNRWA/NGO/Government	19	16	17	34	13
Regular private sector	43	43	41	41	70
Irregular private sector	11	3	9	6	5
Total	100	100	100	100	100

(x^2=218.093, $p \leq .00005$)

More city dwellers are employers or self-employed compared to villagers and camp dwellers. The government, NGOs, and UNRWA employ more camp dwellers compared to villagers. More city and village dwellers work in the private sector and on a more regular basis than do camp dwellers.

31% of southern West Bank labor force participants are self-employed; 34% of Gazans are in government, UNRWA, or NGOs.

The region where workers live is also a factor in labor force participation (Table 1.16).

Although the southern West Bank appears to have a high rate of labor force participants who are self-employed or employers, this is mainly due to the high proportion of self-employed (31%), as the proportion of those who are employers is below average.

Gaza (34%) stands out in terms of public sector employment in government, UNRWA or NGOs, compared to the northern (19%), central (17%), and southern West Bank (16%), with only 13% in Jerusalem.

Jerusalemites are mostly employed in the formal private sector (70%) but mostly outside their district. Irregular employment in the private sector is most evident in the north.

Regional patterns of employment and differences by origin, gender and education are thus fairly distinct. Regionally, southerners rely more on self-employment and Jerusalemites most significantly on formal private sector employment, mostly outside their district.

Self-employment is highest among service workers/sellers and semi-skilled workers.

Self-employment (those who do not have employees) is highest among service workers and sellers (32%), followed by semi-skilled workers (22%), and managers and directors (18%). Only 42% of managers and directors are employers (those who have employees). Most semi-skilled (65%) and unskilled workers (72%) are in the private sector and are affected most by irregular work. Government plays a significant role in most other occupations, employing almost a quarter of service workers and sellers (23%) and 45% of the small category of office workers.

Children and Teenagers in Labor Force and Domestic Work

At age 16, 30% of boys are in the labor force and 16% of girls are housewives.

The education gap between boys and girls is significant by the age of 16 with 82% of girls and only 70% of boys being full-time students.

Table 1.17

Relation to Work by Percentage of Age and Sex

Age	Sex	Full-time student	In labor force	Domestic labor/housewife
13	Male	95	5	
	Female	98	1	1
14	Male	91	9	
	Female	97		3
15	Male	85	15	
	Female	90	2	8
16	Male	70	30	
	Female	82	2	16
17	Male	66	34	
	Female	71	1	28

Our sample contains 7,769 children under 18 with ages ranging from a few months to 17 years of age. Those in the 10-17 range constituted 39% of our child population. Data pertaining to work was obtained from this group (N=2,984). However, it is almost certain that our survey did not capture the extent to which children engage in informal work, especially with home enterprises, so that the data below is best seen as a minimum for child labor in our communities.

There are two types of child labor in our analysis: 1) children in the labor force, either regularly, irregularly or unemployed, with a small sub-set for students who work, and 2) female children who do domestic labor and whose main occupation is "housewife."

In our sample, 169 children age 10 to 17 (159 boys and ten girls) are in the labor force and 97 girls are housewives. Given the small data set, caution should be made not to discount the issue of child labor in Palestine as we can only establish statistical significance at the most general levels.

At age 13, only 3% of children are in the labor force and 5% of boys, with none working regularly and most being unemployed. Only 1% of thirteen-year-old girls are housewives and 1% in the labor force. Very few boys and girls are not in school.

At age 14, the picture begins to change, with 9% of boys in the labor force and 3% of girls reported as housewives, while 94% of all children are in school. Interestingly, 97% of fourteen-year old girls but only 91% of boys are full-time students.

At age 15, the gradation becomes more pronounced, with 15% of boys in the labor force (7% of boys working regularly), while 8% of girls are housewives and 2% are in the labor force. 90% of girls but only 85% of boys are full-time students.

At age 16, the pattern sharpens as rates in the labor force double for boys and rates of housewives double for girls. Thirty percent of sixteen-year-old boys are in the labor force (12% working regularly, 6% irregularly, 10% unemployed and 2% students who work). Among the girls, 16% are housewives and 2% are in the labor force. In terms of education, the gap widens with 82% of sixteen-year-old girls but only 70% of boys in school full-time.

Finally, at age 17, another dramatic change occurs for girls, with 28% being reported as housewives and the same minimal percent (1%) in the labor force. A third of all boys (34%) are now in the labor force, with 17% working regularly, 4% irregularly, 2% working students, and 11% unemployed in the month before the survey.

Children and teenagers who report being both a student and working are very rare in our sample, at only 1% in all age categories. Of the children in our survey who are in the labor force, more than 40% report being unemployed. While the proportion of those working regularly rises with age to 34% of 17-year-old boys in the labor force, only 17% of all children in the labor force are working regularly, giving a sense of the difficulties facing children who work.

Only 82 of our 159 boys in the labor force reported a main occupation, suggesting that those who are unemployed do not have sufficient work experience to define their occupational status. Of those boys defining their status, 52% were semi-skilled workers, 30% unskilled workers, 15% sellers, and 2% technicians.

Girls thus leave school almost exclusively to become housewives at 7% with only eight women, or less than 1% of the females reported as working or seeking work. Boys on the other hand leave school for work, with 10% reported as working or seeking work (x^2=220.229, $p\leq$.00005).

We found no relationship between attrition from school and refugee/returnee status, although a higher proportion of returnees seem to be in school (96%) compared non-returnees (91%).

Even with the small data set, we have some interesting comparative results. The most outstanding is a sharp difference between the 16% of girls in extended households reported as housewives compared to 2% of girls in nuclear households (x^2=106.330, $p \leq .00005$). The extended household also seems to have a slightly higher rate of child workers not in school (8%) compared to the nuclear family (5%).

The majority of housewives under 18 have only preparatory-level schooling, with 12% reported illiterate, 45% with primary schooling, 40% with preparatory schooling, and only 2% with secondary schooling or more.

Another interesting finding is that only slightly more than half (55%) of the girls reported as housewives are married, with 45% denoted as still unmarried. None were divorced. This disproves the assumption that female attrition from school is almost solely to marry. It is partially due to other factors such as the need for girls' labor at home perhaps, exacerbated by a number of factors such as the transition to secondary education, discrimination, lack of attention, or financial and mobility problems. Educational failure may also play a role, as suggested by the fact that over half of the girls have primary schooling or less.

12% of boys from cities and camps are labor force participants, while only 6% of village boys are in the work force.

Locality seems to make a difference in labor force participation among children, though not for the proportion of girls reported as housewives. We find that 6% of all city and camp young people aged 10 -17 (both boys and girls) are reported as working and not in school, but only 3% of village youth (x^2=14.731, p=.005). But among males, 12% of city and camp youth 10-17 and 6% of village youth are labor force participants.

Overall, a higher proportion of children 10-17 from villages are in school (95%), compared to camp (91%) and city (91%) children. These differences are due to higher attrition of city and camp boys who leave to find work. Attrition may be lower in villages because of the absence of work possibilities. Attrition from school for girls is similar in all localities and is determined either by marriage or by the need for household laborers at home.

Northern West Bank boys have the highest school dropout rate for boys and girls as leaving school for domestic work and to become housewives.

Region also makes a substantial difference. The highest rate of overall attrition in the 10-17 age bracket appears to be in the northern West Bank (87% in school; 9% in the labor force or housewife), followed by Gaza (92% in school; 5% in the labor force or housewife), the southern West Bank (93% in school; 5% in the labor force or housewife), Jerusalem (93% in school; 4% in the work force or housewife), and central West Bank (95% in school; 3% in the work force or housewife).

Labor participation (excluding working students) for boys is higher in the northern West Bank (16%), compared to Gaza and the southern West Bank (9% in each), Jerusalem (7%), and a low rate in the central West Bank (6%).

Among girls, attrition was more muted with weak statistical significance the northern West Bank (9%), followed by Jerusalem (7%), Gaza and the southern West Bank (6% each), and central West Bank (5%) girls reported as housewives.

In summary, although this set of data did not specifically focus on child labor or attrition from schools, its analysis is still revealing. There is a relatively low overall drop-out rate from schools, but rates by age and sex can be high, with 30% of boys age 16 already in the labor force and 16% of girls aged 16 and 28% aged 17 already housewives. Males leave school in greater numbers than girls to earn money, while females leave to marry or assist with housework at home. Cities may be pockets of vulnerability, as dropout rates are higher there than in villages. Finally, the north once again stands out with the highest dropout rates, requiring a concerted effort at understanding the dynamics and processes that make the north so exceptional.

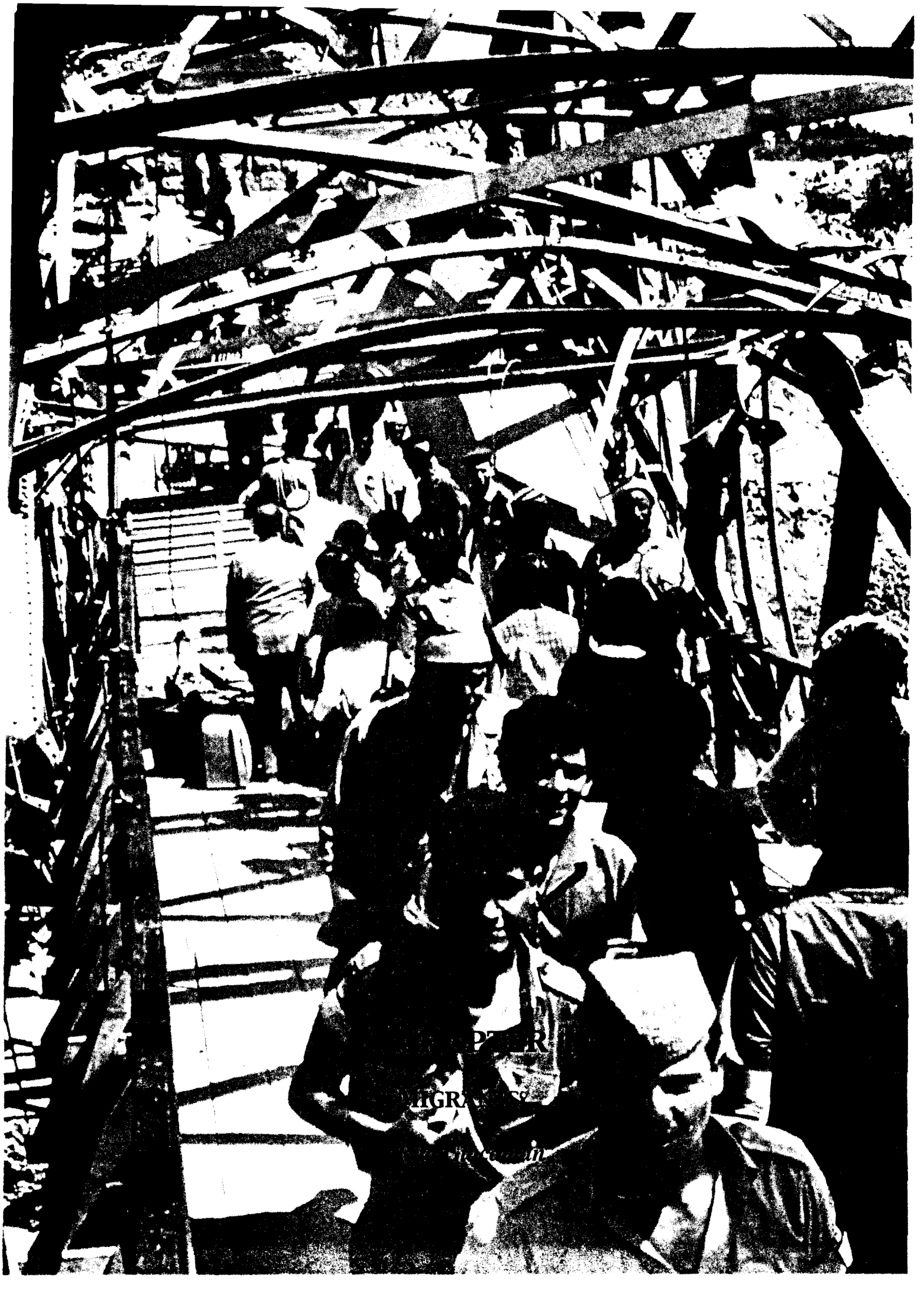


Photo: Jean Mohr [in Edward W. Said, *After the Last Sky,* 1986]

MIGRANTS

Rita Giacaman

This survey sought information about migrants among family members, specifically those with a direct relation to the head of the household (father, mother, sons, daughters, brothers, sisters, or spouse) who had lived outside the country for at least six months. Of the 2,254 households surveyed, 2,774 migrants were recorded in this survey (1.2 migrants per household). An average of over one migrant per household is in itself notable; given that this inquiry was restricted to direct relatives of the head of household, other family and kin migrants may also be presumed.

Of the total emigrants, 55% were male and 45% female. The relatively high percentage of females points to either the migration of entire families or to the marriage of women to men living outside the country.

Age and relationship to the head of household is a factor in migration.

Emigrants have a skewed age distribution compared to the general population, with a higher mean age of 44.3 years. Categorized by age groups, of the total reported as migrants related to the head of household, there was a low in the below 15 category (1%) with increasing migration in the middle years 14-34 (24%), 35-44 (24%), 45-54 (27%), but declining as the population aged 55-64 (16%), and above 65 (8%). The over 65 age group living abroad, however, was double the percentage of elderly at home. In total, 51% of emigrants are currently between the ages of 35 and 54 years.

The largest majority of migrants were listed as siblings of the household head (76%) followed by children (20%) and other categories (4%). Only 1% (N=28) of emigrants were reported as either husband or wife. Of those, 23 were men and five were women.

Education is a factor in migration.

Migrants were found to be more highly educated than the general population in our survey; 20% had university or college degrees, 19% had secondary education, and 3% had post-graduate degrees. These higher levels may be related to the higher average age of migrants, particularly the absence of young children still in school.

As educational levels increase, more male emigrants are found than females. Among those with only elementary schooling, 26% were males and 42% females. But at the post-secondary education level (bachelor's degree or less), 35% were males and 21% females. At the post-graduate level, 5% were males and 1% women (x^2=141.661, $p \leq .00005$).

Of the total migrants, 30% reported work as a reason for emigration, 29% marriage, and 11% education; 14% reported other reasons such as being born abroad or accompanying someone else. A significant 16% were expelled.

There were significant differences between male and female motives for emigration (Table 2.1). While 50% of males left to pursue work and only 2% for marriage, only 5% of females left for work and 61% for marriage. Of interest in understanding families and educational investment, 19% of men left to study abroad compared to 1% of females. Although males cited expulsion at a higher rate than females, 12% of females also cited this reason. This could be due to lack of residency status, political

exile, or accompaniment of a male expellee. Such accompaniment of migrating family members may account for the 21% of females who cited "other" as a reason for emigration.

Table 2.1
Reasons for Migration by Percentage of Sex

Reason	Male	Female	Overall Average
Work	50	5	30
Education	19	1	11
Marriage	2	61	29
Expulsion	20	12	16
Other	9	21	14
Total	100	100	100

(x^2=1520.8135, $p\leq$.00005)

Older men and women left because of expulsion.

Age conditioned reasons for emigration; expulsion was a main reason for older migrants with those 60 and above (32%) and those 50-59 (26%) leaving the country for this reason. These age groups would have experienced, among other events, the 1948 catastrophe, and the 1967 war. In contrast, only 11% of those 30-39 years report expulsion as a reason for migration. As would be expected, younger migrants disproportionately leave for study purposes, with 21% of those 15 to 29 years doing so compared to those in the 30-49 (11%), 50-59 (8%), 60 years or older (13%) age groups. (x^2=385.459, $p\leq$.00005).

Younger men appear to leave to study or work, younger women to marry.

Marriage as a cause of out-migration appears to be related to younger emigrants overall, with more in the age groups 15-29 (33%), 30-49 (33%) leaving for this purpose than those 50-59 (23%) and 60 years or older (22%).

The results were similar for women alone, where we also found that marriage as a cause of leaving the country was also negatively related to age: over three-quarters of women under 35 (67%) left for this reason, in contrast to those in the 50-59 (52%) and 60 years or over (46%) category (x^2=108.7343, $p\leq$.00005). This may be due to increases in marriage rates outside the country overall. Alternatively, these results could also be explained in terms of the increase in the rate of movement of families abroad, as opposed to male migration at or after marriage, leaving wife and children in the homeland. The higher rate of expulsion in the older population is of course also relevant.

Given the apparent importance of marriage as a cause of leaving the country, it may well be that out-migration for marriage purposes may contribute to the loss of adult females, possibly skewing the population pyramid and possibly contributing to the slight 'missing female' phenomenon noted in standard local population pyramids, although greater male migration also affects population structure.

Higher education levels and work are reasons for migration for both sexes; lower education levels are factors explaining expulsion for men and marriage for women.

Examining responses pertaining to reasons for migration by the educational level of the migrant we find that, on the whole, education is a determinant (Table 2.2).

A greater proportion of migrants (36%) with post-secondary education up to a bachelor's degree migrated for work reasons than migrants with any other educational level, emphasizing the lack of suitable local work opportunities for those with university and other post-secondary education. Almost half of migrants with education beyond a bachelor's degree migrated for study reasons, compared to a considerably lower number leaving for study purposes at other levels of education: of those who have up to a B.A. level education (22%), those with 10-12 years of education (15%) and those with lower educational levels (1%). These results make sense in view of the lack of opportunity for higher education in the country after the bachelor's

Table 2.2
Reasons for Migration
By Percentage of Categories

Reason	Educational Level				
	Up to 6 yrs	7 - 9 yrs	10 - 12 yrs	Up to B.A.	Post-graduate
Work	26	29	29	36	29
Study	1	1	15	22	49
Marriage	33	39	29	20	8
Other	15	21	15	11	7
Expulsion	25	10	12	11	7
Total	100	100	100	100	100

(x^2=474.522, $p\leq$.00005)

degree. Only recently have local universities established post-graduate programs.

Marriage, as compared to education, has an opposite migration pattern. Those with less education such as illiterates (33%) and those with primary schooling (39%) are more likely to migrate for marriage than those with up to a bachelor's degree (20%) and those with a post-bachelor's degree (8%).

An important finding is that expulsion is inversely related to education, with rates of expulsion occurring less often with increased education: with up to six years of schooling (25%), preparatory schooling (10%), secondary schooling (12%), post-secondary (11%), and with post-graduate education (7%) being expelled. Controlling for age, the overall results remain the same for all age groups except for the very young where the rates of expulsion are minimal in any case. This means that, even within age groups, the less educated must have been more vulnerable to expulsion than the more educated.

Work is a dominant reason for rural migration and less of a role in camp migration; expulsion a greater reason for camp migration.

The existence of one or more migrants in the household was slightly greater among camp (56%) and rural (53%) households than urban households (46%). These differences were statistically significant (x^2=19.154, p=.001).

Work was a dominant reason given by migrants related to rural households (40%), followed by urban migrants (28%) and camp migrants (19%). While it is probably safe to assume that migrants related to camp and rural households also originated or lived in these settings, migrants related to urban households may not always have been urban inhabitants, as migrating households, for example from village to a neighboring city, are possible.

Leaving to study was a somewhat greater reason for urban migrants (12%) compared to villagers (10%) and camp dwellers (7%): note that almost twice as many migrants related to urban households leave for study than camp migrants. Expulsion was a significantly higher reason for camp migrants (29%) than for urban (14%) and rural migrants (11%). These differences in reasons for emigrating by locale were found to be statistically significant (x^2 =135.632,$p\leq$.00005)

70% of rural females migrate for marriage

In terms of marriage, the difference between localities was not evident, with 30% for cities and camps and 27% for villages. When controlling for sex, the results for men remained the same. For women, however, the patterns were different. As one would have suspected, the highest rates of female migration for work came from the city (6%), followed by camp and village women (3% each). Although the differences are tiny, more city women

travel abroad for study at 2% compared to 1% from camps and only one female from a village. The highest rate of migration for marriage purposes for women came from villages (70%), compared to cities (62%) and camps (51%). Finally, expulsion remained a more significant reason for female migrants from camps (23%) followed by villages (10%) and urban areas (9%) (x^2=120.803, p≤.00005).

More males from the central region leave for work; Jerusalem males suffer greatest migration from expulsion; Gazans seek more study opportunities.

Comparing number of migrants by region, migration was most elevated in the central West Bank (69% of families having one or more migrants) followed by the northern West Bank (60%), and depressed in the southern West Bank (46%) and Gaza (36%). Of the Jerusalem households, 54% were reported to have one or more migrants related to the head of household (x^2=131.627, p≤.00005). Examining the data on causes of emigration in relation to regions, we find some interesting results (Table 2.3).

Work as a reason for leaving is highest in the central West Bank (37%), probably related to higher male migration in this region - at 60% male and 40% female - as well as the higher rural presence in the central West Bank sample. This reason is lowest in the southern West Bank (25%) and Jerusalem (18%).

Education as a reason for leaving is highest in Gaza (15%) followed by the northern (11%), southern (10%), and central West Bank and Jerusalem (7% each). Access to universities and other institutions of higher education located in the central West Bank might contribute to this pattern.

Expulsion is highest in Jerusalem (28%) followed by the southern (20%), central West Bank (18%), and Gaza and the northern West Bank (13% respectively).

As for marriage, the northern West Bank seems to score highest (35%) followed by the southern (30%), central West Bank and Jerusalem (29% respectively), and Gaza (21%). However, these results can be misleading if not controlled for sex, which makes more sense than the overall picture.

For men, the picture continues to be the same, with the central West Bank having the highest rate of migration for work (61%), Gaza the highest rate for study purposes (24%), and Jerusalem with the highest rate of expulsion (38%), again followed by the southern West Bank (24%). Expulsions from wars (in particular 1948 and 1967) and from political repression (particularly since the Israeli military occupation) are features common to all of Palestinian society. However, the case of Jerusalem also relates to the long-standing campaigns by the Israeli

Table 2.3
Reasons for Migration
By Percentage of Region

Reason	Region				
	Northern WB	Central WB	Southern WB	Gaza	Jerusalem
Work	30	37	25	28	18
Study	11	7	10	15	7
Marriage	35	29	30	21	29
Expulsion	13	18	20	13	28
Other	11	9	15	23	18
Total	100	100	100	100	100

(x^2=150.8189, p≤.00005)

Ministry of Interior to divest these Palestinians of their Jerusalem identity cards. Interestingly, 7% of Jerusalemite men were reported as out-migrating for marriage compared to 1-3% for the other regions (x^2=104.116, $p\leq$.00005).

For women, differences by region in relation to work and studying as a cause of migration are too small to discern any definitive patterns. It is in the marriage category where we can discern patterns, with the highest rate of female out-migration due to marriage found in the central (70%) and northern West Bank (67%), with lower rates in the southern West Bank (56%), Jerusalem (56%), and Gaza (50%) (x^2=85.116, $p\leq$.00005).

More camp dwellers are found in Jordan. More villagers are in the UnitedStates and Canada. More educated are found in the Gulf States.

Almost half of all migrants in our sample reside in Jordan, 21% in other Arab and Gulf countries, 15% in the United States and Canada, 5% in North Africa and Europe respectively, and the rest in other parts of the world. There are interesting results when destinations are broken down by the localities from which emigrants originally resided (Table 2.4).

Table 2.4
Migration Destination
By Percentage of Locality Type

Destination	Locality Type			
	City	Camp	Village	Total
Jordan	47	72	36	48
Gulf and Arab World	28	13	14	21
U.S.A. and Canada	8	3	33	15
Other	17	12	17	16
Total	100	100	100	100

(x^2=445.332, $p\leq$.00005)

Camp migrants are overwhelmingly found in Jordan (72%), while substantial fewer urban (47%) and village (36%) migrants are found there. Village migrants favor the United States and Canada, with about a third of village migrants there, as opposed to a much lower 3% from camps and 8% from cities. This may be linked to historical family - and village - linked patterns of migration, as well as suitable work opportunities requiring hard work, rather than special qualifications. The village migrant who, with little English and a lot of hard work, invests in a grocery store in the U.S. and returns to build a villa in his West Bank village is a classic example. Urban migrants had a stronger tendency to migrate to the Gulf or other Arab states at 28% - again, possibly related to their higher educational level at the times of migration that matched work opportunities, while camp and village migrants were similar at 14% and 13% respectively. Controlling for sex reveals exactly the same pattern for both sexes.

Other places of migration for urban dwellers were North Africa and Europe, both at 6%. While Latin America was a negligible destination for camp and urban migrants, 6% of village migrants reside there (and another 4% in Europe). Fewer than 2% of urban and village and 5% of camp migrants reside in Asia. The small numbers of camp migrants residing in Asia (N=26) suggest a community-based explanation. Fifteen of these Asian migrants are from Jenin camp; 10 from Jenin city and eight from Zeita (a northern West Bank village), making up over half of all the migrants to Asia and suggesting a possible family or kin network.

Those with lower education are found in Jordan. Those with higher education are in the Gulf.

Although half of migrants reside in Jordan, a greater proportion of migrants with primary education (66%) reside there. A lesser proportion of those with higher levels of education (33%) live there - those with secondary school education (39%), up to a bachelor's degree (40%), and with post-graduate degrees (20%).

For Gulf and other Arab countries, where 21% of migrants reside, we have the opposite pattern: with those with up to elementary education (12%) and preparatory (15%) tending to emigrate less to these countries, compared to a greater proportion of those with higher levels of education (73%) - those with secondary education (23%), up to a bachelor's degree (36%), and with post-graduate degrees (28%).

For the United States and Canada, where 15% of migrants reside, the pattern is conflicting with a high of 25% of those with preparatory schooling and 23% with more than a bachelor's degree reported as living there compared to 19% for those with secondary schooling and 11% for illiterates and those with up to a bachelor's degree. These results may be an indication of work opportunities at both ends of the spectrum (x^2=287.703, $p\leq$.00005), with the very highly-educated with post-graduate degrees finding specialized work, but also those with basic education (although not illiterates) also finding opportunities for work and social mobility.

Most southern West Bank migrants are in Jordan. Almost half of Gazan migrants are in the Gulf. Central West Bankers favor the United States and Canada.

Regionally, Jordan is a destination for those from the southern (79%), northern (66%), and central West Bank (30%), but very few from Gaza (15%). Jerusalem's migrants (62%) also went to Jordan, but Jerusalem, with a low sample size, cannot be compared as easily with other regions.

The Gulf and other Arab States are the destination for those from Gaza with 48% of households reporting migrants to those regions in contrast to northern West Bank (19%), Old City of Jerusalem (17%), southern (12%), and central West Bank (6%).

The United States and Canada are the destination for those in the central West Bank with 50% reporting having families there, followed by Jerusalem (12%), the northern (5%), southern West Bank and Gaza (3% each) (x^2=1527.4514, $p\leq$.00005).

58% of all female migrants are in Jordan compared to 41% of all males.

Female migrants are more likely to be in Jordan (58% of all female and 41% of all males) and least likely to be in the United States and Canada (11% of females and 17% of males) or other locales (10% of females and 20% of males). For example, 8% of male migrants and only 2% of females reside in Europe, probably reflecting gendered study opportunities. These differences in migration patterns by sex are also statistically significant (x^2=102.055, $p\leq$.00005).

A higher percentage of migrants who live in Jordan tended to have other relatives in the same country (other than spouse and children) with 57% of those reported as living in Jordan also having other family members there, in contrast to a considerably lower 17% and 16% for those living the Gulf and Arab areas and the United States and Canada respectively, and a low of 9% in other parts of the world (x^2=357.3817, $p\leq$.00005).

17% of all migrants left in 1967; 26% since 1988; migration to United States and Canada on the increase. Emigration higher in Oslo Period than in first Intifada.

Interesting trends appeared when emigration data was classified by significant time periods (Table 2.5).

Table 2.5
Migration by Time Periods

Time Period	Duration	Percent of Migrants
1948 - 66	18 years	20
1967	1 year	17
1968 - 87	19 years	37
1988 - 93	5 years	11
1994 - 99	5 years	15
Total		100

Two trends are considered when assessing the periods in which people left Palestine. The first compares the 18-year 1948-66 period under Jordanian and Egyptian rule (20% left), to the first nineteen years of the Israeli military occupation 1968-87 period (37% left). In addition, during the one year of the 1967 war, 17% left.

The second trend compares the five years of the Intifada 1988-93 (11% left) to the five years after the Oslo accords 1994-99 (15% left).

In summary, emigration almost doubled under Israeli occupation compared to Jordanian and Egyptian rule. Also, emigration increased since the Oslo accords, reaching higher levels than during the Intifada period. There were no differences between the sexes in this regard.

Emigration increased to United States and Canada after 1968; migration decreased to the Gulf after 1988.

It is clear that the emigrant destination changed over the years (Table 2.6).

The clearest patterns are a substantial increase in emigration to the United States and Canada from 1968 onward, from 7% in the 1948-66 period to a high of 17% in the 1968-87 period of Israeli military occupation. This rise appears to have come with a corresponding decline in emigration to Jordan during the same period: from almost two-thirds (60%) of all migration in the 1948-66 period to 45% in the 1968-87 period, and to a decline to only a little over a quarter of all migrants after 1988.

Migration to Jordan is heavily determined by politics and changing borders: the 60% of migrants who "emigrated" to Jordan in the 1948-66 period would constitute both 1948 refugees and those who emigrated from the West to the East Bank for reasons of economic opportunity or marriage. The 1967 figure represents displaced persons, new refugees, or those who were refugees for the second time.

The drop in Gulf and Arab world migration in the last ten to fifteen years is deeply entwined with politics, as well as decreased economic opportunity, probably combined with increased opportunities to reach the United States and Canada where the possibilities for economic absorption are much higher than in Jordan or the present day Gulf.

After 1988, marriage greatest reason for migration, but leaving to study also increases.

Reasons for leaving changed during different time periods (Table 2.7).

In examining the reasons for migration by period, we find that 38% of those who migrated during the 1948-66 period left for work, 26% because of marriage, and 22% because of expulsion. For 1967, 61% left because of expulsion with scattered explanations for the rest. For the 1968-87 period, work and marriage once again become important at 38%, followed by 11% who left to study, a rise from 5% in the previous years. For the 1988-93

Table 2.6
Migration Destination by Time Periods

Destination	Year Emigrated				
	1948-66	1967	1968-87	1988-93	1994-99
Jordan	60	77	45	23	28
Gulf and Arab World	19	13	28	23	21
U.S.A. and Canada	7	1	17	31	27
Other	14	9	10	23	24
Total	100%	100%	100%	100%	100%

(x^2=360.371, p≤.00005)

Table 2.7
Reasons for Migration by Time Periods

Reason	1948 - 66	1967	1968 - 87	1988 - 93	1994 - 99
Work	38	13	38	32	30
Marriage	26	14	38	43	37
Expulsion	22	61	5	1	4
Study	5	5	11	19	18
Other	9	7	8	5	11
Total	100%	100%	100%	100%	100%

(x^2=734.791, $p \leq .00005$)

period, we find that marriage is the main motive for migration (43%), followed by work (32%), and another rise in the rate of studying abroad (19%). Since 1994, marriage (37%), work (30%), and study (18%) remained consistent reasons for migration.

There has been a decline in the percentage of migrants leaving the country for work after 1988, perhaps influenced by the restrictions on work opportunities in the Gulf and the expulsion of Palestinians from Kuwait. There is a corresponding rise in the proportion of emigrants leaving to study and a substantial rise in marriage as a reason for emigration. Expulsion peaks as a reason for migration in 1967 and is relatively low thereafter, although accounting for 5% of migrants in the first two decades of Israeli military occupation and a surprising 4% in the post-Oslo period, perhaps partly due to losses in Jerusalem residency during that time.

Rural migration rises over time, peaking in the post-Oslo period.

1967 affected camp households disproportionately.

Examining periods of emigration by type of locality, we also note interesting patterns, although our comparisons are constrained by the fact that we do not know whether the locations of our households have shifted over time (Table 2.8). At the time of our survey, however, 60% of our households lived in cities, 24% in villages, and 16% in camps.

While urban households consistently reported a higher percentage of relatives abroad than village or camp dwellers (except 1967), what is more significant, given that urban households are 60% of the surveyed households, is that this proportion declines.

In the post-Oslo period, only 42% of emigrants are related to urban households, substantially lower than their representation in the population. On the

Table 2.8
Locale of Families with Migrant Relatives By Year Migrants left

Locality Type	1948 - 66	1967	1968 - 87	1988 - 93	1994 - 99
Urban	60	33	52	53	42
Camps	16	43	18	10	19
Villages	24	24	30	37	39
Total	100%	100%	100%	100%	100%

(x^2=173.884, $p \leq .00005$)

other hand, village households, which are 24% of surveyed households, have 39% of the migrants in the post-Oslo period. Camps, at 16% of the surveyed households have 19% of the migrants in this same period.

Relatives of camp dwellers recorded the highest rate of out-migration in 1967 at a very high 43% of all migrants in that year, despite their lower representation in the population. Thus, the 1967 expulsions seems to have affected camp households disproportionately, an interesting finding given that the camps in our survey were not those in the Jordan Valley where mass expulsions of population occurred.

Migration rates of leaving among villagers have risen over time, reaching an all-time high of 39% during the post-Oslo accord period. These are important results in that at least we are certain that village out-migration has risen over time. Since it is highly unlikely that city or camp dwellers would move into villages, it is almost certain that increased out-migration figures for villagers is accurate. The results for urban areas are less certain, as those who live in cities now may have previously lived in camps or villages.

Camp dwellers may have less accessibility for out-migration or the results of our study may be obfuscated due to relatives moving to urban areas before emigrating, adding to the urban out-migration numbers. These questions will be addressed when examining households in Chapter 3.

There is a regular financial link with 15% of migrants.

Only 15% of migrants have a financial link with the reporting household, defined as giving or receiving money every three months or less, with 8% of emigrants sending money to their families in Palestine, 6% of families in Palestine sending money to their relatives abroad, and 1% both sending and receiving money depending on the situation.

14% of male migrants send money and 8% receive; only 2% of females send and 4% receive.

Overall, 78% of males and 93% of females reported no financial transactions with their families. Of the 22% of males who did have a link, more sent money (14%) than received money (8%). Of the 7% of females who had a link, more received money (4%) than sent (2%). These differences between the sexes are statistically significant (x^2= 126.409, $p \leq .00005$).

Clearly, marriage is part of the pattern, where financial relations with family of origin are cut off as a result of marriage, whether married here or abroad. Nevertheless, it is in fact remarkable to note such a stark pattern. These figures should be put into the context of the fact that households have an average of 1.2 migrants directly related to the head of household. Thus about 10% of all households in our survey regularly receive money from these emigrants and perhaps more from other kin migrants.

Financial transactions between family and migrants are mostly between the younger age groups living abroad.

Age is a determinant in financial links with those under 29 years of age having the highest rates of both sending money (15%) and receiving money (19%) from families, and 65% having no financial link. There is considerably less financial link as the population ages with the 30-49 (86%), 50-59 (90%), and 50 years and older (93%) age groups having no link (x^2=193.396, $p \leq .00005$).

One quarter of those who left after 1988 have financial links.

The date in which people left is the greatest predictor of whether there is a financial link with families. Financial links increased over time pre-1967 (8%), 1968-87 (16%); 1988-93 (25%), and 1994-99 (26%), probably a factor related to the relatively recent migration and consequently stronger family ties in all aspects (x^2 =97.237, $p \leq .00005$).

More migrants sent money than received it during the first twenty years of military occupation.

There was equal proportion of sending and receiving money during the post-1988 periods (at 10-13%) and the pre-1967 period (3-5%). There was an exception during the 1968-87 period when 10% of migrants sent money to families and only 5% received from family inside Palestine.

In other words, the first twenty years of Israeli military occupation (1967-88) witnessed a positive balance in remittances received, at least from our data; but there is an equilibrium in the current period, perhaps due to increased payments sent for study and the political and economic changes in the Gulf, although this remains speculative.

Although the pattern of money flow in relation to the education of the migrants is statistically significant, it cannot be explained in social terms. The highest level of transactions between family and emigrant is between those with secondary schooling (23%), followed by those with more than a bachelor's degree (at 19%), those with preparatory schooling (17%) and those with up to bachelor's degrees (14%), and a low for those with up to or less than primary schooling (11%). These results are certainly confounded by age, but the small level of responses here precludes any further analysis.

20% of migrants related to rural households send money.

Villagers score highest in terms of receiving money from relatives abroad (20%), probably related to the higher proportion of relatives in the United States or Canada. Among urban dwellers and camp dwellers only 4% and 3% respectively receive money from relatives abroad.

The level of sending money abroad is about the same for all localities at around 6% for each. Overall, camps seem to fare worst, with 91% reporting no transactions at all compared to 89% from cities, and 73% from villages (x^2=210.435, $p\leq$.00005).

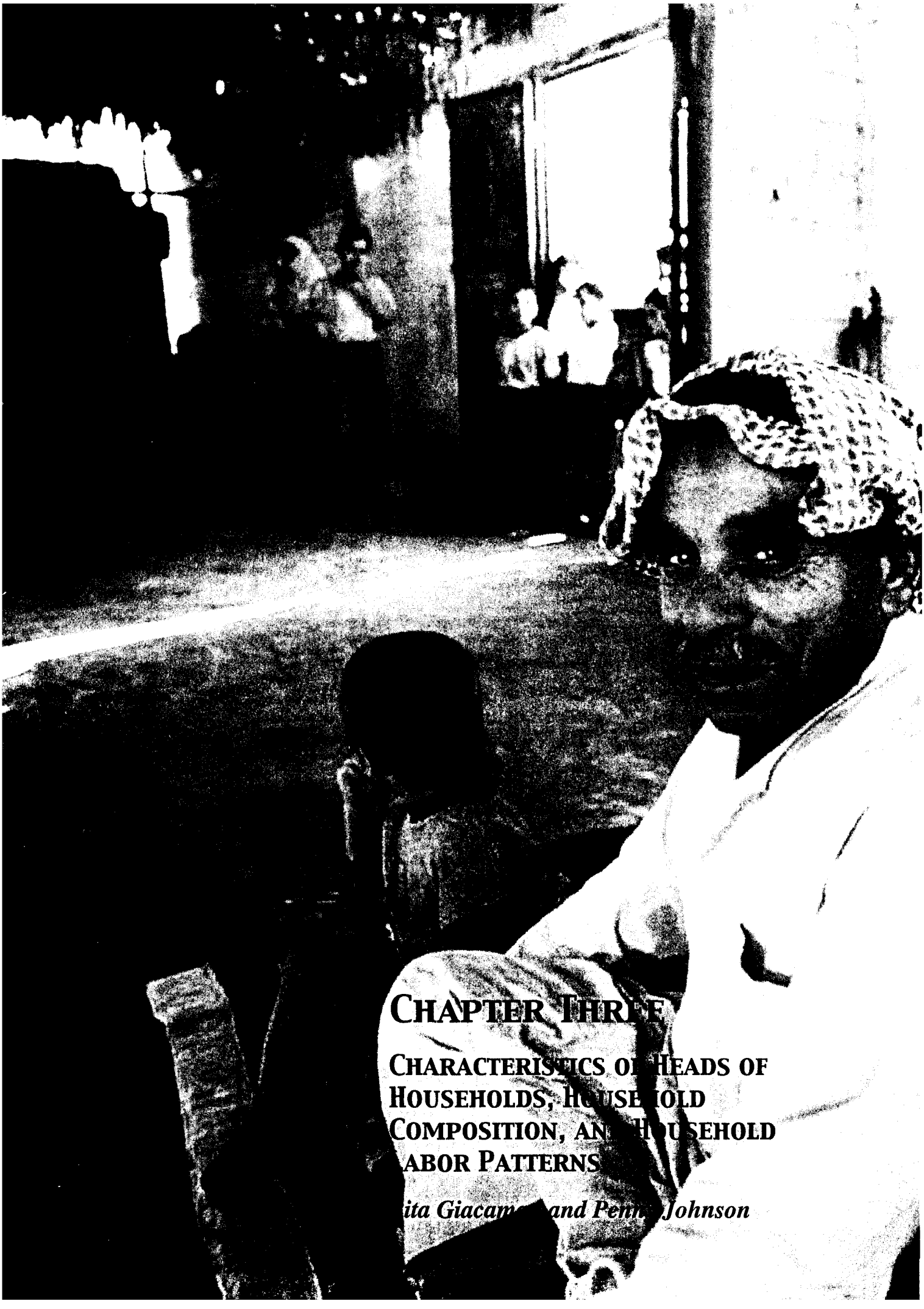
Central West Bank emigrants send more money to relatives than other regions.

Regional differences are clear, with a high of 24% of central West Bank families reporting that they receive money from relatives (probably the effect of the rural bias there combined with where the villagers live - the United States and Canada) compared to Gaza (7%), northern (4%) and southern West Bank and Jerusalem (2% respectively) (x^2=301.640, $p\leq$.00005).

Financial transactions are dependent on the country to which relatives have emigrated with 30% of emigrants to the United States and Canada reported as sending money regularly to the family (with fewer than 2% of emigrants receiving money from relatives in Palestine). In contrast, 6% of Gulf and Arab world emigrants were reported as sending money and 4% as receiving money. Among other countries, 9% of immigrants sent money. Only a meager 3% of of those living in Jordan sent money (only 9% have some financial transaction).

Gulf and Arab migrants have seemingly lost their significant role in the provision of remittances to Palestinian households, in line with the changing and vulnerable political position of Palestinians in the Gulf and elsewhere, another indication of how politics and social support are deeply entwined in the Palestinian context.

