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providing humanitarian assistance
to palestine refugees since 1950

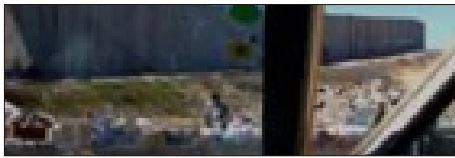


UNRWA

Emergency Appeal

2005

Special Report



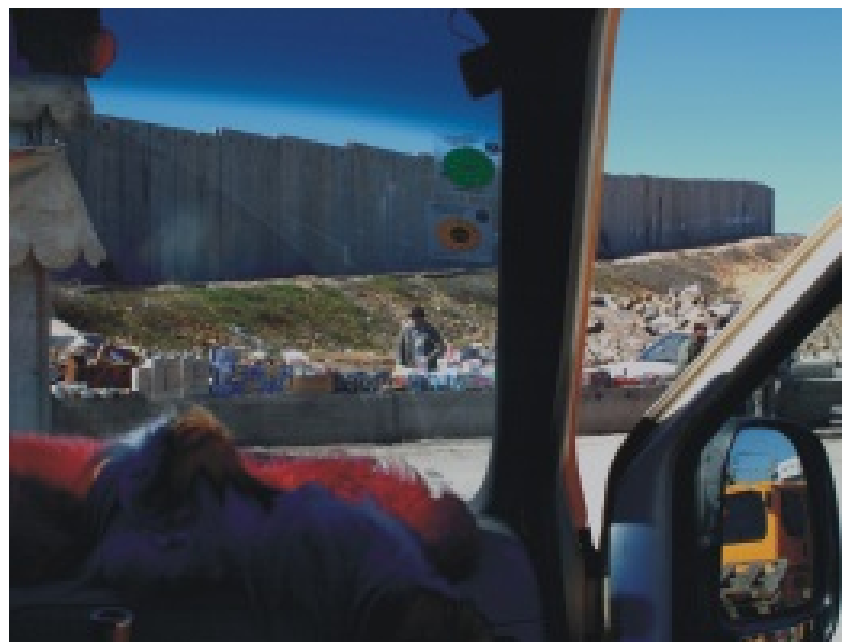
INTRODUCTION

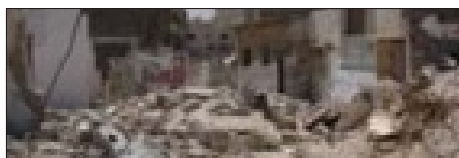
Since 2000, UNRWA has delivered emergency programming in West Bank and Gaza with the aim of protecting vulnerable refugee population from the worst effects of the countermeasures which Israel has deployed against the *intifada*. The first six months of 2005 have borne witness to a welcome decrease in deaths and injuries on both sides of the conflict and an end to the widespread practice of home demolitions in Gaza. The disengagement of Israel forces from Gaza is a further welcome development and will have a major impact on the personal security and quality of life of those Palestinians living in the enclaves and in the areas bordering settlements, army bases and the so-called "Philadelphi corridor" along Gaza's border with Egypt.

However in the face of these positive developments, no improvement has been noted, or is forecast in the short-term, in the macro-economic indicators in oPt. The internal closure regime remains the biggest inhibitor of economic revival in the West Bank and the completion of the barrier's route around Jerusalem is near. Israel has marginally relaxed its restrictions on the number of workers entering Israel but no significant increase is planned in the post-disengagement era. The future potential of access to Gaza by sea and air routes remains latent.

In the light of its experience over the past five years, the Agency remains convinced, of the value of its emergency programming. Trust in the Agency among Palestinians in Gaza remains very high, as was demonstrated by a survey conducted by FAFO, the independent Norwegian research foundation, between 3 August and 9 September. Some 78 percent expressed confidence in UNRWA, compared with 24 percent for the Palestinian Legislative Council and the Palestinian Authority Council of Ministers.

UNRWA's conviction about the need for its emergency programme requires validation. In addition to the usual quantitative information, in this report the Agency reviews the changes in the situation over the past six months and includes the results of a number of focus groups and personal interviews. This research was undertaken by external researchers in mid-2005 and their results vividly convey the positive impact which emergency programming has had, and continues to have, on the lives of Palestine refugees in this transitional period.





CONTEXT OF THE 2005 APPEAL

When UNRWA planned its Emergency Appeal during autumn 2004, the developing situation at that time was characterised under the following headings:

- Loss of life;
- Destruction of property and infrastructure;
- Closure measures;
- Economic deterioration; and
- Problems with humanitarian access

The following reviews the main developments which have taken place under these headings in the first six months of 2005.

Loss of life

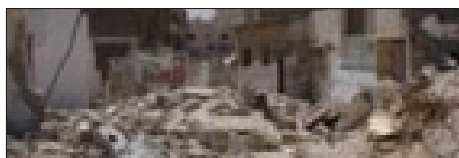
In the first six months of 2005, 120 Palestinians were killed and 654 injured. In the same period, 21 Israelis were killed and 196 injured. A comparison between the last two quarters of 2004 and the first two quarters of 2005 shows a marked lessening in the levels of violence with fatalities and injuries significantly reduced amongst both Palestinians and Israelis. The number of Palestinians killed by Israeli army and settler operations has fallen by over 73% from 460 to 120 cases during the period whilst injuries have fallen by over 70% from 2,002 to 654 cases. Correspondingly, the number of Israelis killed has fallen by over 53% from 45 to 21 cases between the six month periods and injuries are down by nearly 45% from 358 to 196.

This reduction of the level of violence on both sides is both significant and welcome. The situation however remains fragile and the number of violent incidents recorded in the Gaza Strip has been gradually escalating in recent months in the run up to disengagement, largely as a result of increased home made rocket attacks and mortar fire on Israeli settlements and military installations.

Destruction of property and infrastructure

Home destruction, a key feature of Israel's military response to the *intifada* in Gaza has likewise significantly abated. In the first nine months of 2004, demolitions were running at an average of 77 per month in Rafah alone. During the Days of Penitence incursion into Jabalia in October, 675 Palestinians were made homeless when 91 homes were destroyed during a ten day period. The first six months of 2005 in Gaza have witnessed a cessation in the use of this tactic and no homes





CONTEXT OF THE 2005 APPEAL

belonging to refugees were recorded as being destroyed. This positive development was mirrored in the West Bank where no refugee shelters were reported as demolished as a result of military activity and only a few families reported minor damages.

Closure measures

OCHA have reported an 11% reduction in the number of closure barriers since November 2004 with the number as of March 2005 standing at 605. OCHA notes that while this has eased movement in some parts of the West Bank, evidence suggests that in some areas static barriers have been replaced with "flying" vehicle checkpoints. The barrier itself has almost completely encircled the city of Jerusalem with the exception of the section around the Az-Za'im checkpoint. Checkpoints in the barrier will regulate the movement of Palestinians to and from Jerusalem, and are likely to lead to a further reduction in the number of Palestinians entering. This development places an estimated 60,000 Palestinians holding Jerusalem identity cards on the eastern side of the barrier and therefore subject to restricted access to services inside the city.

Between January and March, there was a steady increase in the number of Palestinian workers and merchants entering Israel and the Erez industrial zone. This trend ended following the closure of Erez with the onset of the Jewish Passover holidays in the third week of April. The closure continued until 15 May for Palestinian workers and merchants, and 16 May for access to Erez industrial zone. This closure was imposed on the grounds that some workers had been submitting false documents while trying to leave the Gaza Strip.

Economic deterioration

Despite recent political developments and progress in implementing the Israeli disengagement from the Gaza Strip and part of the Northern West Bank, microeconomic indicators in the oPt have not shown any sign of improvement during the first half of 2005.

The severe deterioration of economic conditions in the West Bank and Gaza Strip after five years of *intifada* is reflected in recent trends of labour market indicators. The unemployment rate for the first quarter of 2005 is estimated at 26.3%,

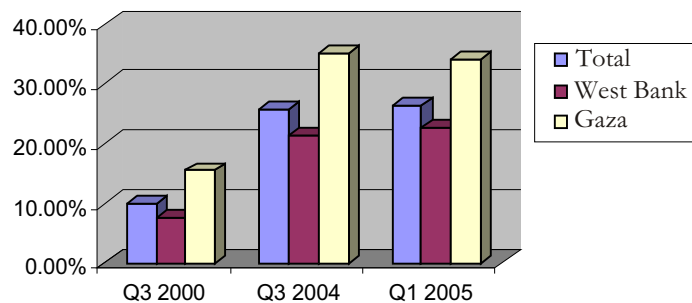




CONTEXT OF THE 2005 APPEAL

compared to 10% on the eve of the *intifada*⁽¹⁾. According to PCBS data, the unemployment rate peaked in 2002 and has since stabilized at around 26 - 28 percent overall. At present, more than a quarter of the economically active population in the oPt is unemployed, with a higher percentage in Gaza (34%) than in the West Bank (22.6%).