In summary, migration is a significant feature of household life with an average of 1.2 migrants per household. It is no surprise that the main reason for migrating is marriage for women and work for men. Migration for marriage is an interesting topic for further investigation, particularly whether women generally marry husbands already abroad or whether marrying couples migrate together. The relatively high proportion of females migrating (45%) indicates that families may also migrate together. Place of origin is also a factor in analyzing emigrants with almost three-quarters of camp households going to Jordan and mostly villagers emigrating to the United States or Canada. The U.S. and Canadian emigrants send more money back home (30%) with transfers from Gulf migrants declining compared to previous decades. In other destinations, financial links are much weaker and, in the case with Jordan, more money flows to migrants than to the Palestinian households.



CHAPTER THREE

CHARACTERISTICS OF HEADS OF HOUSEHOLDS, HOUSEHOLD COMPOSITION, AND HOUSEHOLD LABOR PATTERNS

Anita Giacam[illegible] and Penn[illegible] Johnson

Photo: Union of Palestinian Medical Relief Committees

Characteristics of Heads of Households, Household Composition, and Household Labor Patterns

Rita Giacaman and Penny Johnson

Of the 2,254 households in our sample, 47% were headed by a refugee, 5% by a returnee, and the rest by an original inhabitant. Of the total households, a high of 49% reported at least one family member directly related to the head of household living abroad. Sixty percent of our surveyed households are urban, 16% camp and 24% rural. As noted previously, our sample has a slight urban bias. The 1997 national census (which excludes the JI area - or core East Jerusalem area - of the Jerusalem District) finds housing units[1] distributed as follows: 53.4% urban, 31.9% rural and 14.7% camp. (PCBS 1999b, 27), and households[2] distributed thusly: 53.1% urban, 31.4% rural, and 15.5% camp. (PCBS 1999b, calculated from Table 2, 45).

In our sample, households were located in the northern (26%), central (11%), southern West Bank (21%), Gaza (37%) and Jerusalem (5%).

National figures are similar for Gaza, with the census finding 34.1% of households located there. The West Bank distribution is slightly more problematic and harder to compare given our inclusion of the Old City of Jerusalem.

National census comparisons vary if the southern West Bank is defined as the Hebron and Bethlehem Districts (19.9%) or as the Hebron, Bethlehem, and Jericho Districts (21.7%). Our southern district is composed largely of localities in the Hebron District (Hebron city, Beit Ummar village and Al Fawar refugee camp) with only one village in the Bethlehem District (Hussan), so observations about the southern district can be read as largely about the Hebron District. (PCBS 1999b, calculated from Table 2, 40-45).

The census finds 8.5% of households in the Ramallah-Al Bireh District, (PCBS 1999b), where our central West Bank localities are found. Our distribution is not highly skewed.

The northern West Bank sample is drawn largely from the Nablus and Jenin Districts, but with one village from the Toubas District (Tamoun) and one from the Tulkarem District (Zeita).

14,866 people reside in our surveyed households, making the average family size 6.6, slightly larger if one compares to the census average of 6.1, probably due to the Gaza-Hebron sample size. The census registers average family size in Gaza at 6.7.

Sex, Age, Marital Status and Education of Household Heads

11% of household heads are female.

Of all the households, males headed 89% and females headed 11% (In the 1997 national census, females headed slightly more than 9.5% of households). There were no differences in the rate of female house-heads by refugee or returnee status.

Female heads are more common in villages and camps than in cities.

Differences were observed by location: female-headed households were found to be significantly more common in villages (15%) and camps (14%) than in cities (9%) (x^2=16.934, $p \leq .00005$). Camp residence, rather than refugee status per se, seems to increase the rate of female headship.

[1] Definition of housing unit (structure): Independent building or part of a building constructed for one household only. Unit might be utilized for habitation, work, or both; it might also be closed, vacant or occupied by one or more households.

[2] Definition of household (people): One person or a group of persons with or without family relationship, who live in the same housing unit or part of it, share meals and make joint provision of food and other essentials of living.

The highest numbers of female-headed households are in the central West Bank and lowest in the southern West Bank and Gaza.

Female-headed households were also significantly more common in the central West Bank (24%) and Jerusalem (23%) compared to the northern (12%) and southern West Bank (7%), and Gaza (8%) (x^2=77.908, $p\leq$.00005).

It should be noted that PCBS census figures give the rate of female headship in the Ramallah/al-Bireh District as higher than the national and West Bank average, but still at only 13%, while figures for the Hebron District are equivalent to our southern sample at 7%, so the distinctive features of our central area villages may have elevated our figure. Male migration may also be a contributing factor to the high number of female-headed households in our two Ramallah area villages (Turmos Aya and Mazra Sharqiyya), given that 79% of the surveyed households in these two villages have family abroad, in contrast to a significantly lower 47% for the rest of our communities (x^2=47.929, $p\leq$.00005).

Two-thirds of female-headed households have a migrant relative.

The role of migration (probably of husbands and sons) in relation to female headship was confirmed in this survey. Overall, 49% of households report at least one or more migrant family member related to the house-head, but 67% of households headed by women have a migrant relative compared to 47% headed by men (x^2=36.272, $p\leq$.00005).

Two-thirds of female house-heads are widowed.

These results indicate that although migration is an important contributor to the presence of female house-heads, it is not the sole factor. Marital status is also critical in this particular pattern of household arrangement with 67% of female heads reported as being widows compared to just 1% among male heads, and a low of 16% of women reported as married compared to 97% of male heads (x^2=1482.759, $p\leq$.00005). Eight percent of female heads are single as opposed to 1% of male heads, and 9% are either divorced or separated compared to less than 1% of male heads.

Female and male headship will be considered as an important determinant of the household conditions and will be examined in more detail in several sections below.

14% of household heads are over 65.

The average age of the house-head was 45.2 years, while the average age of our population was 21.5. There was only one house-head younger than 20 years of age, and headship increased in the younger age categories 20-29 (13%) and 30-39 (32%), until declining in later years 40-49 (20%), 50-59 (16%), 60-64 (6%), and between 65 and 120 years (14%).

Over half of the elderly are heads of households, but no elderly living in an extended household are heads.

Of the total number of persons 65 years old or over in these households, more than half (55%) reported being household heads. A resounding 82% of the 65+ males are house-heads and a substantial 29% of the 65+ females. Other elderly persons were spouses of heads (14%), the father or mother of a household head (25%, with 36% mothers and 14% fathers), or other relationships. The majority of the elderly population is thus still managing their own households.

This is the case, however, only when the elderly are living in nuclear households, where 69% of our elderly population resides. In these households, 99% of the elderly males are house-heads, while only 48% of the elderly women are wives of heads, indicating that men are either living without spouses or with younger spouses. Females living in nuclear households are also house-heads (52%), the latter generally living without their spouses.

In extended households, none of the elderly 65 years or over reported that they are house-heads, with males reporting they are fathers (83%) and females reporting they are mothers (80%) of house-heads. Even more tellingly, nuclear households continue

into old age in the majority of our cases, but if and when the elderly live in an extended household, they (mainly men) move out of their role as heads of household. This calls into doubt the assumption that household members automatically identify the oldest male as the house-head and may denote the end of the income-generating role and the handing over of responsibility to younger males. This seems to be in contrast to past patterns where elderly men maintained their status as head of household and family. Changes in main sources of family support and income-from land to wage work-may partly explain this shift. There is certainly a need for a further in-depth investigation of the socio-economic profile, gender, life events, needs, and problems of the elderly in order to develop policies for their care.

Female heads are older on average than males.

Given that only 4% of our population are over 65, and that this age group has low labor force participation, the 14% rate of headship by older people is a high rate of headship. This is partly due to the presence in our sample of one- or two-person households among the elderly. In addition, attribution of headship to the oldest household member, rather than other criteria like responsibility for household maintenance, is probably operational here to some extent in nuclear households where unmarried sons may well be the breadwinners of the family. It was interesting to note that the average age for the male house-heads was 44 years in contrast to 56 years for the female heads of households.

61% of female-headed households have no formal education compared to 22% of male-headed households.

Turning to education, we find an educational profile where house-heads were illiterate (26%) or had elementary (21%), preparatory (19%), secondary (16%), or post-secondary (18%) schooling. While house-heads had more post-secondary schooling (18%) than our general population over 10 years of age (10%), this is partially attributable to age, as is the contrasting fact that a slightly greater proportion of heads have no formal education (26% as opposed to 24% among the general population).

The differences in education between male and female heads were substantial, with male heads who were illiterate (22%) compared to females (61%); with elementary schooling (23%) compared to females (12%); preparatory schooling (20%) compared to females (12%); secondary schooling (16%) compared to females (8%); and post-secondary schooling (19%) compared to females (7%) (x^2=189.180, $p\leq$.00005). These results are certainly confounded by age, so when controlling for age we find that female heads are at a disadvantage with significantly less educational attainments than men, but only at ages 40 and above. The relationship disappears for the younger age groups.

In other words, female house-heads, partially because of their older age bracket, seem to be less educated than the male house-heads. The question that we will be exploring in the next chapter and elsewhere is whether female-headed households are also poorer and under what circumstances. In PCBS poverty data for 1998, 26% of female-headed households were under the poverty line and 17% were in deep poverty as opposed to 20% of male-headed households under the poverty line and 12% in deep poverty (PCBS 1998, 4).

Education among heads of households is higher for returnees, with post-secondary education (43%) compared to non-returnees (17%). In our general population, 23% of returnees over 10 have achieved post-secondary education compared to 9% of non-returnees.

Refugee heads are also better educated with post-secondary education (21%) than their non-refugee counterparts (15%) (x^2= 20.746, $p\leq$.00005).

Type of Household and Family Size

Three-quarters of households are nuclear.

Overall, 76% of the households were nuclear in composition (composed of parents and children only), and 24% were extended (the PCBS census found 23% of households were extended in 1997).

There were no significant differences in nuclear/ extended arrangements by type of locality (city, camp, village) or by refugee or returnee status.

Female-headed households were slightly more extended (28%) compared to male-headed households (24%), although this difference is not statistically significant. Nonetheless, even if we assume that female- and male-headed households have equal proportions of extended households, it may call into question assumptions about extended households, particularly about their size. Of a total of 70 extended households headed by women, 34% are composed of two persons and 46% composed of up to three persons. One common example of a female-headed extended household is a household of two sisters. At the very least we realize that extended households are not necessarily large households. Developing more detailed categories for extended households may help us understand these households better: for example, lateral extension among siblings and vertical extension among parents and children.

Extended households are more prominent in the central West Bank.

There were differences by region, with households considered nuclear in northern (78%), central (71%), and southern West Bank (78%), Gaza (75%), and Jerusalem (67%) (x^2=10.872, p=.03). We should be cautious about generalizing these results, as our sample of households is comparative rather than representative of all the West Bank and Gaza Strip.

Further examination of the data indicated that the higher extended arrangements in the central West Bank related to characteristics of villages in that region. Forty-six percent of the households in our central West Bank sample are from villages in which the rate of extended households is quite high (36% in Mazra Sharqiya and 33% in Turmos Aya). The samples from other regions also have a greater proportion from the urban areas such as Gaza where 72% of the households are urban, and the northern (53%) and southern West Bank (55%), while the central West Bank has a low urban population (24%). It is also true that the population of the Ramallah/al-Bireh district, where our central West Bank sample is located, is in fact 60% rural. (The census registers the population in the Ramallah/al-Bireh District at 59.5% rural, 34% urban and 6.4% camp residents).

The meaning of nucleation in the Palestinian context requires interpretation. Moors, for example, argues that nucleation has led to increased conjugality between husband and wife and eroded the wife's control of her own property and weakened her kin-based social and economic relations (Moors, 1995). Our findings on kin-based housing arrangements in the next chapter indicate that nuclear households often live in kin environments, but these environments may be primarily related to the male head of household. In Volume II, a chapter on "The Importance of Having Kin" will analyze these dynamics in greater detail.

In our sample, the average family size was found to be 6.6 persons, slightly higher than the national average of 6.1. We found households with 1-4 persons (28%), 5-6 persons (25%), 7-8 persons (23%), 9-10 persons (13%), and 11-38 persons (11%). A near majority of households (47%) had seven persons or more, and almost a quarter of our households (24%) have households of nine persons or more. The National Poverty Report indicates that large families are particularly vulnerable to poverty; the subsequent poverty data from PCBS for 1998 confirms the highest poverty rate for households of ten or more persons (at 16% in our sample as opposed to a national average of 20%).

Male-headed households tended to be considerably larger (6.9 persons) than female-headed ones (4.2 persons).

As would be expected, extended families had larger family sizes than nuclear ones, with nuclear families of 1-4 persons (31%) compared to extended (21%); nuclear families of 5-7 persons (38%) compared to extended (36%); nuclear families of 8-10 persons (22%) compared to extended (27%); and, nuclear with 11-38 persons (9%) compared to extended (17%) (x^2=42.423, $p\leq$.00005). It makes sense that the shift in patterns for the change in size begins with 5-7 persons, given that the average family size is 6.6 persons.

Average family size is highest in Gaza and lowest in the northern West Bank.

In terms of type of locality, there is not much difference in family size with cities (6.7), camps (6.5), and villages (6.5) - all near the average of 6.6 persons per household.

There are more significant differences when the data is analyzed by region with Gaza having the largest households (7.3) followed by the southern West Bank (6.7), Jerusalem (6.5), central (6.1) and northern West Bank (5.7).

Other studies have also found family size in the northern West Bank to be smaller than average. It is not possible, given the data at hand and in reference to other studies, to explain why this would be so. Perhaps the diversity of localities in the northern communities brought together for the sake of analysis here and elsewhere - the commercial urban center of Nablus, for example, and the more provincial Jenin - is a factor that is operational here. These results call for future investigations of how such disparities manifest themselves in demographic and family/household indicators.

The relation between family size and extended households is complicated at the regional level; the southern West Bank has large families but the lowest number of extended households.

The relation between extended families and family size, however, becomes more complicated when analyzed by region. For example, although we found no differences in nuclear/extended arrangements by type of locality, the average family size is larger in the city at 6.7 than in camps or villages with 6.5 each.

Comparing family size to nuclear and extended family types, we found Jerusalem (33% extended families, 6.5 family size); Gaza (25% extended families, 7.3 family size); southern West Bank (22% extended families, 6.7 family size); central West Bank (26% extended families, 6.1 family size); and northern West Bank (22% extended families, 5.7 family size), while the rate of extended households is an average 25%. Thus, the southern West Bank has the second highest family size, at 6.7, when it had the lowest extended household arrangement rate, 22% of households. These are the same figures given by the census for the Hebron District at 6.7 family size and only 22% extended households. With an elevated 29% rate of extended family arrangements, the central West Bank has the second lowest average family size of 6.1, roughly comparable to census results for the Ramallah/al-Bireh District, which finds 26% of households in extended arrangements, and a family size of 5.9. A more detailed classification of households that goes beyond nuclear and extended seems called for.

Refugees have slightly higher family size; returnees considerably lower.

This survey indicates that original inhabitants had an average family size of 6.5 compared to a higher 6.7 for refugees, and a considerably lower rate of 5.7 for returnees. This holds true even when we observe no differences in nuclear/extended family arrangements between returnees and the others. While our returnee sample size is too small to generalize to the national population, the results may indicate that returnee households are smaller than those headed by refugees or original inhabitants. We will investigate this further in the final section on fertility and the women of childbearing age.

Labor Force Participation of House-heads and Households

91% of male house-heads are labor force participants.

Male house-heads are overwhelmingly in the labor force (at 91%) reflecting both their age distribution and gender roles and responsibilities. There were only 28 female heads who were denoted as in the labor force, precluding any possibility for analysis, but we can note that 11% of our female heads are labor force participants. House-heads constitute 63% of our total working population analyzed in Chapter 1, so we will concentrate the analysis below on where there are differences between house-heads and the general working population, and areas which were not investigated in Chapter 1.

Of those house-heads in the labor force, a slightly higher proportion work regularly (at 79% of male and female heads as opposed to 75% in the working population as a whole). Nine percent work irregularly and 12% are unemployed. Despite higher educational levels, refugee house-heads in the labor force have a slightly elevated unemployment rate at 14% compared to 10% among non-refugees, and also work less regularly (at 76% compared to 82% for non-refugee heads) (x^2=7.970, p=.019). There were no differences in employment status between returnees and others.

As one would expect, the level of unemployment generally rises with declining educational levels, with 26% of the illiterate house-heads reported as unemployed compared to 12% among those with elementary, 7% preparatory, 9% secondary and 7% post-secondary schooling (x^2=116.432, $p\leq$.00005). We controlled for age, the possible confounder here, but the relationship between rising unemployment with declining education remained the same. That is, it appears that education is the determinant of employment ability here, irrespective of how old the person is.

Only 71% of rural house-heads in the labor force work regularly.

House-heads in the labor force working the least regularly and suffering the most unemployment are found in villages at 71% with regular work and 15% unemployment (Table 3.1). In contrast, 83% of those who are urban heads in the labor force have regular employment and only 11% unemployment (x^2=36.755, $p\leq$.00005). While this pattern is similar to our entire population in the labor force, camp and city house-heads show a greater gain over the rest of the population in regular work than do village heads. As noted in Chapter 1, 69% of individuals in the rural and camp populations in the labor force worked regularly, as opposed to 78% of the urban working population.

Gazan and Jerusalem house-heads suffer more unemployment. There is a link between extended housing arrangements and greater unemployment.

Table 3.1
Employment Stability of House-head By Percentage of Locality

Work	City	Camp	Village
Regular work	83	74	71
Irregular	6	12	14
Unemployed	11	14	15
Total	100	100	100

As is the population as a whole, the highest rate of unemployment for the house-head was in Jerusalem (19%) and Gaza (17%), although at a slightly lower rate than in the general working population (Table 3.2). Unemployed house-heads were found in 12% of central, 11% of southern, and 5% of northern West Bank households. With the rate of unemployment for house-heads in extended households higher than those heading nuclear families (at 15% compared to 11%), we noticed that extended arrangements seem to be more common in areas where there is higher unemployment (Jerusalem, central West Bank, and Gaza).

Within all our households, 30% of those in extended households were unemployed compared to 15% in nuclear families. Whether these differences of unemployment and family types are a cause or effect requires further investigation.

The occupation pattern of house-heads is the same as the overall working population.

There is very little difference in occupational status between the working population as a whole and house-heads with semi-skilled workers (36%), unskilled workers (22%), service/sellers (16%), professionals (8%), technicians (7%), managers and directors (7%), and clerks or office employees (4%). A very slight increase in the managerial occupations is registered-at 7% compared to 5% in the general working population.

In the analysis below, we will re-group the occupations somewhat differently than in our general population analysis in Chapter 1, which focused on white-collar (professionals, technicians,

Table 3.2
Employment Stability of House-head
By Percentage of Region

Employment Stability	North WB	Central WB	South WB	Gaza	Jerusalem
Regular	81	77	86	75	69
Irregular	14	11	3	8	12
Unemployed	5	12	11	17	19
Total	100	100	100	100	100

(x^2=66.519, $p\leq$.00005)

and clerks) versus blue-collar (semi-skilled and unskilled labor). Here we will group our categories into high (managers and professionals), middle (technicians, clerks and service/sellers) and low (semi-skilled and unskilled). We should note that this distinction may not always hold - for example, a skilled plumber or stonemason is not necessarily a lower occupation than a peddler in income or status; however, the broad groupings are nonetheless telling.

About half of managers and professionals have post-secondary education. More than a quarter of unskilled workers are illiterate.

Occupation had a strong relation to educational level with managers and professionals, with 68% having post-secondary and 12% secondary schooling but only 6% who are illiterate, 6% with elementary, and 8% with preparatory schooling. This is primarily due to the high education of professionals (96% having post-secondary education), compared to managers (37% having post-secondary schooling; 13% illiterate) and technicians, who are better educated than managers (57% with post-secondary education; 2% illiterate) About two-thirds of our house-heads in the labor force with post-secondary education are in these three occupational categories (managers, professionals, technicians).

The education picture is reversed with semi-skilled workers (15% illiterate; 7% with post-secondary schooling) and unskilled laborers (27% illiterate; 7% with post-secondary schooling) (x^2=510.876, $p\leq$.00005). Still, it seems remarkable that university-educated people would still occupy semi-skilled and unskilled jobs at all, perhaps a reflection of the tightness of the market for work opportunities.

To ensure that these results are not confounded by age, we controlled for this variable and the results remained essentially the same for all age groups, except those over the age of 60, where the relationship between better posts and higher education disappears. Inside our occupational categories, 15% of all semi-skilled workers and 27% of all unskilled workers who are house-heads are illiterate. About a quarter of semi-skilled workers have a secondary education or higher.

Refugees are less frequently managers and professionals than non-refugees.

As in our general working population, refugees are concentrated in white-collar occupations; however, if we group managers and professionals together, we note that refugee house-heads and refugees in general (14%) occupy this "high occupation" category at a slightly lower rate than non-refugees (17%).

Returnees fare even better as managers and professionals (28%) compared to non-returnees (15%). Returnees hold jobs as semi-skilled and unskilled workers at a substantially lower rate (21%) than non-returnees (at 60%) (x^2=44.928, $p\leq$.00005). Controlling for education, we find that the relationship between returnee status and better jobs disappears for those who are illiterate and with

primary schooling but remains quite strong for those with preparatory and secondary schooling, and disappears again for those with post-secondary schooling. These results indicate that origin does not seem to be a contributing factor to finding or not finding a job among those with higher and lower levels of education; it is in the middle educational categories where origin provides an advantage in hiring.

Camp house-heads most disadvantaged as managers and professionals.

Rural concentration in unskilled work is also true among rural house-heads (31%) compared to camp (28%) and city house-heads (18%) (x^2=43.105, $p\leq$.00005). However, grouping managers and professionals, we find camp house-heads more disadvantaged (12%) compared to city (16%) and village (15%) house-heads. These results confirm previous views that camp dwellers and refugees tend to be absorbed in middle-level work categories, probably partially because of UNRWA, and not at the highest occupational levels. Clearly, the data encourages detailed further analysis of employment patterns.

Managers and professionals are found more often in the central West Bank; those in the middle categories are found more often in Jerusalem and Gaza.

Regional patterns are similar to those found in the working population as a whole, but if we examine the proportions of managers and professionals together, we find that the region of largest advantage is the central West Bank (22%), compared to the northern-probably mostly Nablus (18%) - and southern West Bank (16%), Gaza (12%), and an all-time low for Jerusalem (11%). Thus, while the Old City of Jerusalem displayed the highest proportion of white-collar work (professionals, technicians, clerks) both in the general population and among house-heads, (30%), it in fact ranks lowest in the high occupation category.

If we group the middle occupations (technician, clerk, service/seller), Jerusalem is the highest (37%) followed by Gaza (34%), northern (25%), central (22%), and southern West Bank (15%).

The highest concentration of house-heads who are workers is found in the southern West Bank, with semi-skilled (43%) and unskilled (24%) workers, followed by the central West Bank with semi-skilled (40%) and unskilled (17%), northern West Bank with semi-skilled (37%) and unskilled (20%), Gaza with semi-skilled (31%) and unskilled (23%), and Jerusalem with semi-skilled (32%) and unskilled (20%) (x^2=51.858, $p\leq$.00005).

That is, if we are to describe the type of house-head labor by region, Gazans are mostly in middle occupations or workers; the central West Bank has a large proportion of managers and professionals, as well as of semi-skilled workers; Jerusalemites are high in the middle categories, followed by semi-skilled work; and the northerners have the highest proportion of workers in the semi-skilled jobs, followed by the middle-level occupations.

This pattern holds true for our general working population. A slightly higher proportion of house-heads in the labor force are employers (12%) than in the working population as a whole (8%), and slightly lower irregular private sector employment, but there is little sectoral difference between house-heads and the working population as a whole.

As in the population as a whole, the less educated house-heads are mostly self-employed or in the private sector (52% of illiterates), compared to those with post-secondary schooling (27%). The public sector employment in government, UNRWA, or NGOs is dominated by the educated (53% of those with post-secondary schooling; 9% of the illiterate) (x^2=263.757, $p\leq$.00005). In other words, if you have an education, you are more likely to find a salaried job in the public sector. If you don't, you either work in the private sector or employ yourself.

Almost 60% of returnee house-heads are in the public sector as opposed to 21% of non-returnees. Urban house-heads are more likely to be employers or self-employed.

There were substantial differences in the self-

employed/ employer sector between refugee heads (25%) and non-refugees (39%); in the civil service/ UNRWA/ NGO sector between refugees (29%) and non-refugees (17%); but similar involvement in the private sector (x^2=50.256, $p\leq$.00005).

Returnees (at 59%) are overwhelmingly in the public sector - government, UNRWA, and NGOs - compared to non-returnees (21%). Returnees seem to be less inclined to be self-employed/ employ others (17%) compared to non-returnees (33%), as well as in the private sector (24% returnees compared to 46% non-returnees) (x^2=60.357, $p\leq$.00005). These results are consistent with the results obtained previously for all working members of households.

Reviewing type of locality and self-employed/ employer status, an even higher proportion of urban house-heads are in this sector (35% compared to 29% in the general population) followed by village (29%) and camp house-heads (25%). Civil service jobs are held by more camp dwellers (31%) compared to city (22%) and village house-heads (20%) while the private sector is at its peak with village house-heads (51%) compared to camp (44%) and urban house-heads (43%) (x^2=18.954, p=.001).

Regional variations are roughly consistent with findings in Chapter 1 for the general working population.

Patterns of Employment Stability among Households

15% of households have no one working regularly; 53% of female-headed households have no one working or seeking work.

If we examine employment stability of all members in the households, we find that 15% of our households report no one working regularly, with 9% of households (N=194) having no labor force participants at all, whether regular, irregular or unemployed, and no one seeking work. Six percent of households have no one currently working but an unemployed member (or members) seeking work. Sixty-nine percent of these households with no labor force participants at all are female-headed and 53% of all female-headed households report no one working or seeking work.

Overall, we find that 78% percent of all households have at least one person working regularly. Irregular work was found in about 13% of our households, with 11% having one member working irregularly, and a low 2% with two or more working irregularly. Finally, 81% of the households reported no unemployed members, with 15% with one unemployed member, and 4% with two to five. In other words, almost one out of five of our households, or 19%, reported some sort of unemployment among its members.

Households and Dependency Rates

A dependency ratio is defined in this survey as the ratio between the total members of the household and the total number of working members of the household. A total of 492 households were automatically excluded, because no one was working regularly there (22% of households), leaving 78% of households as the subject of this analysis (N=1,763).

We found that households with one labor force participant per 6.1-16 household members (up to age sixteen) reached 32%, while one labor force participant for 4-6 members reached 38%, and one labor force participation for 1-3.8 members reached 30%. We cannot compare directly with national figures as the PCBS uses a dependency rate that measures the ratio of the total members of the household to potential, rather than actual labor force participants - defined as anyone from the 15-65 age category in the household.

The average distribution of dependency remained relatively constant among urban, camp and rural households, although rural households registered a higher 35% with 7-16 members per labor-force participant, although this was not found to be statistically significant.

There was significant statistical significance between male- and female-headed households

(Table 3.3) and across regions. Dependency ratios are lowest among female-headed households with labor force participation, but over half of female-headed households have no labor force participants.

As noted above, the labor force disadvantage of female-headed households, with only 36% having one or more persons working regularly, emerges clearly compared to male-headed households (84%). Thus, almost two-thirds (64%) of female - headed households have no one working regularly - and over half (53%) have no one at all working (even irregularly) or seeking work (unemployed) compared to male-headed households (3%).

One might think that migrant remittances flowing to female-headed households would explain the phenomenon of no one working or seeking work, but this does not seem to be a factor here, as we find that female-headed households with or without migrant relatives have the same rate of no one working or seeking work.

These are clear indications that the constitution and coping strategies of female-headed households bear investigation. As noted in the aid section in the next chapter, more female-headed households receive formal social assistance (30%) than male-headed households (8%). However, a substantial portion of female-headed households must also be the

Table 3.3
Employed Household Members and Dependency Ratios By Percentage of Sex of House-head

	Sex of House-head	
Employed Members of Households	***Male***	***Female***
No one working regularly or seeking work	16	64
One working regularly	57	20
Two working regularly	17	8
3 - 8 working regularly	10	8
Total (x^2=313.686, $p\leq$.00005)	100	100
Unemployed Members of Households	**Male**	**Female**
No one unemployed	77	36
One unemployed	16	9
2 - 5 unemployed	4	2
No one unemployed or seeking work	3	53
Total (x^2=706.1631, $p\leq$.00005)	100	100
Dependency Ratio of Working Members of Household	**Male**	**Female**
1 - 3.8 dependents	29	57
4 - 6 dependents	38	28
6.1 - 16 dependents	33	15
Total (*Does not include households where no one is working or seeking work*)	100	100

recipient of informal (family and kin-based) assistance.

In households where there are family members working, however, female-headed households score a much lower dependency rate, partially because of their smaller size. It is a reminder that female-headed households are not monolithic and that some households may have a comparative advantage, particularly if there are working family members.

Household unemployment is highest in the camps. 16% of village households have no labor force participants at all and one-third have no one working regularly.

Table 3.4 shows differences in employment stability by type of locality. The rate of unemployment is highest in camps at 23%, followed by cities (19%) and villages (18%). However, rural households were least likely to have members with regular employment, with almost a third (33%) having no one working regularly or no one working at all. While some of these rural households have members working irregularly, the highest rate of households with no labor force participants at all (none working or seeking work) was also in villages (16%) compared to camps (8%) and cities (6%). That is, female-headed households and village households tend to be in this category more than other households.

Southern West Bank households have highest rate of regular employment.

There were significant differences in employment stability by region (Table 3.5).

Table 3.4
Employed Household Members and Dependency Ratios By Percentage of Locality

Employed Members of Households (households with employed members)	**City**	**Camp**	**Village**
No one working regularly or no one working or seeking work	17	24	33
One working regularly	56	51	47
Two working regularly	16	17	14
3 - 8 working regularly	11	8	6
Total (x^2=67.318, p≤.00005)	100	100	100
Employment Insecurity of Members of Households (households with irregularly working members)	**City**	**Camp**	**Village**
No one working irregularly or seeking work	89	84	84
One working irregularly	9	12	13
2 - 4 working irregularly	2	4	3
Total (x^2=17.750, p=.008)	100	100	100
Unemployed Members of Households (households with unemployed members)	**City**	**Camp**	**Village**
No one unemployed or seeking work	81	77	82
One unemployed	15	18	14
2 -5 unemployed	4	5	4
Total (*no significance*)	100	100	100

Table 3.5
Employed Household Members and Dependency Ratios By Percentage of Locality

Employed Members of Households (households with employed members)	**North WB**	**Central WB**	**South WB**	**Gaza**	**Jerusalem**
No one working regularly or seeking work	20	35	12	23	34
One working regularly	53	41	59	55	40
Two working regularly	17	13	19	15	11
3 - 8 working regularly	10	11	10	7	15
Total (x^2=117.576, p≤.00005)	100	100	100	100	100
Unemployed Members of Households (households with unemployed members)	**North WB**	**Central WB**	**South WB**	**Gaza**	**Jerusalem**
No one unemployed	89	81	84	74	73
One Unemployed	9	15	14	20	21
2 - 5 unemployed	2	4	2	6	6
Total (x^2=59.341, p≤.00005)	100	100	100	100	100
Dependency Ratio of Working Members of Household	**North WB**	**Central WB**	**South WB**	**Gaza**	**Jerusalem**
1 - 3.8 dependents	40	36	29	22	36
4 - 6 dependents	40	35	40	36	30
6.1 - 16 dependents	20	29	31	42	34
Total (x^2=76.809, p≤.00005)	100	100	100	100	100

The highest rate of regular employment was in the southern (88%) followed by the northern West Bank (80%), Gaza (77%), and a low in the central West Bank and Jerusalem (65% and 66% respectively). Low figures in the central West Bank are probably due to the high proportions of village and female-headed households in this sample. The rate of unemployment is highest in Jerusalem (27%) and Gaza (26%) followed by the central (19%), southern (16%) and northern (11%) West Bank.

42% of Gazan households have a dependency rate of 6.1 members or more per labor force participant.

Regional differences in high dependency rates of 6.1-16 members per labor force participant were sharp, with Gaza registering a high 42%. This high rate cannot be explained simply by larger household size or family arrangements into nuclear or extended households. The low female labor force participation rate also affects Gaza's dependency ratio. The census registers Gaza at a dependency rate of 1.13 when measuring the ratio of family members to potential labor force participants - here meaning 1.13 members to every member potentially working aged 15 to 65. While this is high in global terms, the actual dependency rate is much higher given that only 8% of females between 15 and 65

are formal labor force participants. The northern West Bank had the lowest dependency rates, followed by the central West Bank.

There is higher unemployment among refugee households.

While there were no differences in employment status of persons living in households by returnee status, the differences were significant with refugees (23%) reporting one or more member unemployed compared to non-refugees (16%) (x^2=20.997, $p\leq$.00005). Once again, the data indicates a significantly higher rate of unemployment of individual household members as well as household heads among refugee populations.

Dependency rates are similar in nuclear and extended households.

While extended households with labor force participants had more members working and slightly more unemployed than nuclear households, there are no differences in dependency rates. Thus, there were more households with two or more members in the labor force in extended families (30%) compared to nuclear households (23%) but the dependency rate was equivalent. In this regard, the National Poverty Report states, "more earners do not necessarily mean less poverty" (National Commission for Poverty Eradication 1998, 46) as households with one earner and with two earners having the same rate of poverty nationally, and those with 3-4 earners actually showing a slightly higher rate of poverty.

The curious category of households where no one is working or seeking work is found in nuclear (9%) and extended households (7%). Combining households where no one is seeking work or is working regularly, we find both extended and nuclear households (15% and 16% respectively). Nuclear households reported fewer households with unemployed (78%) compared to extended households (82%). The presence of many able-bodied people of working age may account for the higher rate of unemployment among extended families, but also unemployment might be a factor in the constitution or maintenance of extended households. It is also possible that the presence of other wage earners might lessen the motivation to seek work, particularly among younger members.

Workers have higher dependency rates; managers and professionals lower rates.

Families with a low dependency ratios of 1-3.8 dependents are more likely to be headed by a manager or professional (21%) or by a middle occupation head (34%) than by an unskilled worker (15%). Semi-skilled workers (38%) have the highest dependency ratio, at 6.1-16 members per labor force participant, followed by 24% for the unskilled and the middle occupations, and a low of 14% for professionals (x^2=30.131, $p\leq$.00005).

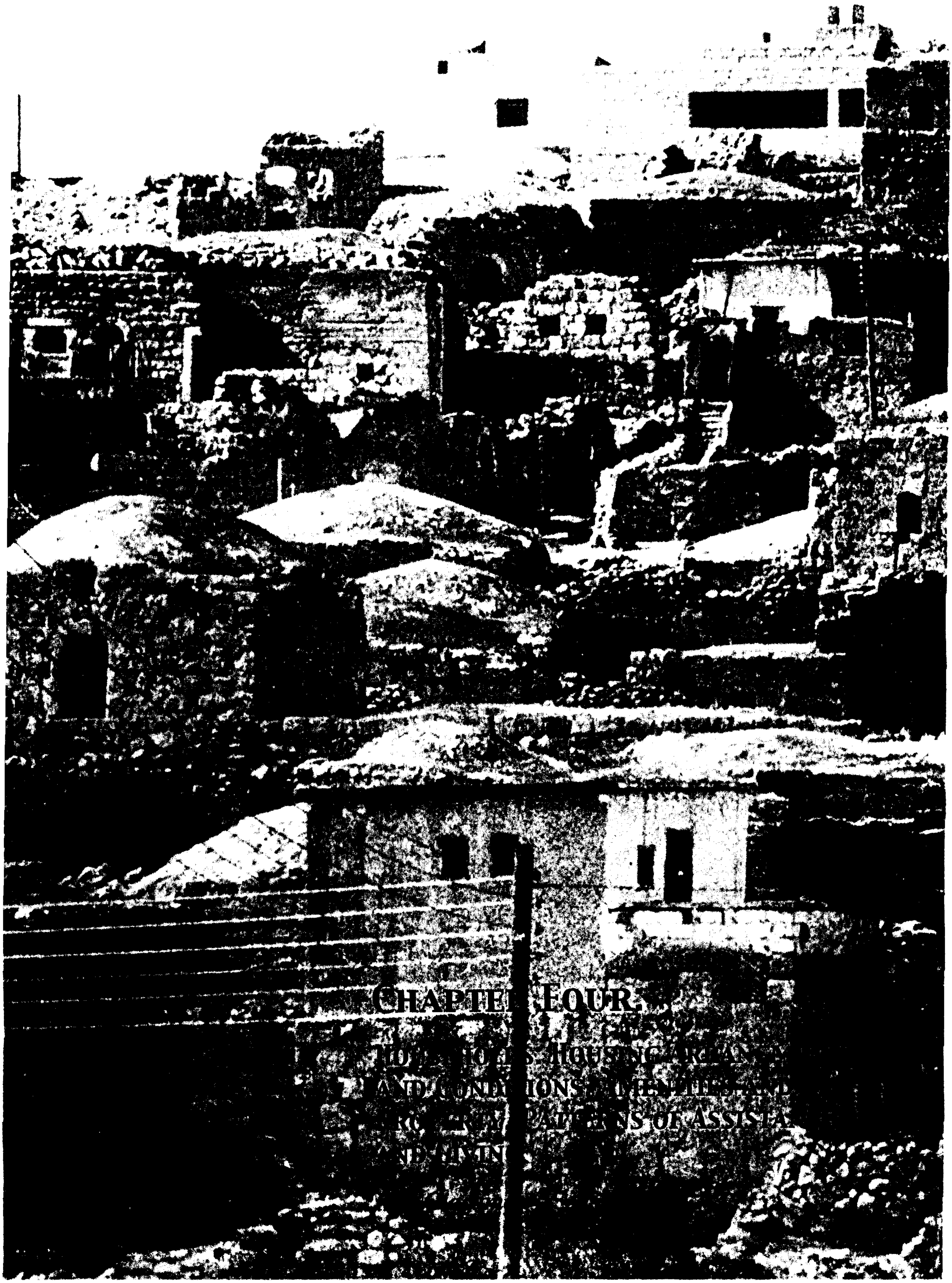
Homeowners have higher dependency rate than those renting; 30% of households that are neither owned nor rented have no one working at all.

While we will discuss housing arrangements in greater detail in the next chapter, it is interesting to note relationships between these arrangements and the dependency and work patterns discussed in this chapter. In our survey, 80% of households owned their homes, 13% rented and 7% lived in rent-free homes (consonant with the national average). Households living in rent-free but unowned homes have a greater proportion of no one in the family working regularly (30%) compared to those owning their homes (21%) or renters (20%) (x^2=18.631, p=.005). This is the first clear indication that households with no one working have irregular housing arrangements, which we may speculate are dependent on kin.

Among those with high dependency ratios (6.1-16 dependents) there were more homeowners and rent-free dwellers (33% of home owners and 35% rent free and other arrangements) than renters (22%) (x^2=11.587, p=.02).

Our examination of households with kin-based housing arrangements (sharing attached dwellings or living in the same apartment building) will be discussed in detail in the next chapter, but these

arrangements also seem linked to higher dependency rates. These results suggest that high dependency is linked to a possible inability to set up home arrangements without the help of other members of the family, a freedom afforded to those with lower dependency, and presumably, lower expenses.



Chapter Four

Photo: Suad Amiry [in *The Palestinian Village Home*, 1989]

HOUSEHOLDS: HOUSING ARRANGMENTS AND CONDITIONS, AMENITIES AND PROPERTY, PATTERNS OF ASSISTANCE AND GIVING

Rita Giacaman

How Nuclear are Nuclear Households? The Predominance of Kin-based Housing Arrangements

As noted in Chapter 3, about three-quarters of Palestinian households, both in our sample and nationally, live in nuclear households. However, in further exploring housing arrangements, the nucleation of households can be questioned, given the predominance of kin-based housing arrangements. Our respondents were asked both about their type of dwelling and, in the case of apartments or attached dwellings, whether first-degree or other kin of the household lived in the same building.

Of the total number of households, 31% lived in a completely separate dwelling, 26% lived in an apartment in a house, 23% in an attached dwelling, and 21% in a regular apartment in a building. Of those not living in a completely separate dwelling, 75% reported that they shared housing arrangements with kin of the head of household and 68% of these were first-degree relatives of the house-head. These rates are similar to results the FAFO survey found for "households in multi-household buildings" where 76% lived with brothers or other kin (FAFO 1993, 93). The predominance of kin-based housing arrangements offers strong evidence of the continuation of family ties of support and shared endeavors that go beyond nuclear arrangements and raises questions as to simplified definitions of family.

These kin-based housing arrangements are probably due to multiple reasons including patterns of land ownership and inheritance where land may be held in common (usually among male relatives), cost effectiveness, and social support, or the force of patriarchal authority and patrilocal patterns of living. All these would be factors in one common arrangement found in Palestine where a father's house is built to accommodate married sons in separate dwellings.

Female-headed households are more isolated.

Contrary to what might be expected, there is a considerably higher rate of living in completely separate dwellings among female-headed households (43%) compared to male-headed households (29%). For regular apartments, there are more male-headed households (22%) than female-headed households (12%) (x^2 =35.621, $p \leq .00005$). This may be partially because of the greater proportion of female heads in villages than cities, as separate dwellings are also part of the rural way of life.

Similarly, when living in apartments or attached dwellings, female heads tend to share these arrangements less frequently with relatives (67%) than male heads (76%) (x^2=6.452, p=.01). Moreover, of households that share arrangements, more male-headed households (over 69%) share arrangements with first-degree relatives compared to female-headed ones (57%) (x^2=7.755, p=.005). These results are striking, especially if collated with the results on the smaller family size of female-headed households and point to their greater isolation and potential lack of social support.

Village households have the highest number of separate dwellings but highest in kin-based arrangements when they are shared.

Separate dwellings are found to a greater extent among rural households (59%) than urban (22%) and camp (20%) households, probably linked to greater land ownership, as noted below. Camp-dwellers more frequently live in attached dwellings (44%) compared to city (19%) and village (18%) residents, while city-dwellers favor apartments with 58% of urban households living in apartments.

Among those who do not live in completely separate dwellings, rural households (83%) score higher on kin-based living arrangements than city (76%) or camp (67%) dwellers. First-degree relatives in buildings are also more common in villages (73%) than in cities (69%) or camps (59%) (Table 4.1). Camp households are less likely to have kin-based and first-relative arrangements, probably reflecting their greater fragmentation as refugees.

All of these differences by type of locality were found to be statistically significant. This suggests that the availability of land (and housing stock) may promote separate dwellings in villages. Moreover, the dominance of kin in shared arrangements suggests that kin may also be an organizing principle in living patterns, a subject that requires further investigation.

Southern West Bank households share the rural pattern of high separate dwellings but also high kin arrangements when shared.

Re-organizing the data to reflect regional differences, we find the following (Table 4.2):

Table 4.1
Housing Arrangements
By Percentage of Locality Types

Housing Arrangements	Type of Locality		
	City	Camp	Village
Separate dwellings (x^2=420.921, $p\leq$.00005)	22	20	59
Of those in apartments or attached dwellings			
Share building or attachment with relatives (x^2=18.426, $p\leq$.00005)	76	67	83
Share with first-degree relatives (x^2=13.694, p=.001)	69	59	73

Table 4.2
Housing Arrangements
By Percentage of Regions

Housing Arrangements	Region				
	North WB	Central WB	South WB	Gaza	Jerusalem
Separate dwellings (x^2=530.500, $p\leq$.00005)	20	58	51	19	28
Of those in apartments or attached dwellings					
Share building or attachment with relatives (x^2=101.455, $p\leq$.00005)	68	54	91	81	53
Share with first-degree relative (x^2=113.940, $p\leq$.00005)	58	50	86	74	39

The highest rate of living in separate buildings is in the central West Bank (58%). Although the sample size is too small to be conclusive, this may be a reflection of the rural bias of this region as almost all households in the villages of Mazra Sharqiya and Turmos Aya in the sample had separate dwellings. The low percentage of kin-based arrangements among those in apartments or attached dwellings in the central West Bank (54%) may reflect patterns in our sample in Amari refugee camp (the lowest of all our nineteen communities in kin-based arrangements) and less so the case of Ramallah.

The southern West Bank is probably representative given the consistency of the data and the large sample size of the city of Hebron where a sizeable 40% of the urban population live in separate dwellings. This is much higher than other cities. Only 11% of households in the city of Nablus, for example, lived in separate dwellings. Of those Hebron households who live in attached dwellings or apartments, 91% live in buildings with kin as opposed to 62% in Nablus. The pattern continues in other types of localities in the Hebron region. Fifty-four percent of households in Fawwar refugee camp in the southern district live in separate dwellings as opposed to 14% in Balata camp near Nablus; and 97% of those living in attached houses or apartments in Fawwar live with kin as opposed to 74% in Balata. Here, region seems to predominate over urban and camp-based living patterns.

The southern West Bank is thus striking where 51% live in separate buildings compared to 28% in Jerusalem, 20% in the northern West Bank, and 19% in Gaza. What is equally interesting is that among those living in apartments or attached dwellings, southerners (91%) and Gazans (81%) live much more frequently with relatives than in northern (68%) and central West Bank (54%) and Jerusalem (53%) households.

Again, the southern West Bank fares highest (86%) for first-degree relatives living in the same building arrangement compared to Gaza (74%), northern (58%) and central West Bank (50%) and Jerusalem (39%). These figures confirm that southern households seem to have the strongest family ties when it comes to housing arrangements in shared dwellings. As with the rural findings above, kin may also organize separate dwelling patterns, a subject for further investigation.

The data from the Old City of Jerusalem is difficult to assess, given that the economic and social conditions in the Old City are so different from the rest of the country. Congestion and cost, which partly explain Gaza's low rate of separate dwellings, are also factors in Jerusalem. But there is no such factor that helps us understand why the rate of separate dwelling for the north of the West Bank is so low, given the low family size and fertility rate that has been observed here and through the examination of other surveys. The above data clearly points to the need for further qualitative investigation in order to explain the statistical results.

Nuclear households are found less often in separate dwellings, but a greater percent live with first-degree relatives.

Examining these housing arrangements by nuclear/ extended households we find the following (Table 4.3):

The table shows that nuclear households may nonetheless live in "extended family" environments with kin-based clusters of two or more nuclear households. Fewer nuclear households (30%) compared to extended households (34%) report living in separate dwellings. However, in the case of apartments and attached dwellings, a higher portion of nuclear families (77%) compared to extended families (71%) share with relatives. This is not to argue that nuclear and extended households are not useful definitions, but that the concept of the "extended family," rather than the "extended household" also has validity in the Palestinian context.[1]

[1] Confounding variables, such as type of locality, may be a problem here, so results should be interpreted cautiously. Multivariate analysis may be appropriate to understanding different factors influencing housing arrangements by order of priority or importance.

Table 4.3
Housing Arrangements by Percentage of Nuclear and Extended Households

Housing Arrangements	Type of Family	
	Nuclear	Extended
Separate dwellings (x^2=11.823, p=.008)	30	34
Of those in apartments or attached dwellings:		
Share building or attachment with relatives (x^2=4.233, p=.02)	77	71
Share with first-degree relatives (*Lacks significance*)	68	65

Households with higher dependency rates are more likely to share with kin.

Kin-based housing arrangements also seem linked to higher dependency rates in the household: 27% of those who share arrangements with first-degree relatives have a low dependency ratio of 1-3.68 persons per worker compared to 37% among those who do not share arrangements with first-degree relatives. Households with a high dependency ratio of 6.1-16 persons/worker with 32% of those who share with first-degree relatives and 28% among those who do not share housing arrangements with first-degree relatives (x^2=13.604, p=.001).

Refugees: fewer separate dwellings and slightly less kin-based housing in apartments and shared dwellings.

There was a significant association between type of housing arrangement and refugee status, with 37% of non-refugees living in separate dwellings compared to a much lower 23% among refugees (x^2=70.504, $p\leq$.00005). When we controlled for type of locality, the relationship remained true for village households but disappeared in urban environments. In camps, almost all households are refugee and separate dwellings are low, as noted above. A slightly lower percent of refugees who live in apartments or attached dwellings share with first-degree relatives (65%) compared to non-refugee households (70%). However, given that over three-quarters of our refugee households live in apartments or attached dwellings, it is striking that such a high percent (65%) share with first-degree kin relations, showing a kin continuity that might not be expected among families dispersed from their original habitation.

Returnees favor apartments, but few share with relatives.

Only 20% of returnees live in separate dwellings compared to 31% of non-returnees (x^2=11.449, p=.01). Of the 80% of returnees who live in apartments or attached dwellings, 54% have a shared arrangement with kin compared to 77% among non-returnees (x^2=20.361, $p\leq$.00005) and 45% of returnee households share with first-degree relatives compared to 69% among non-returnees (x^2=19.714, $p\leq$.00005).

Even with the small numbers of returnees, when controlling for type of locality, the relationships remained more or less the same. That is, returnees tend to live in apartments to a larger extent than others and do not tend to live with relatives as much as others in the communities. These results are not confounded by the urban-rural-camp factor as returnees were found to live in all localities.

Home Ownership

About 90% of village and camp households report home ownership, but only 72% of urban dwellers own homes.

There is a high rate of home ownership (80%) compared to rental (13%) and non-rent

arrangements (7%). (The 1997 census figures are 78.1% for ownership and 10% for rentals, and the 1996 PCBS demographic survey reported ownership at 81%, rental or lease from UNRWA at 12%, and arrangements without rent at 7%).

Interestingly, we found no differences in ownership of homes between households headed by men and women, although there were slightly more female-headed households (10%) than male-headed households (7%) in rent-free dwellings, possibly reflecting both family social support and poverty. These differences, however, could have occurred due to chance.

Given that house rental usually goes hand in hand with urbanization, an examination of these results by locality reveals that rental is significantly higher in cities compared to either camps or villages. Home ownership is higher in camps (91%) and villages (90%) than in cities (72%) (x^2=121.020, $p\leq$.00005). Our sample included 5% who reported living in rent-free dwellings. In comparison, the 1997 census reported home ownership among camp (88%), village (84%) and urban dwellers (72%). The higher rate of rural ownership in our sample may be due to the fact that ownership in our survey queried "property of family" ownership rather than ownership by the household only.

Defining Home Ownership in Refugee Camps

The rate of home ownership in refugee camps (nationally and in our sample) is perhaps surprising. Under existing legal arrangements, UNRWA has leased or has other contractual arrangements for camp land and in turn leases dwellings to the residents. It is extremely rare for payments to be made for these dwellings. UNRWA officials report that residents also sell and sublet dwellings despite the absence of legal ownership. Indeed, residents sign a contract with UNRWA confirming that they do not own their homes when they build or improve their houses through shelter rehabilitation programs. However, as the FAFO survey pointed out, "most refugees regard the homes they have leased from UNRWA as their own and may report them as such" (FAFO 1993, 93). The present household survey did not use the category "leased from UNRWA", but the demographic survey found that only a low 15% of camp dwellers reported that they leased their homes from UNRWA (29% in the West Bank and 10% in Gaza) while the rest reported ownership.

This has become a case of ownership by possession (haq muktasab) and residents assume that being on the land for years and building on it gradually provides some form of ownership rights - an assumption that may in fact be valid in the changing political circumstances, even though existing law does not recognize home ownership separate form land ownership. This is a question to pursue through interviews and other means, especially in terms of what constitutes "ownership" in the perception of camp dwellers.

Only 6% of Gazan households rent housing.

An examination of home ownership status by region revealed the following (Table 4.4):

Table 4.4
Home Ownership by Percentage of Regions

Home Ownership	Region				
	North WB	Central WB	South WB	Gaza	Jerusalem
Own	74	87	82	86	28
Rent	19	9	11	6	44
Other	7	4	7	8	28
Total (x^2=251.960, $p\leq$.00005)	100	100	100	100	100

Regionally, home ownership is higher in the central West Bank (87%), Gaza (86%) and southern West Bank (82%) than the northern West Bank (74%) and Jerusalem (28%). In contrast, a high number rent in Jerusalem (44%) followed by the northern (19%), southern (11%), and central West Bank (9%), and a very low of 6% for Gaza. The census also reports low rental rate in Gaza (5.1%) and greatest percent of home ownership in the West Bank in the Hebron District (82.1%), the same as our sample. However the proportion of renters in the Ramallah/al-Bireh District is double that of our sample (at 18%) probably reflecting its rural bias.

When controlling for type of locality, the results remained significant. Gazans own their own dwellings but tend to live in buildings with other households, often family. Central West Bank households are mostly owned but also with a substantial proportion of separate dwellings rather than apartments and attached dwellings. Jerusalem has a very low rate of ownership; living in buildings with other families is more of the norm than living in separate dwellings. The northern West Bank records a lower than expected ownership, with families living in apartments and attached dwellings more often than in separate dwellings. Interestingly, even when controlling for nuclear/extended family arrangements, the results remained about the same. It is beyond the scope of the statistical portion of this study to offer explanations, which must be left to further research.

Extended, refugee, and non-returnee households report greater home ownership.

There are significant associations between home ownership and whether the household is extended or nuclear, refugee or non-refugee, and returnee or non-returnee (Table 4.5).

More ownership is found among extended families (82%) than nuclear families (79%). When controlling for type of locality, we found that the relationship remained strong for cities, where more extended families tend to own their homes, but not for camps or villages, where ownership is high in both cases at 90%. Given these high levels of home ownership even in poor communities, the relationship between home ownership and wealth needs to be carefully considered to see whether extended households in some circumstances produce wealth.

More ownership is found among refugees (84%) than non-refugees (76%) though this is probably related to the "working definitions" of ownership employed by camp residents, as noted above. However, even among urban residents, 73% of refugees as opposed to 69% of non-refugees report home ownership.

Fewer returnees (63%) own their homes than non-returnees (80%). The results for returnees are still quite high, as one would expect difficulties among returnees in securing access to land and homes in the relatively short period since the Oslo accords, although some who classify themselves as returnees

Table 4.5
Home Ownership
Percentage of Selected Determinants

Home Ownership	Type of Family		Refugee Status		Returnee Status	
	Nuclear	Extended	Refugee	Non-Refugee	Returnee	Non-Returnee
Own	79	82	84	76	63	80
Rent	13	10	9	16	28	12
Other	8	8	7	8	9	8
Total	100	100	100	100	100	100
	(x^2=6.104, p=.047)		(x^2=25.689, $p\leq$.00005)		(x^2=22.321, $p\leq$.00005)	

might have returned in the wake of the Gulf War as well. Both refugee and returnee patterns of home ownership bear further investigation.

Public Services

Most households are connected to electricity and water networks; villages may have no public sewage system.

The census informs us that 95% of Palestinian households are connected to the electricity network, 83% to the water network and one-third to a sewage system. Using 1997 census data to map each community in our survey, we found that a high number of households were connected to electricity and water networks reaching 99% in urban communities such as Nablus, Ramallah, and Gaza City. A lower number of households were connected to public sewage in Nablus (93%), Gaza City (88%), and Ramallah (75%). Other urban centers such as Hebron had 99% electricity, 79% water, and 53% sewage connection; Jenin had 99% electricity, 86% water, and 86% sewage connection.

There was little variance in our urban, village, and camp communities in connection to the electricity grid, with the exception of the village of Tamoun where a local generator was still the main provider of electricity. West Bank villages and camps, again with the exception of Tamoun, were uniformly high in connection to water networks (at about 98%), while Gaza villages and camps both registered slightly lower, at 93-94%. Census data is a reminder that Tamoun, while particularly deprived is not a rare exception: almost 10% (9.6%) of rural households still do not have piped water while this is extremely rare for camp households, at less than 1%, and for urban households at about 2%. (Derived from PCBS 1999b, Table 4, 56).

In the localities in our sample, there was substantial variance in sewage system connections, with a number of our villages having almost no households connected to public systems, and instead relying on cesspits (Mazra Sharqiya, Turmos Aya, Zeita, Tamoun, Beit Ummar), while in Beit Hanoun 75% of households were connected to public sewage. Camps are quite variable - Amari, Balata and Jenin have high levels of connection to public sewage, Fawwar and Nusseirat are low at 20% and 13% respectively. This is probably due to the former being attached to cities, while the latter are independent localities.

Housing Density and Rooms

Camp homes have fewer rooms than cities and villages; the southern region has the highest housing density.

According to our data (Table 4.6), excluding kitchen and bathroom, households are composed of 1-2 rooms (20%), three rooms (28%), four rooms (28%) and 5-15 rooms (24%). Camp households live in the larger proportion of 1-2 rooms (29%) and with a high density (2.14+ persons/room) compared to urban and rural (35%) households. This difference is not statistically significant at the level of our sample. However, West Bank camps dominate our sample, and other surveys (Demographic Survey, FAFO) clearly show higher housing density in camps, particularly in Gaza. In the Demographic Survey, the same percentage of high-density households, defined in this survey as 3+ persons/ room were found in West Bank villages and camps (31% each), but more dense in Gaza camps (41%). The small houses and possible elevated density in camps might be explained partially as a result of restricted space, as well as socioeconomic conditions.

Southern West Bank households are most crowded.

Reviewing high-density households (2.1+ persons per room) regionally (Table 4.7), we found the highest crowding rate is found in the southern district (46%) followed by Jerusalem (40%), and Gaza (39%). Few low-density households (1.44 or less persons per room) are found in southern region (21%) compared to the northern (44%) and central West Bank (48%). The assumption is that crowding has an inverse relation to wealth, and the rate is thus an element of our wealth index.

In summary, the northern West Bank households in our sample have the smallest families (5.7 compared to our average of 6.6), the most nuclear,

Table 4.6
Number of Rooms and Persons per Room in Households
Percentage of Locality Types

	Type of Locality			
Number of Rooms	**Urban**	**Camp**	**Village**	**All/Initial Results**
1 - 2	17	29	21	20
3	29	31	25	28
4	29	26	28	28
5 - 15	25	14	26	24
(x^2=42.848,p≤.00005)	100	100	100	100
Persons per Room	**Urban**	**Camp**	**Village**	**All/Initial Results**
0.1 - 1.44	35	29	37	34
1.5 - 2	31	33	28	31
2.1 - 19	34	38	35	35
(*not significant*)	100	100	100	100

Table 4.7
Number of Rooms and Persons per Room in Households
Percentage of Regions

	Region				
Number of Rooms	**North WB**	**Central WB**	**SouthWB**	**Gaza**	**Jerusalem**
1 - 2 rooms	19	16	28	16	30
3	29	26	38	23	27
4	31	23	24	31	25
5 - 15	21	35	10	30	18
(x^2=129.106,p≤.00005)	100	100	100	100	100
Persons per Room	**North WB**	**Central WB**	**SouthWB**	**Gaza**	**Jerusalem**
0.1 - 1.44	44	48	21	30	30
1.5 - 2	32	25	33	31	30
2.14 - 19	24	27	46	39	40
(x^2=103.85984,p≤.00005)	100	100	100	100	100

and the least crowded, as well as the fewest unemployed house-heads (5% in contrast to our average of 12%), although as we will see below, not the highest ownership of amenities. The strong regional differential in our sample definitely requires further analysis, with the Old City of Jerusalem also requiring a separate assessment from the rest of our regions.

Returnees are less crowded; extended households have more rooms but are more crowded.

While refugees in our sample did not live in more crowded homes than non-refugees, we found significant differences between households with 0.1-1.44 persons per room among returnees (53%) compared to non-returnees, (33%). The pattern remains with 1.5-2 persons per room among returnees (26%) compared to non-returnees (31%) and with 2.4-19 persons per room among returnees (22%) compared to non-returnees (36%) (x^2=16.517, p=.0003). Irrespective of family size, returnees tend to live with significantly less crowding than others in their communities.

Larger homes were occupied by extended families (16% in 1-2 room; 26% in 3-room; 31% in 4-room; 27% in 5-15-room dwelling) compared to nuclear families (21% in 1-2; 29% in 3-room; 28% in 4-room; 22% in 5-15-room dwellings), (x^2=11.726 p=.008). In a sense, these results should be expected, as extended families tend to be larger than nuclear ones.

The real significance is the crowding rate (total rooms / total number living at home). In relation to crowding among nuclear families, (36% with 0.1-1.44 persons per room; 30% with 1.5-2 persons; 33% with 2.14-19 persons per room) compared to extended families (28% with 0.1-1.44 persons; 31% with 1.5-2 persons; 41% with 2.14-19 persons per room) (x^2 =16.028, $p\leq$.00005). Even when controlling for the number of rooms, extended households live with more crowding and less space than nuclear ones.

Female-headed households are much less crowded.

Households headed by females are considerably less crowded (Table 4.8), although there is a slight difference between houses with widowed heads (at 62% below 1.44) and married heads (at 68% below 1.44). As noted below, this does not necessarily relate to other improvements in living conditions, such as amenities, and is probably due to smaller family size. Almost all never-married female headed households are low density (17 of our 18 cases). It is probably also the case that women without spouses who are in the most vulnerable circumstances may be absorbed back into other households and not have the means to live on their own.

Table 4.8
Persons per Room in Household Percentage of Male and Female Heads of Households

Persons per Room	Sex of Household Head	
	Male	Female
0.1 - 1.44 persons per room	31	64
1.5 -2 persons per room	32	18
2.14 - 19 persons per room	37	18
Total	100	100

(x^2=108.495, $p\leq$.00005)

Global and National Standards: About one in four of southern West Bank and Jerusalem households have 3+ persons per room.

Internationally, three or more persons per room is a fairly common standard for high-density crowding, with low density measured as one or less (FAFO 1993, 85). Using this scale, fewer of our households live in high density (18%) compared to low density (22%). By type of locality, more live in high density in camps (22%) compared to cities (18%) and villages (17%). Regionally, high density is found more in the southern West Bank (27%), Jerusalem (25%) and Gaza (19%) (x^2=115.166, $p\leq$.00005). It should be noted that we are using one measure of crowding or density. Given the very high population density in Gaza (person/meter of land)

and possibly the size of rooms, the experience and effect of crowding is not entirely captured in a rooms/person measure.

But using our definition of high density, 2.1 or more is high density. The northern West Bank has the least high-density households (11%) followed by the central West Bank (16%). A quarter of Jerusalem households are in the high-density bracket and 19% of Gazan households.

Housing density cannot be calculated from published PCBS census data but data from the demographic survey suggests that our surveyed population has a lower average housing density than the national average: the survey reports an average of 2.37, (PCBS 1996, Table 3.1.2.7. 76) while our average is about 1.8. Indeed, our average number of rooms per household is also fairly high at 3.7.

Amenities

Over a third of households own a satellite dish, almost a quarter own a private car, and 8% a computer.

Household amenities tell us about items of 'life comfort and quality' in relation to socio-economic conditions. They are also key elements of our three-category and five-category socio-economic status index as described in our methodology section.

Describing our households in terms of available amenities overall, 23% of our surveyed households own private cars (1997 census found 20.4% overall; 23.2% in the West Bank and 15.1% in Gaza), and 22% of our households possessed full automatic washing machines (1997 census found 26.4% for any type of washing machine). One of the more surprising findings was that a full 36% of households own satellite dishes (PCBS does not report on satellite dishes), suggesting the importance households place on access to home entertainment and access to the news from the Arab world and elsewhere that such dishes provide.

Computer ownership is 8% in our survey (double the 4% national rate reported by PCBS in 1997). Higher computer ownership may also be due to the later survey date, and the rapid proliferation of computerization nationally. While the urban bias of our sample may contribute to this figure, our figures for villages (7%) and camps (5%) are also higher than what one might expect, suggesting that computer acquisition might possibly have increased during the two years between the census and our survey. The fact that 10% of urban households in our sample have a home computer is also quite interesting, given that the majority of urban residents in this sample are in Hebron and Gaza.

PCBS does not report on dishwashers and microwave ovens, which were found in a low number of households in our survey, at 2% and 4% respectively. Phones (defined as a phone line and not mobile phones) were found in 44% of households, relating to both wealth and accessibility. A high of 18% of households do not have any form of heating at all, mostly in Gaza where 44% did not have any heating at all. While Gaza is warmer than the West Bank in winter, heating is still an important factor in household comfort and certainly cannot be considered a luxury item.

Camps are lowest in most amenities; villages lowest in inside toilet.

There are significant ownership differences of selected amenities between types of localities (Table. 4.9).

Judging from the amenities available in households, camps seem to fare less well than villages or cities in terms of ownership of almost all of these amenities with urban households generally more privileged than rural and rural more privileged than camp households. If amenities are taken as a measure of wealth, households in camps seem to register greater impoverishment in relation to urban and rural environments.

Camps are poorer according to the Wealth and Socio-Economic-Status Indices.

Table 4.9
Ownership of Selected Amenities by Percentage of Locality types

Amenities	Type of Locality			
	City	Camp	Village	All
Indoor Toilet	96	94	90	94
Phone (line)	51	33	33	44
Satellite dish	39	30	31	36
Private car	26	14	22	23
Washing machine	27	11	16	22
Computer	10	5	7	8
Microware	4	1	5	4
Dishwasher	2	0.3	0.6	2
No heating at all	23	13	9	18

(All these differences by locale were found to be statistically significant.)

Using the three-category wealth index described in the methodology section of the Introduction, camps were found to be poorer than either villages or cities (Table 4.10), although there were slightly more camp households in the well-off category than rural households.

Table 4.10
Wealth Index
By Percentage of Locality Types

Wealth Index	Type of Locality		
	Cities	Camps	Villages
Poor	22	43	39
Medium	31	32	39
Well off	47	25	22
Total	100	100	100

(x^2=155.668, p≤.00005).

If we look at the SES index (combining wealth like land, property, and work with standard of living indicators like amenities) (Table 4.11), we find that camps and villages have about the same levels of low SES, with 35% and 37% respectively, compared to 25% in cities. Camps also have the lowest rates of high SES, at 22%, compared to 27% in villages and 36% in cities.

Table 4.11
Socio-Economic Status Index
Percentage of Locality Types

SES Category	Type of Locality		
	City	Camp	Village
Low	25	35	37
Medium	39	43	36
High	36	22	27
Total	100	100	100

(x^2= 47.518, p≤.00005)

The greater poverty of camp households over village households is also probably partially confounded by the effect of Gaza, as we will try to demonstrate below. It is influenced by the absence of property in the form of land, a major consideration if we compare with villages and cities, as well as perhaps other forms of property, combined with the higher unemployment of men in the family.

Regional patterns are mixed; Old City of Jerusalem has the most amenities.

Turning to amenities by region we find the following (Table 4.12).

The table indicates that there is not a uniform pattern of ownership by region; different amenities are found in higher proportions in different regions relative to the others. While the southern West Bank has fewer washing machines, it has the highest rate of satellite dishes. The central West Bank seems to fare best for the ownership of private cars but this may partly be determined by need in terms of location of work and services so cannot stand as a proxy for wealth on its own. The central West Bank also registers high rates of ownership of washing machines, satellite dishes, and microwaves.

Table 4.12
Ownership of Selected Amenities
By Percentage of Regions

Amenities	Region				
	North WB	Central WB	South WB	Gaza	Jerusalem
Indoor toilets	91	96	93	97	83
Phone	44	46	42	38	82
Satellite dish	23	42	44	37	36
Wahsing machine	25	29	21	14	54
Private car	27	33	22	18	20
Computer	9	8	8	8	13
Microwave	4	11	3	2	7
Dishwasher	2	3	1	1	5
No heating at all	3	1	2	44	4

(Except for computers all differences are statistically significant)

On the whole, the Old City Jerusalem seems to have overall better amenities than others, although as we previously saw, Jerusalem households are more crowded, have fewer indoor toilets, and seem to suffer from higher rates of unemployment. Clearly, the Old City of Jerusalem is a special situation, with pressures on space imposed by competing political situations, coupled with difficulty in employment for Palestinians, yet with social security benefits that can also allow survival, and it seems, have more amenities than one would expect.

There is no difference between amenities and extended and nuclear households; refugees have less and returnees more amenities.

Nuclear and extended households registered no significant differences in the possession of amenities, with the exception of phone lines at 47% for extended households and 42% for nuclear households. The lack of difference is interesting given that extended families register as poorer in our three-category wealth index (35%) compared to nuclear households (28%) (x^2=19.608, $p\leq$.00005). However, there are no statistically significant differences using the SES index, which includes amenities. One village-level study by the Institute of Public Health suggests that extended families may be better at accumulating wealth than nuclear households, while others tend to find the formation of nuclear households as indicating greater wealth in itself. This area requires further exploration.

Assessing amenities by refugee and returnee status reveals the following (Table 4.13):

Refugees seem to have fewer amenities than the rest, except for satellite dishes, which were similar to non-refugees.

Returnees own considerably more computers and satellite dishes with 18% ownership of computers and a very high 49% ownership of satellite dishes. It is tempting to associate these last two items with returnees prioritizing access to information, the Arab world, and families abroad, as well with their standard of living.

Female-headed households have fewer private cars and satellite dishes.

Table 4.13
Ownership of Selected Amenities
By Percentage of Refugee and Returnee Status

Amenities	Refugee Status		Returnee Status	
	Refugee	Non-refugee	Returnee	Non-returnee
Phone	**40**	**47**	50	43
satellite dish	36	35	**49**	**35**
Private car	**20**	**26**	30	23
Wahsing machine	**18**	**26**	29	22
Computer	8	9	**18**	**8**
Microwave	3	5	6	4
Dishwasher	1	2	2	2
No heating	**24**	**12**	**32**	**17**

(Statistically significant differences in bold)

It is interesting to note that the differences in some amenities may be related to gender as well as poverty (Table 4.14).

Table 4.14
Ownership of Selected Amenities
By Percentage of Male and Female House-heads

Amenities *(Significant differences)*	**Male**	**Female**
Satellite dish	37	22
Private car	25	11
Microwave	4	5
Dishwasher	1	3
Amenities *(No Significant differences)*	**Male**	**Female**
Heating yes	82	86
Phone	44	40
Washing machine	22	21
Computer	9	7

We find female-headed households have more dishwashers than male-headed households but fewer private cars and satellite. It may well be that these results are a combination of male versus female priorities and preferences in household budget allocations as well as poverty/wealth.

It also alerts us to the differences among female-headed households. When we examine amenities by the marital status of female-headed households, for example, we find higher washing machine ownership among married female heads (29%) compared to widows (19%), satellite dish ownership among married female heads (34%) compared to widows (19%), and private car ownership for married female heads (20%) compared to widows (9%), all statistically significant.

There are important differences in the wealth status of households (Table 4.15) with more male-headed households poor, but also more male-headed households well off than female-headed households.

It is interesting that the rate of poor female-headed households in our wealth index at 25% is slightly less than the rate of female-headed households receiving formal social assistance (at 30% of female-headed households as noted below), while only 8% male-headed households receive such

Table 4.15
Wealth Status
By Percentage of Male and Female House-Heads

Wealth Status	Male	Female
Poor	30	25
Medium	31	46
Well off	39	29
Total	100	100

(x^2=22.716, p≤.00005)

assistance. A first observation is that formal social assistance probably does not lift households out of poverty. Secondly, while it is true that our wealth measure does not directly capture income poverty, the discrepancy reflects the bias of social assistance from the MSA and UNRWA towards female-headed households since households with an able-bodied man between 18 and 60 are excluded. However, it is also true that poor female-headed households seem to experience greater depth of poverty (National Poverty Report 1998), which is not captured in our simple wealth index.

These differences between male and female-headed households in the wealth index are not reflected in either the standard of living or SES index where there were no statistically significant differences by sex of house-head.

Higher occupations mean more amenities; households headed by managers and professionals score about twice the average in possession of amenities; unskilled workers about half the average.

Occupational status proved to be one of the most significant determinants of possession of amenities (Table 4.16).

The most pronounced differences in possession of amenities was found among households headed by managers and professionals (15% of our households), and the very low possession by households headed by unskilled workers (22% of our households).

Managers and professionals scored about twice the average in possession of a number of amenities compared to all households, with 50% of these households with private cars as opposed to an average of 23%; 48% with washing machines as opposed to an average of 22%; a larger 23% with computers as opposed to an average of 8%; 10% with microwaves as opposed to a 4% average; and 6% with dishwashers as opposed to an average of 2%.

Households headed by unskilled workers had the opposite pattern, with 11% of these households with washing machines and private cars as opposed to

Table 4.16
Ownership of Selected Amenities
By Percentage of Occupational Status Categories

Amenities	Managers/Professionals	Technicians/Sellers	Semi-skilled	Unskilled
Satellite dish	56	47	37	27
Private car	50	28	26	11
Washing machine	48	30	18	11
Computer	23	10	7	4
Microwave	10	6	2	1
Dishwasher	6	2	1	1

(All differences have strong statistical significance)

22% and 23% average respectively; significantly lower satellite dish possession at 27% as opposed to an average of 36%; and 4% with computers as opposed to an 8% average.

The largest category of households headed by semi-skilled workers (36%) was slightly below the national average in possession of most amenities, with the exception of private cars and satellite dishes. The possession of all amenities by households headed by semi-skilled workers was higher than unskilled workers but lower than the middle and largely white-collar category of technicians, clerks and sellers.

Given the lower possession of amenities by unskilled, and to some extent semi-skilled workers, it is perhaps not surprising that households headed by a labor force participant that works in Israel score lower in most amenities than households headed by a labor force participant that works in the same district as his or her residence. For example, 23% of those who work in their same district have private cars as opposed to 16% of households headed by workers in Israel, 28% have washing machines as opposed to 16% for those with work in Israel, and 12% have computers as opposed to 5% of those who work in Israel. Satellite dishes, however, are roughly equal.

Relatives Abroad

Half of all households and 56% of camp households have relatives of the head of household abroad.

In Chapter 2, we offered a profile of family migrants who have a direct relation to the head of the household (father, mother, brother, sister or spouse). Here, we look in more detail at the households they left behind to investigate whether these households differ from households without relatives abroad. With almost half (49%) of the 2,254 households reporting having one or more relatives of the head of household living abroad, this is a significant category for our analysis.

By type of locality, 56% of households living in camps have relatives abroad followed by 53% in villages and a lower 46% in cities (x^2=16.146, $p\leq$.00005).

There were regional differences among households with relatives living abroad as well, with 69% of the central and almost 60% of the northern West Bank, 54% of Jerusalem, 46% of the southern West Bank, and a very low 36% of Gaza households with relatives abroad (x^2=129.606, $p\leq$.00005). The low rate for Gaza suggests that it is the camps in the West Bank that have a high rate of relatives abroad, perhaps due to migration/expulsion to Jordan, while our sample for Nusseirat Camp in Gaza, for example, has only 40% with relatives abroad.

It was important to note that reports of family living abroad increased significantly with the increasing age of the male head of household, with 28% of those 20-29, 41% of those 30-39, 52% of those 40-49, 56% of those 50-59, 63% of those 60-64, and a high of 66% of those 65 or over reporting having family abroad (x^2=123.543, $p\leq$.00005). This makes sense, as relatives of older house-heads were more likely to be refugees from 1948 or 1967, as well as with increasing age, more families travel outside for different purposes such as studying and work.

While there were no differences in reported families abroad by nuclear/extended or refugee status, there were considerable difference between returnees and non-returnees, with 63% of returnees having families abroad compared to 48% among non-returnees (x^2=8.155, p=.003).

Households with relatives abroad have greater tendency to live in separate homes and not to share arrangements with kin.

There was a significantly higher rate of living in separate homes among those with family living abroad (33%) compared to those who do not have family abroad (28%). Those living in apartments reported having family abroad (18%) compared to those living in apartments who did not have family abroad (23%) (x^2=13.289, p=.004). Of those households living in apartments or attached dwellings, 71% of those with families abroad lived in buildings with relatives compared to 79% who

did not have families living abroad (x^2=13.916, p=.0002). Similar results were obtained for first-degree relatives, with 63% with family living abroad living with first-degree relatives compared to a higher 71% who had no family abroad (x^2=10.29592, p=.001). In other words, those with family abroad tend to not live with relatives as much as the others, perhaps implying some greater financial independence related to remittance money, as well as the absence of relatives.

Smaller families reported a significantly higher rate of family abroad, with 53% of those with 1-4 persons reporting family abroad compared to 51% among those with 5-7 persons, 43% among those with 8-10, and 42% among those with 11-38 persons (x^2=18.304, $p\leq$.00005). This suggests that some of the migration may be household members, thus reducing family size.

Two-thirds of female-headed households have relatives abroad

Interestingly, considerably more female-headed households (67%) reported having family abroad compared to male-headed households (47%) (x^2=36.1272, $p\leq$.00005). If we assume that a large proportion are migrant husbands, this sheds light on how the large number of female-headed households with no one working survive and in some cases thrive-only 3% of male-headed households reported nobody working or seeking work compared to a very high of 53% among female-headed ones. Of the households with no one working or seeking work (N=194), 68% had family abroad.

Households with relatives abroad have more amenities of all kinds.

In almost all cases, households with family abroad have more amenities (Table 4.17)

This is a consistent pattern indicating that households with family abroad live in better conditions than the others. This could either be because family abroad send money or because of exposure to the outside world that family abroad brings, or both. It could also be that those who can afford sending people abroad are well off to begin with. Regardless of the cause, this is a very important finding demonstrating the relationship, very clearly, of living conditions and links to the outside world through family.

Table 4.17
Ownership of Selected Amenities
Percentage of Family Members Living Abroad

Amenity	Family Abroad	
	Yes	No
Inside toilet	93	95
Phone	52	36
Dish	39	32
Washing machine	28	16
Private car	27	20
Computer	11	6
Microwave	6	3
Dishwasher	2	1
No heating at all	11	24

(All differences are statistically significant except for dishwasher)

Using our three-category SES index, households with relatives abroad are also significantly better off, with 40% in the high socio-economic status category compared to 23% of households without relatives abroad, and 24% of them in the low SES category compared to 35% of households without relatives abroad. (x^2=75.660, $p\leq$.00005). There is a borderline statistically significant difference using the three-category wealth index, with 40% of households with relatives well off as opposed to 35% of households without relatives and 28% poor as opposed to 31% for households without relatives.

Financial Assistance, Borrowing and Lending

10% of households receive formal financial assistance from public institutions; one-third receive assistance from families, but only 4% regularly.

Of the total 2,254 households, 10% reported having received formal financial aid from public institutions, whether the MSA (Minstry of Social Affairs), UNRWA, NGOs, or other institutions during the past year and 7% reported having had loans from formal sources such as banks or credit institutions. Assistance from UNRWA and MSA is about equal at 4% each; from our data, we cannot detect overlap, although we know from other studies that families do receive from both sources.

Significantly, 32% reported receiving financial assistance from relatives in the past year, which seems to indicate that families continue to play an important role in financially helping relatives. However, when we examine patterns of family support more closely, we find that, among this third of the population receiving family assistance, almost three-quarters (or 73%) receive this assistance only on the occasion of religious feasts or other special occasions. Only 12% reported receiving assistance regularly, 8% seasonally and 5% on a one-time basis. Thus, only about 4% of our total households get regular family assistance, less than those receiving regular formal assistance. On the other hand, our study does not measure the amount of assistance - thus, assistance on religious feasts could conceivably be a substantial contribution to household income over a period of time. Hilal and Malki have also shown that family assistance tends to be non-regular: only 10% of the households they surveyed gave regular support (every one or two months) to relatives (Hilal and Malki 1997, 17-19). Formal and non-formal assistance also overlap: of the 10% (N= 226) of households receiving formal assistance, 37%, or slightly higher than the average, also receive family assistance: in about 20% of the cases, this assistance is regular.

Female-headed households and camp households are the largest recipients of formal assistance.

As shown in Table 4.18, 9% of urban and 6% of rural households receive formal public social assistance as opposed to camp households who receive twice as much assistance (20%) compared to our general population (at 10% overall rate of public assistance). Both our data and PCBS data suggest that camp households are indeed poorer. Interestingly, the higher ratio of assistance is partly, but not solely, because of greater availability of UNRWA hardship assistance. When we examine the forms of assistance, we find that camp households also receive a higher proportion of assistance from the MSA and that urban households receive equally between MSA and UNRWA, probably a reflection of the large number of refugee households in Gaza City, among other locations.

Table 4.18
Forms of Assistance
By Percentage of Locality Types

	City	Camp	Village
No assistance	91	80	94
UNRWA assistance	2	12	1
MSA assistance	3	6	4
NGO assistance	2	2	1
Other assistance	2	-	-
Total	100	100	100

(x^2=109.786, p≤.00005)

Those receiving formal assistance from other sources are all urban, largely reflecting Jerusalem households receiving assistance from the Israeli-run Jerusalem municipality (20 out of 24 households), which provides a series of social benefits to Jerusalem households, including child allowances and social insurance.

Jerusalem and Gaza households are highest recipients; central and southern West Bank lowest.

21% of our households in the Old City of Jerusalem receive formal financial aid, reflecting both the availability of Israeli social benefits and perhaps greater poverty. While a high 12% of Gaza households receive formal financial aid, it is not as high as the 20% of camp households, probably reflecting the greater poverty of camps whether located in Gaza or the West Bank, or, alternatively, access to UNRWA resources, which original

inhabitants do not have. Households in the central and southern West Bank are low recipients of such aid at only about 7% in both regions.

Almost 30% of female-headed households receive formal assistance, while only 8% of male-headed households receive such aid.

A higher proportion of female-headed households receive financial aid (Table 4.19).

Table 4.19
Assistance, Borrowing and Lending Patterns By Percentage of Male and Female House-Heads

	Female	Male
Received Money		
Financial help from relatives	42	31
Received public financial aid	28	8
Gave money to relatives	11	35
Needed money last year	24	30
Sought money		
Public institutions	31	14
Non-repayable aid	54	21
Loan	39	76
Borrowed money from relatives	17	31

(All statistically significant differences)

More female heads received aid from public institutions as well as from relatives In addition to indicating greater need, female-headed households have access to governmental and UNRWA social assistance more often than male-heads in need of assistance. Criteria for social assistance at both MSA and UNRWA excludes households with able-bodied males aged 18-60, with some exceptions for male students.

In terms of giving money, 35% of male heads gave money to relatives in the past year compared to a lower 11% among female-headed households. Interestingly, 30% of male-headed households reported needing emergency money last year compared to a lower 24% among female-headed ones, but only 14% of the male-headed households went to public institutions contrasted to a high of 31% among female-headed ones. Of the total getting aid, a high of 54% among female-headed ones received non-repayable aid compared to 21% among the male-headed households, while 76% of the male-headed households received loans compared to 39% among the women. If these results are cautiously compared to our wealth status results, where female-headed households were found to be not as well-off as male-headed households, but also not as poor (the middle category), then it becomes clear that a further investigation of poverty is required, rather than to take female-headed households as a proxy for poverty. While the depth of poverty may indeed be greater among certain kinds of female-headed households (National Poverty Report 1998), social welfare policies must also address poverty among male-headed households, omitted from the receipt of such benefits because of a seemingly reverse discrimination.