Unemployment in the oPt



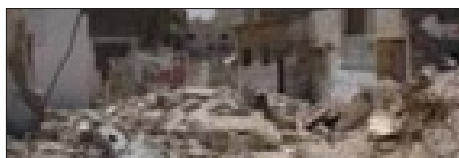
Source: PCBS, Labour Force Survey (January-March 2005)

In order to restore levels of unemployment to pre-*intifada* levels, it has been estimated that about 130,000 new job opportunities will be needed. In addition, 27,000 posts, along with 30,000 new houses will be required every year to keep up with annual population growth. Overall, labour force participation decreased by 3.2% during the first quarter of 2005. The total number of people in paid employment has dropped and Palestinians are found to be gradually more engaged in family business or self-employment activities. Preconditions for economic recovery are still far from being met. More than half of the Palestinian population is living on less than NIS 1,850 (US\$411) per month, which represents the estimated poverty line for a reference household in the oPt. External assistance is thus likely to remain vital in the foreseeable future. Additional evidence for this conclusion is provided by recent trends in the dependency ratio, the ratio of economically inactive to economically active population, which increased from 4.8 to 6.3 in the first months of 2005. As a key indicator of trends in standards of living, the increasing dependency ratio in the Palestinian context suggests that living conditions are further deteriorating - 4.8 in 2000, increasing to 6.3 at the end of June. Nominal daily wages in the West Bank have decreased from NIS 71.6 (US\$16) at the end of 2004 to NIS 71.1 in the 1st quarter of 2005, while a slight increase has been recorded in Gaza; adjusted for inflation, real purchasing power has declined significantly. The percentage of employees whose monthly salary is considered to be below the poverty line reached 58.8% in the first months of 2005.

Access constraints and restrictions on the movement of Palestinian people and goods are having a detrimental impact on the total number of employed persons by sector. According to PCBS, the total number of Palestinians working in the agricultural sector significantly decreased in recent months. Although seasonality has to be taken into account, the drop is particularly significant in the West Bank, where the percentage of employment in agriculture has decreased from 22.8% at the end of 2004 to 14.4% in the first quarter of 2005.

Concern is rising at the economic conditions of Palestinian households and their ability to cope with such a prolonged crisis. Throughout the *intifada* median monthly income in the oPt has dropped from NIS 2,500 to NIS 1,500 (US\$333 at the current exchange rate). The loss of income for households has resulted in a

(1) Source: PCBS, Labour Force Survey (January-March 2005).



CONTEXT OF THE 2005 APPEAL

substantial reduction of both consumption and savings. Palestinian assets have been critically eroded and coping strategies exhausted. The deterioration of living conditions in the Palestinian territories is confirmed by an increasing reduction of household expenditure on basic needs. A higher proportion of cash expenditure is allocated to food, which has become the priority need in oPt ⁽²⁾. In this context, humanitarian assistance will continue to play a major role.

Humanitarian Access

In the West Bank, the number of access problems at checkpoints manned by Israeli Army and Border Police affecting UNRWA staff members remained stable during the first two months before increasing again during March: Thirty five access problems were reported to the Operations Office in January; 31 in February; and 59 in March. Over the second quarter of the year, the number of access problems involving UNRWA staff members was reduced significantly overall: 104 access problems were reported in April; 64 in May; and 68 in June.



During April, the Israeli authorities did not allow UNRWA to import petrol through the Karni crossing. Initially it was determined that the movement of petrol was a security issue; later it was termed a safety issue. Instead of using Karni, the Agency was asked to use the Nahal Oz petrol pumping station. The Agency was unable to comply with this request since the operations of the pumping station were not compatible with either UN or donor procurement regulations. Israeli authorities relented in June and allowed a "one time" delivery of petrol to the Agency in Gaza. Supplies are now in place to last the Agency until November.

Separately, the Israeli authorities, through the Erez Liaison Office, have been supportive in permitting the Agency to bring in additional supplies of food, medicine and equipment to allow pre-positioning in advance of Gaza disengagement.

⁽²⁾ Evidence is also provided by a recent survey on Livelihoods, shocks and coping strategies of WFP beneficiaries in oPt undertaken by WFP on non-refugee population between September and November 2004.



UNRWA'S EMERGENCY PROGRAMMING: what is the impact?

UNRWA contracted the Bisan Centre for Research and Development based in Ramallah to conduct a series of focus groups in the West Bank and Gaza to gauge the qualitative impact of emergency programming on the lives of beneficiaries. The focus groups, held during June and July, were organized on the basis of UNRWA's programmed responses to the emergency.

A total of 21 focus groups were held in area offices in three locations in the West Bank (corresponding to UNRWA's three operational areas of Northern, Central and Southern West Bank) and camp offices in three locations in the Gaza Strip, again corresponding to UNRWA's operational structure. Beneficiaries were selected at random by UNRWA field staff. Separate focus groups were held in each location covering emergency employment, food assistance and cash assistance. Due to the special nature of the rehousing programme, its impact has been gauged through in-depth interviews carried out by staff from UNRWA's Gaza Field Relief and Social Services Programme.

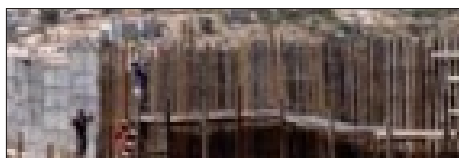
In each focus group, one researcher led the discussion session while another took notes on the discussion as well as participants' attitudes and reactions. In one instance the facilitator had to resort to a tape recorder as an observer/note-taker was not available.

Interviewee selection for the personal profiles was determined by the groups themselves. The facilitator requested volunteers for the interviews and then the focus group participants helped to choose among those who volunteered based on how representative they felt the individual's comments were during the session of their own experiences. The results of these interviews have been presented under each programme as more detailed examples of beneficiaries' personal circumstances.

In view of the unfamiliarity of participants with the focus group process, researchers were asked to ensure that an informal yet professional atmosphere prevailed during the sessions. At the outset, participants were asked to keep their comments as close to their own experience and knowledge as possible, and it was emphasised that honesty and accuracy was important. Confidentiality of identity was emphasised as a key aspect of the research process.

A different approach was used to cover the mobile health clinics which operate under the emergency programme in the West Bank. Three locations were selected and a researcher accompanying the health teams conducted exit interviews with patients who received treatment. Over 230 refugees in nine locations across oPt were thus engaged in this process.





EMERGENCY EMPLOYMENT CREATION

Objective: Contain and mitigate the socio-economic crisis facing the refugee population through temporary job creation using both direct hire (where UNRWA both funds and directs the programme of work) and indirect hire (where UNRWA funds and supervises activities implemented through a third party, usually contractors or community organisations). Note that the maintenance of UNRWA's service levels and infrastructure is a secondary objective of the emergency employment programme

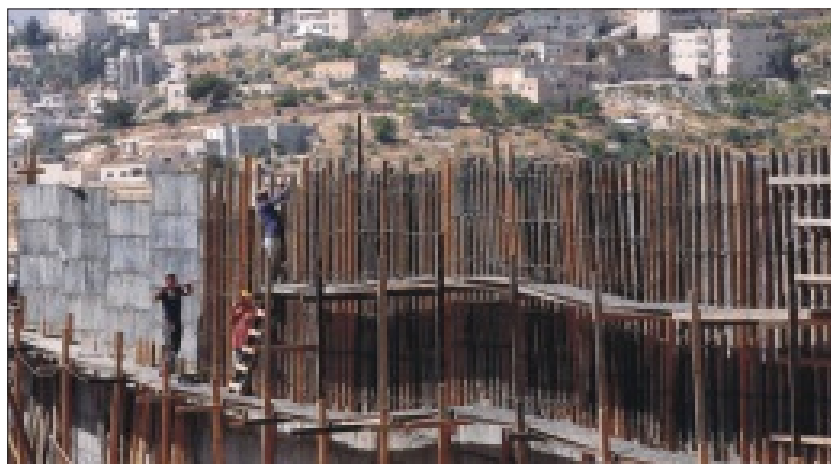
UNRWA offers temporary employment in a wide range of professional and technical programme support positions in connection with its regular and emergency programmes, including teachers in its schools, medical professionals in its health centres, engineers on project sites, and administrative and clerical workers in its field offices and headquarters. Unskilled workers are also engaged. Between January and March, UNRWA offered 6,449 temporary employment contracts under direct hire, 1,111 in the West Bank and 5,338 in the Gaza Strip. Together, these temporary employees worked 570,054 days.

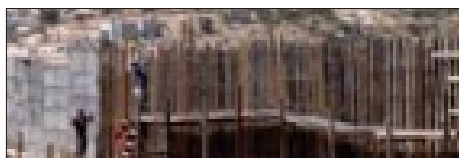
A total of 28,643 work days were generated through UNRWA's indirect hire projects in the second quarter of the year. In total, 16,061 days of labour were generated in the West Bank, and 12,582 days in the Gaza Strip. During the reporting period, two construction projects were under implementation. No new project started within the reporting period.