Only 5% of married female heads receive public assistance, while over a third of widowed female heads receive assistance.

Overall, Table 4.19 shows that female-headed households receive more formal help and help from relatives than male-headed ones. This table helps cement the picture that female-headed households are not homogenous: they are either relatively well off (in the middle category) probably because of family abroad, or ultra-poor, and thus fulfill the requirements for formal public financial help. Indeed, the marital status of the female head is a strong determinant: only 5% of married female heads receive formal social assistance, as opposed to almost a third (32%) of female widowed heads.

Most households use assistance from relatives for daily consumption; 22% of male-headed households who received from relatives in the last year used money for home repair or construction.

The large majority (88%) used gifts of assistance from relatives for daily consumption. Loans from relatives were used in a more diverse way,

particularly by male-headed households with 22% of these (as opposed to no female-headed households) using loans for home improvement or construction. Medical treatment was also an important use of kin-based loans with 16% of male-headed households. Of the small number of female-headed households who received loans (N=42), only 24% used loans for medical treatment.

Of the total households, another 32% gave money to relatives during the past year (it is as if one third gives one third takes and the last third does nothing!). Of those giving, 24% give regularly, 8% seasonally, 58% during feasts and 10% at other times. Of those giving, 82% reported the money being used for daily use.

30% of households needed money urgently in last year; most sought from family or friends

Thirty percent of our total households reported needing money for an emergency or urgent reasons during the past year. Of those needing money, 57% sought it from family; 22% from friends and colleagues; 15% from government institutions, NGOs, or UNRWA; and 6% other places. The first recourse of families needing money is with family, then friends and thirdly public institutions. Of the total receiving aid, 24% received non-repayable aid, 73% loans, and 3% other types of aid. Of the total, 29% said that they had borrowed money from relatives during the past year, confirming the above findings and producing a consistency in the responses.

Household Assets

13% of house-heads own land, 6% property and 3% stocks or economic enterprises.

Aside from home ownership, very few of our house-heads possess capital assets, according to their own reporting. Only 14% own land, with over a third of these owning land within village limits (37%), slightly less than a third within city limits (31%), and the rest outside municipal or village limits (32%). Only 8% of female-headed households owned land, as opposed to 14% of male-headed households. Property, defined primarily as apartments or shops is owned by 6% of households, while only 3% own shares in companies, and about the same report savings.

Access to land per se is not necessarily a good measure of wealth - or even or poverty alleviation - given the marginalization of agriculture and the fact that only 3% own land within city limits where it would be more valuable. The section exploring the specificity of villages in Volume II will examine agricultural trends among our households in more detail.

Contributions to Income

Heads of households are the main contributor to income in three-quarters of households; about 20% of households have a second contributor.

Contributions to family income in our survey came from the head of the household (75%) followed by sons (11%). Sons were secondary contributors to family income at 50%, followed by spouses at 20%, brothers at 8% and daughters at 5%. Only 20% of our households, however, reported a second contributor.

Dependence on the head of household is significantly higher in the city, where the head is the main contributor in 78% of urban households as opposed to 69% in camps and 71% in villages (x^2=22.660, $p \leq .00005$). Conversely, sons are more important in the latter two categories, with 16% of camp households and 14% of rural households dependent on sons as the main provider as opposed to 9% in the city.

As might be expected, the head of the household is the main provider in only 17% of female-headed households as opposed to 82% of male-headed households, with sons the main provider in a quarter of female-headed households as opposed to 10% among male-headed ones. Four percent of daughters in female-headed households are main providers as opposed to 1% among male-headed households. That is, sons and daughters contribute more in female-headed households (although still minimally) than in male-headed households.

Conclusion

Our analysis of various household resources and assets in Chapters 3 and 4, whether labor power, education, amenities, property or social capital (kin support), leads us to a general understanding that Palestinian households seem to be highly dependent on the labor capacities and opportunities of its members, particularly the head of household. These capacities, however, are differentiated by occupational status, education, regional disparities, disparities between urban, rural, and camp communities, as well as differences between female- and male-headed households, refugee and non-refugee households, and returnee and non-returnee households.

The relatively low possession of savings, shares, and residential or commercial property accentuates household dependence on labor power, as does the relatively low level and amount of public social support and the erratic nature of direct family support. However, the fact that even nucleated households share housing arrangements with kin to a great degree opens up a series of questions about indirect family and kin support that may be a resource to Palestinian families, as does the finding that households with relatives abroad seem to fare better in wealth and socio-economic status.

The need for support is highlighted by the fact that 30% of our families reported that they needed urgent assistance in the past year and by our understanding of the crises and shocks generated by the dependence of the Palestinian economy and Israeli measures of closure that so deeply affect labor force participants. In the next section, we will explore how families view the futures of male and female children in marriage, education, and work and thus may allocate resources or make decisions for family survival and mobility.

SECTION TWO

PERCEPTIONS AND PREFERENCES FOR MALE AND FEMALE CHILDREN: COSTS, EDUCATION, WORK, MARRIAGE, EXPECTATIONS IN OLD AGE

This section explores a range of issues related to roles and the "value" of male and female children in the household as perceived by their fathers and mothers in order to understand how households in various settings allocate resources and invest in male and female children for family welfare and mobility.

In Chapter 5, roughly equal numbers of fathers and mothers in different households were asked about perceived costs and benefits of children, revealing a common pattern. Older children are perceived as more expensive and education is generally the perceived major cost for children over five, although there are significant regional differences that may be related to local economies and practices.

In Chapter 6, the same mothers and fathers were also asked about their preferences for the future of a randomly selected male and female child in terms of education, marriage partners, expectations in old age, and family size, producing an interesting mix of gendered expectations and almost universal aspirations for children. Parents favored an outstandingly high level of education for both boys and girls, with 85% preferring their sons to be educated at a bachelor's level or higher and 69% preferring the same educational level for daughters, but with the gender gap increasing with professional specialization. At the same time, actual withdrawals of boys and girls from school are for highly gendered reasons, with boys withdrawn primarily because of failure and secondarily work and family support, while with girls failure plays a much lesser role than domestic responsibilities and marriage.

Our analysis suggests that parents generally do not plan for the financial resources required for higher education, perhaps indicating a more general problem in financial planning under the insecure and shifting circumstances in Palestine.

While preferences are not always translated into decisions or practices, our findings increase our understanding of how spouses might commonly or differentially invest in their male and female children and point to possible changes in marriage patterns, women's paid work and fertility decisions. Regional and other differences are also explored, with some surprising results in Chapters 7 and 9. Rural and camp parents, in contrast to urban parents, and parents in more conservative settings like the southern West Bank/Hebron region seem to favor more choice for daughters and sons in marriage partners and more labor force participation for daughters both before and after marriage. However, preferences for a lower educational level and expectations in this region for a higher number of children for daughters - with over a third preferring their daughters to have five or more children in findings in Chapter 8 - obviously condition this preference. In this sense, the concept of "choice" in itself becomes problematic.

In Chapter 9, respondents were also asked about their preferences for their own daughters and daughters-in-law working. The differences in aspirations point to the fact that gendered expectations are mediated by family roles, as parents support their daughters' employment to a greater degree than their daughters-in-law-and prefer a lower educational level for the daughter-in-law than the daughter.

The section was designed with the knowledge that many of these complex dynamics are difficult to address in survey research, but that such research could provide a solid framework for more qualitative investigation, as well as produce statistical findings with immediate relevance to policy formulation and planning in such areas as child welfare, population and labor force, gender equity, social support, education and poverty.

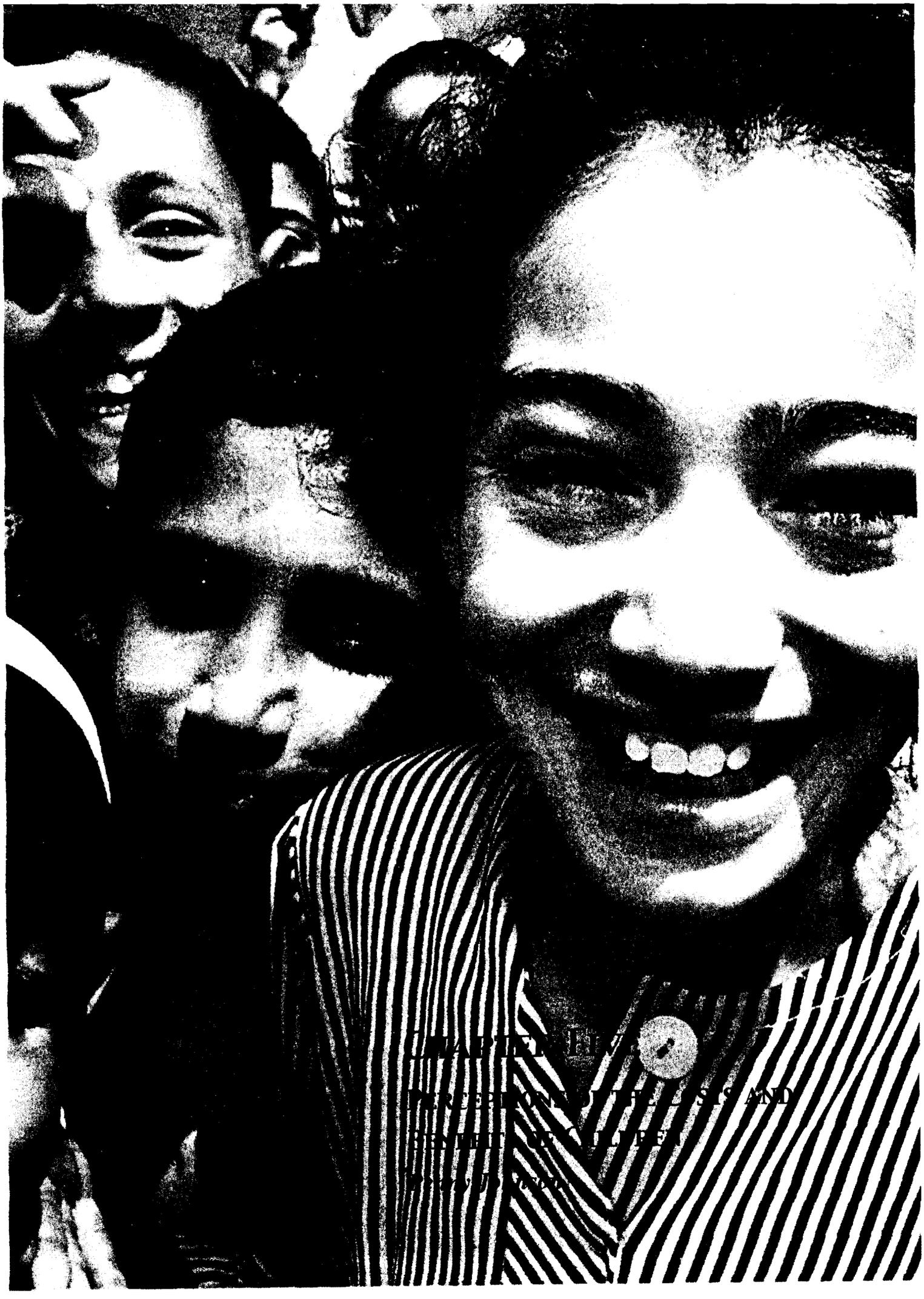


Photo: Union of Palestinian Medical Relief Committees

Perceptions of The Costs and Benefits of Children

Penny Johnson

There were 2,123 respondents in this file, of whom 46% are male and 54% female. All are married, but there is only one respondent per household. Forty-seven percent of respondents are heads of the household, 43% spouses, 4% sons and daughters, another 4% sons-in-law or daughters-in-law, and a very small percentage other relatives. Those with unmarried resident children under 22 - roughly equal numbers of mothers and fathers - are asked how they perceive the costs of children in different age groups and what kinds of child-related expenses are most burdensome.

An initial analysis of our data on how female and male respondents perceive the cost of children in varying age groups should be a window into a cluster of issues at the heart of household choices. Strategies and allocations of family and individual resources for survival and well-being require more complicated analyses, but this initial analysis charts directions for further research.

Demographic Transition and Family Welfare

One obvious area is fertility choices and behavior. Globally, the rising cost of children, as well as other economic, social, reproductive (contraception for example) and legal changes, are viewed as an important reason for the decline in fertility (Folbre in McGowan, 51). In the larger framework, Caldwell argues that whether a society has made the demographic transition is related to the direction of the "intergenerational flow of resources" (Caldwell in Das Gupta, 361). The transfer "from offspring in the aggregate to their parents" over the lifecycle of a household, rather than the other way around, is most characteristic of poor households in poor countries, and not necessarily of poor households in rich countries (Das Gupta, 361), a point we might wish to consider in Palestine's rather puzzling economic circumstances. While Palestine is characterized by the World Bank as a low middle-income country, its crisis conditions sometimes lead it to being placed among the "poorest of the world" (Ha'aretz 2000). The Palestinian economy is deeply entwined with and dependent upon a rich country, Israel, and poverty rates fluctuate wildly from year to year according to political circumstances. By March 2001, the economic crisis generated by Israeli closures and siege in the second Palestinian Intifada caused a 48% drop in median monthly income, according to PCBS (PCBS 2001). The relation between these circumstances over time and the persistent, if slightly declining high fertility rate, particularly in Gaza with a 6.9 Total Fertility Rate (TFR) in 1997, is a central question for our overall investigation.

Indeed, persistent high fertility in the Palestinian case is a signal that an analysis of both fertility behavior and the intergenerational flow of resources may well have to take into account rationales and resources that may broadly be described as political, as well as social, cultural, and economic - as households respond to profound insecurity, dispossession, and the effects of long-term political conflict by investing in family resources.

Children as Human Capital

In this regard, a related issue is the value of children - their benefit, rather than their cost. In the dry parlance of economists, children are a form of human capital, and indeed have been termed the "poor man's capital" (Schultz 1993, 281). In arriving at the

"value of children" to parents, the perceived and actual costs of children, including investments in their health and education, are balanced by the "productive services" expected of them (Schultz 1993, 278). When households engage in family labor and subsistence activities, children also contribute directly to family welfare. This view first needs to be broadened to consider the value of women's and other caregivers' time. It also needs to be broadened in our particular context. Das Gupta notes that children function as three kinds of goods:
1) durable consumer goods (this is where love, play and affection come in!),
2) investment goods (social security), and
3) productive goods.

As noted in our analysis at the end of this chapter, the contribution to income of those children below the age of 15 is negligible in our data, but other patterns of household help and contribution need to be examined. For those over the age of 15, there is a substantial contribution by resident unmarried sons; but direct income contributions are probably not the main benefit, and we need to look at the social and political insurance of children in particular.

Another window is into the kinds of costs, such as food, medical, education and other costs, that burden different types of households. Although we cannot predict trends, the increasing penetration of the market economy, in particular the Israeli market (with integration in terms of prices but not wages) can at least lead to the formulation of questions for further investigation. However, a link with fertility trends is more complex, given both the difference between the West Bank and Gaza in this regard. Whether households perceive higher or rising costs of children as a reason to limit family size remains an open question, but relatively limited patterns of consumption may downplay these costs in the Palestinian context. In contrast, the U.S. Department of Agriculture estimated in 1970 that the cost of raising a child from its birth through its eighteenth birthday was $140,965 in today's dollars, the cost in 1999 had risen to $236,600 - and these costs do not include higher education (Hacker, 2000, 16).

One quarter of central West Bank households are without resident children, while only 11% in southern West Bank are without children; no difference in socio-economic status between households with resident children and without.

Sixteen percent of our sample did not have children under 22 in the house. There were no significant differences in the proportion of households without resident children by camp, urban or village locales, nor by refugee status, whether living in or outside camps, nor, surprisingly, returnee status.

There were significant regional differences in households that had no resident children. The southern West Bank (11%), Gaza (14%), northern (21%) and central West Bank (25%), and Jerusalem at an average 16% had no resident children. (x^2=35.348, $p \leq .00005$). These results reinforce the picture of higher levels of fertility based on region - in Gaza and the southern West Bank (the southern/Hebron district in particular) compared to the other regions of the West Bank - as opposed to explaining fertility differences by refugee status. However it could perhaps be argued that Gaza itself is a "refugee culture" given that approximately two out of three persons in Gaza are registered as a refugee (FAFO 1992, 43).

It is striking that there are no significant differences between households with and without resident children by socio-economic status, even when we remove the 38% of childless households where the respondent was over 65 and thus socio-economic conditions might be conditioned by age. As we explore the perceived costs and benefits of children among households with resident children under 22, we note that our evidence suggests that the simple fact of having resident children does not seem to make households poorer (or richer) than households without such children. Whatever the burdens of cost - or benefit from working children accruing to the household - perhaps it is the specific number of children, age, and other factors that affect the cost-benefit. The Palestine Poverty Report 1998, in examining poverty through analyzing PCBS con-

sumption and expenditure data for 1996 and 1997, made the interesting observation that a conclusion that households with children are "worse off on average compared to childless households" would be "somewhat misleading," because poverty rates are greater only for "larger households in terms of both adults and children." (National Commission for Poverty Eradication 1998, 38). Indeed, according to the Report, households with two adults and two children are the least vulnerable to poverty, and childless households themselves have only an average rate of poverty.

Perception of Most Costly Age Group

Positional bias plays a part as respondents chose existing children as most costly.

On the face of it, the 0-5 age group was chosen by respondents as the most costly (33%) with each successive age group less frequently chosen: 6-11 age group (25%), 12-17 age group (22%), and 18-22 age group (19%). The biggest drop occurs between 0-5 and 6-11. Does this mean that overall our sample perceive children as becoming less costly as they grow older, or can these figures be seen in another way? For example, while a little less than a third chose children under five as the most expensive, 46% chose school-age children.

Probing our data leads us to reverse the "face of it" perceptions of perceived cost by age, as perceptions are affected by the existing composition of children in the household. In our households, 70% had children under five, 63% children from 6-11, 45% children 12-17, and 29% unmarried children in the house from 18-22. Does this bias (with more households having younger than older children) mean that younger children will be chosen as the most costly? The answer seems to be yes, as respondents clearly exhibit "positional bias," favoring existing children as most costly. In fact, 47% of respondents who had children in the under-five age group chose this group as the most expensive, while only 1.5% who did not have children in this age group selected them. Indeed, 97% of those with only children under five said they are the most expensive age group, in contrast to 25% of those who have children both under and over five and a mere 2% for those who have children all over five (x^2=1519.007, p≤.00005).

Oldest children consistently perceived as most costly among existing children.

Responses from those who had children in the various age groups were illuminating. Respondents consistently chose their older children as more expensive. For households with two age groups among their children (though not exclusively as the respondents may have children in other age categories as well) (N= 815), almost twice as many chose the older group, 6-11 (44%) compared to the younger group 0-5 (23%). For respondents who had three age groups among their children (N=376), respondents continued to choose the older group at 12-17 (50%), 6-11 (20%), 0-5 (13%). For respondents with children in all four age groups (N=120 households), the pattern continued with half choosing children over 18 as most expensive: 18-22 (50%), 12-17 (32%), 6-11 (7%), and 0-5 (11%). An interesting point to consider is whether these households - which have at least four and probably more children - are affected by economies of scale when it comes to food and other expenses. In this context, the decision to have another child may not be perceived as a major burden on family expenses as food, shelter and other expenses do not rise proportionate to the number of children, while children may be seen as potential family wealth.

Thus, we have in some respect reversed the first conclusion (that children get less expensive with age) and find in households where children are actually in the age groups, they are usually perceived as becoming more expensive with age. While older children may and do contribute to income (although rarely before age 15 as noted below), households nonetheless perceive them as more expensive. In evaluations of existing children, there seems to be a large gap in perceived expensiveness between children under and over 12 (adolescents); this might indicate that younger children's expenses are not so burdensome, which could have an effect on fertility decisions. The "positioning bias" noted above clearly needs to be taken into account in our analysis, but some variables are probably not affected.

Shared perceptions by mothers and fathers; differences by refugee status, urban locale.

We can see that mothers and fathers[1] do not show much difference in their perceptions of the costliest groups of children, indicating that there is some shared understanding of household expenses (Table 5.1).

Table 5.1
Perception of Most Costly Age of Children By Percentage of Gender of Parents

	Father	Mother	Total
0 - 5	33	33	33
6 - 11	25	26	26
12 - 17	23	21	22
18 - 22	19	20	19
Total	100	100	100

Examining these age groups by other selected determinants, we found no differences by refugee status. There were differences by returnee status, with returnees tending to emphasize the expense of older groups 18-22 (33%) compared to non-returnees (18%). This may be a reflection of the lower number of children under five among returnees (37%) compared to other households (30%), although this difference is not statistically significant. Children among returnees apparently tend to be older than the local population.

Camp households (not refugees in general) do exhibit a difference in perception (Table 5.2) with 40% of camp respondents viewing children under five as most costly, compared to 34% of village dwellers and 31% of city dwellers. Thus, urban households view children under five as less expensive than the other two types of locales, and children of 18-22 as more expensive, but only at a slightly higher rate of 20% compared to 18% for villages and 16% for camps.

This difference is also evident when households have children in both the under-5 and 6-11 age groups. Reworking the data slightly, we found that while all respondents chose the 6-11 age group as more costly, 29% of camp parents as opposed to 21% of urban parents chose under five, although statistical significance is somewhat weak in this comparison. However, given that camp residents also see food as the most costly expense as we see below, there are differences in perception of child expense between camp households and other households that bear examination.

Table 5.2
Perception of Most Costly Age of Children By Percentage of Type of Locality

	Urban	Camp	Village
0 - 5	31	40	34
6 - 11	26	28	24
12 - 17	23	16	24
18 - 22	20	16	18
Total	100	100	100

(x^2=18.726 p=.044)

Does Urbanization Favor More Costly Older Children?

In order to remove positional bias, we re-examined the most costly perceived age of children in rural, urban and camp families, selecting only households who had both children under and over five years of age. Twenty-three percent of city dwellers choose 0-5 as the most expensive age group, compared to 31% in camps and 29% in villages. In this comparison, villages and camps are more similar, suggesting that a greater presence of camp households with only young children may have influenced the general comparison above. More marked differences appear at ages 12-17, with 24% of city dwellers and 25% of villages reporting this age category as most expensive, compared to only 13% among camp dwellers. When we look at families with all children over five, the interesting group is the 6-11 year old with a high of 21% of camp families reporting this group as most expensive, compared to 14% among city dwellers and 11% among villages. Here, camp-dwellers again chose the younger age

[1] Most male and female respondents were mothers and fathers. In a very few cases, other female or male relatives answered this question.

group as more expensive. The age category 18-22 is also important, with 52% of city dwellers saying it is the most expensive, compared to a more similar 38% of village dwellers and 43% of camp residents. While differences may be partially attributable to differences in the presence of these age groups, these differences are also reflected in different choices for most costly child-related expenses, with urban dwellers favoring education the most, and camp residents the least, implying that camp dwellers may have lower costs (or investments) in education, thus reducing the perceived cost of older children, as well as experiencing basic costs such as food as more expensive.

Whether urbanization favors households viewing older children as more expensive (given more market-related costs and services perhaps) is an interesting question. Another question (raised in the urban profile in the forthcoming Volume II of Inside Palestinian Households) is how processes of urbanization differentially affect Palestinian "cities," or regions.

Children under five perceived more costly in northern and southern West Bank.

Table 5.3 shows the most striking difference is found between the northern and southern West Bank, on one hand, compared to the central area on the other, with the latter favoring older children as the most expensive at 23% and the former favoring younger children at 44% for the north and 36% for the south. This is perhaps partly due to positional bias, with 74% of southern West Bank households and 69% of northern West Bank households with resident children having children under five as opposed to only 58% of central West Bank households (x^2=27.244, $p\leq$.00005). However, the distinction remains among households who have children in both the under-5 and 6-11 year age groups. Reworking the data to take into consideration having children in specific age categories, we find that all households chose the older group in greater proportion with 28% of southern West Bank households and 37% of northern households chose under five, while only 18% of central and, interestingly, 15% of Gaza households doing so (x^2=57.212, $p\leq$.00005). Here urbanization, educational patterns (particularly choices and access to private education) and accompanying market and consumer patterns may explain why older children are seen as more expensive in the central district versus the south of the West Bank. Given the previous finding of education appearing to determine perceptions of costs at ages more than five years, educational choices and access to private education in the central district may well make a difference. However, the question of why those under five are seen as disproportionately expensive in the north and relatively inexpensive in Gaza needs further investigation.

Age, not education, significant in choice of costliest age.

When we examine the most costly group by the education or occupation of the respondent, the results are not immediately consistent. Only 20% of

Table 5.3
Perception of Most Costly Age of Children By Percentage of Region

Age Groups	Northern WB	Central WB	Southern WB	Gaza	Jerusalem
0 - 5	44	24	36	28	27
6 - 11	24	18	30	27	25
12 - 17	18	35	19	23	22
18 - 22	14	23	15	22	26
Total	100	100	100	100	100

(x^2=65.752, $p\leq$.00005)

respondents who are illiterate (or can read/write) chose the under-5 age group as the most expensive, while one-third of those with elementary education and 36% for those with preparatory or secondary education did so (x^2=104.531, $p\leq$.00005). One-third of these illiterate respondents chose the 18-22 age group as most expensive, while less than 20% of those with other educational levels did so.

When we controlled for age (and illiterate respondents tend to be more elderly), the relationship was no longer significant, and in fact the illiterates often responded in the same way as those who were well educated for the 18-22 year age group. These results indicate that age as denoting a particular stage in the life cycle, not education, shapes perceptions of child costs. This is partly clear because of position - the fact that older people have children in this age category that are still dependents - but is also due to the problems of costs of higher education.

Looking at the work variables, unemployed respondents are more likely to view children under five as less costly and older children as more costly, with only 24% of unemployed respondents choosing this age category, as opposed to 36% of regular workers and 33% of irregular workers (x^2=25.393, $p\leq$.00005). The gap narrows but remains present when we control for positional bias: of those with both children under and over five, 27% of those employed regularly said those under five were the most costly, compared to 19% for the irregulars and 17% for the unemployed (x^2=18.795, p=.005).

Poorer households see children under five as somewhat more expensive and children over 18 as less expensive.

While it might be tempting to assume unemployed respondents are poorer and thus view the costs of older children as more burdensome, our analysis cannot confirm highly significant differences in perceptions of costly age groups by wealth or socio-economic status (SES), although some trends are suggested. When we examine perceptions of child cost by our socio-economic index, 35% of respondents in low SES households and 34% in medium SES households choose the under-5 age group as opposed to 30% in high SES households. The older 18-22 age group was chosen by 16% in low, 19% in medium, and 21% in high SES households. However, statistical significance is weak (x^2=16.309, p= .091). When children in the under-5 and in the 6-11 age group both exist in the household, low SES households chose under-5 more often than medium or high SES households (although, as has been the pattern consistently, all groups chose the oldest group of existing children).

We do find some interesting differences by wealth status. For those with only children over five, a lower 43% of poor households chose 18-22 year old children as the most burdensome, while 50% of the middle, and 55% of the well off do so (x^2=14.956, p=.02). In this category of households with only children over five, the poor viewed 6-11 years old as more costly than middle and well-off households did, with 21% denoting this age category as expensive, compared to 9% for the middle and 13% for the well off. Thus, both our wealth and socio-economic indicators suggest a pattern where poor families find younger (pre-adolescent) children more expensive than do middle- and upper-wealth households. Conversely, middle- and upper-level households find adolescents more expensive, although the weak statistical significance means further investigation is required. This is probably explained best by educational patterns and expenses, with higher education less a possibility (and thus not an expense) in poorer households, while the education, medical and clothing costs of younger children loom larger in poor households. Poor households may also perceive older children as contributors to household income.

Perception of Most Costly Child-Related Expenses

Food most costly overall expense.

Overall, food is perceived the most costly child expense, chosen by 38% of our sample, followed by education at 27%, clothing and shoes at 18%, medical care and daily allowances both about 7%,

and transport at 2%. Marriage preparations and social activities were both under 1%. The first choice of food may be related to the preponderance of households with younger children in our sample, and the same positional bias must be taken into account. While it would be tempting to view the primacy of food expense as related to poverty, with poorer households expected to find food expenses more burdensome, our analysis found no difference in the choice of food as most expensive by wealth or socio-economic status. Indeed, only 35% of our small sample of respondents whose households received formal social assistance (N=137) chose food as the most expensive. It is also tempting to see the overall choice of food as the most expensive as denoting a society that still adheres to low consumption patterns, although not simply subsistence. Seen another way, however, less than 40% of our households view food as the most expensive cost for children.

In general, as PCBS consumption and expenditure data indicates, Palestinian households' food expenditure has some anomalies in terms of global patterns and needs examination on its own. An unpublished table requested from PCBS on "Average Monthly Household Expenditure and Consumption by Level of Living and Household Size, 1998" had a particularly puzzling phenomenon: The "worse off," defined as those who spend 45% of their household budget on food, spent significantly more on food items (like meat and poultry, and dairy products and eggs) at all sizes of households. For example, a family of 8-9 that is better off (less than 30% on food) spent JD47.54/month (Jordanian Dinar=1.3 USD) on meat and poultry, while the middle category spent 59.13 and the worse off 80.94. With medical care, education and recreation, this pattern is reversed. A family of 8-9 persons that is better off spent an average of JD65.75 on education per month, middle category spent JD22.87 and worse off spent JD10.29. With medical care, the better off family of 8-9 members spent JD39.52, the middle category JD19.45 and the worse off JD9.37 per month. The education and medical data confirms that those households that are worse off invest less in education and health, so the question of higher food expenses is one for further analysis.

Regional differences sharp: Gaza and the central West Bank favor education as most costly, while Jerusalem and the North favor food.

As with the most costly group, locale, whether type or region, offered the clearest distinctions in responses, once again, demonstrating the importance of region and locality that appears consistently in this study. Regional differences were particularly acute in some categories (Table 5.4).

Table 5.4
Percentage of Most Costly Expense of Children By Percentage of Region

	Northern WB	Central WB	Southern WB	Gaza	Jerusalem
Food	60	17	45	23	58
Education	12	28	23	38	19
Clothing, shoes	7	25	17	25	5
Allowance	9	20	3	4	13
Medical care	6	5	10	7	-
Transport	2	2	-	2	4
Social activities	1	1	1	-	-
Marriage	1	1	1	1	-
Other	2	1	-	-	1
Total	100	100	100	100	100

(x^2=380.153, p≤.00005)

Most strikingly, 60% of respondents in the northern West Bank and Jerusalem chose food as the major child-related expense. This may be related to the fact these communities invest less in education, or, in the case of Jerusalem, perhaps have higher food prices, but is not readily explainable. The fact that no Jerusalemites chose medical care as the most expensive reflects the more comprehensive health insurance coverage they receive under the Israeli system. The differences in the central region, where food is fourth in line in terms of expenses - 28% choosing education, 25% clothing and shoes, and 20% daily allowances - is more clearly related to urbanization, life styles and educational investments. The fact that food was only a third choice in Gaza as well - with 38% choosing education and 25% choosing clothing and shoes - is more difficult to explain, but could be related to economies in larger households, as well as lower food prices.

Urban households see education as more costly: Are educational costs disassociated in camp context?

In terms of type of locality, food is the first choice in all three localities, but with differences, particularly between cities (35%), camps (43%), and village (41%). More residents of cities (30%) than camp (16%) and village (24%) chose education as an expense (x^2=24.673, p=.02). Other expenses are relatively consistent across these localities. For example, 20% of camp residents, 19% of village residents and 17% of urban residents chose clothing and shoes and daily allowances for all locales as close to 7%, which reminds us that the degree of urbanization and consumerism in our cities may vary.

The perceived high cost of food and relatively low perceived cost of education in camp settings is partly related to population structure (more children are under five), but also may be explained by Fargues' theory that UNRWA educational and health services "disassociate" the costs of children from the household. In his view, this disassociation drives up fertility, although this assertion is perhaps more dubious (Fargues 1994, 9, also see Giacaman 1997).

There are no major male-female difference; education is the primary expense for respondents with children in all four age groups.

There are no striking differentials between mothers and fathers in the selection of the most costly items for a family, with the selection of food being most expensive among fathers (40%) and mothers (35%), followed by education among fathers (25%) and mothers (28%).

Age of the respondent, on the other hand, makes a substantial difference in the selection of most costly items for a family, with the 20-29 age group choosing education (13%) and food (45%) as the most expensive compared to the 40-49 age group who chose education (40%) and food (27%) (x^2=203.474, $p\leq$.00005).

For respondents with children in all four groups, the biggest expense is education (34%) followed by food (31%) and clothes and shoes (23%). This is quite similar to respondents who only have children in the first two age groups, 0-5 and 6-11, where food is selected (43%), followed by education (25%).

The choice of food as the most expensive item declines with level of education of the parents, but only slightly, going from 40% among illiterate respondents to 34% among those with secondary school education. Surprisingly, there is a rise to 39% for those with post-secondary education, perhaps reflecting this group has younger children. The other categories of expenses vary to some extent by educational level, but with no discernible pattern.

Workers favor food, upper and middle-class education as most costly.

Classifying the respondents' occupation into upper and middle class, lower middle class, and workers, there was no statistically significant relationship in perceived cost, although 31% of the professionals and administrators (upper and middle class) thought education was their greatest child-related expense, compared to 26% for the lower middle (technicians,

service sellers and white-collar workers) and 24% for the workers.

The picture was reversed for food: 37% of the upper and middle class said food was most expensive, compared to 41% among lower middle class and 43% among workers. Although the differences are not acute, the reversal of pattern is significant. For medical care 2% of upper-middle, 5% of lower middle class, and 7% of workers thought this expense was primary, while 19% of upper and middle class, as opposed to 16% of lower middle class and workers chose clothes and shoes. So although the relationship is weak due to relatively small numbers, the pattern is interesting and consistent.

Education, not food, is the primary perceived expense with children over five.

In reviewing perceptions of expenses within age groups, we do not have positional bias, since respondents only answered if they had children in that age category (Table 5.5).

Table 5.5
Perception of Most Costly Expense of Children By Percentage of Age Group in the Family

Expense	Age Group in Family			
	0-5	6-11	12-17	18-22
Education	8	47	51	42
Food	43	17	10	11
Clothing, shoes	19	21	29	28
Medical care	19	5	2	2
Allowance	10	8	6	9
Transport	-	1	1	1
Social activities	1	1	1	0.4
Marriage	-	-	-	5
Other	-	-	-	2
Total	100	100	100	100

Given the predominance of education as the most expensive in three of the four age categories, we can conclude that it is the primary perceived expense, as confirmed by the fact that 37% of respondents with children in all age groups also chose it as the primary expense. The drop in the importance of food both between 0-5 and 6-11 and between 6-11 and 12-17 age groups obviously does not indicate that food expenses are less (indeed they logically should be more), but that other expenses are rising, with clothing and shoes expenses increasing between the 6-11 and 12-17 age groups. While it makes sense that medical care expenses drop after the 0-5 age period, it is interesting that it also drops between 6-11 and the older age groups. While a higher vulnerability to childhood disease in the younger age groups can explain this, it may also be true that health care for adolescents (dentistry, checkups) is not a regular part of household life. The fact that children three and under receive free government health care adds to this picture and may mean that households may face other health-related expenses (medicines for example) that are not covered by governmental insurance unless the family subscribes and makes regular yearly payments.

Clothes and shoes perceived as more major expense than food with children over five.

At all ages except for those under five, clothes and shoes seem to constitute a greater perceived expense than food, with over a fifth of respondents with children 12-17 (29%) or children 18-22 (28%) choosing it as the major expense, while food was chosen by 11% or less. It is interesting that daily allowances are perceived as the most costly expense by between 6-10% of households in all age categories and are the highest in the under-5 category - probably meaning the purchase of "treats" for younger children. Regional differences are pronounced here with a high of 38% of central West Bank respondents reporting allowances as the most costly expense for those under five years.

Coupled with our examination of perceived costs within age groups, this indicates that clothes and shoes assume more importance with school-age children. When children are young, the preoccupation is with food and medical care. When they grow older, educational costs begin to appear and become

taxing with increasing age. That is, while food is the most important overall expense with 38% reporting food as the most expensive, education at 26%, and then clothes at 17% become dominant expenses once children start school and grow older, reaching university ages. Food expenses, however, continue to be an important component of household perception of child expense.

Most costly expense mostly not affected by wealth status.

It is very curious that the choice of prime expenses remained more or less constant when compared to wealth status, again, indicating that these are probably real gradations of expenses families have to face. When we controlled for wealth status and examined responses of the most costly expense by age of resident children, we found common choices among the various wealth categories: education first for those with children over five, food first for those with children under five. The only interesting result was that for the poor, clothes and shoes grew increasingly important with the increasing age of children: beginning with a low of 12% reporting these items as the most expensive among those with children only under five, to 22% among both those with children over and under five, and those with children only over five. This, however, only suggests an initial pattern for further investigation.

Income Contribution by Resident Children

There is negligible contribution to income by children under 15; 39% of unmarried resident children 16-22 contribute to family income.

Of households with children in the 7-15 age group, only slightly more than 2% report children contributing to income in the month previous to the survey - all sons except two daughters. However, 39% of households with children in the 16-22 age category report unmarried resident children of this age contributing to family income, of which 85% are sons and the rest equally divided between daughters, or sons and daughters together. Therefore, a little more than a third of households with resident children over 15 receive income from unmarried resident sons only (and not daughters), which is substantial, although on the low side for developing countries. In one village study in Bangladesh in 1979, male children become net producers by the age of 12 and compensate for their accumulated consumption by 15. Thus, it may be that in the Palestinian context education as a long-term investment is both favored and possible over the immediate financial contribution made by adolescent children.

Once again, regional differences are the most prominent factor in children's financial contribution (Table 5.6). Resident sons over 16 contribute to family income in the northern West Bank (44%), Hebron and Jerusalem (36%), the central West Bank (31%) and a low in Gaza (27%). Interestingly, if we ex-

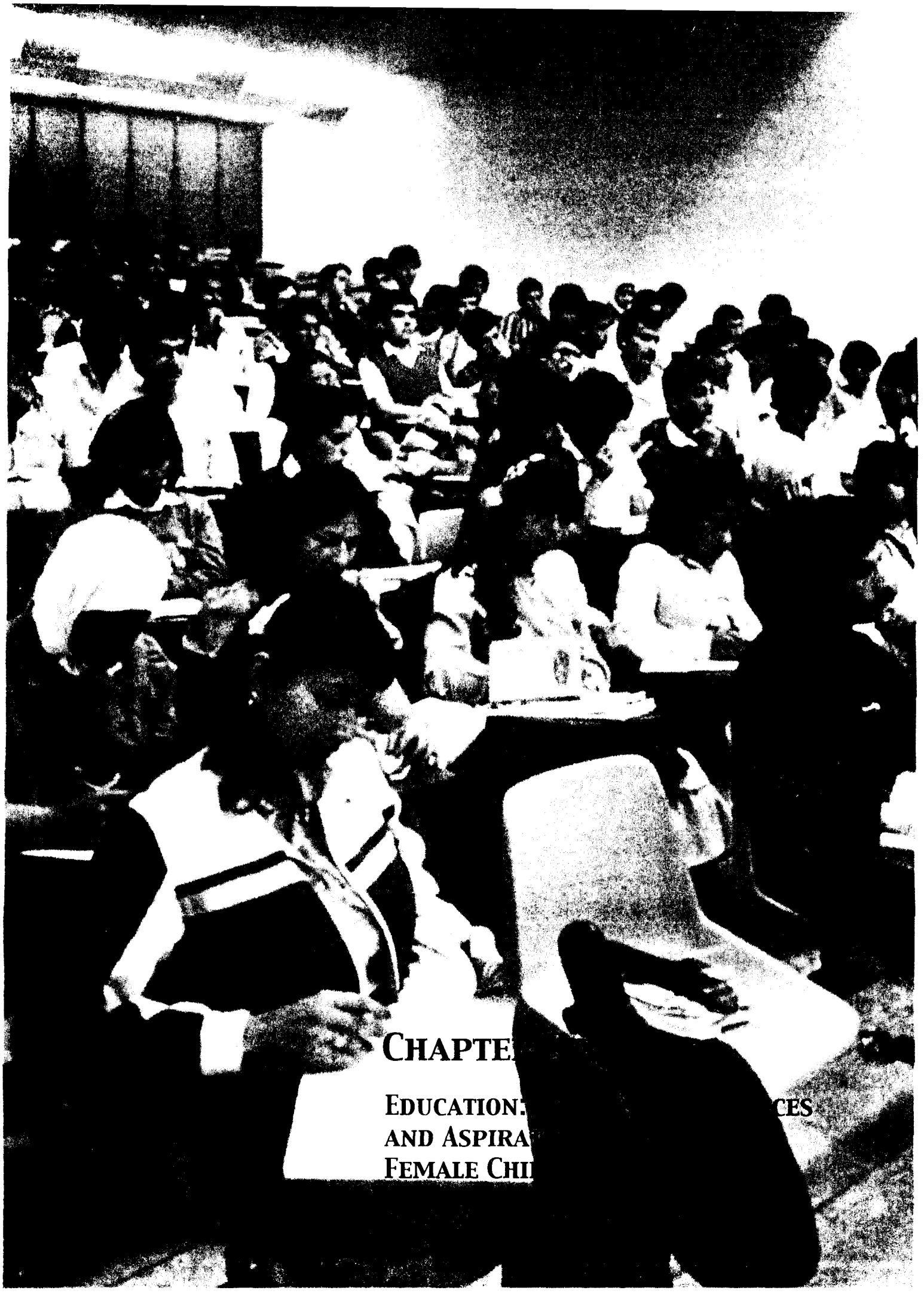
Table 5.6
Contributions to Family Income by Resident Children 16-22 By Percentage of Region

	Northern WB	Central WB	Southern WB	Gaza	Jerusalem
Sons	44	31	36	27	36
Daughters or sons & daughters	8	5	3	4	17
None	48	64	61	69	47
Total	100	100	100	100	100

(x^2=36.397, p=.003)

amine the contribution of all resident children over 16 (including daughters as well as sons and daughters together) over half of households in Jerusalem (53%) and the northern West Bank (52%) report income contributions. Hebron households at 39% and central West Bank households at 36% are similar to each other, although the central West Bank has a greater participation of daughters than in Hebron. Gaza remains low at 31% in contributions involving daughters as well as sons.

One suspects that the low participation in Gaza is due to lack of work opportunities. Interestingly, there is no significant difference in contribution to income by children over 15 by socio-economic status or wealth, which confirms that opportunity may be a primary factor, as well as household priorities, regional economies and opportunities for higher education. However, despite the significant contribution of resident children over 15 to family income, it remains the case that the "intergenerational flow of resources" is quite likely in the direction of children while they are resident in the household. The fact that households with children in all age groups perceive older children as most costly certainly indicates this, as does the importance of education expenses in perceptions of primary expenses. Thus, it is likely that the long-term social insurance of children is more important, as preferences for higher education in the next chapter also indicate.



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EDUCATION: ...CES AND ASPIRA... FEMALE CHI...

Photo: Jean Mohr [in Edward W. Said, *After the Last Sky*, 1986]

EDUCATION: CHOICES, PREFERENCES AND ASPIRATIONS FOR MALE AND FEMALE CHILDREN

Lamis Abu Nahleh and Penny Johnson

In this chapter, we first analyze responses from the same married respondents as in Chapter 5. Mothers and fathers give information on their children's school enrollment, school systems (private, government or UNRWA), school transfers and school withdrawal for male and female children, reflecting household educational patterns and actual educational choices. We then explore future preferences of the same mothers and fathers for a randomly selected male or female child under 19 in terms of educational levels and type of education.

Educational statistics for the past five years have shown only a slight male bias in enrollment in the Palestinian school system in the West Bank and Gaza, which includes government, UNRWA and private schools. The total number of students in the school system, including secondary level, was close to one million in the 1999-2000 school year (*N*=942,942) distributed almost equally between 50.6% male students (*N*=477,042) and 49.4% female students (*N*=465,900). The near parity is due to the expansion in female enrollment over the previous three decades.

Indeed, Palestinian families have a fairly high commitment to the education of both sons and daughters at least through the basic level (through grade 10), in terms of actual practice and much higher resolve in terms of aspirations. It is almost a truism in writings on Palestinian society that, as one researcher wrote, "Palestinians have placed a special emphasis on education. Education is seen as a durable but moveable asset ... especially for the dispossessed sectors of the population, education is prized as the major avenue to a better income and enhanced status" (Heiberg in FAFO 1992, 131). Perhaps like all truisms, Palestinian devotion to education - and indeed the value of education as an investment - needs to be re-examined as new social and economic circumstances emerge, especially during the post-Oslo period. The relatively high levels of education can also be deceptive, without a more detailed examination of quality of education and its link to societal needs. When policymakers sometimes cite these educational levels uncritically as proof that Palestine has "good social indicators" (World Bank 2001), it may produce a complacency that is not warranted, given the problems of school overcrowding, outdated curriculum, and poor pedagogy.

However, it is probably true that households are encouraged by the fairly low cost of basic education in government and UNRWA schools, as well as their own commitment to children's education; in addition, Ministry of Education regulations require school attendance through age 15, although legal enforcement is minimal.

In fact, our survey, as well as PCBS's educational and demographic surveys, show that a substantial number of boys and girls withdraw from the school system and do not enter the secondary cycle around the age of 15. School withdrawals between educational cycles are not always captured in educational statistics on school dropout rates, particularly when there is a change of school, as there often is between basic and secondary education and sometimes between the primary and preparatory cycles of the basic stage of education. Dropout statistics primarily capture withdrawals during the school year, while demographic data can give a wider picture. PCBS's demographic survey, for example, found that in 1995, the Jenin District enrollment for girls aged 15-17 (55%) was lower than boys

(70%) of that age group. while in the Jerusalem District more girls (64%) were enrolled than boys (55%) (PCBS, District by District Comparative Results, Table 15, 45, 1997). The low male school enrollment in Jerusalem is probably related to higher opportunity costs, as work opportunities for male youth do exist in the Jerusalem area, although it is also true that Jerusalem schools are quite crowded and that, as we will see below, families tend to explain male dropouts in terms of educational failure.

In reviewing Palestinian educational patterns from a gender perspective, gender researchers have posited that families may choose to educate boys and girls for reasons related to their gender roles (Ghali 1997, Abu Nahleh 1997), as sons are viewed as preparing for the labor market and daughters primarily for marriage, with labor opportunities playing a secondary role. This may lead to families making different kinds of educational choices for their sons and daughters. This is the subject of our investigation, examined through actual choices and future intentions and aspirations for a particular child.

Types of Data: Actual Choice and Aspirations

Two sections in our survey were used to draw out educational data on actual choices in matters such as school withdrawal. The first set of questions asked the respondents about school attendance and type of schools for male and female children, transfers of female and male children in the past year, and dropouts of male and female children within the last three years. For these questions, a roughly equal number of respondent households had boys in school (N=1,036) as girls (N=1,010), excluding preschool and post-secondary institutions.

In the next sections, we randomly selected a female and male child and asked a series of questions to a parent about preferred choices in education. We also asked if the selected child had been withdrawn from school at any time before the *tawjihi* exam and why. Respondents with a randomly selected unmarried female child under 19 living in the household (N=1,431) included almost equal numbers of fathers (47%) and mothers (53%)[1]. A similar number of fathers (49%) and mothers (51%) were asked about a randomly-selected male (unmarried) child under 19 living in the household (N=1,486).

Private Education for Boys and Girls

In the first set of questions, we found that 61% of our respondents had boys or girls in government school - which may seem low, but is consistent across four of our six regions, as noted below. Another 6% reported children in a combination of government, UNRWA or private schools. Slightly more girls (63%) were in government school than boys (58%) (Table 6.1). While boys were found in other systems in slightly higher percentages (8% in private schools as opposed to 6% for girls), the gender gap is too narrow for conclusions but confirmed by national educational statistics cited below. As girls and boys are not always from the same households, comparing households must be done with caution. Detecting a general pattern is therefore the most appropriate approach.

Table 6.1
Female and Male Student Enrollment By Educational Establishment (Percentage)

Type of School	Boys	Girls
Government	58	63
UNRWA	27	26
Private	8	6
Combination	7	5
Total	100	100

PCBS shows rough gender parity in enrollment, but preference for private education for boys.

The slight difference in private education for boys and girls in our sample confirmed overall school enrollment figures for the 1999-2000 school year in Table 6.2, where females constitute only 42% of

[1] Most male and female respondents were mothers and fathers. In a very few cases, other female or male relatives answered this question.

Table 6.2
National Number of Students in the West Bank and Gaza Schools
By Stage, Gender and Type of School, 1999 - 2000

Type of School	Total	
	Male	Female
Private	31,473 58.3%	22,580 41.7%
Government	292,167 50.5%	286,967 49.5%
UNRWA	109,595 49.4%	112,482 50.6%
All	433,235 50.7%	422,029 49.3%

Source: PCBS, General Education Projections in the Palestinian Territory 1999/2000-2009/2010, December 1999, Tables 1-4.

all private school students. This is the same percentage we would get in our survey if we calculated that 8% of households sent male and 6% female children to private school, given equal male and female populations. We can assume that the gender gap in private school enrollment is a phenomenon for further investigation that may relate to differential investment in male and female education.

Private education is about four times more prevalent for urban households; one-fifth of rural households use UNRWA schools.

In our survey, urban setting is more important than gender in determining enrollment in private schools: whereas 11% of urban households sent all their boys and 9% all their girls to private schools, less than 3% of rural households and about 2% of camp households sent either boys or girls to private schools. Access to private schools is clearly one determinant in this pattern, as the large majority of private schools are located in urban areas. The overwhelming difference among urban, camp and rural locales is the predominance of UNRWA schools for children from refugee camp households (88% boys, 83% girls) compared to city households (16% boys and 14% girls) and villages (19% boys and 22% girls) attending. It is nonetheless notable that one-fifth of our village households use UNRWA schools. While villages in both the West Bank and Gaza do have registered refugee populations, and UNRWA operates schools in selected villages where the number of refugees there is high, we found a small number of non-refugees also attending UNRWA schools. (For differences between camp, urban and rural households for boys: (x^2=347.981, $p\leq$.00005); for girls: (x^2=323.569, $p\leq$.00005).

Almost 80% of southern West Bank households use government schools.

Regional differences are significant both among households sending boys and among households sending girls to school (Table 6.3), with the southern West Bank strongly favoring government schools (81% boys, 77% girls) while figures for other regions are roughly 60% or under. Gaza has the lowest government school enrollment (49%

Table 6.3
School Attendance for Girls and Boys
By Type of School (Percentage of Regions)

Type of School	Northern IWB		Central WB		Southern WB		Gaza		Jerusalem	
	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys
Government	68	61	62	59	81	77	50	49	62	57
UNRWA	21	21	24	26	11	14	39	39	2	2
Private	9	11	11	11	6	6	2	2	26	37
Combination	2	7	3	4	2	3	9	10	10	4
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Boys: (x^2 =164.697, $p\leq$.00005) Girls: (x^2 =147.266, $p\leq$.00005)

boys, 50% girls), due to the predominance of UNRWA schools.

There is no gender gap in either the southern West Bank (6%) or Gaza (2%) in sending both boys and girls to private schools and enrollment in such schools is quite low. The Old City of Jerusalem has both the greatest percent of households sending children to private schools and the greatest gender gap, at 37% sending boys and 26% sending girls, although numbers are too small for a definite conclusion. It is thus interesting that, in the preceding chapter, a quite low 19% of Jerusalem parents chose education as the primary expense, perhaps indicating the availability of scholarships/financial assistance for the education of children from the schools themselves.

The high percentage of urban households sending boys and girls to private schools is thus mostly attributable to cities in the central and northern West Bank where we know that most private schools are located, mostly in the Ramallah, Jerusalem, and the Bethlehem axis. Access is as much a contributing factor to schooling choice as expense. Our individual urban samples (as opposed to our district samples) are rather small - but the gap between the cities of Ramallah and Jerusalem households having a high of 41% and 37% respectively in sending boys to private school and Hebron and Gaza at 10% and 3% respectively is telling.

High socio-economic status households use private schools; poor households use more UNRWA schools.

Not surprisingly, households in the high range of the three-category socio-economic status (SES) index send their children to private schools (14% boys) at a greater rate than medium-SES (7%) and low-SES (3%) households. Conversely, households in the low-SES index are more likely to send their children to UNRWA schools (34% boys, 28% girls) compared to medium-SES (27% boys, 28% girls) and high-SES (19% boys, 20% girls) households. Boys: (x^2 =46.799, $p \leq .00005$). Girls: (x^2 =20.364, p=.002)

This is partly due to the greater poverty of camp households, but certainly not entirely. The gap here is much wider than the gap between camp, urban, and rural households by socio-economic status, suggesting that low-SES households in all settings who have refugee status may choose these schools. A smaller 10% of high-SES families with girls sent them to private schools, while 4% of medium and 5% of poor families do so.

If we use the five-category wealth index, well off households use private schools more frequently (10% boys, 7% girls), medium (7% boys, 7% girls), and low (7% boys, 4% girls) Boys: (x^2 =14.457, p=.025), Girls: (x^2 =25.872, $p \leq .00005$).

We can conclude that socio-economic status (SES), which includes living standards, as measured by amenities in addition to wealth, seems to promote private education in well-off families at a higher rate for both boys and girls than well-off families as defined by wealth alone.

School Transfers

Mobility is a greater reason for transferring girls; quality of school and failure is a greater reason for transferring boys.

About one in ten of our households transferred a child or children from one school to another in the past year, with 12% transferring boys (N=120) and 8% girls (N=79). In about half of these (46% for girls and 48% for boys) the rationale was routine in that the previous school did not have the requisite higher grades. In other households rationales for transferring children were more gendered: transportation or the fact that the school was too far away affected the transfer of girls (27%) as opposed to boys (8%) probably indicating hesitation in allowing girls mobility and fear about their safety. Expense was a more uniform reason (17% of girls, 14% of boys). Another 14% of households transferring boys did so because the school was either not good enough or too demanding, while this was a negligible reason for transferring girls.

School Withdrawals

62% cite failure as reason for withdrawal of boys, as opposed to 33% for girls. Marriage and domestic responsibilities are important reason for female withdrawal.

Households in which children had been withdrawn from school within the past three years was found in about 6% of households with girls and 9% with boys. Reasons cited were failure (about one-third for girls, 62% boys), marriage (20% girls), domestic responsibilities (15% girls) and expense (17% for girls, 7% boys), support family or work (0% girls, 21% boys). Here, we have not captured the total withdrawal rate in our sample (as only respondents who still have boys or girls currently in school answer this set of questions), but we can discern some differences in reasons for withdrawing female and male children: males leave school primarily because of failure and females leave for marriage and domestic responsibilities, with expense also an important reason for the withdrawal of girls. Support of family and work for males is also important, while expense is less significant.

More male withdrawals in camp and urban settings than in villages. More female withdrawals in villages and camps than cities.

The low rate of female withdrawal in urban settings suggests that accessibility plays a part in keeping girls in school. Camp households also had fewer girls who withdrew (9%) compared to boys (13%), more village girls (9%) than boys (6%) withdrew, although this difference is not statistically significant due to the small sample size (x^2 =19.565, p=.001). The urban and camp settings seem to pose more problems for boys (associated with failure and the pull of work opportunities), while the camp and village settings pose more problems for girls (associated with marriage and domestic responsibilities as well as failure).

Our sample size is too small to be able to compare the reasons for withdrawal by urban, camp and rural localities with certainty, but some patterns are observable and consistent, indicating there is a need for further investigation. Failure is a more pronounced reason for the school withdrawal of both girls and boys living in camps: the primary reason for female withdrawal in camps is also failure (46%) while for villages this reason is only 23%. Almost three-quarters of male withdrawals in camps were attributed to failure, while only the case in 53% of villages and 61% of cities.

Educational Aspirations for Boys and Girls

When respondents (mothers and fathers) answered questions about a randomly selected male or female unmarried child under nineteen, we see an interesting mixture of gendered responses and almost universal aspirations for both male and female children. Examining the data in this section, and in the three chapters that follow, we observe that sometimes more distinct gendered patterns appear when the respondents had to give reasons for their choice or preferences - rationales for school withdrawals, for example, rather than in the choice itself. In contrast, gendered patterns sometimes disappear when the respondents simply express their desires regarding their children's future, education, marriage or work.

We first examine the actual schooling status of the girls and boys in our randomly selected sample, which conforms to the general patterns of the above section but with a few differences in the data.

Schooling Status of Girls and Boys

Over half (53%) of the respondents' randomly-selected children (boys and girls) were enrolled in school. Forty-three percent of respondents said the selected girl was too young to be enrolled, and 42% responded the same way for the selected boy. Four percent of respondents said their selected daughter had been withdrawn from or left school, and 6% said the same for their son, mostly prior the *tawjihi* examination, the comprehensive exam at the end of secondary school. The percentage of withdrawal before the *tawjihi* exam among school-age children

in this sample (rather than the whole population of children in our survey) is about 7%. Only one household had a male child that was never schooled.

Overall, more males withdraw than females.

Patterns observed for the randomly selected male and female child confirm the general findings for all girls and boys in the family noted above. Looking at the data disaggregated by sex, the noticeable gendered difference is found among the children who withdrew from school before completing the *tawjihi*. In this sample of a randomly selected boy or girl in respondent households, the rate of boys (9%) quitting school before completing the *tawjihi* was almost double that of girls (5%), indicating a gender gap in favor of girls. These rates are similar to those found for all male and female children above. In this sample, boys from cities (11%) quit school before *tawjihi* at a higher rate than boys in camps (7%) or villages (4%) (x^2=7.699, p=.021). This differs slightly from our findings above, relevant to withdrawals of any male children in the past three years (rather than a specific child at any time in his education), but the overall finding - that urban and camp settings seem to pose more problems for boys than rural settings - is consistent.

Fewer males from Gaza withdraw from school.

The difference between regions was again pronounced in our sample, with 14% of school-age boys in the northern (14%), southern (11%), and central West Bank (9%), and Gaza (6%) withdrawing from school (x^2 =14.752, p=.005). There were no statistically significant differences in female withdrawal by type of locality or region, perhaps because of small numbers. However, it may also be the case that reasons for male withdrawal are more context-specific, such as labor market opportunities available for males but not females.

Although international studies show that female withdrawal from school is generally greater than male withdrawals, the situation in Palestine tends to show a reversed pattern. Studies on withdrawal from schools in Palestine have constantly shown that male school withdrawal rates are higher than those for females, although more demographic evidence is needed given that dropout rates do not capture withdrawals between school years and cycles. However, although withdrawal numbers in the survey undertaken here are small, they still support the findings of earlier studies.

Age of Girls and Boys at Time of Withdrawal

Respondents reported that their child withdrew from school between the ages of seven to eighteen. However, the majority of withdrawals for both boys and girls occurred in adolescence, a pattern suggesting that more children withdraw from school at the age when they become ready to work or to form a family.

In Table 6.4, we have grouped the ages according to educational cycles, with those aged 7-12 assumed to be in the basic cycle of the first six grades of education, 13-15 in the preparatory cycle, and 16-18 in the secondary cycle. The first two cycles are compulsory.

This re-categorization revealed that the largest number of withdrawals among both girls and boys occurred when children were between the ages 13-15, in the later stage of basic education. Indeed, the age of 15 is particularly distinct, with over a quarter of our girl dropouts and slightly under a quarter of our boys withdrawing from school at that time. This age is both the legal age at which children can leave school and generally is the transition between the preparatory and secondary cycles. Given the small numbers, the differences between boys and girls cannot be read as significant, although the younger ages have more female withdrawals, and adolescence more male.

As noted above, withdrawal patterns revealed that more withdrawals happen among male children than among female children. Also, withdrawal rates are the largest at the age when children are ready either to work (in the case of males) or to get married (in the case of females). It should be noted that 15 is the legal age of marriage for females in the West Bank and recently has also been adopted in Gaza. Furthermore, if children reach secondary

Table 6.4
Girls' and Boys' School Withdrawal
By Age (Frequency and Percentage)

Age at Withdrawal	Girls		Boys		Total	
	N	%	N	%	N	%
7 - 12 years	13	35	21	28	34	31
13 - 15 years	17	46	41	55	58	52
16 - 18 years	7	19	12	17	19	17
Total	37	100%	74	100%	111	100%

school, they seem less likely to withdraw. This preliminary conclusion is supported by the findings regarding the reason respondents gave for their children's withdrawals as explained below.

Reasons for Withdrawals

Boys mostly unsuccessful at school; for girls failure and marriage plans or domestic responsibilities predominate.

Reasons for withdrawal (Table 6.5) were quite similar to those in the previous section, with the main reason for boys, at 60%, as academic failure (unsuccessful in school), and with only one-third of respondents giving this reason for girls. Table 6.5 shows other contrasts between girls and boys, with the gender difference being more telling than the exact percent, given the small numbers. No respondent said that female children were withdrawn because they were needed to work (productive labor) while six respondents, or 8%, gave this reason for male children. One suspects that boys leaving because they were unsuccessful - or those 18% that simply left by themselves (without parental approval) - are also candidates for the labor market.

Table 6.5
Reasons for Withdrawal
By Sex (Frequency and Percentage)

Reason for Withdrawals	Girls		Boys		Total	
	N	%	N	%	N	%
Needed to help at home	7	19	-	-	7	6
Needed to work	-	-	6	8	6	5
Unsuccessful at school	12	32	45	60	57	51
Education too costly	4	11	3	4	7	6
Engaged to get married	6	16	1	1	7	6
School too far from home/ Problem in transportation	2	8	-	-	3	3
Left by herself / himself	3	8	14	18	17	15
Other	2	6	6	9	8	8
Total	36	100%	75	100%	112	100%

Unsurprisingly, a smaller percent of females left without parental approval. Marriage plans or domestic responsibilities were the reasons for 35% of female withdrawals, but absent or negligible in the case of boys.

In both this section and the previous questions on rationales for school withdrawal, the numbers were small but the pattern is consistent and coincides with broad gender divisions of labor in Palestinian society, where female roles are conceived as reproductive and male as productive. As we see below, respondents strongly prefer to give their child a good education and want both sons and daughters to attain higher levels of education, but education (particularly that of girls) may not be clearly perceived as a resource that should or needs to be translated into work opportunities.

Intended Highest Level of Education for Girls and Boys

Strong majority committed to higher education at bachelor's degree or higher: 85% for boys and 69% for girls.

Eliminating those respondents whose child had already withdrawn from school, respondents were asked their intentions for the highest level of schools for the selected male or female child (Table 6.6). Respondents clearly preferred high levels of education - an academic B.A.or over - for their daughters (69%) and sons (85%). Given actual rates of higher education, respondents are probably sometimes stating their preferences rather than practical intentions, but it is clear that Palestinian households have a strong commitment to furthering the education of their children. When we recall that only 18% of our house-heads had post-secondary education, and that 26% were illiterate and 21% only educated to the sixth grade or less, this commitment to the next generation becomes even clearer. This commitment is both a societal resource and possibly a societal problem, if demand for higher education focuses on degrees and expanding places in universities, without sufficient attention to quality, skills, or link to labor market and social needs.

The table shows that over three-quarters of the respondents (77%) intend to give their male and female children higher education at an acadamic

Table 6.6
Intended Level of Education for Girls and Boys (Frequency and Percentages)

Intended Education Level	Girls		Boys		Total	
	N	%	N	%	N	%
Less than *tawjihi*	34	2	29	2	63	2
Academic *tawjihi*	295	21	96	7	391	14
Vocational sec & post-sec	7	1	42	3	49	2
Community college	56	4	17	1	73	3
Academic college	819	59	793	57	1612	58
Professional B.A./B.S.	104	8	285	20	389	14
Post-graduate degree	24	2	105	8	129	5
Other/don't know	48	3	30	2	78	2
Total	1387	100%	1397	100%	2784	100%

college level or higher, in comparison to 2% who are satisfied with less than secondary education, 14% with secondary education, and 3% with two-year vocational education. In addition, respondents clearly prefer academic and professional education to vocational or technical education; only 2% of the respondents chose secondary vocational education and 3% community college education.

Parents chose higher level of education for boys, particularly at professional and post-graduate level.

Examining the data disaggregated by sex, however, we notice that a gendered pattern is suggested. The figures show that although households intend to invest in the education of both their female and male children, there are gender disparities. Responses show that parents intend to take boys to higher levels of education than girls. Tellingly, 20% of parents chose professional bachelors degrees for boys as opposed to only 8% for girls, indicating a greater commitment to education that translates into skilled and well-paying professions for boys. The substantial difference for girls may also be related to choosing less costly education.

21% of parents intend to educate girls only through secondary level, while only 7% of parents intend this level for boys.

While parents favor academic bachelors degrees for male and female children, and disparage education at less than *tawjihi* levels at the same rate, there are substantial differences at other levels. A substantial 21% of parents intend to educate their daughters only through the academic *tawjihi*, as opposed to 7% for males. There is a remarkably low interest in vocational education, but it is slightly greater for boys. Interest in community college is also quite low, given that it is the most accessible and cheapest form of post-secondary education - and one with a majority female enrollment. Only 4% of parents chose community college for their daughters and 1% for their sons.

Mothers and fathers indicate almost the same preferences; mothers chose slightly lower educational levels for sons.

There are not substantial differences between mothers and fathers in the level of education preferred for sons and daughters. A weak tendency of mothers to choose slightly lower levels of education can be detected, but is only statistically significant for boys. For example, 9% of fathers chose post-graduate education for their sons as opposed to 6% of mothers, while 10% of mothers chose *tawjihi* or less for their sons, as opposed to 7% of fathers (x^2=22.490, p=.007).

Camp households have the highest intentions for girls' education; urban households the lowest.

As shown in Table 6.7, camp households seem to have the highest educational desire, wanting a professional or post-graduate degree for their daughters (16%) compared to urban (8%) and village parents (7%). There was a higher proportion of those who wanted girls to have an academic bachelor's degree among rural (63%) and camp (63%) parents compared to urban parents (56%). Parents were content with the *tawjihi* level in urban (26%), rural (16%), and camp (11%) households.

The pattern for intended academic *tawjihi* was also noted for boys in urban (8%), village (7%) and camp (2%) households. There are higher hopes for education at the professional bachelor's level in camp (25%), compared to urban (20%) and village (19%) households. Families living in refugee camps may well place even a higher premium on education as an investment for the future than other Palestinian families, but it is interesting that these differences in expectations is more pronounced and more statistically significant for girls, rather than boys.

Gaza and southern West Bank have lower educational expectations for daughters; northern West Bank higher.

Regional differences in expectations for female education are also significant with Gaza (28%) and southern West Bank (23%), satisfied with a *tawjihi* degree for their daughters compared to Jerusalem (11%), and central (17%) and northern West Bank (11%). It is probably responses from Hebron and Gaza City that are responsible for the 26% of ur-

Table 6.7
Intended Level of Education
By Locality Type (Percentage)

Intended Educational Level	Girls			Boys		
	City	Camp	Village	City	Camp	Village
Less than *tawjihi*	3	2	2	3	2	1
Academic *tawjihi*	26	11	16	8	2	7
Vocational sec & post-sec	1	1	1	2	1	3
Community college	3	5	6	1	1	2
Academic B.A.	56	63	63	56	56	59
Professional B.A./B.S.	6	14	6	20	25	19
Post-graduate degree	2	2	1	7	12	7
Other/don't know	3	2	5	3	1	2
Total	100%	100%	100%	100%	100%	100%

Girls: (x^2 =58.466, p≤.00005) Boys: (x^2 =29.164, p=.046)

ban dwellers satisfied with the *tawjihi* above. A very high proportion of parents want to educate their daughters to an academic bachelor's degree in Jerusalem (71%), central (64%) and northern (62%) West Bank, and slightly less in Gaza (56%) and southern West Bank (57%). The northern West Bank made a stronger choice for the professional degrees for daughters as well, at 12%, although here the southern West Bank and Gaza, at 7%, are higher than the center at 2% (x^2=117.553, p≤.00005)

Both northern West Bank and Gaza have high intentions for boys' education; central West Bank low; southern West Bank and Gaza biggest gap in preferences for girls' and boys' education.

Regional differences were also significant in preferences for boys' education (Table 6.8), although the pattern is less clear. Gaza (33%) remains the region of highest expectations wanting to educate sons to a professional or post-graduate degree, followed by the northern (29%), southern (25%) and central West Bank (19%), and a low in Jerusalem (12%). Both Gazan and southern West Bank households have large gaps in their intentions for male and female children, as only 7% of parents in each case chose this level for their daughters.

Households that are content with the *tawjihi* or less for their sons are more often found in the central West Bank (14%), followed by Gaza (10%), southern (8%) and northern West Bank (7%), and a low in Jerusalem (3%). While our central West Bank sample has a rural bias, this appears not to be the reason, as our rural sample as a whole is not distinct from our urban sample in this regard (with 8% and 11% respectively choosing the *tawjihi* or less for their sons). Whether this could be related to greater and more stable work opportunities for workers in the central West Bank is an interesting question that remains to be answered. Jerusalem residents seem to prefer the academic degree and register lower choices both for the highest and lowest levels of education; they have a slightly greater preference for the (universally disfavored) vocational education than other regions.

More educated parents prefer higher education for children; but over half of parents who are illiterate or with elementary education also want post-secondary education for children.

Table 6.8
Intentions for Boys' Education
By Percentage of Region

Intended Education Level	Northern WB	Central WB	South WB	Gaza	Jerusalem
Less than *tawjihi*	3	3	1	2	-
Academic *tawjihi*	4	11	7	8	3
Vocation sec & post-sec	3	1	2	3	12
Community college	1	3	1	1	2
Academic B.A.	58	61	60	52	68
Professional B.A./B.S.	21	16	17	24	10
Post-graduate degree	8	3	8	9	2
Other/don't know	2	2	4	1	3
	100%	100%	100%	100%	100%

(x^2 =97.248, $p \leq .00005$)

Not surprisingly, the educational level of the parent is significant in determining educational preferences for both sons and daughters (Table 6.9). About a third of illiterate respondents (34%) chose academic *tawjihi* or less for their daughters, while only 18% of those with secondary education and 10% of those with post-secondary education did so. However, what is equally important is the overwhelming preference for higher education for daughters at all levels, with 59% of illiterate respondents and 68% of those with elementary education choosing some level of post-secondary education for their daughters. The strong disfavor of vocational education, and to a lesser extent com-

Table 6.9
Intentions for Girls' Education
By Respondent's Education (Percentage)

Intended Educational Level	Respondent's Education				
	Illiterate	Elementary	Preparatory	Secondary	Post-Sec
Less than *tawjihi*	7	3	1	2	1
Academic *tawjihi*	27	25	26	16	9
Vocational sec & post-sec	1	1	-	1	-
Community college	4	5	4	4	3
Academic B.A.	49	57	57	63	70
Professional B.A./B.S.	4	4	9	10	11
Post-graduate degree	1	1	1	3	3
Other/don't know	7	4	2	1	3
	100%	100%	100%	100%	100%

(x^2 =105.739, $p \leq .00005$)

munity college, remains across all educational levels, although in fact girls who attain post-secondary education are often educated in community colleges at present (Abu Nahleh 1997).

The same pattern is also evident for sons (Table 6.10), although fewer illiterate respondents (20%) and significantly fewer respondents with elementary education (only 9%) preferred an academic tawjihi or less for their sons. However, differences are again significant. A quarter of those with a secondary education or a post-secondary education prefer a professional B.A. for their son, as opposed to 15% of illiterates and 17% of those with elementary degrees. Indeed, only 5% of those with a post-secondary degree choose any level of education under a B.A. for their sons (although 13% with daughters did so), while 25% of illiterates and 14% of those with elementary education did so. Nonetheless, the high aspirations of all respondents remain the most striking phenomenon.

Education intentions are not determined by socio-economic status.

Interestingly, socio-economic status is not statistically significant when parents express their intentions for either boys or girls - as the high intentions of refugee camp households above might also confirm. While actual choices - such as the choice for private education above - are obviously dictated by the economic circumstances of the household, preferences, or intentions, seem not to be.

Financing Education

What financial sources do households potentially depend on for the education of their girls and boys? The findings presented in Table 6.11 reveal that respondents perceive limited financial sources to draw from in order to educate their children. Interestingly, the figures do not suggest gendered patterns.

To give their children the intended level of education, respondents reported two main sources, the household income and their savings. Almost 90% of households (88% for girls and 87% for boys) reported that they would depend on household income, and 8% reported they would depend on savings. Only 2% saw that their boys had to work and study, and a negligible rate saw the same possibility for girls. Only 3% of respondents said they would take a loan, get assistance from relatives, or

Table 6.10
Intentions for Boys' Education
By Respondent's Education (Percentage)

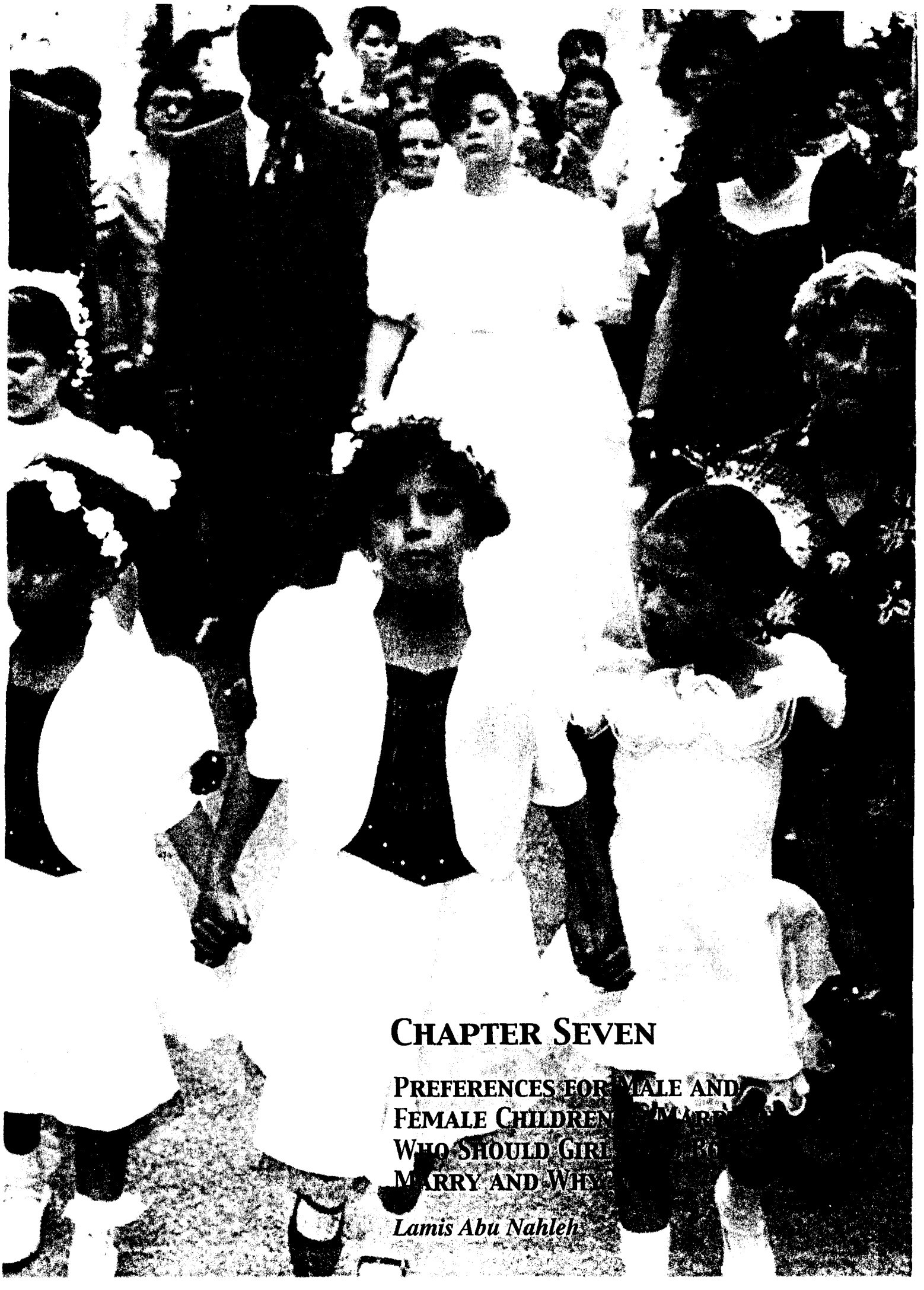
Intended Education Level	Respondent's Education				
	Illiterate	Elementary	Preparatory	Secondary	Post-Sec
Less than *tawjihi*	5	2	2	1	1
Academic *tawjihi*	15	7	8	4	2
Vocational sec & post-sec	4	3	5	1	1
Community college	1	2	1	1	1
Academic B.A.	54	62	55	59	52
Professional B.A./B.S.	15	17	21	25	25
Post-graduate degree	4	4	6	8	16
Other/don't know	2	3	2	1	2
	100%	100%	100%	100%	100%

(x^2=123.050, $p \leq .00005$)

Table 6.11
Main Source for Financing Girls' or Boys' Education (Percentage for Girls and Boys)

Main Financial Source for Education	Girls		Boys		Total	
	N	%	N	%	N	%
Household income	1,186	88	1,186	87	2,372	87
Savings	114	8	107	8	221	8
Child will work and study	2	-	25	2	27	1
Loan or other assistance	33	3	31	2	64	3
Other/don't know	21	1	17	1	38	1
Total	1,356	100%	1,366	100%	2,722	100%

sell property, a fact that might reflect the actual low availability of student loans. Using the three-category socio-economic status index, we discover that almost no well-off households chose these options. But again, socio-economic status is not statistically significant, given the overwhelming preference of all households to use household income to finance educational choices. Given the relatively low level of household income in Palestine (relative to consumption needs), and the fact that 30% of our households reported that they needed emergency funds in the last year (see Chapter 4), these findings seem to suggest that households do not strategically plan for the future of the children, with their low income and perhaps insecure economies as one reason. When household resources are actually at issue in higher education, households may be forced to choose lower levels of education than they prefer - and these choices may well be gendered.



CHAPTER SEVEN

PREFERENCES FOR MALE AND FEMALE CHILDREN: WHO SHOULD GIRLS MARRY AND WHY?

Lamis Abu Nahleh

Photo: Donald Boström [in Agneta Johansson, *Ansikten i Jerusalem,* 1993]

PREFERENCES FOR MALE AND FEMALE CHILDREN IN MARRIAGE: WHO SHOULD GIRLS AND BOYS MARRY AND WHY?

Lamis Abu Nahleh

In this chapter, we examine the characteristics of the spouse that parents prefer for their daughters and sons, looking at preferences for relatives or non-relatives, community ties and personal decision by the child in question, as well as preferred educational levels for sons' wives and daughters' husbands. In terms of work preferences, sons' wives will be contrasted with daughters in Chapter 9.

In all of these questions, respondents again answer for a randomly selected child who is unmarried and under the age of nineteen. Our analysis thus addresses preferences, rather than actual practice - and there can obviously be contradictions between preferences and practices, particularly in marriage patterns. Hammami has argued that "the logic of contemporary marriage arrangements in the West Bank and Gaza are both diverse and different from those in the past"(Hammami, in Heiberg and Ovensen, 1993, 286). Other analysts stress continuity: for example, Stokke, using data from PCBS's 1995 Demographic Survey discussed below, believes that endogamous marriage practices in Palestinian society in the West Bank and Gaza have been relatively stable over time (Stokke, 1999, 8). Our analysis shows both diversity and change in preferences. Some of that diversity, such as preferences for personal decision, is found surprisingly in one of the most "traditional" regions of Palestinian society, the southern West Bank, as well as in more rural and camp households than urban households.

Less than one-fifth of respondents prefer their children to marry relatives; 10% or fewer immediate relatives.

When asked about whom they would choose as a spouse for a randomly selected male or female child (Table 7.1), almost half of our respondents explicitly chose a non-relative (47% for the girl and 44%

Table 7.1
Respondents' Preferred Spouse for Sons and Daughters (Percentage)

Preferred Spouse	Daughters	Sons	All
First-degree relative	10	8	9
Relative	9	8	8
Non-relative	47	44	46
From original town	7	5	6
From town of residence	5	5	5
Not important	9	3	6
She/He is free to decide	10	25	18
Other	2	1	1
Don't know	1	1	1
Total	100%	100%	100%
N	1,438	1,486	2,924

for the boy), while only 19% preferred a spouse who was a relative for their daughter and 16% for their son. As for a spouse from the respondents' town of residence or from their original town, 12% of the respondents made this choice for their daughter and 10% for their son.

These responses do not suggest gender disparities, as the differences are minimal. They do, however, suggest a preference that is at odds with the practice of their own generation. For example, less than 10% of respondents prefer a first-degree relative for their son or daughter; however, data from the 1995 demographic survey shows that 28% of both women born between 1940 and 1949, and between 1960 and 1969 were married to their first cousins, and only about a third married to spouses who were completely unrelated (Stokke, 6-7). This indicates a strong preference for change in principle on the part of our respondents - but also perhaps that preferences are difficult to translate into practice. Personal preferences are often subjected to familial and communal imperatives, and "choice" is thus compromised by arrangements and pressures imposed at the family and communal level.

One-quarter of respondents give sons freedom to decide, but only 10% give same freedom to daughters.

Two interesting preferences suggest gendered patterns. While 10% of the respondents said that the kin, community status, or daughter's freedom to decide for a future spouse was not an important matter, only 3% of them made the same choice for their son. Why one-tenth of respondents thought that preferences for their daughter's marriage partner was "not important" is hard to decipher. Perhaps the overriding importance is marriage itself, while the fact that the son and his spouse remain in the family sphere makes the latter more important. With daughters, marriage does not necessarily strengthen family ties and wealth, so what may be important is merely the fact of marriage. With sons, marriage can be seen as a source of additional power, status, connections, and wealth.

The most striking gender gap existed on the freedom of decision of male and female children to choose spouses. One quarter of the respondents saw that their son was free to decide whom to marry; only 10% gave this freedom to their daughter (x^2=1005.104, $p\leq$.00005). In other words, respondents acknowledge the need for independent decision making in marriage for boys to a considerably larger extent than girls, perhaps denoting the slightly expanded space boys have in taking charge of their own lives, and manifesting the very limited space for girls. Girls are probably not perceived as free or capable as boys to make their own choice of the marriage partner, and to be in need of greater family guidance and protection. For both boys and girls, independent decision making is not very high, reinforcing the notion that marriage is a familial and communal affair, rather than strictly personal.

Mothers prefer a higher degree of relative marriage for sons than fathers.