The Ramadin Co-Educational School (a new school with 25 classrooms and 11 specialised rooms was completed) while Ghor El Far'a (Jiftlek) Co-Ed School was still under construction. It was projected to be completed by the end of the year. Works at Ghor El Far'a were suspended in February 2004 by the Israeli Civil Administration, on the grounds that no construction permit had been obtained. The matter was successively solved and project activities were resumed in March 2005.

In the Gaza Strip, indirect hire funded the following activities:

- 1,210 job days were provided through the construction of a wastewater pumping station and pressure main in Khan Younis, which completed the project.
- 628 job days were provided through the construction of a gravity sewage line in Khan Younis, now complete.
- 1,357 job days were provided through the repair of damaged sewage lines and water systems at Tal El-Sultan in Rafah, now complete.
- 254 job days were provided through the repair of structures damaged during the Israeli incursion last year in Jabalia Camp, also now complete.
- 2,829 job days in repairing damaged roads in Tal al-Sultan now 25% complete
- A total of 6,304 job days created in the paving of roads and alleyways in Jabalia (1,478 days, 26% complete), Nuseirat (156 days, 3% complete), Maghazi (249 days, 14% complete), Khan Younis (1,947 days, 41% complete) and Rafah (2,474 days, 77% complete)





EMERGENCY EMPLOYMENT CREATION

Research findings

A total of 51 participants were involved in the focus groups for this programme. All participants were unemployed at the time they entered the programme apart from six who had been working in construction or other unstable temporary jobs. In addition, one participant was a student and one was a housewife who had never worked outside the home before.

Prior to entering the programme, participants had employed a number of different coping mechanisms to meet their needs and those of their families. These differed between Gaza and the West Bank in a manner which suggests that options available to refugees in the Gaza Strip are more limited. In Gaza, responses included temporary work, income of other family members, assistance from relatives and friends and credit from shops. Responses in the West Bank included the above but also covered other forms of assistance such as cash and food assistance from UNRWA, assistance from charitable organizations (e.g.: Agricultural Relief, Popular Committees), PA's employment program, selling possessions including land, family valuables and selling wild herbs gathered locally.



Unsurprisingly respondents cited a significantly lowered standard of living and mounting debt as the main challenges of unemployment. Refugees also reported frustration and despair as a result of poverty, being unable to buy medicines and enduring poorer health as a result, and reducing consumption of food. Some reported family tensions increasing as resources were reduced.

Access to the short term job opportunities provided by the programme enables beneficiaries in both fields to cover families' needs for food, medical expenses, education expenses, clothes, transportation and repaying debts (which in turn releases further lines of credit).

	Area	Basic Needs	Repaying Debts	Saving
Gaza	Northern	55.60%	42.20%	2.20%
	Central	53.60%	42.70%	4.50%
	Southern	51.80%	43.60%	5.60%
West	Northern	50%	41%	8.60%
	Central	57.80%	42.20%	0%
	Southern	72.20%	21.10%	6.70%
	Average	56.8%	38.7%	4.5%



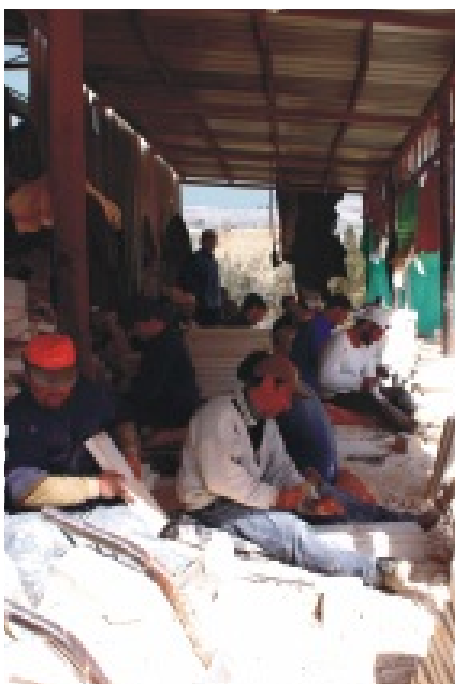
EMERGENCY EMPLOYMENT CREATION

In addition to these immediately practical benefits, refugees reported relief from the pressure created by poverty for a few months and decreased levels of anxiety. People were also able to resume social relations which had been cut as a result of not being able to buy gifts or provide hospitality.

Respondents were also asked whether there were any negative effects of working on the programme. Many of the comments expressed were related to the short duration of the work placements provided and, for a number of participants, uncertainty as to how long the placement was going to last. Returning to unemployment after the placement came as a shock.

The level of salaries was an issue in that the typical earnings of NIS1,100 to 1,200 a month (US\$245 - US\$265) was considered insufficient for a large family. It was noted that due to the nature of the programme, it was not possible always to provide work commensurate with people's skills and experience. For those seeking work experience, the fact that credentials or certificates were not provided at the end of the placement was an issue as was the fact that there was insufficient emphasis on the development of skills included within the programme. However, a number of respondents did report learning new skills in areas such as warehousing, forklift truck driving, administration, vehicle maintenance, information technology and social research.

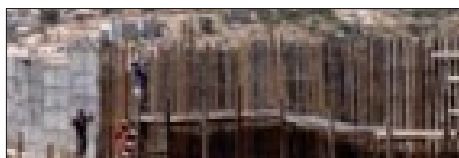
A number of respondents raised the issue that whilst benefiting from this programme, individuals were precluded from receiving either cash or food assistance. This did not allow for enough debt repayment through the programme. Overall respondents were very positive regarding the way the programmes were managed, noting the flexibility shown when people had suffered personal emergencies during the programme. Also appreciated was the relief which the placement provided from the social isolation brought about by unemployment and the resumption of work relationships. The additional cash within households was badly needed.



Ahmad, Southern West Bank

Ahmed, 22 years old, is from Al Fawwar refugee camp in the southern West Bank. The youngest among his brothers and sisters, Ahmad is responsible for his family as his father is mentally ill. "After Tawjili, UNRWA stopped its assistance to us on the grounds that I was no longer a student but capable of being responsible for my family. At the beginning of the *intifada*, I was working as a labourer with my uncle but then work stopped. The only source of living was this charitable assistance. Some other programs also helped such as the assistance of Al Qutria organization, and the Saudi assistance, what the PA offers or ministries supply. All of this assistance is only temporary though."

Ahmed worked in the employment program from January to March this year and currently he is trying to get a second contract. "Every time I go to the camp director he tells me that he sent the list to Mrs R. and there are many people are registered on the lists before me. To get on the programme before, I went to the camp director more than 15 times over 5 months. In the last three months, I visited the UNRWA office more than 30 times in order to get a new contract. I told them that I am ready to accept any job from Nablus to Hebron."



EMERGENCY EMPLOYMENT CREATION

On whether his employment in the UNRWA emergency program has helped him to achieve any of his aspirations, he said, "Only to get bread on the table. Do you think I aspire to live in a mansion? During my employment period I was meeting the basic needs of my family in food, clothes and education and a few other things like a refrigerator and washing machine. I was buying them on credit and when I get money I pay for them. For the last three years I haven't worked. Only God knows how we are living. We live on credit from the shops in the hope of getting new employment and being able to pay back our debts. The salaries are too low and UNRWA doesn't provide us with all of our needs in terms of medicine. I pay the cost of the medicine for my father's mental illness and it is so expensive. We hope that UNRWA will increase its assistance instead of cutting back. I borrow from people and shops in the hope that I will be employed for an additional three months."

Fayez, Northern Gaza Strip

"The UNRWA job creation program helped me to pay back some of my debts and it enabled me to buy additional food items from the super market on credit". This was the major benefit of the income which Fayez, who lives in the Beach Camp, earned through the programme. Fayez is 53 years old and has been unemployed for over than 5 years. He has ten children, four of whom are university students. He says, "My sons and daughters studying at universities. They work hard and do well which has enabled them to get scholarships every year. But if they didn't, I wouldn't be able to pay their high tuition fees."

Fayez is buying the majority of the family food on credit. "The debts at the supermarket were, and still are, increasing every day because there is no income. For some time I couldn't even go to the supermarket because of the level of my debts. Each time I need to buy things I get really embarrassed and often I come back home empty handed. I keep thinking all the way from my house to the supermarket what I would say to the supermarket owner. While the debts are increasing, my family's needs are increasing as well. Sometimes I have to turn to my relatives to borrow money just to cover the cost of my son's bus fare to school. This is not a just situation. The Government and the UNRWA should find a solution for me and for those numerous others suffering the same circumstances.

I have recently joined the JCP and I hope I will get my salary as soon as possible so that I can pay off some of the debts. This opportunity has significantly helped me and my family. I hope that I will get renewed and the period of work extended in order to pay all my debts and to pay for my family's basic needs".



Objective: To combat malnutrition and micronutrient deficiencies and counteract the problems of physical and economic access to food by providing food security nets comprising a basket of six basic commodities that are either not produced locally or else are not available in local markets at an affordable cost. An important side benefit of the programme is that it frees up scarce household funds for other essential needs.

FOOD ASSISTANCE

UNRWA provides emergency food aid to households in the occupied Palestinian territory (oPt), supplying staple commodities that contribute to nutritional security, including flour, rice, chick peas, sugar and oil. It provides 60 percent of estimated total daily nutritional needs.

A total of 197,734 families received food parcels during the reporting period (131,961 in the Gaza Strip and in 65,773 in the West Bank) benefiting over 1 million individuals. A total of 20,145 tons of food were distributed. In the West Bank, UNRWA continued cooperation with the NGO, Children International who provided tinned food items which UNRWA distributed through an additional 177 food parcels to families in the Nablus area.



Research findings

For four of the focus groups, UNRWA's food assistance was the number one source of food for all respondents. In northern Gaza there was no specific data available. In central Gaza, three of the eight respondents said they relied primarily on UNRWA's food assistance while five indicated that they are able to purchase food in the market. Secondary sources of food among the five focus groups for which there was quantitative data broke down as follows:

- obtaining food from family and relatives (38% of the 50 respondents to this question),
- buying food in the market (32%),
- charities and relief organizations (12%),
- UNRWA food assistance (10%) and
- farming (4%).

Two participants identified specific problems related to their food security. A beneficiary from the southern West Bank mentioned that the Israeli army had entered their dwelling and spoiled their food, mixing the flour with the rice among other things. A participant from northern Gaza stated that it was difficult to rely on the market because that depends on one having money which was not always available.



FOOD ASSISTANCE

Respondents agreed that food aid secures the minimum requirements of family food needs. In addition, money was saved on the costs of purchasing food items such as bread and labaneh as beneficiaries make bread from the flour and labaneh from the whole milk powder provided. The financial assistance that this represents enables beneficiaries to repay debts to friends, relatives and shops and frees cash to pay for utility bills, educational expenses, clothes, rent and other basic needs. It was again noted that the relief that this brings was reflected in better relations within the family.

A significant number of the participants said although UNRWA's food aid made a difference in their lives, there are many other food needs that they have. One woman mentioned the need for cooking gas, another said that her family never ate meat, and a third woman said that her family had not even been able to afford bananas (the cheapest fruit) in over nine months.

In southern Gaza, participants mentioned that the food aid quantity is not sufficient and that the variety of aid has decreased recently with no canned meat or fish being distributed. In the northern West Bank focus group, participants estimated collectively that UNRWA covers about 10-30% of their overall food needs within the family. The participants also stated that food portions had diminished.

UNRWA has long been aware that, as in food distribution programmes elsewhere in the world, a portion of the food distributed is sold by beneficiaries. In the sample covered by the focus groups, 38% of respondents admitted selling food at some time. Funds raised through the sale of food were used to buy food not included in the UNRWA package such as fresh fruit and vegetables and fresh milk for children. Some of the funds raised were used to substitute items for better quality goods from the market and some used receipts from selling food aid for other household expenses such as cooking gas, medicine, educational supplies and the repayment of debts.

One of the participants said that they sold their food aid because they already had enough food. Another reported how they sold the food and used the proceeds to buy better quality items of the same because "the food was damaged and not edible." In the northern West Bank, participants mentioned that the quality and quantity of food in the package had been reduced. Participants agreed that they would like to appeal to UNRWA to distribute portions on a monthly basis, taking into account the number of family members. In the southern West Bank participants explained that they barter rather than sell their food aid for other food items.





FOOD ASSISTANCE

Participants were asked what would be the result if food aid was discontinued. This line of questioning elicited responses such as reduction in food intake, mounting debt and deepening poverty. Concern was raised that a reduction in food assistance would have a negative impact on children in the family with the likelihood that it might not be possible to meet educational expenses and children being removed from school in order to assist families in making living. A number of respondents in both West Bank and Gaza advised researchers that they might turn to crime in order to feed their families whilst respondents in the northern West Bank focus group stated that they would pressurize the Agency through demonstrations until food aid was reinstated. Many queried whether they would be able to cope in such circumstances. In addition to the responses mentioned, coping mechanisms which would be employed under such a scenario included increased reliance on credit and the sale of personal belongings.



Sami, Gaza Central Area:

Sami is 56 years old. He has 9 sons and daughters and he is unemployed. He used to work in Israel like so many others, since the beginning of the *Intifada* he has been unable to reach his former work. Sami has 3 sons studying at university. He says "each term I collect the fees from my relatives living abroad. They support me, but for the daily expenses I basically depend on loans and credit. The quality of food provided to my family is variable and we depend mainly on beans."

"We cook chicken once every two or three months. My children are used to this and I do appreciate their understanding for our critical circumstances. I believe the UNRWA food aid is insufficient, it lasts for 22 days only, and distributed to us once every six months. I wish UNRWA would provide us the food assistance every two months. The food aid is very supportive and contributes to reducing the debts we have incurred for food items; however it is insufficient and does not meet the six months food needs of my family. I would like to convey thanks to UNRWA for its assistance to us and wish it would develop and keep providing us its various services."



FOOD ASSISTANCE

Issa' Southern West Bank

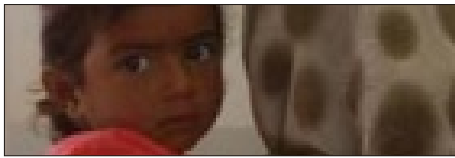
"We had land and we were using it to raise sheep and crops on it. The IDF confiscated it to establish Nahal Darom military base. Our house is composed of two rooms and we - my three wives and children - are 17 people. Five of the children 5 are disabled. The IDF threatened that they would demolish our house but I applied for lawsuit and got an order to postpone demolition date.

I was injured in the first *intifada* and I had to stop studying in the UNRWA Vocational Training Centre at Kalandia. I was not eligible for UNRWA assistance because my disability is only partial. I went to work in Israel and because I don't have a magnetic ID, I was put in prison more than once and I had to sign a certification that I would not enter Israel. Every time I go to an organization to ask them to help me they say that UNRWA must be responsible for me. When the wall was built it became impossible to enter Israel, even secretly, and I investigated the emergency program and the food assistance. I would like to thank UNRWA because they responded to our need. They visited us at home and saw that I have 5 disabled children.

The emergency assistance improved conditions for my children a little bit, but it didn't allow us the minimum to cover the cost of everyday living with dignity. UNRWA gave us flour, rice, milk and oil and sometimes they substitute lentils with chickpeas. In the beginning they were giving me 15 NIS in cash, but it was stopped. I work now in a shop and I don't sleep many days because I spent most of my time with my children in hospitals. I sold all of the furniture and jewellery belonging to my wives in order to cover our living expenses.

The positive thing in UNRWA's food assistance is that it covers about a third of our basic needs and it offers us different things such as flour and milk for children. There is another positive point: we know when the assistance will come and so we arrange our life according to it in order to survive."





Objective: To enable the most vulnerable families most affected by the crisis to meet urgent or priority needs

CASH ASSISTANCE

Selective cash assistance on a small scale is provided to households in crisis, as a result, for example, of the death or injury of a principal breadwinner or the destruction of their home. Grants enable families to buy basic items such as food or meet urgent utility or school expenses. With the exception of relocation grants, they are paid to beneficiaries on an exceptional rather than a regular basis.

In Gaza in the second quarter of the year, 6,037 families received over US \$1.7 million, of which 65.3% was distributed on grounds of loss of employment and a further 33.6% in rental subsidies for those in temporary accommodation. In the West Bank during the same period US \$760,782 was distributed to 3,234 families. Of this 91.1% was distributed on grounds of loss of income.



Research findings

Respondents cited the personal circumstances which led them to be eligible for assistance under this programme. These included unemployment, supporting a large extended family with necessarily high expenditure, imprisonment of family breadwinner(s) and damage to or demolition of the family home due to military action. In addition, a number of participants had lost their livelihoods due to illness leading to temporary or permanent incapacity of the main breadwinner.

As in the case of the employment and food assistance programming described above, beneficiaries had employed a number of coping mechanisms before their application and assessment as suitable recipients of cash assistance. Reliance on previous savings was commonly cited as was assistance from friends and relatives or charitable institutions. Many relied on credit from shops and the sale of personal possessions and household goods. Expenditure was frequently reduced with cutbacks on spending on fresh food, clothing and educational supplies for children. A number of female respondents had been engaged in small-scale enterprise but had found the demands of running a business too much to cope with in addition to their family responsibilities.

The lack of sustainability inherent in such coping mechanisms was underlined through the focus groups. Savings quickly became exhausted and people found that they could not rely indefinitely on the generosity of friends and relations. An element of shame was also mentioned in asking for loans within the family when everyone was short of money and when one could not give a guarantee of when or



CASH ASSISTANCE



even if the money would be repaid. Credit too was becoming harder for people to access and it was clear that in some places local merchants were becoming overextended with the demand for credit within the local community. Those who had attempted to generate income struggled to do so within economically depressed communities. Profit margins on food processing were small and competition from cheap imports made dressmaking unviable. Balancing the demands of other family responsibilities was also cited as a reason for failing to make a success of these micro-enterprises ⁽³⁾.