Mothers and fathers made similar choices for their daughters in terms of spouses, but there were differences for sons, with more mothers (18%) than fathers (14%) preferring their sons to marry a relative (x^2=9.070, p=.028). That is, women prefer sons to marry relatives, perhaps because of entry into the family sphere makes the new wife more manageable by virtue of the blood relation - particularly given the significance of the role of the mother-in-law towards the son's wife. In addition, perhaps men are less aware of the need for homogeneity in order to deal with potential conflict as they do not stay at home as much. One can also argue that the data suggests that men are no longer concerned as they were in the past about marriage to kin in order to keep land within the family, given changes in occupation and widespread land confiscations.

We found no statistically significant differences between respondents in nuclear or extended households or between male and female respondents in either of these types of households.

Refugees have a slightly greater preference for marriage to relatives. Non-refugees prefer greater choice of community ties in spouses for sons.

There were no differences in the preference for spouses between returnees and non-returnees. There were some differences between refugee and non-refugee respondents, with refugees registering a slightly greater preference for relative marriage for daughters at 21% compared to 18% of non-refugees (x^2=8.679, p=.035). For sons, the difference between refugee and non-refugee respondents was slightly stronger, with refugees preferring sons to marry relatives at 18% compared to 14% among the non-refugees, with self-decision being the same for both (x^2=11.292, p=.010). For sons, non-refugees exhibited a markedly stronger preference for spouses from the same community or town of origin (with only 7% of refugees preferring this choice for their sons, as opposed to 13% of non-refugees). Given their long-standing exile from their communities of origin, refugee parents do not see a choice of spouses from either their present or former community as ensuring family stability and well being, but have a greater preference for the closer and more intact world of kin.

Less educated respondents have greater preference for marriage to relatives.

As one might expect, the preference for daughters to marry relatives increased with decreasing education, with a high of 24% of illiterate parents preferring relative marriages for daughters compared to 16% and 15% for those with secondary and post-secondary schooling respectively (x^2=20.778, p=.05). However, the educational level of parents did not affect their preference to give daughters freedom of decision in spouses, perhaps indicating that perceptions and attitudes in this instance go beyond education, and are located in a different explanation. We found a similar relationship for perceptions regarding the marriage of sons, with relative marriage being associated with the uneducated, with 20% of the illiterates denoting relative marriage for sons as a preference compared to 11% and 14% among those with secondary and post-secondary schooling respectively, with statistical significance borderline. Again, the percentage of respondents giving sons the freedom to decide was not affected by education.

Villages greater choice for marriage to relatives; cities least freedom of decision for daughters and sons.

There were no differences in respondents' preference for spouses of children by employment status or by the sector in which the respondent was employed. The distribution of responses by locality, however, reveals interesting and significant differences (Table 7.2). Although urban households

Table 7.2
Respondents' Preferred Spouse for Sons and Daughters By Type of Locality (Percentage)

Preferred Spouse	City		Camp		Village		All	
	Daughters	Sons	Daughters	Sons	Daughters	Sons	Daughters	Sons
Relative	18	14	17	17	22	20	19	16
Non-relative	51	50	50	38	38	36	48	45
From same or original town	12	11	7	7	15	10	12	10
She/he decides	7	22	14	33	14	30	10	25
Other/not important	12	3	12	5	11	4	11	4
Total	100%	100%	100%	100%	100%	100%	100%	100%
N	853	916	230	214	338	348	1,421	1,478

Preferred husband for daughter (x^2=33.850, $p\leq$.00005)
Preferred wife for son (x^2=34.784, $p\leq$.00005)

shared with camp households a high preference for marrying their daughter and their son to a non-relative, urban responses were the most conservative in allowing children freedom of choice of their future spouse. Village households, on the other hand, preferred relative marriage to a greater extent than camps and cities, but shared with camp households a greater preference for their children's freedom of decision than urban households.

For daughters, 51% of those respondents in cities preferred spouses who were not relatives compared to a similar 50% in camps, and a distinctly low 38% in villages. This is perhaps an expected pattern, given closer kin ties and greater - if diminished - importance of maintaining land ownership in rural communities. However, more surprisingly, only 7% of urban respondents preferred to give their daughters the freedom to decide on their marriage partners compared to 14% in camps and villages respectively.

The pattern is similar for boys, but with rural respondents exhibiting a greater preference for kin marriage; with 14% of respondents in cities, 17% in camps and 20% in villages preferring relative marriage. We found an overall stronger preference for personal decision for sons; 22% of those in cities, 33% in camps and 30% in villages stated that it is his decision.

Both patterns remained strong even when controlling for nuclear/extended family arrangements. These results do suggest that, to some extent, village life encourages marriage to relatives in the community irrespective of family living arrangement patterns.

How do we explain the low urban acceptance of freedom of decision for children in marriage? We can discount the effect of Hebron and Gaza on our urban sample: as we see below the Hebron District as a whole scores high on freedom of decision. Perhaps the greater access of young men and women in cities to peers and strangers is more threatening to parents; perhaps "freedom to decide" takes on a different meaning in rural or other contexts where, for example, sons and daughters are more closely bound to family and would more "naturally" conform to their wishes.

Jerusalem households had highest preference for non-relative marriage.

Looking at regional differences (Table 7.3 and Table 7.4), the Old City of Jerusalem households stand out in terms of their choices for non-relative spouses for both daughters (60%) and sons (61%) at a higher rate than the southern (38% for daughters, 35% for sons), central (roughly half for daughters, 42% for sons), and northern West Bank

Table 7.3
Respondents' Preferred Spouse for Sons
Percentage by Region

Preferred Spouse for Sons	Nothern WB	Central WB	Southern WB	Gaza	Jerusalem	Total
Relative	12	27	10	21	5	16
Non-relative	47	42	35	47	61	45
From same or original town	15	4	7	7	23	10
He decides	22	19	42	21	11	25
Other/Not important	4	8	6	4	-	4
Total	100%	100%	100%	100%	100%	100%
N	351	129	337	597	64	1,478

(x^2=135.873 $p \leq .00005$)

Table 7.4
Respondents' Preferred Spouse for Daughters
Percentage by Region

Preferred Spouse for Daughters	Nothern WB	Central WB	Southern WB	Gaza	Jerusalem	Total
Relative	13	25	16	25	4	19
Non-relative	50	52	38	50	60	48
From same or original town	18	5	9	12	18	12
She decides	8	6	22	6	5	10
Other/Not important	11	12	15	7	13	11
Total	100%	100%	100%	100%	100%	100%
N	331	138	314	581	57	1,421

(x^2=123.546, $p\leq$.00005)

and Gaza (roughly half for daughters, 47% for sons).

In terms of choosing a relative to marry a daughter, preferences were highest in Gaza (25%) and the central West Bank (25%), probably reflecting this area's rural bias, followed by the southern (16%) and northern (13%) West Bank, with a very low 4% for Jerusalem. The results were similar for boys.

In the preference for choosing spouses from the town of residence of original town, Jerusalem residents also showed the highest percentages of the four communities (18% for daughters, 23% for sons). It is possible here that Jerusalem households take into account the benefits of a Jerusalem identity card, such as social security and health insurance benefits, which can explain this preference for marriages from the same hometown.

Wealth and standard of living did not relate to preference for children's marriages.

Southern West Bank has the highest preference for personal marriage decisions.

An unexpected pattern is that, aside from the extremely low rate in Jerusalem (at 4%), respondents in the southern West Bank were lowest in the preference of marriage to a relative for sons (10%) and a relatively low choice for daughters (16%), although northern West Bank respondents were even lower (13%).

A more surprising result was that southern West Bank households had the highest preference for allowing their sons to decide on marriage partners (42%), which is almost twice as much as other regions, such as Gaza (21%), central West Bank (19%), and Jerusalem (11%) (x^2=135.873, $p\leq$.00005).

Responses for daughters to have freedom of choice was also high in the southern West Bank/Hebron region (22%), which is almost three times as often as other regions such as the northern (8%) and central West Bank (6%), Gaza (6%) and Jerusalem (5%) (x^2=123.546, $p\leq$.00005).

Southern West Bank parents prefer personal decision more than twice as much as other regions, and almost three times as much for girls. The gender gap nonetheless remains substantial, with almost twice as many southern West Bank households choosing personal decision for boys as opposed to girls.

On the other hand, the findings show that the highest percentage of households who chose a relative spouse came from the central West Bank: 25% made this choice for their daughter and 27% for their son. Such findings are indeed unexpected given the contrary reputations of the southern and central West Bank; the south is generally considered a conserva-

tive society where family ties are strong and ruling, while the society in the central region is considered less conservative and family bonds are not as strong. The reasons for the southern West Bank exception in preference for personal decision can only be speculative. However, given the generally lower preference for personal decision among urban households found above, we can speculate that the southern West Bank - dominated by the Hebron City sample - may have tighter communities where trust and restricted exposure to some extent can replace control in marriage preferences.

Southern West Bank practiced more endogamous marriage in the past.

Interestingly, in actual practice, the southern West Bank, along with Gaza, register higher levels of endogamous marriage in demographic data. For example, among women born in the 1960s, 34% percent from the northern Gaza Strip and 32% from the southern Gaza Strip and 33% the southern West Bank were married to first cousins as opposed to 26% from the northern and central West Bank (Stokke, 2000, 7). Yet the preferences expressed by Gaza and southern West Bank households for personal decision in our sample are quite different, as perhaps, are levels of family and community cohesiveness in the two regions.

Spouse reference for both sons and daughters exhibited no strong pattern based on wealth and standard of living. This may suggest that choice of marriage partner is less dependent on economic or financial position than on other socio-cultural factors.

Reasons for choice of daughter's or son's spouse is to avoid "problems".

Analyzing the reasons that respondents gave for their preferences in spouses for sons and daughters (Table 7.5), the dominant logic was the avoidance of problems, with both genetic (38% for daughters and 37% for sons), and family problems (15% for sons and 18% for daughters) given as major reasons to encourage marriage with non-relatives.

In addition, when asked their second reason for choice of spouse, a majority (53% for sons and 50% for daughters) gave this as their second reason for spouse preference. The rationale of avoiding genetic and health problems is thus clearly a reason for choosing non-relative spouses. As we see below, avoiding family problems is also a reason to choose non-relatives, while it not a significant reason for choosing relative spouses.

Strengthening family ties and widening the circle of acquaintances (recoded below as family power and support) were not strong primary reasons underlying the respondents' choice for either sons or daughters. The data show that 6% of the respondents opted for these two reasons for the choice they made for their daughter's spouse and 9% for their son's spouse.

As for considering the children mature enough to make the choice on their own or to avoid their children's blame, 25% gave these two reasons for their choice of the son's spouse and 13% gave it for the daughter. Notably, respondents were only worried about avoiding the blame of their sons (at 7%); no respondent chose this response for daughters.

A greater percent of respondents gave the reason that "relatives will take care of her" or "to stay close to family" for the choice of a daughter's spouse (15%), as opposed to 4% for a son's spouse, showing that protection is still an operative reason for marriage preferences for daughters - indeed, the gender gap here is wider than in the direct choice of relative marriage above. If we add to our "protection" category, the choices of "sharing the same customs" and "knowing everything about the child's spouse and future," (recoded as the protection variable below), the gender gap still exists but narrows, at 19% for the choice of daughter's spouses and 14% for sons. This narrowing is mostly because of the greater reason for choosing son's wives, where the parents want to "know everything." This makes sense given that son's spouses tend to remain in the orbit of the household.

65% or over chose non-relative marriage to avoid genetic problems.

Table 7.5
Reason for Choosing Child's Spouse
By Sex of Child (Percentage)

Reason for Choosing Child's Spouse	Daughters	Sons	Total
Avoiding Problems			
Avoid genetic problems	38	37	37
Avoid family problems	18	15	17
Protecting Children			
Relatives will take care of her/him	10	2	6
Stay close to family	5	2	3
Know about child's future	2	7	4
Due to shared customs	2	3	2
Family Power and Support			
Strengthen family ties	3	5	4
Expand circle of acquaintance	3	3	3
Freedom to Choose			
She/he is mature to decide	13	18	16
So he/she wouldn't blame me	-	7	4
Other	4	1	2
Don't know	2	-	2
Total	100%	100%	100%
N	1,429	1,480	2,909

Cross tabulating the reasons with the original preferences for children's spouses and recoding the protection variable and the family support and power variables, we find that 65% of those who wanted non-relative marriages for daughters denoted avoiding genetic problems as the reason, while 30% wanted to avoid family problems. The percentages for boys are about the same, with 68% denoting avoiding genetic problems and 26% denoting the avoidance of family problems. That is, the dominant first reason for non-relative marriage is genetic, and secondarily related to avoiding family conflict. In contrast, those who chose relative marriage almost unanimously reasoned that this would keep girls and boys close to the family or strengthen ties and support, with 93% of those who chose family marriages denoting this as a rationale for girls and 89% for boys. Respondents gave mixed reasons for preferring spouses from their own communities. Three-quarters (75%) of those who supported personal decision for daughters gave their reason as her maturity, while 64% gave this reason for sons, and a substantial 23% supported personal decision so that their sons would not blame them.

In other words, the rationale is apparent: relative marriages serve to protect and strengthen family ties; non-relative marriages primarily protects against genetic problems, and secondarily against family problems. However, as noted above, these rationales also suggest a gendered perception of the

children by their parents. Daughters need more protection while sons may not accept family interference. However, personal decision stems largely from recognition of the son's or daughter's maturity - in other words their individual character - rather than family considerations, although family ties, as noted below, may influence trust in this character.

Urban households place greater preference to avoid genetic problems; rural households place greater interest in both protection and freedom of choice.

Distribution of reasons for selecting children's spouses by locality shows significant differences (Table 7.6).

Urban households chose avoiding genetic and health problems for their choice of the boy's (41%) or the girl's spouse (44%) more frequently than camp (32% for sons and daughters) and rural (35% for daughters, 31% for sons) households.

As for those who opted for protection for both sexes, the highest percentages of respondents come from villages (29% for daughters, 19% for sons) as opposed to urban (12% for sons, 18% for daughters) or camp (13% for sons, 15% for daughters) respondents.

Camp respondents were more worried about avoiding family problems for daughters (26%) as opposed to cities (19%) and villages (16%). The three localities were more uniform when it came to sons.

Finally, more camp households than rural or urban households seemed to aspire for family power and support, although the differences here were not as wide.

Central and southern West Bank less concerned with genetic problems; greater freedom of choice as reason confirmed again among southern West Bank parents.

Regional differences were also significant. Avoiding genetic or health problems among sons was highest in Jerusalem (57%), followed by the northern West Bank (40%), Gaza (38%), and only 30% in the central and southern West Bank (x^2=194.877, $p\leq$.00005). A similar pattern prevailed for daughters, with Jerusalem parents most concerned about avoiding genetic or health problems in the choice of spouse, and southern West Bank parents the least concerned.

Table 7.6
Reasons for the Choice of the Child's Spouse By Type of Locality and Sex of Child (Percentage)

2Reasons for this Spouse	City		Camp		Village		Total	
	Daughter	Son	Daughter	Son	Daughter	Son	Daughter	Son
Avoiding genetic/health problems	44	41	32	32	35	31	39	37
Avoiding family problems	19	16	26	15	16	11	20	15
For protection	18	12	15	13	29	19	20	14
Family power & support	7	8	8	12	5	10	7	9
Freedom of choice	12	23	19	28	15	29	14	25
Total	100%	100%	100%	100%	100%	100%	100%	100%
N	805	912	222	214	316	342	1,343	1,468

For daughters (x^2=43.013, $p\leq$.00005)
For sons (x^2= 31.107, $p\leq$.00005)

The southern West Bank's distinct preference for freedom of choice remains strong: 23% gave the reason that "she is mature" for daughters, and 39% either "he is mature" or "avoiding blame" for sons. In contrast, only 6% of Jerusalem respondents, 23% of Gazans, and 26% of central West Bankers chose these options for sons.

The southern West Bank also had the lowest concern for avoiding family problems, with only 10% choosing this as a reason for spouse preference for sons, as opposed to 28% in Jerusalem, 18% in the northern West Bank and 14% in Gaza and the central West Bank. For daughters, only 13% of southerners chose this reason, as opposed to 26% of Jerusalemites, 24% of northern West Bankers, 19% of central West Bankers, and 17% of Gazans. This may suggest that the southern West Bank's low direct choice for marriage to relatives is not driven by the genetic concerns or the avoidance of family problems; it may be compensated for indirectly by the preference of children to marry close to home. The relatively low concern for genetic problems in the southern West Bank might help explain why high first cousin marriage in that region continues to prevail there, despite a lack of explicit preference for this form of marriage.

Wealthier households worry more about genetic problems, poorer about family problems.

It is interesting to note that, while wealth status of the family and standard of living did not appear to relate to relative versus non-relative preferences for children's spouses, important patterns appeared linking wealth to reasons for particular choices. For avoiding genetic problems, for daughters we find only 35% of poor, 39% of wealthy and 44% of the medium well-off category concerned. For avoiding family problems, for daughters we find 24% of poor, 18% of wealthy and only 14% of medium well-off category concerned (x^2=19.039, p=.004).

For boys, the pictures changes: while avoiding genetic problems remains essentially constant across wealth categories, avoidance of family problems is more pronounced in poorer households (20%) than wealthy (13%) and medium well-off (12%) categories (x^2=17.151, p=.009).

The poor seem to be less concerned about genetic problems and more about family ones for both boys and girls, the middle category is the least concerned about family problems and most concerned about genetic problems for both sexes, and the wealthy are more concerned about the genetic component in general, but more concerned about family problems for their girls than boys. There is reason to believe that these results are partially the effect of family educational level, but such an analysis goes beyond the scope of this initial presentation.

Preferences for Education of Daughters' and Sons' Spouses

Parents seek better-educated spouses for daughters than sons: 38% prefer sons' wives with secondary education or less, while only 17% prefer secondary education only for husbands of daughters.

There is a pronounced gender gap in preferences for the educational level of sons' wives and daughters' husbands, with more than three-quarters (79%) preferring that the sons-in-law have a bachelor's degree or more, while only 55% prefer this for their daughters-in-law, although both expectations are probably much higher than actual choices. While 38% were satisfied with a *tawjihi* or less for their sons' wives, only 17% were satisfied with this level for the husbands of their daughters. Here, higher education choices for the husband of daughters are probably linked to improving labor market opportunities and to community status.

For sons' spouses, preferences for higher education may be conditioned by these two factors, but community status might be more pronounced than labor market opportunities. Choices for lower educational levels for sons' wives may be related both to desirable marriage age, and to perceptions that higher education make women less adaptable to family circumstances and might cause family problems.

Interestingly, educational choices for spouses are

somewhat different than the choices for the respondent's own sons and daughters as explored in Chapter 6, where we found that 24% of respondents were content for their daughters to be educated to the *tawjihi* (or less) as compared to 9% for sons. The greater choice of secondary (*tawjihi*) education only for sons' wives (at 38%) underlines that preferences are not only determined by gender stereotypes (what is suitable for males or females in general), but by the particular gender role and its relation to the family - here daughters-in-law as opposed to daughters. We will also find differences when we examine preferences and attitudes towards labor force participation for daughters and daughters-in-law in Chapter 9. This implies a somewhat more utilitarian attitude towards the wives of sons in particular, but also that what is appropriate for a son's wife might be broadened for a daughter.

It is also true that preferred educational levels for sons-in-law are somewhat lower than preferences for own sons. For example, 85% of respondents chose bachelors' degrees or higher for sons while 75% chose this level of education for daughters' husbands.

43% of urban respondents chose tawjihi or less for sons' wives, while only about 30% of camp and village households do; only 13% of camp respondents satisfied with tawjihi or less for daughters' husbands, while about 18% of camp and urban respondents are.

Looking at the data by locality (Table 7.7), we find that city households (at 43%) are more satisfied with a low education level of *tawjihi* or less for their future daughter-in-law, while only 31% of rural respondents and 29% of camp respondents made the same choice. For the son-in-law's desired education level, the rates of respondents for a secondary degree or less were 18% in the city, 17% in the village, and 13% in the camp.

Overall, camp households preferred slightly higher educational levels for spouses of both sons and daughters than did urban or rural respondents. For example, 16% of camp respondents chose a professional B.S. or post-graduate degree for their son-in-law, and 9% of them chose it for their daughter-in-law; in contrast, the rates in the city were 11% and 4%, and in the village they were 10% and 5%

Table 7.7
Desired Education Level for Children's Spouses By Type of Locality (Percentage)

Desired Level of Education	Daughter's Husband				Son's Wife			
	City	Camp	Village	Total	City	Camp	Village	Total
tawjihi or less	18	13	17	17	43	29	31	38
1 - 2 years post-secondary / vocational education	3	4	6	4	5	8	10	7
Academic B.A.	66	63	61	64	47	52	49	48
Profession /B.S. & post-graduate	11	16	10	11	4	9	5	5
Other	2	4	6	4	1	2	5	2
Total	100%	100%	100%	100%	100%	100%	100%	100%
N	856	232	342	1,430	915	212	348	1,475

For daughter's husband (x^2=28.809, $p\leq$.00005)
For son's wife (x^2=45.421, $p\leq$.00005)

respectively. Rural respondents were slightly less interested in bachelor's degrees or above for husbands of daughters (at 71%) than were urban or camp households (at 77% and 79% respectively).

Almost half of Gazans (48%) prefer secondary education or less for sons' wives, while only a quarter (26%) of those in the southern West Bank do.

The urban preference for less-educated wives for sons cannot be explained by the weight of Hebron and Gaza in our urban sample, as the two regions sharply diverge in their choices. A high 48% of Gazans prefer a secondary education or less for their sons' wives, while 40% of central West Bankers, 34% of northerners, 29% of Jerusalemites and a low of 26% of those from the southern West Bank make this same choice (x^2= 158.504, $p\leq.00005$).

The southern West Bank also chose community college education (at 13%) for sons' wives at a rate twice as high as other locales, and it is highest in the choice of a bachelor's degree or above for their daughters-in-law: 58% of southern and 57% of northern West Bankers, 55% of those from Jerusalem, 49% of Gazans, and a low of 46% of those from the central West Bank chose a bachelor's degree or above. A bias against educated wives for sons thus exists more strongly in Gaza and the central West Bank than elsewhere, while the southern West Bank places the highest premium on education for sons' wives.

While we might link this result with other distinct preferences of the southern West Bank, such as personal decision-making, as rather optimistic indicators of trust in children and desire for their betterment, it is also true that southern West Bankers chose lower levels of education for their own daughters than other regions in our previous analysis. However, it is interesting that this choice - at 23% of respondents choosing *tawjihi* or less - is roughly similar to the 26% chosing the same level for their sons' wives, where in other regions there are pronounced differences between choices for sons' wives and daughters.

Southern and northern West Bank and Gaza have the highest choice for education of daughter's spouse; Jerusalem and central West Bank have the lowest.

Regionally, only 11% of southern West Bank respondents were satisfied with a *tawjihi* degree or less for the husbands of their daughters, followed by 14% of Gazans, 16% of northern and 19% of central West Bankers, and 24% from Jerusalem who were satisfied with this relatively low level of education for their sons-in-law (x^2=148.337, $p\leq.00005$).

A much higher number chose a bachelor's degree or higher for their daughters' husbands with 79% of southerners, 77% of northerners, 76% of Gazans, 70% of Jerusalemites, and a low of 62% of those from the central West Bank.

Gazans had the largest gender gap in their preferences for relatively low levels of education for sons' wives and relatively high levels for daughters' husbands, while the southern West Bank consistently seeks high levels of education for both.

The preference of respondents in the central West Bank for relatively low levels of education for spouses of both sons and daughters perhaps comes as a surprise, given than the central West Bank is more prosperous and has a higher concentration of educational institutions than other regions, as well as the city (Ramallah/al-Bireh) which seems to be on the path of urbanization. These results may reflect the effects of the rural bias inherent in the central West Bank sample. As we recall from Chapter 6, respondents from the central West Bank also had relatively low expectations for their sons' education, although they were in the higher range for daughters. However, although the rural bias in our sample is present, it also very roughly reflects the predominance of the rural population in this district. The "urbanization" of Ramallah/al-Bireh is perhaps more problematic than its café culture suggests, and the distribution of labor opportunities perhaps more weighted towards unskilled and semi-skilled occupations than its computer companies and ministries indicate.

Indeed, greater prosperity does not seem to lead to higher educational choices for children's spouses in any case. There is no significant difference between our three socio-economic or wealth categories or standard of living index in their choices for educational levels of spouses.

CHAPTER EIGHT

...ES FOR NUMBER AND ...CHILDREN AND ... OLD AGE

...Giacaman

Photo: Michel Abu-Nofal (Roumieh Mousa Abu-Nofal with her grandson Nizar, 1967, Nazareth)

Preferences for Number and Sex of Grandchildren and Expectations in Old Age

Lamis Abu Nahleh and Rita Giacaman

Examining responses for preferences for family size for the randomly selected sons and daughters, we discover that the strongest preference for the number of children in both son's and daughter's families was four children, with 46% choosing this family size for their daughters and 41% choosing this family size for their sons. That similarity stated, however, the differences in preferences for daughters' and sons' families is pronounced (See Table 8.1). The mean desired number of children for boys is 4.8 children, compared to a considerably lower 4.2 for girls The figures consistently suggest that the respondents not only want more children for their sons than they do for their daughters, they also desire more male children in general and particularly from their sons' families. Son preference thus has a double meaning and clearly drives up fertility in Palestinian society.

Mothers prefer larger families for sons than daughters: 40% prefer sons to have five or more children, while only 28% prefer this size for daughters.

Overall, we found that about a quarter of respondents chose relatively small families for daughters, at 26% preferring daughters to have up to 3 children, compared to 19% among the boys. Forty-six percent chose four children for their daughters compared to 41% for sons, and 28% five or more children for daughters, compared to a high of 40% for sons (x^2=780.816,$p\leq$.00005). Clearly then, parents desired a larger number of children for boys compared to girls. In the context of family social support and power, this makes sense, since sons' families remain in the orbit of the original family, and children, particularly males, may serve to strengthen families financially, socially, and even politically. However, we still do not know the degree to which respondents employ this particular logic consciously or unconsciously - and whether this logic still actually advances family strength and financial and support capabilities in changing circumstances.

If this logic is indeed operative, the tendency to desire fewer children for daughters may be the result of daughters leaving to join their husbands' families, so her children are less important for strengthening their own family and they may be more concerned with the burden of childcare.

Parents desire more sons for their sons: 45% chose three boys or more for their sons, while only 28% prefer three boys for daughters. Only 11% chose three girls or more for daughters and 16% for sons.

The sex of children was also important to our respondents. Only 8% of respondents answered that the sex of their daughters' or sons' children was unimportant. Son preference emerges very clearly with 72% of respondents desiring 1-2 boys, 20% three boys, and 8% 4-11 boys for their daughters. For sons, 55% desired 1-2 boys, 26% three boys and 19% 4-15 boys (x^2=488.781, $p\leq$.00005). In terms of female children, the pattern is similar, although the proportions are smaller, with 89% desiring 1-2 female children for their daughters compared to 84% for sons, and with 11% desiring 3-6 female children for their daughters compared to 16% desiring 3-10 girls for the boys (x^2=502.944, $p\leq$.00005). Respondents thus clearly prefer more sons for sons than for daughters and, to a lesser extent, prefer more daughters for sons as well.

Table 8.1
Respondent's Preferred Number of Children for Sons and Daughters (Percentage)

Respondent's Preferences	For Sons	For Daughters
Desired Number of Children		
Up to three children	19	26
Four children	41	46
5 - 6 children	28	23
7 - 15 children	12	5
Total	100%	100%
Desired Number of Males		
0 - 1 males	7	12
2 males	48	60
3 males	26	20
4 - 11 males	-	8
4 - 15 males	19	-
Total	100%	100%
Desired Number of Females		
0 - 1 female	26	26
2 females	58	63
3 - 6 females	-	11
3 females	11	-
4 - 10 females	5	-
Total	100%	100%
Desired Total Number of Children		
Less than own family	46	57
Same as own family	28	28
More than own family	26	15
Total	100%	100%

National demographic data confirms son preference.

The demographic data available shows that this son preference is also present in the choices of wives and husbands, and thus can drive up fertility rates. Asking women of childbearing age their preferences for additional children, an average of three boys was preferred in contrast to two girls (PCBS Demographic Survey 1996, 156-59). If son preference is strong, it may dictate fertility behavior, overriding, for example, ideal family size if the preferred number of sons has not been achieved. Given the higher fertility rates in Gaza over the West Bank

(at 6.9 as opposed to 5.6 TFR according to the 1997 national census), the differences in preferences between the two regions underline this hypothesis. In the demographic survey, 15% of Gaza women and only 9% in the West Bank prefer four or more additional male children, while only 4% of Gaza women and 2% of West Bank prefer four or more additional female children. Only 5% of Gazans do not prefer any additional male children, while 26% do not prefer any additional female children.

Fathers, more than mothers, prefer larger families for daughters.[1]

Examining these responses by selected determinants, we find that the sex of the respondent makes a difference, with fathers tending in particular to desire larger family sizes for the daughters in their family. We found, for instance, that a high of 32% of the fathers desired 5-15 children for their daughters compared to 24% among the mothers (x^2=10.442, p=.005). That is, more of the mothers wanted up to four children for their girls and more of the fathers wanted five or more.

For sons, fathers and mothers reported slightly but not substantially different desires for the total number of children, with slightly more mothers than fathers wanting five or more children for their sons. Thus, mothers prefer smaller family sizes for their daughters, perhaps in some sympathy for their daughters' burdens, they do not extend this sympathy to daughters-in-law and instead prefer their sons to have large families. These results overall confirm high family size desires by men as well as women, especially for boys, where the ideal seems to be between 4-6 children, with 72% desiring four or more children for their daughters and 82% desiring this number for their sons.

Younger parents choose lower family size.

As one might expect, desired family size for children is dependent on age, with 26% of respondents aged 15-49 preferring five or more children for their daughters compared to 41% for those over this age (x^2=21.133, p=.002). The number of children for sons displays a similar pattern but at a higher level, with 35% of those aged 15-29, 40% of those aged 30-49, 49% of those aged 50-59 and 56% of those 65 or over wanting five or more children for their sons (x^2=11.891, p=.06). Education appeared important at first glance as well, but controlling for age, the relationship with education disappeared.

Surprisingly, there were no differences by refugee status for desired family size, denoting perhaps that it is not refugee status per se that prompts this desire but other aspects of living. For returnee status, there were no significant differences although returnees tended to want smaller family sizes for their daughters with only 17% wanting five children or more for their girls, compared to 28% for non-returnees. There was a significant difference in desired family size for returnees wanting fewer children for their sons with 33% preferring three or less children compared to 18% among non-returnees. For larger families, 24% of returnees desired five children compared to 41% among non-returnees (x^2=11.868, p=.003). These results suggest that, on the whole, returnees tend to favor smaller families for the children in their families.

No differences among rural, urban and camp households; Regionally, Gaza and southern West Bank prefer larger families for daughters.

The surprise here is that there were no differences in desired family size for either girls or boys in the family by type of locality (urban, rural and camp). This is a rather unexpected result given national data, where desired family size in camps would be assumed to be higher, followed by villages and then cities, in line with current fertility patterns in the country. However, in our sample, it is true that there were no big differences in actual family size, with cities at 6.7 and camps and villages at 6.5. The slightly higher urban rate was due to the elevated rates of Gaza (7.3) and Hebron (6.7). If anything, given that these results are not a reflection of the present but future trends, they may well be suggestive of an upcoming change in fertility and family size patterns, towards decreasing family sizes to around 4-5 children in all locales, including camps. Of course, as noted above, ideal family

[1] Most male and female respondents were mothers and fathers. In a very few cases, other femal or male relatives answered this question.

size may well be exceeded because of preference for sons. However, why this desired family size is homogenous across locales bears some thought and more investigation.

Gazans and southern West Bankers desire larger families for daughters.

Regional variations, as observed in earlier chapters, are an important determinant in the analysis of patterns and phenomena in households and populations. Gazan (at 31%) and southern West Bank parents (at 34%) desire five or more children for their daughters compared to 25% for the central and 20% for the northern West Bank, and 17% for Jerusalem (x^2=30.474, $p\leq$.00005). For sons' families, although southern West Bank respondents prefer a higher number of children for their boys compared to other regions, these results are not statistically significant, implying that the desire for large families is more pervasive for boys and more variable for girls. Still, the data suggests a tendency in Hebron and Gaza for larger families for their girls and boys than those living in other parts of the country, while the rest of the respondents tended towards similar and lower family sizes for both.

No difference by respondent's wealth status or standard of living.

Once again, there were no differences in the responses to desired family size for boys and girls by wealth status of the family or by standard of living. It does appear that differences in desired family sizes pertain to region and to the age and sex of respondents, perhaps pointing to a probable gradual decline in family sizes over time as urbanization and all that it carries in terms of mode of earning income, lifestyle and expectations sets in, especially in Hebron and Gaza.

Majority of parents (57%) desire smaller families for daughters than they themselves had; 46% for sons.

Twenty-eight percent of the respondents wanted both their daughter and son to have the same number of children as they themselves had. However, while a quarter of respondents prefer their son to have more children than they do, only 15% have the same preference for their daughter. A majority of respondents, at 57%, wanted their daughters to have smaller families than they themselves had, while a lesser but substantial 46% wanted the same for their sons. When we consider that in our sample of women of childbearing age (15-49), analyzed in a later section, almost a quarter (23%) already had seven children or more, we realize that mothers may wish their daughters to have a somewhat different life experience.

Expectations in Old Age

81% of respondents expected emotional support (love) first from daughters and 74% first from sons, urban dwellers highest in expectations of love.

We asked respondents what they expected from the male and female child in old age (See Table 8.2).

Table 8.2
Expectations from Sons and Daughters in Old Age (Percentage)

Expectations	Daughters	Sons
Love	81	74
Financial and economic support	4	19
Care in sickness and help in housework or errands	7	3
Nothing	8	4
Total	100%	100%

Table 8.3
Expectation from Sons in Old Age
By Type of Locality (Percentage)

Expectations from Sons	Locality			
	City	Camp	Village	Total
Love	77	71	69	74
Financial and economic support	16	20	24	19
Care in sickness and help in housework or errands	3	5	2	3
Nothing	4	4	5	4
Total	100%	100%	100%	100%
N=	915	211	347	1,473

(x^2=18.686, p=.005)

When we examine their first priority, the overwhelming majority of respondents opted for "love," with 81% expecting this emotional support from their daughter and a lower 74% from their son. This gender gap is mirrored by the greater primary expectation from sons for financial and economic support, at 19% as opposed to only 4% for daughters (x^2=237.974, $p\leq$.00005).

As shown in Table 8.3, village parents, at 24%, expected financial support from boys as a first priority more often than camp (20%) or city (16%) parents (x^2=18.686, p=.005). While urban respondents favored emotional support from sons more than the camp and village respondents, a slightly greater reliance on sons for physical help (such as medical attention, running errands and so forth) from camp respondents is amplified when we consider the first and second priorities together. For daughters, urban and rural respondents placed first priority on love at roughly the same percentage (82% for urban and 83% for rural) but camp dwellers were lower in this first expectations at 75% (x^2=32.509, p=.019).

Combining first and second expectations: 51% expected emotional support from daughters and only 29% from sons; 48% expected financial support from sons and only 8% from daughters; from daughters greater expectations for care.

The prevalence of "love" as a first expectation or reward for having children is interesting both in actual expectations and in the dominance of the concept in family ideology - as well as a reminder to researchers that material cost-benefit analysis is not sufficient to understanding family relations. However, it may also mask other needs and interests of parents towards their children.

We combined the first and second expectations from sons and daughters into a new variable, which included three categories-emotional, financial, and physical assistance. We found wider gaps in expectations from male and female children. Respondents expected more emotional support from daughters (51%) than from sons (29%). In contrast, we also found only 8% expecting financial support of any kind from daughters, compared to 48% from sons, and 41% expecting physical help (housework, care in sickness, errands etc.) from daughters compared to 23% from sons (x^2= 173.975, $p\leq$.00005). Clearly, the results denote a common pattern: girls are the caregivers and providers of emotional support, while boys offer financial support.

Mothers and fathers uniform in expectations of daughters; nuclear households more concerned with emotional support, extended households desire more financial support from daughters.

Mothers and fathers had uniform expectations from

their daughters and sons, with no significant differences between the sexes. There were also no differences by the age of the respondent, again confirming a social consistency in expectations from daughters.

Interestingly, there were important differences by nuclear/extended household status, with 52% of those living in nuclear households affirming emotional support from daughter as essential, compared to only 41% for extended households. Only 8% in nuclear households expected some financial support from girls compared to 17% among the extended, and a similar level of physical help for both at 41% and 43% for nuclear and extended households respectively (x^2=6.416, p=.04). These results are very interesting in that they confirm a greater perceived need for emotional support by the nuclear household respondent, whereas the extended household provides support through people living within the household. What is perhaps more surprising is the higher level of expectation of the extended household for future financial help from daughters.

Refugees expect more physical help, less emotional support from daughters; similar pattern among camp dwellers, where only 45% expect emotional support, compared to 51% from cities and 56% from villages.

What is also interesting is that refugees tended to expect less emotional support from their daughters, at 43% compared to 58% among non-refugees, but more physical help, with 47% compared to 35% among non-refugees (x^2=26.596, $p\leq$.00005). This raises the question as to how one can assist UNRWA to investigate this issue in relation to the needs of the elderly in camps, especially the issue of the provision of physical support in old age.

There were no differences in expectations from daughters in old age by returnee status, nor by education of respondent, but differences were noted by locale, with 56% from villages, compared to 51% from cities and 45% from camps expecting emotional support, and 45% from camps, 43% from cities and 32% from villages expecting physical help (x^2=21.003, $p\leq$.00005), again with refugee camp dwellers appearing to expect physical help more than others. Controlling for family living arrangements (nuclear/extended), we find that for nuclear families physical help was still high on the list of priorities for camp dwellers, with 45% compared to 42% in cities and 33% in villages; emotional support was higher in villages, with 56% compared to 52% in cities and 46% in camps; and with financial support in villages at 11% compared to 10% in camps and 6% in villages (x^2=16.509, p=.02). Although the numbers were too small for extended families, we note a need for emotional support later in life for villages more than cities and camps and more physical help in cities and camps compared to villages.

As with daughters, social uniformity (by age and gender) in expectations of boys: refugees expect more physical help, less emotional support.

Reviewing attitudes for boys, the sex and age of the respondent was not important in expectations for their sons, reinforcing the notion that uniformity in perceptions and expectations of living arrangements are the result of general social relations as opposed to gender differences. For boys, the differences between nuclear extended family living arrangement did not appear to make a difference to expectations as they did for girls.

Refugees saw things differently from non-refugees, with 27% of refugees expecting emotional support compared to 32% among non-refugees, and 28% denoting physical help as expectation compared to 20% among non-refugees (x^2=13.545, p=.001). Once again, refugees seem to place emphasis on physical help even with boys, once again raising the issue of elderly care at home that may be relevant for UNRWA health and social services. The level of expectation for financial support was about the same with 45% for refugees and 48% for non-refugees.

For returnees, a borderline significant relationship was noted, with 33% expecting physical help compared to 23% among non-returnees, 34% expect-

ing emotional support compared to 30% among non-returnees, and a lower expectation for financial support, with 33% for returnees compared to 48% among non-returnees (x^2=5.932, p=.05). Interestingly, returnees displayed a greater expectation for physical help - generally coming from daughters - and a lower expectation of financial assistance, which generally comes from sons.

Education shapes expectations of sons, but not of daughters: More educated, less expectation of financial support from sons.

There were no differences noted in expectations for either boys or girls by wealth status or standard of living. There is a striking uniformity of expectations, irrespective of economic status, sex and age of the respondent.

However, expectations from sons in old age, as opposed to daughters, differed by the educational level of respondent. Here we find that the more educated expect less financial support, with 56% of the illiterates expecting financial support compared to 54% for those with elementary schooling, 47% for preparatory schooling, 38% for secondary, and 38% for post-secondary schooling. Of interest is the rise of emotional support with rising education, 25% of the illiterates, 28% of the elementary, 29% of the preparatory, 35% of the secondary, and 34% of the post-secondary denoting emotional support as essential (x^2=30.776, $p \leq .00005$).

Education seems the important variable in the expectation of care from respondents, perhaps as a signifier of change in cultural or social attitudes, where the value of children in old age begins to change, as well as transformations in family economic relationships as traditional economies of petty commodity production are eroded.

However, uniformity is more a product of the particular social, political, and economic conditions in Palestine that lead parents to expect (and need) particular forms of support from their children. Given the political and economic instability and the absence of public systems of old age support, Palestinian parents face no guarantees for a reasonable life and care in old age. Families turn to children for a guarantee of a decent life in old age. Perhaps the results of this survey are the best testimony we have so far on the expected value of children for old age. This is especially true if we consider that overall a total of 77% expected either financial support (47%) or physical support (23%) from male children. From daughters, 49% of respondents expected either financial help (8%) or physical support (41%). While the emotional expectations are still there, it is, on balance, not the most important expectation from boys. It is managing the financial and physical life in old age that is determinant. Even for girls, where the emotional support is important, the physical caring is very important, and the financial somewhat important as well. That is, children are clearly expected to function in lieu of social security. Whether they do in practice is another question, and most evidence - including the paucity of migrant transfers in our sample - point to this support being quite inadequate. This may well be an additional reason explaining consistent high fertility in the area.