Again, accessing the type of regular financial assistance such as provided by the programme had brought much needed relief and had led to increased expenditure on fresh food, debt repayment, clothing, educational costs and other household expenditures. Beneficiaries recognized that the programme was designed to be temporary in nature. Almost all (38 out of 40) Gaza respondents reported that finding work would allow them to come off the programme and support themselves once again. This was also a strong focus of West Bank responses. Israeli measures to shut down access for Palestinians working in Israel were frequently cited as a reason for lack of opportunities at the present time.

Respondents felt that the contribution of the programme was to allow them to meet their most urgent financial needs and repay debts. Importantly, it was possible to approach the Agency for this assistance as refugees with dignity intact rather than seeking charity from local NGO welfare providers. Concerns were raised however at the length of the application process and that the level of the assistance was insufficient and the intervals of payment were too long - assistance should be paid in smaller instalments and on a more regular basis as this would help with planning household expenditure. The onus, it was felt, was on the applicant to follow up on requests for assistance. Comments were also expressed to the effect that the Agency could improve its outreach and that assistance was not provided to everyone who needed it.

In terms of alternatives explored, Gazan respondents pointed out that the programme was not a substitute to providing permanent jobs for people. Given a choice between food or cash, all participants in the southern West Bank focus group initially stated a preference for the direct financial assistance since the basic food supplies offered by UNRWA needed to be supplemented with vegetables, and other basic needs like rent, school expenses and meat remained as additional costs. Focus group participants wanted to have choice in their purchasing. However, they also commented that the cash assistance was insufficient and the food assistance did not come often enough. Therefore they concluded they would not want to choose between the two. On the contrary, they would prefer to have both.

⁽³⁾ It is not clear from the focus group reports whether respondents had been supported through an established micro-enterprise development programme.



CASH ASSISTANCE

Muna, Southern West Bank:

Muna is 32 years old and married with six children, one of whom is disabled. Her husband was working as a driver of an illegal taxi but became unemployed when his vehicle was confiscated by the police. Now he is working infrequently on building sites when work is available. Muna has always placed importance on contributing financially to the family. In the 1990s, for example, she raised pigeons and chickens. Later she bought a sewing machine to generate income through making and repairing clothes but she was forced to sell her machine to pay electricity bills after the supplier cut off the power due to non-payment. She tells the story of her experience with UNRWA as follows:

"An UNRWA officer came to visit us to update annual statistics, and by chance we were killing a snake which had come into the house and we showed it to her. The UNRWA officer was shocked to find our house without windows or a door and with only pieces of cloth and plastic to stop the draughts and the dust. We don't have a television nor did we have a chair for her to sit on. We didn't even have tea to offer her in hospitality. Our situation made a big impression on her and she told me that she would help me to apply to the emergency program. I applied on June 2004 and I got cash assistance amounted 1400 NIS in September in the same year.

This assistance has saved me and helped me a lot. The money picked me up out of the well and as the assistance came at the opening of the school year I was able to buy clothes and shoes for each of the children. I also used the money to pay to make a door for the house."

On the advantages of the cash assistance programme, Muna says that it is valuable and she hopes that it will continue till people's living conditions improve. "I don't have a refrigerator or a washing machine, but I feed my children from this assistance and it is wonderful when it comes in a time when we need it", she says. Muna has difficulties however with the payment intervals. "The bad thing about the assistance is its delay, if it was every month or two months it would be better", she says, "and the assistance should take into consideration Ramadan and opening of the schools".

Muna received additional assistance of NIS1,400. She also receives food assistance and she noted that that her children's health improved because of the whole milk supplied in the ration. She says "I buy good quality flour and I mix it with the UNRWA flour then it becomes better and stronger". She needs both food and cash assistance to continue to enable her to cope with both basic food requirements and other needs. At the end of the interview Muna said, "if UNRWA sees the frogs and other animals that enter my house... I should make an exhibition of them. I can only ask UNRWA to relieve us and I rely on patience through what I am suffering".



CASH ASSISTANCE

Mohammad, Northern Gaza:

“What shall I say?” This was the question that Mohammed from Zeitoun asked us when asked him about his situation. He asked the researcher to visit him at home to fully understand his circumstances.

"I leave my family without a penny. I swear there is not one single shekel in the house. No job, not enough food, and no money. My relatives used to support me financially, but how long will I be suffering to this extent?" Mohammad says that he has searched for a temporary job ever since he was forbidden from working in Israel at the beginning of the *Intifada*, but to no avail. Even if he finds a temporary job that lasts for a few days it always ends too soon. Mohammed, like many of the Palestinian unemployed does manual work and gets most of his family's most basic needs on credit from the supermarket. He says, "I can't remember the last time I bought fruit for my children". Mohammed received UNRWA cash assistance two years ago. "It was a big help while it lasted and helped me to buy the things my family needed, but it didn't last forever and I went back to buying goods on credit and taking loans from relatives and friends," he says.

Mohammed wishes that UNRWA would continue assisting his family until he finds a job opportunity that brings him enough income to meet his family's needs. He asked to address UNRWA directly with the following words: "Please help us, please do not stop your assistance. We need it specially this time, this time we stand speechless and unable to support our families and children in their basic needs."



Objective: Meeting the housing needs of families made homeless and repairing damage caused to shelters, community infrastructure and UNRWA installations.

REHOUSING

UNRWA provides assistance to families made homeless by repairing or rebuilding shelters, as required, depending on the scale of damage and the families' personal situation. In some cases, UNRWA assists the families with cash grants paid in installments, allowing the families to carry out the work on a self-help basis, with technical advice and supervision provided by the Agency's engineers. In others, work is undertaken by contracting companies under the supervision of Agency engineers.

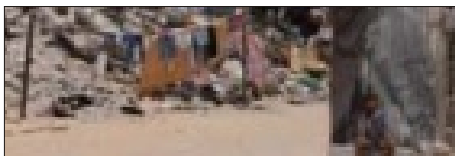
With the cessation of demolition activity in the Gaza Strip, the Agency continued to address the major re-housing backlog. During the quarter, the Agency completed four re-housing projects:

- Rafah Re-housing Project (Phase 5) - 109 Dwelling Units.
- Gaza City - 17 Dwelling Units
- Jabalia - 16 Dwelling Units
- Beit Hanoun - 19 Dwelling Units

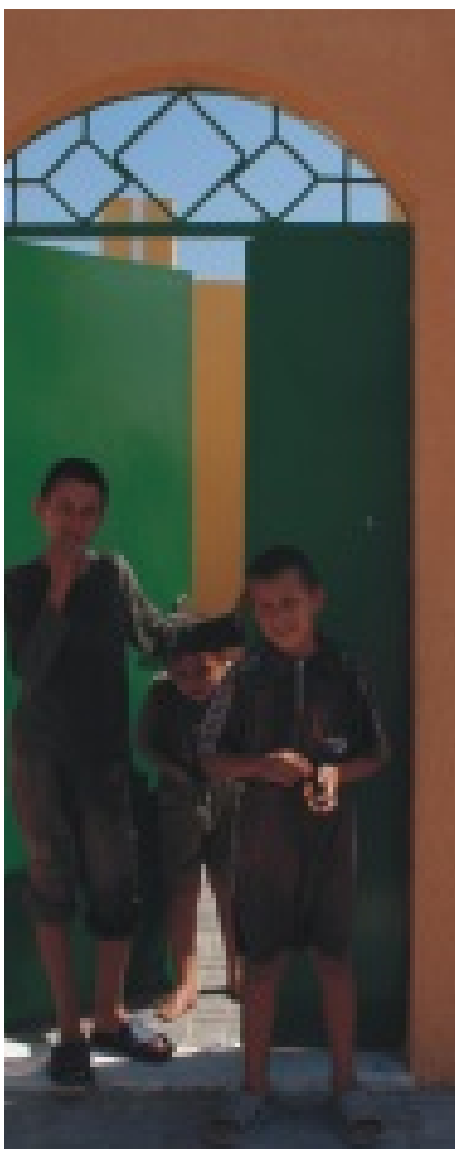
In the West Bank, no shelters were required to be reconstructed. A total of seven shelters were repaired in Balata, Dheisheh and Fawwar Camps and in the villages of Arrabeh and Dahrieh.

As of 30 June 2005, UNRWA had rebuilt 775 dwelling units for 831 families in the Gaza Strip since the start of the *intifada* in September 2000; a further 148 units for 165 families are currently under construction. A total of 2,473 dwelling units for 2,637 refugee families eligible for re-housing under the Agency's standard criteria remains to be built. Out of this, donor funding is currently in place from the 2005 Appeal for 1,210 units (for 1,285 families) and a further 100 units can be funded using other funds available to the Field Office. As of 30 June 2005, 1,364 shelters (for 1,542 families) have been repaired. A total of 857 shelters (for 1,125 families) remained to be repaired.





rehousing case studies



REHOUSING

Salma lives in Jabalia Camp, Block 7

"I lived in an extended family that consists of the family of the wife of my husband's son, which consists of 8 members including two wives. My family, which consists of 4 members, was living in two rooms, a kitchen, and a bathroom. Our living conditions were miserable. We suffered from overcrowding and the surrounding health environment was bad as garbage containers were adjacent to our house.