CHAPTER

LOYMENT:

CON DAUGHTERS AND

Photo: Union of Palestinian Medical Relief Committees

PREFERENCES FOR EMPLOYMENT: CONTRASTS BETWEEN DAUGHTERS AND DAUGHTERS-IN-LAW

Lamis Abu Nahleh

While we explored parents' educational aspirations for their daughters and sons in Chapter 6 and for the spouses of their children in Chapter 7, preferences in employment will be investigated for daughters and daughters-in-law in this chapter, again asking questions for the randomly selected male and female child. The number of respondents for male and female children was thus the same as in the previous section. As analyzed in detail below, parents showed a generally positive attitude towards paid employment for both their daughters and daughters-in-law, but were significantly more positive about their daughter's employment. When contrasting educational preferences for daughters and daughters-in-law in Chapters 6 and 7, we found that only 24% (Table 6.6) were content with an educational level of *tawjihi* or less for their daughters, while 38% (Table 7.7) chose this level for daughters-in-law. Thus, our findings strongly indicate that attitudes towards female education and employment are not undifferentiated but influenced by position within the family. In addition to the strong difference in parental attitudes towards daughters and daughters-in-law, fathers were generally more conservative than mothers in attitudes towards both daughters and daughters-in-law.

Parents show a positive attitude towards employment for both daughters and daughters-in-law, but a third (32%) say an unqualified no to daughters' work and a greater 41% to daughters-in-law.

To examine attitudes of parents towards the future of their daughter or son, the respondents were asked about whether they would prefer their daughter and their daughter-in-law to work (Table 9.1), and under what conditions. Almost a third (32%) gave an unqualified no to their daughters' employment, while a larger 40% were unqualifiedly negative about work for their daughter-in-law. While 26% of respondents approved employment both before and after marriage for their daughters, a lesser 20% preferred this choice for daughters-in-law. Conditional circumstances, like marriage, children or financial need, were less important than the approval of the husband, or the personal decision of the woman that was the decisive factor. Only 1% conditioned work for daughters or daughters-in-law on not having children, while 13% for daughters and 9% for daughters-in-law thought the husband's approval was the important factor, and 15% for daughters and 17% for daughters-in-law affirmed her right to decide.

A generally positive attitude towards women's work, at least among women, is found in FAFO's 1993 living condition survey with 77% of women answering "yes" to the question "Is it acceptable for women to work outside the home?" (Hammami in Heiberg and Ovensen, 306). However, in the FAFO survey, men were substantially more conservative, with only half of men aged 30-39 and 44% of men aged 40-49 approving of women's work outside the home (Heiberg in Heiberg and Ovensen, 254).

This present survey finds somewhat more positive male attitudes and is able to differentiate parental approval according to family position and circumstances. Both, of course, raise the important question of why this preference is not translated into greater actual female labor force participation, even under present labor market restraints. Female for-

Table 9.1
Preference for Daughter and Daughter-in-Law to Work (Frequency and Percentage)

Work Preferences for Daughters and Daughters-in-Law	Daughter		Daughter-in-Law	
	Frequency	Percent	Frequency	Percent
No	455	32	604	40
Yes				
Before and after marriage	380	26	302	20
She decides	218	15	249	17
Under Certain Conditions				
Before marriage, and after it is up to husband	185	13	135	9
Before she has children	9	1	11	1
It depends on their financial situation	86	6	148	10
Only before marriage	97	6	23	2
Other or don't know	8	1	8	1
Total	1,438	100%	1,480	100%

mal labor participation remains low, especially in Gaza, despite some rise in local employment in the post-Oslo period. While the systemic constraints of gendered and restricted labor markets are acute (Hammami 1997), other family dynamics may also contribute to the gap between preference and practice.

Interpreting the Gap Between Preferences for Son's and Daughter's Spouse

This relatively large gap between preferences for daughters and son's wives is subject to various interpretations. Considerations of the son's status may come into play and parents may feel that their son should be responsible for his wife and that it would be shameful to expect her to contribute to the family earnings. On the other hand, priority consideration for the domestic labor expected from a son's spouse may also contribute to reluctance for the daughter-in-law to engage in outside paid work: Who will take over domestic responsibilities from the mother? Who will eventually care for the elderly and the sick and disabled? That is, working daughters-in-law may be seen as contradictory with their defined role once married and incorporated into the new household, while working daughters may be seen as empowering, given the relationship between income and decision-making abilities in her new household and family setting. Preferences for a lower educational status for sons' spouses might also suggest an element of control, as the son's wife and family may well be an integral part of the parents' household, family and future. On the other hand, parents may have felt freer to decide for their daughter and felt that there was nothing wrong if their daughter helped her husband and her family financially. The inequity in perception and the bias against daughters-in-law in education and work is an interesting question for further research.

Another interesting difference between parents' choices for the daughter and the daughter-in-law is one regarding their work before marriage. Although numbers are small, we find that 6% of the respondents preferred that their daughters work only before

marriage in contrast to a low 2% who made the same choice for their daughters-in-law. If we factor in the response "yes, before marriage and after that it is up to the husband and the in-law", the figures would yield 19% of the respondents in favor of the daughter's work before marriage while only 11% were in favor of the daughter-in-law's. Here, parents may want their own daughter to work as long as she is unmarried as they may be in need of her income, while they would not decide for the daughter-in-law before her marriage since that would be up to her and her family, in addition to possible concerns over the son's status after marriage. As the daughter leaves her parents' house, her responsibility would be turned over to her husband and his family. While 13% of parents gave the husband of the daughter the responsibility to make the decision for her work after marriage, only 9% of them gave it to their son to make the decision for his wife's work. If preserving the son's status enters into parents' preferences, his own decision-making power seems relatively unimportant. This is interesting given that the husband's legal power to prevent his wife from working is a contested tenet of prevailing shari'a-based family law. These initial remarks, however, are based on very small numbers, and suggest that this may well be an important issue for further investigation, as opposed to being interpreted as major findings.

Financial situation not given as major reason for employment; overall attitude towards women's work and family position seems dominant.

The financial situation of the son's or the daughter's spouse was chosen as a determinant by only 6% for daughter's employment and 10% for daughters-in-law. The relatively unimportant role of finances (at least as articulated by parents) is confirmed by our findings below on the insignificance of wealth status. Children also do not seem to play an important role in determining preferences for women's work, although it may be the case that respondents are both thinking of school-age children and assuming jobs that do not conflict with childcare responsibilities. However, taken together with the relatively low percent of respondents who prefer work only before marriage, it seems that preferences towards women's work stem from an overall positive or negative attitude or interest, rather than perceptions of at what stage in marriage and childbearing such work might be appropriate.

Position in the family is a clear influence, as shown when we recode our "yes" and conditional yes variables and find a strong significance, with 68% of respondents approving their daughter's employment and only 59% their daughters-in-law (x^2=386.643, $p\leq$.00005). As Hammami noted in the FAFO living conditions survey, types of occupation may also be significant, with a much higher percentage of women in that survey approving professional work for women than work in business (Hammami in Heiberg 1993, 307).

Male respondents (fathers / fathers-in-law) are more conservative than female respondents (mothers/mothers-in-law) in their attitudes toward the work for both the daughter and the daughter-in-law.

As shown in Table 9.2, 74% of female respondents contrasted with 62% of male were for their daughter's work, and 38% of the males contrasted with 26% of females were totally against work for their daughters (x^2=14.259, $p\leq$.00005). Although both male and female respondents were more conservative in their attitude towards their daughter-in-law's work than towards their daughter's work, male respondents were even more conservative than female respondents with 46% of fathers and 36% of mothers against work for their daughters-in-law. That is, only 54% of fathers contrasted to 64% of mothers approved of daughters-in-law working (x^2=22.638, $p\leq$.00005).

Age and education rather than employment status is a determinant factor: A majority of illiterate parents are against work; the most educated are in favor of work for both the daughter and the daughter-in-law. Generational factors significant; younger parents are less resistant to paid work for future daughters-in-law.

Table 9.2
Preference for Daughters / Daughters-in-law to Work
Percentage by Sex of Respondent

Work Preferences for Daughters and Daughters-in-Law	Daughter			Daughter-in-Law		
	Fathers	Mothers	Total	Fathers	Mothers	Total
No	38	26	32	46	36	41
Yes	62	74	68	54	64	59
Total	100%	100%	100%	100%	100%	100%
N	670	760	1,430	715	757	1,472

Daughter (x^2=22.638, $p \leq .00005$) Daughter-in-law (x^2=14.259, $p \leq .00005$)

Choices for both the daughter and the daughter-in-law show that the least educated are the more conservative, although again choices for the daughter's work were less conservative than for the work of the daughter-in-law, with a gap larger than 10%. As shown in Table 9.3A and Table 9.3B, a little over half of the illiterate respondents (52%) were against work for their son's wife contrasted with 41% of the same group that were against their daughter's work. On the other hand, 62% of the

Table 9.3 (A)
Preference for Daughters to Work
Percentage by Educational Status of Respondent

Work Preferences for Daughters	Respondent's Education					
	Illiterate	Elementary	Preparatory	Secondary	Post-Sec	Total
No	41	37	32	25	23	32
Yes	59	63	68	75	77	68
Total	100%	100%	100%	100%	100%	100%
N	216	331	386	275	221	1,429

(x^2=25.554, $p \leq .00005$)

Table 9.3 (B)
Preference for Daughters-in-law to Work
Percentage by Educational Status of Respondent

Work Preferences for Daughters-in-Law	Respondent's Education					
	Illiterate	Elementary	Preparatory	Secondary	Post-Sec	Total
No	52	41	43	38	30	41
Yes	48	59	57	62	70	59
Total	100%	100%	100%	100%	100%	100%
N	237	333	397	266	238	1,471

(x^2=25.892, $p \leq .00005$)

respondents with secondary education and almost 70% with post-secondary education were in favor of the daughter-in-law's work. Those who were in favor of the daughter's work and had the same level of education formed about 75% and 77% respectively. Respondents with elementary and preparatory education who were in favor of the daughter's work formed 63% and 68%, respectively, compared to less than 60% of both who approved of work for their son's wife.

When controlled for age, the relationship between education and higher preferences for daughter's and daughters-in-law's work was eroded, meaning that an over-riding importance here is age, as a cultural attitudinal variable. The relationship between attitude towards work of the daughter and education remained significant for those in the age bracket 35-44 only. For the daughter-in-law, we find a similar pattern. The relationship between education and willingness for the son's wife to work outside the home disappears except for the age groups 25-34 and 35-44, where the relationship remains quite strong. These age groups, however, are quite important as this group will be influencing choices over the next two decades. Thus, age is an ultimate determinant, but the influence of education on the important younger age groups is stronger in the case of the daughter-in-law (where there has been stronger cultural or social resistance to employment) than in the case of the daughter. Our data thus suggests generational or period cultural or social factors conditioning and ameliorating attitudes towards women's work outside the home, with younger parents more likely to favor paid work, particularly for their son's wives. Education is a linked factor, where there is a consistent declining pattern of resistance to female employment with increasing education, although, when controlled for age, not statistically significant in all age groups.

For respondents in the labor force, mostly male, their employment status had no significance in their choices for their daughters' work and some significance only in the case of the daughter-in-law (Table 9.4). About 53% of those who were employers or self-employed were totally against their daughter working compared to 45% of those working in the private sector, and 38% of those who were employees in the public sector, UNRWA and NGOs. Controlling for education, the relationship disappeared, leading to the tentative conclusion that the lesser resistance from public sector employees related to their educational status (and perhaps to their hopes for similar respectable forms of employment for daughters and daughter-in-law) and that the generational and educational factors noted above are probably mediators of attitudes towards women's work in our communities. More detailed analysis of occupational status by class is needed here to further understand how parental labor influences choice.

Returnees show greater preference for paid employment for daughter, but no differences between returnees and non-returnees in attitudes towards employment of daughter-in-law.

Table 9.4
Preference for Daughter-in-law to Work
Percentage by Employment Status of Respondent

Preferences for Daughters-in-Law	Respondent's Employment Status			
	Self-employed or Employer	Gov't, UNRWA, NGO Employee	Private Sector	Total
No	53	38	45	45
Yes	47	62	55	55
Total	100%	100%	100%	100%
N	210	162	303	675

(x^2=8.715, p=.013)

While refugee status did not seem to be of influence here, returnee status was found to be important with 19% of returnees categorically against their daughter's work compared to a high of 32% among non-returnees (x^2=4.560, p=.033), yet both returnees and non-returnees responded in similar ways to daughter-in-law's work. These results, however, are probably the influence of the higher educational level of returnees, but the data at hand was too small for adequate controls.

Neither household type (nuclear or extended) nor wealth yield any significant differences and did not appear to be a determinant factor.

Some regional differences, with Gazan and northern households generally more conservative, South and Jerusalem less conservative.

That wealth status does not seem to determine the household choices regarding the work of the daughter or the daughter-in-law is also indicated by regional patterns. Although the northern region and Gaza are classified as areas with high poverty rates, respondents from these regions showed the most conservative attitudes among all five regions towards female work. Jerusalem is the least conservative of all in attitudes towards daughters-in-law working, while the southern West Bank again is surprising in being the least conservative in relation to daughter's employment. This is partly due to the high proportion of respondents supporting freedom of decision, as was found earlier in the section on marriage partners, but also may be partially due to the nature of the economy, where about half of house-heads were found previously to be employers or self-employed. This means that the possibilities of acceptance for women's absorption in the traditional petty commodity production economy of household economic production may in fact be compatible with cultural and social practices and not the result of exposure to the outside world.

Regarding the daughter's work, Table 9.5 (A) shows regions came in the following order from the most conservative to the least conservative: Gaza 35%, northern 32% and central West Bank 31%, Jerusalem 27% and the southern West Bank 26%. For daughters-in-law the ranking showed this order: northern West Bank 45%, Gaza 44%, central 41% and southern West Bank 34% and Jerusalem 28% (Table 9.5 (B).

As noted in Table 9.5, the positive attitude of respondents from the southern West Bank is striking, particularly given that this region generally has a lower female labor force participation than other regions in the West Bank. Yet, it may be that respondents were not responding to the issue of labor force participation in the general economy, but rather within the family-based economies relevant to Hebron. Considering the difficulties women have in entering the labor market due to lack of job opportunities and to requirements for female entry to the labor market, such as a high

Table 9.5 (A)
Preference for Daughter to Work
Percentage by Region

Work Preference for Daughter	Region					
	Northern WB	Central WB	Southern WB	Gaza	Jerusalem	Overall Total
No	32	31	26	35	27	32
Yes	68	69	74	65	73	68
Total	100%	100%	100%	100%	100%	100%
N	332	139	320	584	56	1,431

(x^2=9.984, p=.041)

Table 9.5 (B)
Preference for Daughter-in-law to Work
Percentage by Region

Work Preference for Daughter-In-Law	Region					
	Northern WB	Central WB	Southern WB	Gaza	Jerusalem	Total
No	45	41	34	44	28	41
Yes	55	59	66	56	72	59
Total	100%	100%	100%	100%	100%	100%
N	349	128	336	596	64	1,473

(x^2=16.728, p=.002)

level of education (Hammami 1997), what respondents may be expressing is an aspiration rather than an actuality. Verbal support for female employment does not necessarily turn into a reality.

Southern and Jerusalem respondents opt for greater freedom of choice for both daughters and daughters-in-law, but more so for the latter.

In a related point, southern West Bank respondents are distinguished by their high preference (at 27%) for freedom of choice for the daughter in the decision to work as is their high preference for freedom of choice in choosing a spouse. Whether this "freedom" is related to a higher confidence that daughters will make choices that conform to parental expectations is again at question.

When the positive response "yes" to the work of the daughter or daughter-in-law was broken down into two values - "She decides" and all other forms of "Yes" - we find that the southern region, Jerusalem, and Gaza have the highest rates of households who thought that work should be the choice of the daughter or the daughter-in-law herself (Table 9.6A and Table 9.6B). In most regions, the differences between freedom of decision for daughters and daughters-in-law is not substantial, but both Hebron (at 27% for daughters and 34% for daughters-in-law) and Jerusalem respondents gave even higher freedom of choice to daughters-in-law than daughters, although the numbers are small in the case of Jerusalem.

Table 9.6 (A)
Work Preferences for Daughter with a "She decides" Option
Percentage by Region

Work Preference for Daughter	Region					
	Northern WB	Central WB	Southern WB	Gaza	Jerusalem	Overall Total
No	33	31	26	35	27	32
Yes	58	62	47	50	66	53
She decides	9	7	27	15	7	15
Total	100%	100%	100%	100%	100%	100%
N	332	139	320	584	56	1,431

(x^2=65.111, $p \leq .00005$)

Table 9.6 (B)
Work Preference for Daughter-in-law with a "She decides" Option Percentage by Region

Work Preference for Daughter-In-Law	Region					
	Northern WB	Central WB	Southern WB	Gaza	Jerusalem	Overall Total
No	45	41	34	44	28	41
Yes	44	50	32	44	55	42
She decides	11	9	34	12	17	17
Total	100%	100%	100%	100%	100%	100%
N	349	128	336	596	64	1,473

(x^2=103.678, p≤.00005)

Giving more freedom to the son's wife than the daughter among southern West Bank households may be partly due to certainty that, in the final analysis, the decision would be their son's rather than his wife's. It is also possible that this attitude is a reflection of their feeling that they are not to interfere in their son's or his wife's life. On the other hand, both southern households and Gazan households showed favoritism for female freedom of choice when again the structure of the labor market and the scarcity of job opportunities available for females do not allow females to make that free choice. They give the daughter or the daughter-in-law the responsibility to decide, yet at the same time, they surely know that her chances are slim and that she would not be able to exercise the right entrusted in her.

Urban households most conservative, rural households less conservative, particularly for the daughter-in-law.

Although the rural-camp-urban divide is not quite as significant as region, the data still reveal significant differences in the respondents' choices when checked by place of residence. As is the case with region, the data showed somewhat more choices for the daughter than for the daughter-in-law (Table 9.7 (A), Table 9.7 (B), Table 9.7 (C).

Table 9.7 (A)
Work Preference for Daughter Percentage by Type of Locality

Work Preference for Daughter	Type of Locality			
	City	Camp	Village	Total
No	35	28	25	32
Yes	65	72	75	68
Total	100%	100%	100%	100%
N	857	232	342	1,431

(x^2=14.141, p=.001)

Table 9.7 (B)
Work Preference for Daughter with "She decides" Percentage by Type of Locality

Work Preference for Daughter	Type of Locality			
	City	Camp	Village	Total
No	35	28	25	32
Yes	52	56	55	53
She decides	13	16	20	15
Total	100%	100%	100%	100%
N	857	232	342	1,431

(x^2=17.311, p=.002)

Table 9.7 (C)
Work Preference for Daughter-in-law Percentage by Type of Locality

Work Preference for Daughter-in-Law	Type of Locality			
	City	Camp	Village	Total
No	44	41	34	41
Yes	56	59	66	59
Total	100%	100%	100%	100%
N	857	232	347	1,473

(x^2=9.026, p=.011)

For both the daughter and the daughter in-law, urban households were the most conservative with respect to female work, disapproving of work respectively at 35% for daughters and 44% for daughters-in-law. In contrast, rural households showed the least conservatism with only 25% opposing daughter's employment and a little over 34% opposing daughters-in-law working. The rates for camp households were 28% and 41% respectively - the biggest gap between attitudes to daughters and daughters-in-law in this regard. The rates of households who chose "she decides" for daughters were 13% for urban households, 16% for camp, and 20% for rural households - mirroring the greater preference of choice that rural respondents also showed in the choice of spouses.

Parents who prefer five children or more for daughter are more opposed to her employment.

Women's work outside the home is linked to ideal family size: when the desired family size is smaller, opposition to work outside the home decreases. For daughters, parental opposition to working seemed to correspond with the preferred number of children. Only 29% of those who thought their daughters should have four children or less opposed her employment after marriage compared to a high of 43% who preferred five or more children. (x^2=24.988, $p\leq$.00005).

The same pattern is observed for the daughter-in-law, with about 37% of those preferring four children or less opposing her employment after marriage, compared to a high of 50% of those who thought the daughter-in-law should have five or more children (x^2=14.308, p=.001).

These results can be read several ways in terms of perceptions of women's roles in reproduction and production. While preferences for larger numbers of children restrict women to a greater degree to a primary role in reproduction, it is also true that a strong majority favor daughter's employment even at high levels of child-bearing, and a simple majority (at exactly half) their daughter-in-law's employment. Again, the gap between preferences and practices does suggest the assertion of the care giving and non-remunerated role in actual family practices when contradictions arise between reproduction and production that come in the way of the construction of women as citizens active in public life.

Expectations in old age condition attitudes towards daughter's employment.

What is even more interesting is the finding that attitudes towards paid work for daughters also correspond to expectations of family members of their daughters in old age. We find that 45% of those who oppose their daughter's work after marriage have a primary expectation of physical assistance in old age as opposed to a lower 39% among those who favor their daughter's employment. Slightly more (53%) of those objecting to daughters working after marriage expect emotional support in old age compared to 49% among those who do not object to working.

Only 6% of those who oppose their daughter's working have a primary expectation of financial assistance from their daughter as opposed to a greater 9% who favor their daughter's work (x^2=5.618, p=.058). Although these results are of borderline significance, they are consistent with the other findings: when approving daughter's work, expectations of financial assistance increases and physical assistance decreases. Combining these results with visions of ideal family size, we find

that a consistent picture emerges. Women's primary role may be seen in reproduction and care giving, but when the desired family size is low, work outside the home is entertained with a corresponding decline in expectations of physical help in old age. There is, however, a rise in expectations of financial assistance from daughters.

Palestinian Women in Transition: A Triple Burden?

The image of the Palestinian woman in transition includes a strong and continued role in biological reproduction and care giving. Work outside the home is emerging as a possibility, if expressed mainly in future preferences by parents rather than present practices. For working women, there is a growing expectation, although still low compared to sons, of a role in providing financial security for parents in their old age. Given the data presented in the next section pertaining to household chores being predominantly completed by women, this transition may place working women under a triple burden - children, home, and parental care. While this transition has many potentially positive elements in increasing women's decision-making power and her roles as citizen and participant in public life, it remains true that the price to be paid by women in the transitional state may in fact be quite heavy, necessitating a serious examination of the ways in which a more equitable distribution of labor inside the household may be achieved, especially in relation to raising issues and awareness through curricula and the schooling of the new generations.

SECTION THREE

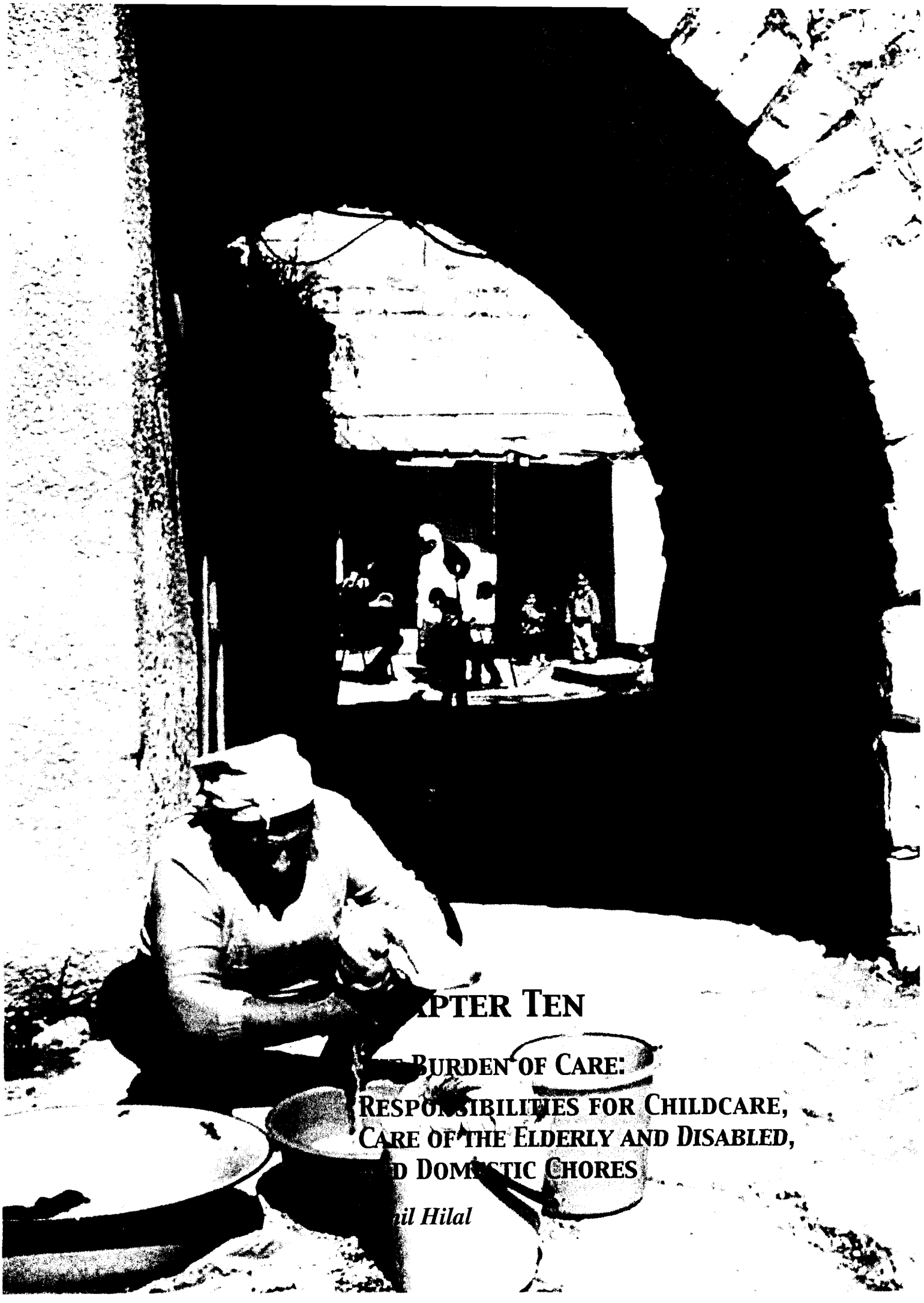
THE BURDEN OF CARE AND DIVISIONS OF LABOR

In Chapters 10 and 11, we ask the same 2,123 respondents as in the previous section, who are almost equally married men and women, questions about responsibilities for childcare, care of the elderly, and domestic divisions of labor. The men and women are from different households, so contrasts between them can only be made in a general way. While about a quarter of households with pre-school children use formal daycare - with significant regional and locality differences - the world of childcare is still overwhelmingly the responsibility of women, with wives doing most of the childcare and 88% of primary caregivers being women. Mothers-in-law and daughters play a fairly important role in secondary care giving, with 65% of secondary care given by female relatives and only 12% by husbands. Urban husbands, husbands in the southern West Bank, husbands in extended households, and returnee husbands give significantly less primary childcare for children under 5 than their counterparts.

With one out of every seven households having an elderly or disabled member, women were the major primary and secondary caregivers of these household members, with 24% of secondary care done by husbands. A large majority (70%) of households report children aged 6-17 assisting in household chores, but 79% of these report girls only assisting or assisting more than boys. A major task is the care of younger children but there is variety in chores. Interestingly, higher educational levels among respondents produced more equality between girls and boys in household assistance, indicating that education may be a determinant to change over generations.

An overall gendered division of labor between public and private household responsibilities is supported by the data. Men have minimal roles in domestic housework and caregiving while they dominate public transactions. At the same time, the grey area of market tasks (buying food and clothes), in which "private" tasks are accomplished in public space, is where we have the least consensus on the sexual division of labor. The other main pattern in male-headed households is that the wives of the male heads are almost singularly responsible for domestic chores inside the household, according to how male heads and female spouses report. Very few other household members are claimed as playing a primary role in domestic work. However, this pattern is relatively different among female-headed households, where female heads rely more on daughters (and other female relatives) for domestic work and sons for "public" tasks.

Thus, the results of this study suggest that the division of labor within the family is not cut and dried, but appears more like a continuum with female tasks at one end, those entailing work completely inside the house done mostly by females, those entailing work outside the house mostly the responsibilities of males, and with a gray area of variance defined by a variety of factors, including features of the household, its location, characteristics of the husband or house-head, and women's own capabilities and access to the world behind the home.



APTER TEN

BURDEN OF CARE:
RESPONSIBILITIES FOR CHILDCARE, CARE OF THE ELDERLY AND DISABLED, D DOMESTIC CHORES

il Hilal

Photo: Union of Palestinian Medical Relief Committees

THE BURDEN OF CARE: RESPONSIBILITIES FOR CHILDCARE, CARE OF THE ELDERLY AND DISABLED, AND DOMESTIC CHORES

Jamil Hilal

In this chapter, we report on the results of a series of questions asked to men and women (N=2,123; 54% women) about their responsibilities for childcare, care of the elderly, and housework. We also investigate the participation of children in these tasks. Of our total respondents, 91% were either heads or spouses; 9% were other family members. Almost all respondents were married (94%), although 120 respondents (6%) were widowed, divorced, or separated. Almost all in this group (N=105) were women. As most did not have children in the relevant categories, their responses were negligible concerning childcare, but are noted in other respects. Male and female respondents were not in the same household, so contrasts between them are general in nature.

Childcare

In terms of childcare, it is not surprising that we find it is still a female domain, but there are signs of emerging non-family institutions, particularly in the care of preschool children. Our findings confirm that mothers and wives remain mostly responsible for the care of children, the elderly, and sick or disabled family members. We also found that other female relatives, particularly daughters and the mothers of husbands, play important roles in secondary assistance and 12% of fathers are reported as primary caregivers of children and another fifth contribute secondary assistance.

Formal day care is utilized by 24% of respondents with preschool children; urban households use formal care more than camp or village households.

Sixty percent of our respondents had preschool children up to six years of age. As kindergartens are generally not located in the school system, this high proportion indicates the prevalence of young children in Palestinian households and the consequent need for care. Of our households with preschool children, almost a quarter (24%) had children in nurseries, preschool facilities such as kindergartens, or with a paid babysitter. Urban households (at 27%) were more likely to have their children in these child-care institutions than households in camps (21%) or villages (20%) (x^2=6.846, p=.03). This finding makes sense in view of the availability and accessibility of such facilities in urban areas to a larger extent than in camps or villages. But these results may also indicate the higher rate of women's work outside the home in urban areas, necessitating the urban household's use of such facilities to a higher extent than elsewhere.

Nuclear households use more day care than extended households; parents' increased education means more use of day care.

Twenty-five percent of those living in nuclear families have their children in formal day care compared to 19% among those in the extended family, although with borderline significance. Refugees tend to have a slightly lower rate of utilization of formal childcare, with 22% compared to 26% for non-refugees, again with borderline significance. What is interesting is the relationship with the education of the respondent from the family (an assumed proxy for the educational level of the family overall, as respondents are mostly mothers and fathers): only 20% of those who are illiterate and have pre-school children use formal childcare, compared to 29% with secondary and 34% with post-

secondary schooling (x^2=23.360, $p\leq$.00005). Family education may thus be a determinant, as well as women's participation in the formal labor force, which tends to be linked to higher levels of education in the Palestinian context. While the number of women in the formal labor force among our respondents is small (and smaller among those with preschool age children), the differences between women regularly working in the labor force and housewives is significant: almost half (49%) of regularly employed women with preschool age children use day care, while 21% of housewives do so.

Wealth status is not important in day care use; region is significant, with a low of 12% in the southern West Bank and a high of 84% in Jerusalem using day care for preschool children.

There were no differences in the utilization of childcare by wealth status, nor by standard of living, perhaps suggesting that the use of formal childcare is broadly a function of need and access, rather than ability to pay. This is not to say, however, that ability to pay may not be a factor in certain circumstances: for example, only 7% of our small sample (N=56) of respondents with preschool children who receive formal social assistance (from the Ministry of Social Affairs or UNRWA), among the poorest of our respondents, utilized day care, as opposed to the 25% of respondents with preschool age children who did not receive such aid.

There were important differences by region, as one would expect, with those in the northern (29%) and central West Bank (25%) and Gaza (23%) using more childcare than the southern West Bank (12%). Jerusalem stands out with a very high of 84% who use childcare (x^2=124.383, $p\leq$.00005). On the whole, city dwellers from the central and northern West Bank and the educated tend to have day-care arrangements more often than others in the country.

Assistance from family members is high, particularly in rural households and among the least and most educated.

Two-thirds (67%) of those interviewed who had preschool children reported that they received regular childcare assistance from family members (whether members of the household or not), but this high level of assistance is somewhat deceptive, as it includes spouses; male respondents in particular consistently report receiving "assistance" from their wives. Although the overall level of assistance is high, a gender gap in assistance is evident, with 72% of the males reporting regular help in childcare from family compared to 62% of the women (x^2=11.893, p=.001).

There were no differences in family assistance here by nuclear or extended family or by refugee or returnee status. Once again, education seemed to be determinant, with a high of 76% of the illiterates responding that they receive family help regularly and 75% of those with post-secondary schooling compared to 62% for those with secondary, 60% for those with preparatory, and 69% for those with elementary schooling (x^2=23.337, $p\leq$.00005).

We double-checked this by cross tabulating who gets family help with the mean male and female education index for the family and found almost exactly the same results: those with a very low and very high education index for both males and females are the ones that receive regular family help more often than the others. This leads one to suspect that with illiterate respondents, a large family size may be operational, while with the highly educated, it is women's work outside the home that is of influence-although it may well be from different family or kin members.

Family assistance also varied with place of residence. The highest to receive regular family help for childcare were village households (72%) followed by camp (69%) and town (64%) households (x^2=6.893, p=.03). These differences are found in almost the same proportion in nuclear households but disappear in extended households.

While there was no relationship between family assistance and the total number of working or unemployed household members, there was an intriguing and strong relationship between family assistance and the household's dependency ratio,

defined in our study as the ratio between the total number of household members and the total number working. Although of borderline significance, it may be important to note that we found the inverse to what might be expected, with respondents in households with low dependency ratios getting more family assistance than households with high dependency ratios. Seventy four percent of those with a low-dependency ratio (1-3.8 persons per working person), 66% for those with medium-dependency ratio (4-6 persons per working person), and 66% for those with a high-dependency ratio, (6-16 persons per working person) get help regularly. This may indicate that a higher proportion of family members working outside the household demand more shared family assistance for childcare. When we exclude extended families from our sample, the results become more pronounced and statistically significant, meaning that the proportion of working members is a determinant. This is also suggestive in terms of women's labor force participation.

Wives are mostly responsible for childcare and 88% of primary caregivers of pre-school children are women.

Respondents were asked to select the family member who was the regular primary and secondary caregiver of pre-school age children. Cross tabulating childcare by sex, we find that it is mostly the wives, not the husbands who are the primary caregivers, as might be expected. We find that 80% of the all caregivers are wives, 12% are husbands, and 8% other females in the family. A total of 88% of the primary caregivers are women.

Only a minority of respondents mentioned a member of the household other than self or spouse as providing primary childcare. These were limited to the mother (2%), mother-in-law (3%), or daughters (3%). Sons were rarely cited (0.2%) and other relatives, including sisters and sisters-in-laws accounted for less than 1%. Children in the household also have a role in caring for younger children, but primary care in Palestinian households seems to be the domain of females and restricted largely to parents within the household and only a relatively minimal role from kin.

Daughters and mothers-in-law play important roles as secondary caregivers; women relatives provide 65% of all secondary care while husbands give only 21%.

Secondary assistance for childcare is provided mostly by women, with the roles of daughters and of husband's mothers expanded substantially in secondary care-taking roles. One-third of respondents (33%) cited their daughters as secondary caregivers, while 15% cited their mothers-in-law and 8% their mothers. Since only 1% of female respondents cited their own mother, mother and mother-in-law caregivers are mostly the husband's mothers. At more than half of secondary caregivers, daughters and mothers/mothers-in-laws outweighed spouses as secondary caregivers. Twenty-nine percent of respondents cited themselves or spouses as secondary caregivers: about two-thirds of this group was husbands. Husbands, at about 21%, thus play a fairly limited role in secondary assistance. Sons, at 3%, provide very limited assistance, while sisters or sisters-in-law contribute at the rate of 9%. Overall secondary care is provided by 65% of other women in the family, 21% by husbands, 8% by wives, and 6% by others.

Male primary caregivers from nuclear households; 17% of primary caregivers in extended houses are husband's mothers.

Examining care giving by selected determinants, and controlling for the sex of the caregivers, we found some interesting insights: men who said that they regularly care for pre-school age children came entirely from nuclear families. None of the men who lived in extended families were regular primary caregivers for their young children, most likely because of the presence of other women in the family. In the extended family, with male respondents, 83% of the primary caregivers in the extended households are wives and 17% are the husband's mothers. For female respondents, we find that 88% of those in nuclear families are primary caregivers compared to only 77% in the extended

families (x^2=39/915, p<.00005).

Only 9% of male returnees are primary caregivers, compared to 20% of non-returnees.

We did not see differences in childcare arrangements by refugee status. There were some differences by returnee status, although not statistically significant, with 9% of male returnee respondents describing themselves as primary caregivers of pre-school age children compared to 20% among non-returnees and 86% reporting their wife as primary caregiver compared to 72% among non-returnees. (In the next chapter, this pattern is reversed with returnee men reporting higher levels of care of children twelve and under.) Here, mothers and mothers-in-law as primary caregivers were completely absent among returnees, both in male and female responses. No returnee females reported their husbands as primary caregivers compared to 4% of non-returnee women.

Respondents' educational level did not seem to affect childcare arrangements for men, nor for women, reinforcing the notion that even with educated women, and probably even if they work or not, the burden of childcare continues to be theirs or that of other women in the family. Among our small sample or women in the labor force, over three-quarters of those working regularly identified themselves as primary caregivers of children while all of those working regularly or unemployed did so; only one woman identified her husband as primary caregiver and the remaining selected other female members of the household.

Urban fathers give less primary care; only 13% of fathers from the southern West Bank give primary care as contrasted to a high 36% of fathers from the central West Bank.

It is interesting to note that the care-giving role among men is less in cities (16%) than in camps (23%) or villages (26%). Wives in cities (78%) are more responsible for care giving than in camps (64%) and villages (66%), with these findings having borderline significance.

Regional differences are more pronounced with those males reported to be primary caregivers of pre-school age children less frequent in the southern West Bank (13%) and Jerusalem (14%) compared to Gaza (20%), and the northern (21%) and central West Bank (a surprising high of 36%) - probably influenced by the rural bias in the sample (x^2=58.478, p=.003). The lower urban participation in primary care giving is partially due to the low participation in the city of Hebron, the bulk of the southern sample. What was of great interest were the findings for women respondents: 93% of women from the north, 85% from the south and a high 90% from Gaza said they themselves were the primary caregivers of children, compared to a very low of 27% for women from the central, and an even lower 17% for women from Jerusalem, with mothers-in-law and mothers largely substituting in the latter two cases. Although the numbers are small, the results remained statistically significant (x^2=147.802, $p\leq$.00005). These results again might suggest that the level of women's work in Jerusalem and the central West Bank is higher than elsewhere, explaining perhaps this major assistance received by other women in the family.

Care of the Disabled and Elderly

One in every seven households has a disabled, elderly or chronically ill person needing help at home.

Fifteen percent of our respondents said they have a disabled, elderly, or chronically ill person needing care in the household. This high figure could reflect a low level of development of public care institutions, as well as a rather high rate of "ill-being" in the general population. As noted in Chapter 1, about 4% of the total population in our sample is over 65, similar to PCBS national rates. The national rates for disabilities are between 2-3% of the population. As well as possibly reflecting the presence of the chronically ill, respondents may also view household members under 65 as elderly and in need of care, which may indicate underdevelopment in the health status of the population. Although persons over 65 are found at a slightly higher rate

in our rural households, the small elevation in rural households (16%) reporting the need for care is not statistically significant and there are no regional differences.

Extended and female-headed households have a greater burden of care; 25% of illiterate respondents reported persons requiring care as opposed to 10-12% of other respondents.

As one would expect, extended families have a significantly higher percentage of persons requiring care (at 29%) compared to 14% among nuclear families, reinforcing the notion that part of this care is the regular care of the elderly as well as younger family members suffering from illness (x^2=17.340, $p\leq$.00005).

There were no differences in the presence of people needing care by refugee or returnee status, but there were important differences by the education of the respondent, with 25% of those illiterate reporting the presence of someone needing care at home compared to 10-14% among the rest (x^2=48.589, $p\leq$.00005). This is partially due to the confounding effects of age on the education of people in the household, with a higher level of care required by households with older couples. Here we find that 26% of households that do not have children under 22 years have persons requiring care compared to 13% among those that do have children under 22 living at home (x^2=32.422, $p\leq$.00005).

The 5% of our sample who were widowed, divorced or separated, mostly females and probably female heads of households, reported a slightly higher rate of elderly, ill, and disabled at 21% compared to 15% for those who are married. The results are of borderline significance because the sample size is small, but nevertheless suggest that further work is required to ascertain this higher disability burden among these exceptional households.

No differences were found by wealth status or standard of living, perhaps indicating that this care, especially of the elderly, is not so much a function of poverty but the lack of other options for care outside the home and the stigma associated with it, especially institutional arrangements.

Women are the main providers of primary and secondary care for the disabled, elderly, and chronically ill in the household.

The same pattern found with childcare is repeated with the care of the elderly and infirm - the burden of care is primarily a female domain. Of those households that have a person requiring help, 65% of the principal caregivers were the female respondent or wife compared to 15% of husbands, and 14% of other women in the family. That is, 79% of the primary caregivers for the elderly, disabled, and chronically ill are women (x^2=111.257, $p\leq$.00005).

Secondary care was provided by the husband in 19% of the cases, while 21% of female respondents were wives, and 38% other women in the family, bringing the total secondary female caregivers to 59% (x^2=32.271, $p\leq$.00005). Once again, we see the pattern of "assistance" in the role of the husband is minimal. The burden of care is primarily on women, even when the elders are the husband's own parents, as is the usual pattern of household elderly care locally.