We were suddenly attacked by three rockets at night. We were terrified and ran out of the house barefooted without covering our heads. At that night we went to a house of our relatives and stayed there for two months until we partially repaired two rooms of our attacked house to stay in. We stayed in the two rooms until UNRWA constructed us a new shelter. The following day to the shelling, we went back to our house in which we found that everything was completely destroyed and we could not save anything from the house. There were two rooms full of cracks and we stayed there after doing some repairs, but we suffered from over crowdedness. We did not feel privacy in our life there. We could not know the reason behind this shelling. It was said that the rockets aimed at killing some wanted persons but it hit our house by mistake!

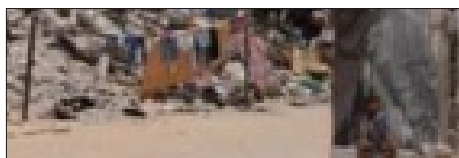
UNRWA gave us US \$400 after the demolition; however, we were not temporarily housed in UNRWA facilities as we were the only ones affected directly by the shelling. We stayed at a relative's house in just two rooms. It was terribly overcrowded and we suffered greatly from the lack of privacy. We stayed there for two months, and then we went back to the two rooms left of our demolished house. After doing some repairs, we lived in the two rooms for three years till UNRWA constructed a new shelter. We were really dependent on the food assistance that UNRWA distributed through Emergency Programme.

The demolition of the house had a big psychological impact on all of us and we all suffered from constant fear, anxiety, and regular panic attacks. The children were particularly affected from the memory of the shelling and suffered from bed-wetting and got frightened when they heard loud voices.

We had contacted UNRWA employees for several times to speed up construction operations soon and it was comforted to know that a shelter would eventually be provided. We were told that the delay was caused by the huge number of demolished houses in Gaza Strip. The Red Cross also provided us with blankets and kitchen tools.

The new home is great. It is healthy and the surrounding area is fine. UNRWA built a two-storey building with four room apartments on each floor. The new home is much better than the temporary accommodation with our relatives and also better than our original dwelling. We feel happy in this house because it is spacious and secure.

All public services are available including electricity, water, phones, sewerage, clinic, schools, mosque and shops, all are close to our home and don't take more than 10 minutes walk to reach.



rehousing case studies

REHOUSING

We feel that this shelter meets our housing requirements today and we know that it is built according to the Agency criteria in terms of area and number of rooms. We are satisfied of what we have got and we thank God for that.

We have a plan to extend the house if the economic situation improves in the future when children grow up, as there is space to make an extension. We thank God and UNRWA and all those who assisted in implementing and financing this project for granting us this new shelter in which we feel comfortable.”



Mohammad has lived in Khan Yunis Re-housing project since 2003 with his wife, two sons and five daughters.

I was living in a modest house roofed with asbestos and with five rooms near the settlement [of Neve Dekalim] - a dangerous place to be. My nine-member family lived in two rooms while my father's family lived in the other three rooms. Environmental conditions were poor, streets were dirty and sewage facilities were inadequate. I lived with my wife in one room; all the other seven children lived in the second room. We all suffered due to the over-crowding. I would get angry quickly due to family problems and psychological pressure and sometimes I was violent with my wife, children and neighbours because we all lived one on top of the other. My children were also badly affected by these conditions and they did not do well at school. They were obliged to spend most of their time at the streets and that created more problems with the neighbours. In addition, parents and children suffered from the pressure created by living in an area where there were regular clashes between militants and the Israelis.

The house was demolished at around midnight during an IDF operation without notification along with 25 other shelters. We had no time to get any of our belongings out of the house. The soldiers destroyed a six-storey building nearby and heaped the rubble from that onto our demolished house, and then they buried everything in a huge hole dug with bulldozers.



rehousing case studies

REHOUSING

The Agency opened school buildings to accommodate the families made homeless. My family went to live in the house of my father in law who allowed us to live in the second floor of his house so we did not receive any of the emergency assistance distributed by the Agency at that time for displaced people.

The family lived at the house of father-in-law as best we could. It was difficult for his family to accommodate us and we felt bad for the difficulties our misfortune caused for them. We stayed there for 18 months during which time we received food assistance under UNRWA's emergency programme. The demolition was a cause of great sadness for us as we had lived in the shelter for years. The family felt lost and desperate and at the time we felt like we would rather die than live like that. This badly affected the children and they suffered panic attacks and constant fear which further affected their performance in school. Conditions changed for the better after we received the new house

I approached Relief and Social Services Office in Khan Younis Camp for an initial visit and thereafter the Social Worker updated me on developments in the construction process. We were consulted on the plans and designs which were explained to us, and we studied them before accepting.

Our new home consists of two floors. My father lives in the ground floor and my family lives in the first floor, which consists of three rooms, kitchen and bathroom with good finishing. Family feels comfortable and secure at this house. We extend our thanks to UNRWA for constructing the shelter for us. There is no comparison between the new situation and the old temporary or permanent conditions. The house is independent and there are quite wide alleys, infrastructure and the house is healthy, clean and lacks nothing.

The available services in the area are comprehensive including availability of a nearby hospital and a school that it takes us five minutes on foot to reach. A mosque and shopping facilities are close too. The family however suffers from shortage of drinking water, as the available water supplied by Al-Foukhari Municipality is salty.

The dwelling unit we received meets our residential needs. We are fully aware of the Agency's policies and regulations concerning the housing process, number of rooms and area allocated to us. We intend to extend our dwelling unit in the future if my economic situation was improved as now we have no income and no funds for building".



rehousing case studies

REHOUSING

Attiyeh was rehoused in July 2005 in Rafah's Badr Housing Project. Previously, he had lived with his wife, two sons and three daughters in Block J of the Rafah Camp.

I was living in Rafah Camp in a three storey building together with my married son. The area of each floor is 150m² in an overcrowded area with sandy unpaved alleys. The house was close to the Agency's Health Centre, schools and the market but was located in a hot area near the Egyptian border fence which badly affected the family's security and safety.

On 27th December 2002, Israeli army bulldozers demolished our house and 30 others during the day without any notification during an incursion operation. We were unable to save anything from the house during the operation except the light furniture I managed to evacuate several days before the demolition - we had moved to sleep in a rented flat at nights and we used to go to our shelter and stay there during day.

After the demolition we continued to live in the rented house. I received emergency assistance including blankets, mattresses, mats, food commodities, tents, kitchen kits and UNRWA covered the cost of the rent. We received about \$3,500 in rental subsidies in addition to in-kind emergency assistance.

We stayed there for more than two and a half years. It was far from ideal - my family were used to seven rooms in the old house and now they had to share just three. It also badly affected my duties as a member of a local committee as I became unable to meet people seeking solution to their disputes and problems. The area neighbourhood was far from public services such as schools, health center and the market.

Relationships within the family suffered due to psychological pressure and stress and the children still feel the loss of their old home. The new house is smaller than the old one and this has impacted on their social activities.

We were satisfied with the UNRWA's performance as they kept updating us of the construction process and developments. The new house consists of three rooms, a kitchen and a bathroom on the ground floor for my family. The second floor consists of two rooms, a kitchen and a bathroom for my married son. The house is excellent in terms of structure, tiles, plastering and painting but the number of rooms is not sufficient as I have adult sons. I know that the new house is better than the one I rented but the demolished house was better still because it was larger and was close to vital public services facilities. School is close by and it only takes ten minutes to reach the mosque. The health centre is twice that distance and there is nowhere close at hand for vegetables and meat.



Objective: Meet the additional burden on the healthcare system owing to the newly emerging needs and challenges and facilitate access to health services in locations affected by closures and the barrier in the West Bank.

MOBILE HEALTH CLINICS

The five mobile health teams continued to render their services to the refugee and non-refugee population in the West Bank prevented from reaching UNRWA health care facilities by the various checkpoints and movement restrictions. They offered a range of services on communicable and non-communicable diseases such as diabetes, anemia, osteo-arthritis, parasitic infections, infectious diseases as well as first aid to those injured in clashes with the Israeli army. During the second quarter of the year, the mobile health teams were able to conduct 363 visits to different isolated and remote villages where 33,204 patients of different age group benefited from their service.

RESEARCH FINDINGS

Rashaydeh is a Bedouin village with less than 1,000 residents which lies to the south east of Bethlehem. The majority of Rashaydeh residents depend on subsistence agriculture based on the raising of sheep and camels for their livelihoods. The educational level of the residents is low. Due to the remoteness of the location, services are virtually absent from the village and public transport is not available to connect residents with urban centres. Vehicular access is along settlement bypass roads that are subject to close monitoring and frequent closure by Israeli army and settlers. The nearest health facility is in Tuqa' Village with larger facilities available in Bethlehem.

Before the mobile clinics started visiting Rashaydeh, options for healthcare were limited. The cost of transportation to the clinic in Tuqa' is NIS60 (US \$13) while the journey to Bethlehem costs NIS100 (US \$22). In practice, this led residents to wait some time after the appearance of symptoms before making the expensive trip to see the doctor in Tuqa'. There remains a strong tradition of folk remedies and herbal medicine in the village. The researcher also noted the practice of using stored medicines for self medication or borrowing medicine from neighbours.

Qatannah is a West Bank Palestinian village, which is located in the north-west region of Jerusalem with a population estimated at around 8,000 people. The main source of income for the inhabitants of this village is work inside Israel, particularly in the Jerusalem area and in the nearby settlements. Qatannah lies almost on the Green Line, bordered on its western and the southern sides by the Israeli town of





MOBILE HEALTH CLINICS

Ma'aleh Hamisha, and the settlement of Har Adar. It is dominated by the barrier, which has been built on lands belonging to Qatannah from the western and the southern sides, and which has resulted in the expropriation of much of the residents' land. As in the case of other villages in the area, many of the inhabitants of Qatannah are refugees.

In Qattaneh, most interviewees started visiting the mobile clinic when it began providing health services in nearby Biddu. Prior to the *intifada*, residents used the UNRWA clinic in Jerusalem (Al Zawyeh). With the closure of Jerusalem, this changed although some are still reaching the UNRWA clinic illegally. Public health insurance offers an alternative to the UNRWA clinic in Jerusalem. The nearest Ministry of Health clinic requires health insurance and not all people are covered, largely on grounds of cost which is particularly a factor for the elderly. In addition, whilst consultations are free under this system, medicine is not.

Deir Ballut is a Palestinian village south of Qalqiliya and close to the Green Line with a population of around 3,500. Most of the inhabitants of Deir Ballut depend either on agriculture or on public and private sector employment in Ramallah and Nablus. The main serious problem that the village is currently facing is the completion of the building of the barrier in the western side of the village with the possibility that a further section of the barrier might be built on the eastern side in the near future. The existence of a permanent military checkpoint at the entrance of the village has made the lives of residents difficult since 1989. Those entering the village are typically delayed at this checkpoint for 30 minutes and residents report that exceptions are not made for medical services.



In Deir Ballut, all those interviewed used to go to clinics in Ramallah and Nablus' hospitals and clinics where they were treated either through health insurance or private doctors which is no longer affordable for them. There is doctor in Deir Ballut but his caseload is too great and he does not provide free medicine. In emergencies, some use the clinics in nearby villages but this requires the use of private taxis costing on average NIS20 (US \$4.5). The taxis charge them more during the night since movement becomes dangerous because of the Israeli army and settlers.

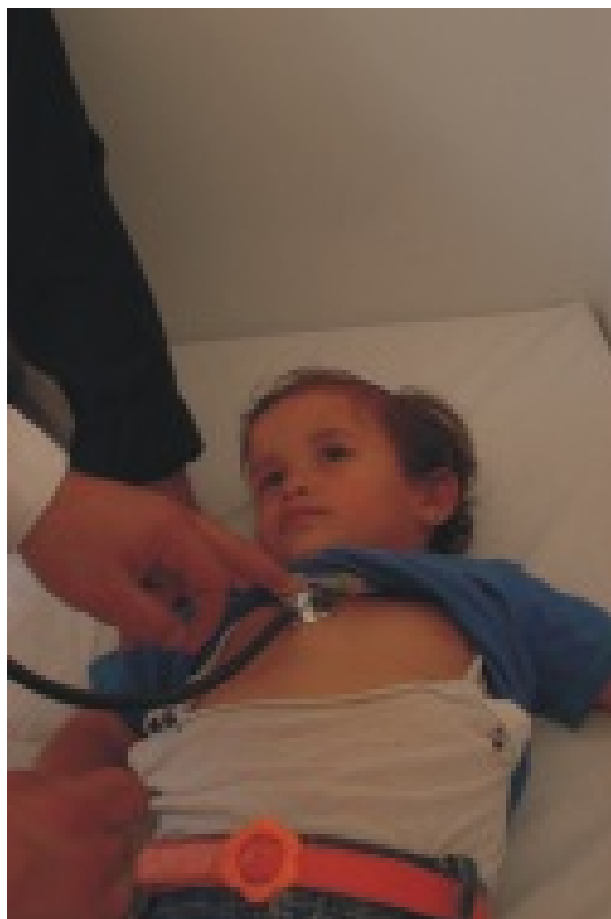


MOBILE HEALTH CLINICS

The main benefit of using the clinics is the ability to diagnose patients' health concerns and the rapidity with which these concerns are addressed. In the presence of the researcher, a patient was diagnosed with diabetes after blood tests administered by mobile clinic staff. A number of patients commented that the quality of medicines dispensed was high and the same as that used by hospitals. In addition, patients with long term conditions indicated that the mobile clinics gave them the opportunity to have these conditions monitored.

There are limitations however to the services which mobile clinics can provide and they should not be equated with permanent facilities. Some of the interviewees noted the lack of specialised staff and equipment in the clinics, while one respondent felt that he was being treated from his symptoms rather than their underlying cause. Interviewees in all three locations noted the significant benefits accrued by the mobile clinics in saving them money in medical fees and the costs of pharmaceuticals, as well as time spent in travelling to other facilities. Clearly the latter was more important for interviewees in the more isolated locations of Deir Ballut and Rashaydeh where dependency on the service is higher due to the lack of viable alternatives.

Interviewees made a number of suggestions in the course of the research for developing the service. Many were concerned that the clinic should visit their location more frequently and stay for longer, ensuring more patient/doctor time. There is also a high demand for specialist services to operate from the mobile clinics to investigate more complex complaints and carry out in-depth medical check-ups.





Objective: Mitigate restrictions on freedom of movement, prevent disruptions in the Agency's humanitarian services and ensure its continued neutrality.

OPERATIONS SUPPORT OFFICER PROGRAMME

Since the start of the *intifada*, restrictions on movement imposed by the Israeli authorities have posed the largest problem for UNRWA's operations in both the West Bank and Gaza Strip. Checkpoints and blocked roads have made travel in the West Bank arduous and often dangerous. On any given day, hundreds of the Agency's employees are unable to reach their workplace; this continues to cause major organizational difficulties.

Through the Operations Support Officer Programme, UNRWA seeks to address restrictions on freedom of movement and prevent, to the maximum possible, disruptions in its humanitarian services. The Programme also enables the Agency to develop a complementary role in monitoring the needs of refugees in changing circumstances and safeguard the integrity of its installations through inspections carried out on a regular basis. It helps the Agency respond to challenges while providing visible reassurance to the refugees that UNRWA remains a source of strength and stability.

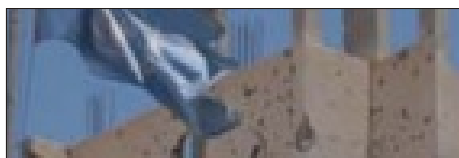
During the reporting period, Operations Support Officers (OSOs) in the West Bank and Gaza monitored changing humanitarian conditions in refugee camps, towns and villages, to ensure that the Agency responded promptly and efficiently to changing needs. The Operations Office also assisted in negotiating the passage of UNRWA personnel, supplies and vehicles, including food convoys and ambulances, through military checkpoints, and continued to track and compile data on access restrictions regarding Agency personnel, vehicles and supplies. OSOs continued monitoring UNRWA facilities to ensure that they are used only as intended and to assess any damages sustained as a consequence of hostilities.

In the West Bank, OSOs focused on the humanitarian impact of the barrier in the Qalqilya, Tulkarem and Jenin districts. Approximately 200,000 people have been recorded as affected by the first phase, having lost land, water and agricultural resources in the construction of the barrier itself and experiencing problems in accessing essential resources and services because of gate schedules and permit requirements. Monitoring was also focused on Phase II of building of the barrier in the Salfit area and the western villages as well as around Jerusalem. In the Hebron area the OSO teams were monitoring land confiscations and bulldozing of agricultural land owned by Palestinians in preparation for the construction of the barrier.

OSOs updated profiles and case studies on priority locations, especially the enclaves isolated between the barrier and the Green Line. The profiles concentrate on key access, health, education and socio-economic issues, as well as highlighting the problems particular to each enclave. The accompanying case studies illustrated the human cost of the barrier's impact. A case study on the issue of permits for the seam zone was updated and presented to OCHA and will be posted on the UNRWA website. The UNRWA website features reports, profiles and case studies which illustrate the increasing difficulties created by the barrier, for refugees and non-refugees alike. It can be located at:

<http://www.un.org/unrwa/emergency/barrier/index.html>.

The profiles are being updated in light of the developing situation in these areas and recent changes in access restrictions along the route and procedures at gates. Recent profiles focus on priority areas affected by the ongoing construction of Phase III of the barrier in the middle and southern sections of the West Bank, including East Jerusalem, where the Agency is concerned about the implications for the provision of education, health care, relief and social services.