Household Tasks and Duties

70% report children aged 6-17 help in household chores: of these 79% say only girls help or help more than boys, while 14% say only boys help or help more.

Of the households that have children between the ages of 6-17, some 70% of the respondents said their children helped with household tasks and care of younger children, the remaining 30% said that their children in that age group did not participate in these chores.

Of respondents with children who help, a high of 56% said only girls help, 23% said girls help more than boys, 11% said only boys help, 3% said boys help more than girls, and 8% said that they help equally. Adding this up, 79% report only girls help or help more than boys, while only 14% report the same for boys. That is, the level of support of girls

to women in the households is high, perhaps in preparation for a full-fledged caregiving career in adulthood, or once married.

There were no differences in children's level of help by refugee, returnee status, locale, or whether the respondent is working regularly or not. A borderline significance was noted, however, by sector of employment of respondent, with 72% of those who are self-employed or employers and 74% of public sector employees reporting help from children, compared to a lower 64% among those working in the private sector.

Region seemed to be of influence, with 64% of those in the north, 70% in Gaza, 72% in the south, 76% in the center, and a high of 78% in Jerusalem reporting children as helping at home (x^2=9.357, p=.05). Jerusalem and the central West Bank stand out with more helpful children, perhaps because of working parents and consequently need dictating this cooperation. Jerusalem and the central West Bank also have the highest percent of female-headed households and extended households (the latter is partly due to the high number of both in the two villages in our central West Bank sample). Both also have relatively low family sizes, however, reminding us that the nuclear and extended families is a useful dichotomy to be used for some types of analysis but may also conceal other forms of family organization and relationships.

Children participate more in nuclear households.

Overall, nuclear households have a significantly higher degree of child participation in housework: a high of 71% of nuclear households report children helping compared to a lower 42% among extended households (x^2=21.697, $p\leq$.00005). This may be the result of large extended families where there are more adult women to share work. In nuclear families, there are fewer adult women so girls (and boys to a lesser extent) take on some helping roles. The Ramallah and Jerusalem results, however, remind us that some extended households (particularly those that are female-headed) may require the participation of all.

Education leads to more equal participation of male and female children.

Re-coding the participation of children to "mostly girls," "mostly boys," and "equally boys and girls", there are no significant differences by nuclear/extended households, refugee and returnee status, locale (city, camp, village), or region. There are important differences by the educational level of respondents: 84% of the illiterates reported mostly girls helping compared to 63% for those with post-secondary schooling; 12% of the illiterates reported mostly boys helping compared to 20% among those with post-secondary schooling; and 4% reported both work equally among the illiterates compared to 17% among those with post-secondary schooling (x^2=32.395, $p\leq$.00005). This indicates that, in the long run, education may be a key determinant for change in the perception of gender roles for children and gender relations in the family.

Children's main household task is looking after younger children but children's household tasks are varied.

It is interesting to note the kind of household tasks parents mentioned that their children aged 6-17 perform. For children who participate in housework, looking after younger children is first priority (53%) followed by cleaning (e.g., sweeping, dusting and washing up) (23%), cooking (13%), care of elderly (5%), light housework (5%), and other (1%).

As a second priority, respondents cited cleaning (40%), cooking (19%), light housework (15%), care of the elderly (9%), laundry and ironing (6%), and shopping for daily needs (5%) and the rest other tasks. Most respondents with helping children also reported third priorities, indicating that tasks are indeed varied, with cleaning (23%), laundry and ironing (24%), light household (25%), and shopping (10%) the main responsibilities.

Rural households prioritize looking after young children; camps greater priority in care of elderly and urban households in children's help in cooking.

In terms of the first priority for children's assistance, there were significant differences between nuclear and extended families. Among nuclear families, 53% report childcare as a first priority compared to 48% among extended households, indicating a somewhat greater relegation of childcare chores to other women in the family in extended households.

What is also of interest is that children were reported as caring for the elderly in 4% of nuclear households compared to 16% among the extended, a finding which makes sense given that extended households include more generations. Interestingly, 13% of children in nuclear households help with cooking whereas none do in the extended households, again denoting that this task is relegated to other women in the household and not to children. In contrast, fewer children from nuclear families (22%) help in cleaning compared to children from extended families (32%) (x^2=12.473, p=.014). That is, in the nuclear household, children seem to function in lieu of other women and share in cooking and childcare and probably other activities. In the extended households, the role of children shifts to assistance in cleaning and the care/attendance of the elderly, roles that are secondary to the roles of other women in the family.

With no differences detected in child labor patterns at home between refugees and non-refugees, between returnees and non-returnees, or by the educational status of the respondent (proxy for educational level in the family), we find interesting differences by locale. A greater 57% of rural respondents placed the first priority on children's assistance in looking after younger children compared to 51% of camp and urban respondents. Interestingly, camp respondents placed a greater value on looking after the elderly at 12% compared to 4% of rural and 3% of urban respondents, highlighting once again the greater need for physical assistance in camp settings that we saw earlier when parents reported their expectations of children in old age (x^2=46.163, $p\leq$.00005). Less distinct is that urban respondents placed more priority on children's assistance in cooking, at 15% as opposed to 11% in camps and 10% in villages, perhaps signifying women's increased level of work outside the home.

61% of Gaza and southern West Bank respondents give first priority to care of younger children.

Regional differences were even more pronounced, with a high of 61% of respondents in both Gaza and the southern West Bank giving first priority to the care of younger children but only 41% of those in the northern, 35% of those in the central West Bank, and a low of 29% in Jerusalem did so (x^2=123.652, $p\leq$.00005). This probably reflects both the greater fertility rates and greater number of young children in Gazan and southern households, but also perhaps differences in patterns of adult female labor. About a third of Gaza and southern West Bank respondents give first priority to children's assistance in cooking and cleaning (28% in the south and 32% in Gaza), while 40% in the north, 50% in the center and 58% in Jersualem give first priority to these tasks.

Distribution of tasks is less gendered, but girls are assigned to cooking and boys to light housework and shopping at greater rates.

As we have noted above, girls participate in domestic chores to a much greater extent than boys. Among girls and boys who help with housework, there is roughly the same level of assignment to the tasks of care of younger children (at around 52% for both), in cleaning (at around 23-24% for both) and in care of the elderly (at around 4-5% for both). Those girls who help in household duties are assigned to cooking at a higher rate than boys, with 15% of "mostly girls" compared to 4% of "mostly boys" and 4% of "equal boys and girls" assigned as a first priority. Shopping seems to be a task more associated with boys, with 4% so assigned as first priority as opposed to 0.4% of mostly girls and 1% for both sexes equally. Boys receive assignments of light housework as a first priority at a greater rate than girls (with 10% of mostly boys so assigned as opposed to 4% of girls, although 7% of boys and girls equally are also assigned this task (x^2=62.234, $p\leq$.00005).

Two-thirds of men admit to not helping their wives in housework at all, and three-quarters of wives say that their husbands do not help in housework at all.

In two separate questions, men were asked if they helped their wives in housework and women were asked if their husbands assisted them in housework. Respondents also noted the degree of help - whether always, sometimes, or rarely. Sixty-eight percent of men said that they never help their wives in housework, and, after we remove from our sample the 5% of women who are widowed, divorced or separated, 75% of women said their husbands never helped in housework. Male and female respondents are in different households so there is no direct comparison. Therefore, we can only note here that men report doing housework at a slightly higher rate than women report for their husbands.

Jerusalem men do most housework; central West Bank males the least.

If men do housework it is generally irregular. Only 6% of men reported always assisting with housework, while 20% said they assisted sometimes and another 6% rarely. For responses obtained from only men, there were no differences by locale, but regional differences emerged. Men in Jerusalem (37%) and the southern West Bank (35%) reported the highest rate of assistance in housework compared to the north (31%), Gaza (30%) and central West Bank (28%) (x^2=23.052, p=.027).

For women's responses, only 3% of women with husbands say that their husbands always assist in housework, while 16% say sometimes and 6% rarely. Thus, wives report only a quarter of husbands as helping in housework at all. There were some differences by type of locality with a high of 81% of rural housewives reporting their husbands as not helping at all, compared to 74% for both urban and camp locales (x^2=14.469, p=.025). Regional differences were present with Jerusalem (40%) consistent in the greater participation of men with housework opposed to the central West Bank (13%). Gazan husbands remained low in terms of their participation at only 20%, while wives in the southern West Bank also reported a medium rate of participation of their husbands (23%) and northerners a relatively high rate at 31% (x^2=46.056, p<.00005).

Returnee men do more housework than non-returnees.

We found no differences in the level of help by refugee status but important differences by returnee status. For responses obtained from men, we found that 49% of men reported no help at all with housework compared to 69% for non-returnees (x^2=8.174, p=.043). Women's responses indicated the same level of help from returnee husbands (49%) with no help at all compared to 77% among non-refugees, a slightly higher rate than that reported by men (x^2=26.824, $p\leq$.00005). In other words, returnee men, confirmed by their wives, seem to assist to a significantly higher extent in housework than non-returnee men. This is interesting in view of the previous results where returnee men undertook less childcare than non-returnees.

Female education leads to more male housework.

In general, education seems to be crucial for both men and women, with only 16% of illiterate women reporting husbands as helping, even rarely, compared to 26% of those with preparatory education, 25% among those with secondary schooling and 52% among those with post-secondary schooling (x^2=68.953, $p\leq$.00005).

Interestingly, male educational levels only made a difference in responses (perhaps not actions!) at the highest levels: while 24% of illiterate men reported helping wives, this percent stays almost the same at all levels of education except the post-secondary, when 48% report assisting at some level (x^2=54.512, $p\leq$.00005). The numbers were too small to yield significance by wealth and standard of living or by occupation.

Thus education - but most particularly female education - is determinant when it comes to division of labor at home. This is probably linked to female employment, but not exclusively, given our low rate of formal labor force participation by women.

While the overwhelming majority of men do not help in housework, reflecting the continued (and expected) operation of traditional sexual division of labor, there are signs of change. With 26% of men saying that they always or sometimes help with the housework (discounting the "rare" foray into the world of domestic chores) and with 19% of women reporting the same for their husbands, one can detect clear signs of change in household division of labor, regardless of which narrative one adopts (male self-reporting or wives assessing husbands), mostly evidenced among the educated, especially females.

56% of female respondents report spending five hours or more daily on housework and childcare, while only 11% spend two hours or less.

Female respondents were asked how many hours per day they spent on housework, including domestic chores, childcare and buying household necessities. Eleven percent of women spent two hours or less, 33% 3-4 hours, 35% 5-6 hours, and 21% from 7-12 hours on housework. While these hours are self-reported, it is significant that over half of female respondents reported spending a working week (35 hours or more) on domestic responsibilities. Figures from PCBS's time-use survey, where respondents logged their daily hours, suggest that these self-reported figures are not exaggerated. PCBS found, for example, among women age 25-44, 97% engaged in "household maintenance, management and shopping," and those so engaged spent an average of 5.24 hours per day. Seventy-nine percent of women in this age group engaged in care for children, the sick, elderly, and disabled, and spent an average of 2.36 hours per day on these activities (PCBS 2000 Table 7, 50).

Married women spent longer hours on housework and childcare, with 58% spending five hours or more on housework, as opposed to 33% of widowed respondents (x^2=51.496, $p\leq$.00005). While the presence of a husband may well create additional housework, it is probably the case that the presence of children is the crucial factor. Indeed, the presence of children of any age is very significant: only 7% of those with children under 22 in the house report two hours or less of housework, while 32% of those without children do so. Twenty-three percent of those with children under 22 report seven hours or more of daily housework, while only 10% without such children report this level of housework (x^2=105.384, $p\leq$.00005).

Refugee women spend longer hours, returnees shorter hours.

Refugee women work longer hours than non-refugee women, with only 9% of refugee women working up to two hours compared to 12% among non-refugees, and 40% of refugee women working 5-6 hours compared to 32% among non-refugees (x^2=10.677, p=.014). These results may well be due to the larger sizes of refugee families. On the other hand, 17% of returnee women spend only up to two hours and 15% between 5-6 hours in housework, compared to non-returnees where only 10% spend under two hours and 36% 5-6 hours each day (x^2=12.069, p=.007). Again, this may relate to family size, with returnee families found to be smaller than non-returnee ones.

Illiterate and highly educated women spend less time on housework; but employment reduces hours in housework.

While education has often been a key determinant in our study, particularly for women's status, here the results are somewhat confused as illiterate women clearly spend fewer hours in housework than women at any other educational level, with 22% of the illiterate spending only up to two hours at housework compared to 6% among secondary schooled and 10% among post-secondary schooled women. Among illiterate women, 31% spend 3-4 hours of housework compared to 34% among those with secondary schooling and 45% among those with post-secondary schooling (x^2=56.632, $p\leq$.00005). However, the results for illiterate women are confounded by their older age (and less presence of children), and our findings do show that women with post-secondary education, for example, clearly spend less time in housework than women of other educational levels, excepting illiterate women, with only 45% spending five hours

or more on daily housework as opposed to 63% of women with an elementary education. Nonetheless, it is noteworthy that almost half of women with post-secondary degrees, and thus cultural capital, are nonetheless spending the equivalent of a workweek on housework and childcare. The influence of formal labor force participation is more clear: 66% of female respondents with regular employment spend four hours or less per day on housework and childcare, as opposed to 41% of those whose occupation is housewife (x^2=43.213, $p\leq$.00005). This means that one-third of women who are fully employed nonetheless report that they spend five or more hours daily on housework and childcare.

There were no differences in the hourly housework rate and wealth or standard of living status for women.

Village women spent less time on housework than women in cities or camp.

One of the more surprising results was that rural women report less time spent on housework and childcare than their counterparts in city and camp households (Table 10.1).

Table 10.1
Hours Spent Daily on Housework By Percentage of Type of Locality

	City	Camp	Village	Total
2 Hours or less	8	10	17	11
3 - 4 Hours	33	29	36	33
5 - 6 Hours	39	37	26	35
7 - 12 Hours	20	24	21	21
	100	100	100	100

(x^2=23.401, p=.001)

Overall, camp and city women seem to work longer shifts in the home than village women, at least by their own reporting. It is possible that rural women might define some of their labor in other ways (for example, agricultural work around the house as not housework).

Family arrangements might also play a role as 32% of nuclear family women spend a relatively low 3-4 hours of housework compared to a greater 50% of extended family ones. Thirty-six percent of nuclear family women spend 5-6 hours at housework, compared to a lower 26% among extended family ones, and a high of 22% of nuclear family women spend 7-12 hours of housework compared to 12% among extended family ones (x^2=16.161, p=.0001).

Clearly, family organization and arrangement patterns are an important influence that may lessen the burden of rural women, for example. While our survey shows no significant differences between rural, camp, and urban households in the percent of extended households, it does show higher kin-based housing arrangements in rural communities (and stronger kin ties as shown through kin financial assistance). These arrangements may well extend to sharing some household tasks, like cooking and childcare.

Women in Jerusalem and northern West Bank spend less hours on housework, Hebron and central West Bank women more hours.

Even more significant than type of locality in determining women's hours of housework and childcare was the influence of region, suggesting that regional economies and family arrangements may well shape domestic responsibilities (Table 10.2). While 58% of Jerusalem women respondents and 50% of northern West Bank respondents spent four hours or less on daily housework and childcare, only 36% of central and 33% of southern West Bank women did so. Over a third of women in the central and southern West Bank reported spending 7-12 hours a day on housework, while only 18% in the northern West Bank and 11% in Jerusalem did so. Gaza women had a slightly different pattern with 44% in the higher range of 5-6 hours of housework, but on the lower side at 12% in the highest range of 7-12 hours per day.

Male participation may be a factor in some regions, as the Jerusalem region has women reporting the lowest hours of housework and the highest rates of male participation (see above), with a similar pat-

Table 10.2
Hours Spent Daily on Housework
By Percentage of Region

	Northern WB	Central WB	Southern WB	Gaza	Jerusalem
2 Hours or under	14	11	10	8	13
3 - 4 Hours	36	25	23	36	45
5 - 6 Hours	32	28	31	44	31
7 - 12 Hours	18	36	36	12	11
	100%	100%	100%	100%	100%

(x^2=101.610, p≤.00005)

tern for the northern West Bank. The central West Bank is the opposite, with the lowest amount of male participation and the highest hours of female housework. According to the reporting of female respondents, in the southern West Bank, high rates of housework for women are accompanied by a medium range of male participation, although males report a high rate of male participation. Domestic economies may be a factor in this difference

More Egalitarian Families?

There were no differences in the hourly housework rate by the wealth or standard of living status for women. Thus, labor force participation, education, marital status, the presence of children, region and type of locality, refugee status, and family arrangements (nuclear/extended) are determinants for women's hours of housework.

Given the findings of this chapter, education and women's labor force participation appear to be main factors in shaping more egalitarian families as well. In particular, education seems to promote more equal roles for male and female children and more male participation in housework. However, the significance of region in gendered divisions of labor also suggests the influence of localism and local practices, whether in particular forms of family arrangements and practices or in the influence of local economies.

Photo: Leena Saraste [in Leena Saraste, *For Palestine,* 1983, 1985]

DIVISIONS OF LABOR INSIDE THE HOUSEHOLD

Rema Hammami

This chapter looks at the division of labor within the home from the perspective of different household members. In particular, differing perceptions between married men in the household (usually the heads) and married females in the household (usually spouses of heads) will be compared. The role that female headship may play in determining different patterns of labor distribution of household tasks will also be examined.

As in the previous chapters, the vast majority of respondents were heads of households or spouses of heads. Ninety percent of male respondents (N=884) were heads of households. Other male respondents include married sons of the head still resident in the household (8% of males), male spouses of female heads (negligible at only 4 cases), and a negligible number of other relationships. Most of our female respondents are female spouses of male heads (80%, N=915), heads of households (11%) or resident daughters-in-law of the head of household (7%), with a negligible number having another relationship to the head of household. A substantial 9% of our female sample are widowed or divorced - almost all are female heads of households - as opposed to 1% of our males.

As in previous chapters in this volume, the male and female respondents are from different households, which must be taken into account in analyzing gaps in perceptions and assessments of contributions to household labor. While in Chapter 10, respondents identified relatives outside the household that contributed to childcare and care of the elderly (the wide family and kin context), this chapter only analyzes divisions of labor within the household.

Overall Differences

Males are more responsible for household tasks in the public sphere; females are more responsible for tasks in the private sphere.

As would be expected, the overall gender division of labor between public and private is also found in the division of household tasks. Men have minimal roles in domestic housework and care giving, while they dominate public transactions. At the same time, there is least consensus on the sexual division of labor in the grey area of market tasks (buying food and clothes) in which "private" tasks are accomplished in public space.

The largest perceptual gaps between spouses in terms of the division of labor occurs in terms of food and clothes shopping, with about a 15% gap in which each one sees a greater role for themselves than the other. This gap is large enough that it is not accounted for by the fact that respondents are from different households. The gap may be because women see these activities as an extension of their domestic responsibilities, while men see them as an extension of their breadwinner/public role.

The other main pattern in male-headed households is that the wives of the male heads are almost singularly responsible for domestic chores according to how male heads and female spouses report. Very few other household members are claimed as playing a primary role in domestic work. However, this pattern is relatively different among female-headed households, where female heads rely more on daughters (and other female relatives) for domestic work and sons for "public" tasks.

Domestic Chores

Only 5% of male respondents are primary cooks, in contrast to 88% of female spouses; 18% of primary cooks in female-headed households are daughters or other relatives.

In terms of cooking there is a high degree of agreement between the perceptions of males and female spouses: it is the wives who predominantly do the cooking (Table 11.1). There is a small (3%) gap in perception or reporting between the two. The overall pattern in male-headed households suggests that cooking is seen as the female spouse's duty - with barely any other family members taking part. However, despite actual small numbers in this sample, among female-headed households we have a relatively large (10%) percent of daughters being the primary cooks and an additional 8% of "other" relatives being the primary cook.

A question was also asked about secondary responsibility for cooking: only 12% of female and 18% of male respondents reported "secondary cooks" in their households. These secondary cooks were rarely males: only 3% of females reported their husbands as cooking in a secondary role, while only 5% of males reported themselves in this role. Instead, almost half of both male and female respondents (46%) identified their daughters as secondary cooks, with other responses identifying son's wives (11% for both male and female respondents) and mothers-in-law (11% of female respondents, but negligible for males). Other relatives, probably mostly daughters-in-laws and mothers for male respondents, also afforded assistance among the 13% of those respondents who identified secondary cooks in their households. Sons or other male relatives generally did not appear in this role, although about 5% of respondents with secondary cooks identified joint participation by daughters and sons. As in our previous section, female relatives (of both the husband and wife, but more often the husband) function as assistants to the woman bearing the main domestic responsibility.

Thus, only 17% of male and female respondents reported secondary assistance in cooking, with 46% of such assistance provided by daughters and only 5-6% by males, whether reported by wives or self-reported. Brother's wives and other relatives provided almost a quarter of secondary assistance.

Housecleaning and laundry is the province of wives; daughters or other relatives take on the primary burden in one-fifth (housecleaning) to one-quarter (laundry) of female-headed households.

Housecleaning also seems to be the dominant responsibility of the wives, with only a minimal number reporting daughters as bearing the main responsibility (5%) (Table 11.2). This is also one of the few cases where both males and females in male-headed households agree on the role of daughters in the household division of labor. As is generally the case with female-headed households, there is relatively more dependence on daughters (12%) and a similar level of dependence on other relatives.

Only a third of respondents reported secondary assistance in housecleaning - 59% of which was provided by daughters, and only 3-4% by husbands as reported by spouses or self-reporting.

Table 11.1
Who Cooks
Percentage of Respondent Category

	Self	Spouse	Both	Daughter	Son	Both	Other Relatives	Others	Total
Male	5	89	-	2	-	-	4	-	100%
Female spouse	88	2	-	3	-	-	7	-	100%
Female head	80	2	-	10	-	-	8	-	100%

Table 11.2
Who does Housecleaning
Percentage of Respondent Category

	Self	Spouse	Both	Daughter	Son	Both	Other Relative	Other	Total
Male	5	86	-	5	-	-	4	-	100%
Female Spouse	87	2	-	5	-	-	6	-	100%
Female head	79	2	-	12	-	-	7	-	100%

There is also an overwhelming agreement among the respondents that it is the wife who predominantly does the laundry (Table 11.3). Again, in these households there is agreement among a minority (5%) that daughters primarily do the laundry. Among female-headed households, we find a rise in both the percentage saying it is daughters' responsibility (15%) or another relative inside the household (9%).

Primary childcare is largely the responsibility of wives; husbands report primary childcare at 8% and shared responsibility between husband and wife at 5%

There is a slight rise in the reported role of men in childcare in comparison to other domestic tasks such as cleaning and cooking. However, it is not an extremely large difference. Interestingly, a lower percentage of fathers report themselves as primary caregivers of children age 12 or under (at 7%) than did fathers of preschool children in the previous chapter where 19% of male respondents reporting themselves as primary caregivers of preschool age children. That chapter also investigated assistance from relatives from outside the household, but found that other relatives such as mothers-in-law, whether inside or outside the household, tended to play roles in secondary, rather than primary, childcare. Here, perceptions of mutual primary responsibility by both spouses are still quite rare, at 5% or less (Table 11.4). In terms of female heads of households, we find a lesser role for daughters than found in domestic chores and a larger role for "other relatives," although the absolute numbers here are quite small as only a little over a third (35 respondents) of female-headed households had children under 12.

Care of Elderly and Disabled

A different pattern emerges for care giving of the elderly and disabled - in fact the most dispersed and complex division of labor among all the questions. As noted in the previous section, a high 15% of our respondents reported that their households had elderly, disabled or chronically ill members; however, the absolute number of respondents in this sample remains rather small, so

Table 11.3
Who does Laundry
Percentage of Respondent Category

	Self	Spouse	Both	Daughter	Son	Both	Other Relative	Other	Total
Male	5	85	1	5	-	-	4	-	100%
Female spouse	88	2	-	5	-	-	5	-	100%
Female head	76	-	-	15	-	-	9	-	100%

Table 11.4
Who Cares for Children under 12
Percentage of Respondent Category (answered only by families with children in this age group)

	Self	Spouse	Both	Daughter	Son	Both	Other Relative	Other	Total
Male	7	84	5	-	-	-	4	-	100%
Female spouse	88	3	4	-	-	-	4	1	100%
Female head	83	6	-	3	-	-	8	-	100%

that percentages must be taken as indicating possible patterns rather than as intrinsically significant. Again, the previous chapter on the burden of care inquired about primary and secondary care for the elderly by any relatives or other informal caregivers in or outside the household; here we ask only about household members. However, the general pattern of female responsibility for care remains strong, although there are interesting differences in perceptions.

Almost a quarter of males (23%) report that they are primary caregivers of elderly or disabled household members, while only a negligible percent of wives (3%) believe their husbands take this responsibility. Again, numbers are too small for significance but do suggest that there is a problem in definition and perception. A possible explanation for further exploration is that male heads perceive that the existence of an aged relative under their roof equals financial and material support and is seen as their personal contribution, especially given that the relative is probably one of their aged parents (due to patrilocal living arrangements being widespread in Palestine). Conversely, wives of heads who probably undertake the actual physical care of the aged see themselves as primarily responsible for the aged. Among female-headed households, the pattern seen in terms of other tasks (lowered responsibility taken by female head and heightened responsibility among daughters) is also seen here, but the numbers are too small for statistical analysis.

Market-related Chores

Males take more responsibility in public tasks; two-thirds of males (67%) report main responsibility for food purchases.

As one moves out of the household and into more public tasks, there is a significant increase in males undertaking household-related chores (Table 11.5).

The majority of male respondents (67%) perceive that they undertake food shopping and the purchase of daily necessities, while 48% of wives claim that their husbands do so. Overall, however, males and female spouses both tend to see food shopping as the main responsibility of males, but with a substantial gap in perceptions. This may suggest that in fact male heads buy the large part of food (in

Table 11.5
Who does Food Shopping
Percentage of Respondent Category

	Self	Spouse	Both	Daughter	Son	Both	Other Relative	Others	Total
Male	67	19	3	-	3	-	6	2	100%
Female spouse	31	48	4	2	6	-	8	1	100%
Female head	60	3	-	5	16	1	10	5	100%

bulk), while spouses tend to buy the additional ingredients necessary to complete meals. Female heads turn over greater responsibility to sons for primary food shopping.

Sons also have a significant role in secondary food shopping. Of the 17% of respondents who report secondary roles in food shopping, 46% of male respondents report that their wives provide secondary assistance, 20% their sons, and 19% they themselves take on secondary roles. Thirty-five percent of female respondents report their husbands provide secondary assistance, 25% their sons, and 15% they themselves take on this secondary role. Here again, male and female perceptions of what constitutes a primary and secondary role may be somewhat in conflict: for example, a husband who buys in bulk once a week may see his role as primary, while the female who takes care of daily food shopping needs may well see that her time and responsibility is greater.

More women take main responsibility for clothes buying for the family, but about a third of males also report a major role.

As we can see, buying clothes is largely the domain of women, with 45% of male heads reporting that their spouses buy clothes, and 62% of both female respondent spouses and female heads reporting this chore as theirs as well (Table 11.6). Again, some gap in perception exists here, with overlap in the identification of this chore as male or female. A substantial 34% of males report that they themselves buy clothes in contrast to only 16% of female spouses reporting that men buy clothes, an 18% difference between male and female perceptions (albeit in different households). The gap is less in those who report joint responsibility, with 14% of males and 11% of female spouses reporting that responsibility for clothes purchases are undertaken by husband and wife together. Overall, there is an increase in the role of men relative to purely domestic roles in the household, but with women taking a larger role.

Purchase of furnishings shows highest husband-wife shared responsibility at 20%; half of male respondents claim this as a primary task.

The purchase of furnishing was the household responsibility that showed the most significant level of joint primary responsibility between husband and wife, with 19% of men and 17% of female spouses reporting it as a joint responsibility. Following the pattern of market-related chores, a high 50% of males reported this as their primary responsibility, while 23% reported their spouses undertook this task. A lower 36% of female spouses reported this as a primary task, and 35% reported their husband undertook the task as a primary responsibility. Other family members had negligible roles, while both daughters and sons took on some responsibility in female-headed households. Sixty-three percent of female heads reported that they undertook primary responsibility themselves, but 13% gave this responsibility to sons and 8% to daughters.

Public chores like official business and bill paying are overwhelmingly the domain of men.

The conduct of official or financial business is still

Table 11.6
Who Buys Clothes
Percentage of Respondent Category

	Self	Spouse	Both	Daughter	Son	Both	Other Relatives	Others	Total
Male	34	45	14	2	2	-	2	1	100%
Female spouse	62	16	11	3	3	-	3	2	100%
Female head	62	3	1	11	6	-	9	8	100%

largely a male domain in contrast to the largely female domain of cleaning and cooking and the more contested domains like food and clothes shopping. We find that 84% of males reporting themselves and 69% of female spouses reporting husband as taking the main responsibility for official business with government, municipal or other authorities (Table 11.7). Even female-headed household responses reinforce this picture, with a slim majority of 51% of them reporting themselves and a high of 27% reporting their sons as undertaking this business, in addition to 11% others, probably men as well. Unlike shopping for food and clothes, official business entails skills beyond knowledge of the family and children, and requires contact with the male world with all that this entails in terms of knowledge and skills to handle such situations. Even among female-headed households, slightly less than half of respondents relegate this task to men.

Paying bills is also primarily the domain of men, with a high of 81% of males and 65% of female spouses reporting this as the male spouse task, again with a 16% difference between the responses (Table 11.8). Likewise, female heads of households report this as their task at a low level of 43%, again relegating this task to sons, at 28% and 22% to other relatives and other people, probably mostly men. Again, this is a clear indication that paying bills continues to be largely the domain of men.

Both husbands and wives participate in tending household gardens (hakura) but not jointly.

Eighteen percent of our respondents reported that their household had a *hakura* (household garden, usually mostly vegetables and a few fruit trees). Of these, 42% of male heads and 39% of female spouses reported their own primary responsibility for tending the *hakura*, while less than 6% reported mutual responsibility. Twenty-six percent of male heads reported that their spouses took primary responsibilities, while 28% of female spouses reported the same for their husbands. Other family members were thus primarily responsible in about a third of these households - largely children and mothers-in-law.

In summary, the division of labor at home seems to

Table 11.7
Who Does Official Business
Percentage of Respondent Category

	Self	Spouse	Both	Daughter	Son	Both	Other Relative	Other	Total
Male head	84	7	2	-	3	-	2	2	100%
Female spouse	16	69	3	-	7	-	2	3	100%
Female head	51	4	-	5	27	-	11	2	100%

Table 11.8
Who Pays Bills
Percentage of Respondent Category

	Self	Spouse	Both	Daughter	Son	Both	Other Relative	Others	Total
Male	81	6	1	-	5	-	5	2	100%
Female spouse	15	65	1	-	8	-	3	8	100%
Female head	43	3	-	4	28	-	16	6	100%

be influenced by the degree to which tasks are considered public or private. Males usually handle those tasks requiring contact with an expanded world of men not well known by the family, as well as specific skills in handling public life.

One can divide household tasks within this framework into four categories: 1) tasks that continue to be clearly largely the domain of women, such as cleaning, cooking, laundry and childcare; 2) tasks where women have the larger role but where men also contribute, and sometimes substantially, such as care of the elderly and buying clothes; 3) tasks were men have the larger role but where women also contribute, such as food shopping; and 4) tasks that are largely the domain of men, such as paying bills and conducting business.

The results of this study suggest that the division of labor within the family is not cut and dried, but represents a pattern more like a continuum with female tasks at one end, those entailing work completely inside the house, and with male tasks at the other, those entailing work outside the house, and with a gray area of variance defined by a variety of factors, including perhaps women's skills and familiarity of family with the external contacts and the ability of men or women to perform the task adequately.

Variations in Division of Labor

Fewer males are responsible for childcare and cooking in extended households; these roles are given to other women in the household.

As shown in Table 11.9, not only is the caring of children a function primarily assigned to women, but in the extended family, women other than the mothers contribute, and none of the males do. Notice again the gap between the responses of men and women, with 7% of men reporting caring for their children in the nuclear family compared to only 3% of the women reporting men as caregivers.

A similar gap between nuclear and extended families appears in greater primary responsibilities for cooking, given to other women in the household, but not men, with 7% of nuclear family men reporting others as cooking, in contrast to 25% for the extended, mostly women (x^2=10.247, p=.006). The reports of women were compatible with those of men, with 7% of women in the nuclear household reporting others as cooking and 90% as themselves, compared to 32% among the extended families reporting others as cooking and 67% as themselves (x^2=64.366, $p\leq$.00005). Clearly, then, when it is not the wife who is cooking, it is another woman

Table 11.9
Who Cares for Children Under 12
Percentage of Determinant Categories

	Self	Spouse	Other	Total
Male Respondents				
Nuclear	7	84	9	100%
Extended	0	60	40	100%
(x^2=1082.668, $p\leq$.00005)				
Female Respondents				
Nuclear	89	3	8	100%
Extended	80	1	19	100%
(x^2=52.606, p=.0004)				

in the household, and almost never the men.

Returnee men and men in the southern West Bank report greater responsibility for childcare, urban men report greater responsibility for care of elderly and disabled, although women's reports do not confirm this view.

While refugee versus non-refugee status did not seem to make any difference in male responsibility for the care of children under 12, returnee men seem to report a higher level of care than non-returnee men, with 15% for returnee men, compared to 6% for locals (x^2=6.748, p=.034) reporting primary care. In the previous chapter, the findings were reversed in the case of care of preschool children, with only 9% of returnee men reporting such care and nearly 20% of locals. What is also curious is that returnee women did not confirm the elevated male care for children under 12, instead reporting a similar low level of childcare by their men to those reported by locals. These results suggest a perceptual difference among returnee men, not substantiated by the reports of women, and raises a question as to whether this perception is in fact accurate. In general, other studies suggest that male care is less oriented towards the physical care needed by preschool children and more towards education and discipline; returnee men may see their role in the latter as more primary than female spouses viewing a range of childcare responsibilities. However, given the limitations of available data, we can only suggest that this topic requires further investigation.

Male household head's care of elderly and disabled, on the other hand, was reported by men at a higher level among men in cities, with 27% compared to 16% for camps and 19% for villages. Again, these results were just not corroborated by women's responses, raising the issue once again of contested perceptions raised also above in the difference between male and female reports on care giving to the elderly and disabled. There were no differences by refugee or returnee status.

Men in nuclear households, urban, educated and non-returnee men do more food shopping; more rural men shop for clothes.

Turning to food shopping, a mixed male-female domain, we find some interesting variations among different groups within the population. More men report doing the food shopping in the nuclear family at 67%, compared to 45% among the extended households (x^2=15.572, $p\leq$.00005). These results are corroborated by women respondents, with women in extended households also reporting a higher degree of primary responsibility for food shopping from other household members: 18% of women in nuclear households reporting others as shopping for food, compared to a high of 56% for the extended family (x^2=78.739, $p\leq$.00005). The results pertaining to refugees are interesting, with fewer refugee men reporting that they themselves shop for food at 63% compared to 70% among non-refugees (x^2=5.935, p=.05), and corroborated by the women. The same pattern is noted for returnees, with non-returnee men doing more shopping than returnees.

A rise in the educational level of both men and women seems to mean that more men shop for food with 62% of illiterate men reporting that they shop for food, compared to 74% for men with post-secondary education (x^2=15.484. p=.05), and with reports of women being even more pronounced and in the same direction, with 31% of illiterate women reporting husbands doing food shopping compared to a high of 61% among those with post-secondary schooling (x^2=53.759, $p\leq$.00005). With rising education, more men seem to take up the burden of food shopping, perhaps because the rising education of couples leads to more pressure on men to cooperate and so they tend to do what they think is most acceptable for men, shopping for food, a task outside the domain of the house. However, one should also consider whether increasing male responsibility is also due to more conservative pressures and a greater division of male and female spheres.

Consistent with education, we find that urban men tend to do more shopping than the others, with 72% of them reporting shopping, compared to 57% among camp and village men (x^2=30.998, $p\leq$.00005). For women, the reports are consistent, with 57% of urban women reporting husbands as shoppers, compared to 31% of camp and 38% of village women (x^2=61.010, $p\leq$.00005). Regions are important too, with men shopping more frequently in the northern West Bank, at 73%, and the southern West Bank at 72%, compared to lower 61% and 63% for the central West Bank, Gaza, and Jerusalem respectively (x^2=15.768, p=.046). The results from women are almost identical.

On the whole, it does appear that in the push and pull of education and city life, men tend to find time for assisting with food shopping but not in cleaning, childcare or laundry, whether due to increased cooperation or increased or continued division of private and public responsibilities. The prevalence of male shopping in the southern and northern West Bank is an example that stands out and needs explanation.

The pattern of buying clothes by sex seems to differ by type of locality, with 29% of urban men, 39% of camp men and 41% of village men taking on primary responsibility for family clothes buying (x^2=17.998, p=.001). Women gave similar consistent responses in the opposite direction, with 63% of city women primarily shopping for family clothes, 70% of camp women, and a low of 53% for village women (x^2=14.188, p=.007). These results seem to reinforce the notion of accessibility and familiarity in the process of relegating public tasks to women. With village women, clothes shopping often means going to the city (and bringing money there), requiring assistance by men, and also facing 'the world of men out there' so to speak, that is not only unfamiliar, but perhaps unsanctioned.

Illiterate women, women in the central West Bank and Jerusalem, and women from nuclear households conduct more official business.

Finally, for the decidedly male-oriented tasks of doing official business and paying bills, we observe the following:

The differences between nuclear and extended families are substantial in the reports of both sexes. We find that 84% of males in the nuclear family report conducting official business, compared to 68% among the extended ones (x^2=11.774, p=.003). Likewise, 17% of women from nuclear families report themselves as conducting official business compared to 10% among the extended households (x^2=41.315, $p\leq$.00005). The 'other' category takes up the difference, composed mainly of men. That is, although largely the domain of men, women in the nuclear family tend to do more official business than in the extended ones, maybe having no choice, they and their males are obliged to accommodate this new task for women. In the extended family, the presence of other males solves the problem. This is exactly the opposite pattern of work relegation to other female household members with cooking and cleaning.

With no substantial differences between refugees and non-refugees, returnees and non-returnees, education, once again, seems to be important. Seventy-two percent of illiterate men said they conducted official business themselves, compared to a much higher 89% among those with post-secondary schooling (x^2=34.715, $p\leq$.00005). Women report a consistent opposite pattern: the less educated women do more official business, with 20% of the illiterate reporting doing official business, compared to 12% among the secondary schooled ones and 17% among the post-secondary schooled ones. In concurrence with the male respondents, educated women report more husbands doing official business compared to uneducated ones, with 48% of the illiterate reporting husbands doing official business, compared to a high of 79% among those with post-secondary schooling (x^2=98.107, $p\leq$.00005). This means that more educated women do not necessarily take up tasks outside the house that are usually defined as the domain of men.

The only other interesting and significant pattern

here relates to region, with a high of 89% of the men in the southern West Bank conducting business themselves, compared to 86% in Gaza, 83% in the northern and 71% in the central West Bank, and 73% in Jerusalem (x^2=36.734, $p\leq$.00005). For women, a high of 33% of women in the central West Bank, 23% in Jerusalem, 15% in the north, 14% Gaza and 11% in the south report themselves as conducting business (x^2=46.968, $p\leq$.00005). These results raise the question as to women conducting official business also being a function of new practices emerging in the center and in Jerusalem to a higher extent than elsewhere, although it is also true that these regions have more female-headed households.

Rural women and women in the central West Bank and Jerusalem pay more bills.

We have a similar situation with paying bills, with more men and women (although still largely men) in the nuclear families paying bills than the extended households, and more other household members in the extended households paying bills than the nuclear ones. There are no differences by refugee or returnee status, but exactly the same pattern with education: more men pay bills with increasing higher education, and more women confirm this pattern. For locale, the results were similar for men where all reported just about the same rates of paying bills, but not for women: 13% of women in the city and camp reported paying bills compared to a higher 21% for village women (x^2=10.200, p=.37). Thus, while rural women in our sample do less clothes shopping than urban and camp women - which may often involve travel to urban centers - they handle other financial transactions at a greater rate. And again, with similar results for region, with more women in the center of the country and Jerusalem paying bills than the rest of the country.

On the whole, education is consistently of importance, but there is a paradox: with increasing education of both men and women, men tend to take on more male work and women less (business and bills), further dividing public and private tasks for household welfare. The type of locality is important too in that it seems to restrict access for village women to shopping, otherwise a task that is handled by both men and women. Finally, the central West Bank and Jerusalem witness somewhat expanded tasks for women, as women in these regions seem to be involved more in conducting official business and paying bills, tasks usually relegated to men. This is perhaps related to the greater presence of female-headed households and working women in the Jerusalem and central regions.

In conclusion, roles generally continue to be clearly defined and demarcated for strictly household chores; extend to gray areas with mixes between women and men doing work in activities such as shopping for food and clothes, perhaps representing transition, while conducting official business and paying bills continuing to be largely the domain of men, with signficant regional and other exceptions. In the extended family, when male spouses are not available, male jobs are relegated to other male family members and female jobs are extended to other female family members. In the nuclear family, because of the absence of this social support, we notice a slightly higher participation of men in housework. This may bring some compensation for women, but only partially. In exchange for freedom to live a more independent life without the constraints of the extended family, these women may suffer the burdens of responsibility for household tasks.

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