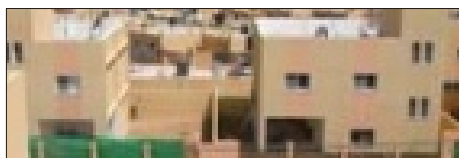
OPERATIONS SUPPORT OFFICER PROGRAMME

The OSO programme in Gaza is primarily event-driven, with mobile units responding to the rapid developments in the security situation. OSOs constantly report on the general situation and specific incidents which impact on the lives of refugees. For example, OSOs have made a detailed study into all shooting incidents in Rafah and Khan Younis where injuries have been reported amongst UNRWA school pupils or damage reported in schools facilities. OSOs were also responsible in conjunction with UNRWA social workers for developing a programme of visiting families in areas close to settlements where UN vehicles normally do not have access.

A mainstay of the programme in Gaza has been supporting the provision of essential services in the enclaves of al-Mawasi, Siafa and al-Mahatta. OSOs facilitate access for social workers, medical personnel and garbage collectors to allow the collection of solid waste. In addition, the regular presence of OSOs has ensured that the Agency has been able to operate its job creation programme in al-Mawasi where 40 local residents participate in the programme. The \$300 they each earn every month is a significant boost to the local economy.

The programme has built up a network of contacts in all the enclaves, and fills the role of an emergency service. In cases where local residents have problems with the Israeli army or settlers, OSOs are able to follow up on protection issues with their military liaison counterparts. As the only Agency staff with regular access to these closed areas, OSOs are also in a unique position to monitor developments, particularly in connection with disengagement and facilitating appropriate assistance. In preparation for disengagement, OSOs assisted in the pre-positioning of food and medical supplies to counter an anticipated prolonged lockdown of these areas during the disengagement itself (in the end, these stocks were not required).





FUNDING OVERVIEW

When UNRWA published its Emergency Appeal for 2005, the Agency requested a total of \$185,814,883 from its donors.

Summary Table			
Programme	West Bank	Gaza Strip	Total
Employment	14,496,853	26,435,421	40,932,275
Food	23,795,786	29,999,374	53,795,160
Cash and in-kind	5,790,066	12,776,100	18,566,166
Reconstruction	1,994,436	65,780,556	67,774,992
Health	696,483		696,483
Operational Support Officers	674,112	241,980	916,092
Emergency related costs	1,526,225	1,607,490	3,133,715
Total	48,973,961	136,840,921	185,814,883

Of the \$88,996,359 pledged, (48% of funds requested), either in cash or in kind towards the Appeal, \$36,742,940 was received at 30th June. The Agency has allotted these received funds according to operational priorities (for example the need to preposition food stocks in advance of disengagement) as shown in the table below⁽⁴⁾.

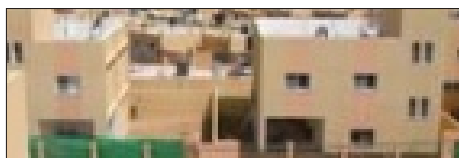
Programme	Funds Requested	Funds Allotted	Funding Shortfall
Employment	40,932,275	10,452,108	30,480,167
Food	53,795,160	18,265,249	35,529,911
Cash and in-kind	18,566,166	6,149,424	12,416,742
Reconstruction	67,774,992	14,436,314	53,338,678
Health	696,483	220,074	476,409
Operational Support Officers	916,092	1,340,850	424,758
Emergency related costs	3,133,715	8,647	3,125,068
Total	185,814,883	50,872,666	134,942,217

A number of factors have mitigated the full impact of the shortfall in funding received against funding requested. For example, a number of donors made late pledges towards the 2004 Appeal in the last few weeks of the year. Others made late payments against the 2004 Appeal; in some cases, this enabled funds to be carried over and used in 2005. Underspends were generated as a result of the high levels of violence and disruption to programming due to Israeli incursions in the Gaza Strip during the latter half of last year, whilst in West Bank Field the six week strike organised by the Area Staff Union seriously impeded delivery of emergency programming, resulting a carry over of funds and related activities into the first quarter of 2005.

Emergency employment:

Funding is currently available to continue this programme at its current scale until end-December in Gaza. However, around 33,000 applicants, whom the Agency has not been able to recruit because of funding constraints, remain on the waiting lists.

(4) Note the discrepancy between what has been received and what has been allotted of US \$14,129,726. Agency rules allow in exceptional circumstances for application to be made to advance funds from the General Fund in the event of there being a confirmed pledge.



FUNDING OVERVIEW

Selective cash assistance:

Available funding, including confirmed pledges, will enable Gaza Field to continue running this programme at its current scale until mid-November. Nevertheless, without further new pledges in the near future the Field will not be able to expand the programme's outreach to enable it to assist the additional hundreds of families who are in urgent need of this type of assistance, or to renew its support to those families who were previously assisted. West Bank Field finds itself in a similar position.

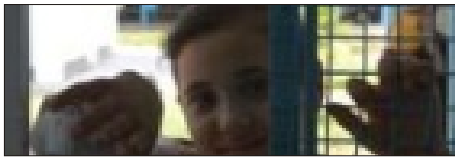
Food aid:

Owing to difficulties in implementing the original distribution schedules of the Agency's 2004 Emergency Appeal (due to security measures imposed by the Israeli authorities at commercial crossing points during 2004) the last rounds under this Appeal will not be completed until mid-August 2005. Two rounds funded under the 2005 appeal will be completed by mid-December. In West Bank, again due to difficulties in distribution during 2004, receipt of funds only in the last weeks of 2005, and the specific earmarking by donors of their aid for food assistance, the Field's programme is now funded into 2006.

Emergency rehousing:

The amount so far allocated under all the appeals the Agency has launched since the *intifada* started (US\$ 57.2 million) has been sufficient to re-house 2,281 families whose homes have been demolished beyond repair; of this total, 775 units housing 831 families have been completed and another 148 units for 165 families are under construction. This leaves 857 other damaged shelters housing 1,125 families without the necessary repairs and 1,263 planned new dwelling units for 1,352 families as yet unfunded. The total amount required to carry out the remaining works is approximately US\$ 28 million.

Note that whilst the financial situation of the Agency's emergency activities is more healthy than the figures suggest, experience has shown that donors tend not to be in a position to pledge and disburse funding in the first few weeks of the calendar year. In planning their programme delivery, Fields have to take this into account, to maintain continuity of essential support to the local population, especially in the post disengagement phase. West Bank Field, for example, gradually adjusts the criteria ceilings applied for assistance as the year progresses in line with available funds and pledge forecasts. It is vital that in the second half of the year, the Agency receives sufficient funds to buffer activities against predictions of a lean first quarter in 2006 for the funding for emergency activities.



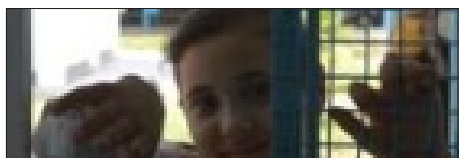
FUTURE PROJECTIONS

Israel's disengagement from the Gaza Strip and parts of the Northern West Bank has the potential to re-ignite the stalled peace process in the oPt and lead to a resumption of negotiations between the Government of Israel and the Palestinian Authority, in the framework of the Quartet's Road Map for Peace. The views of the two parties to the conflict on the way in which the disengagement should be effected and its relationship to the Road Map do not yet converge. The lull in the *intifada* is looking increasingly precarious and the prospects for a continuation of relative calm, in both Gaza and the West Bank, are in question. Although preparations for the disengagement continued apace during the reporting period only latterly was there signs that the two sides were any closer to engaging in a policy dialogue. Their mutual lack of trust remains profound. Nevertheless, the disengagement plan offers opportunities for progress which must be grasped by all stakeholders.

The role of the UNRWA and other service providers in the oPt in the months ahead must be to demonstrate to the Palestinian population that the disengagement is producing positive results. This is a considerable challenge in the current political climate. A range of complex issues remains unresolved, including the status of the quasi-customs union between Israel and the PA, border issues and sea / air links. It is these issues, and in particular the nature of the trade / border regime between Gaza and the West Bank and PA areas and Israel, which will ultimately determine the prospects for the rehabilitation and recovery of the economy in the Gaza Strip and West Bank. Israel's determination to halt the flow of Palestinian labour across its borders by 2008 could have dramatic consequences which will need to be explored in all their dimensions. Whilst free movement across borders is central to the success of the Disengagement Plan and the viability of any future Palestinian state; there is no prospect for progress on this issue unless Israel's security concerns can be addressed.

Despite these uncertainties, and regardless of the pace of progress on the political track, the Disengagement Plan itself will likely have little immediate impact on socio-economic conditions in the Gaza Strip. Poverty will remain endemic as will unemployment levels, particularly amongst the under-30 age bracket, and the majority of the population will likely continue to require substantial external assistance to meet basic daily needs. It is essential that these needs are not neglected. Although the security situation is likely to remain fragile, at least in the short term, the operational and political environments may normalize, perhaps creating a more



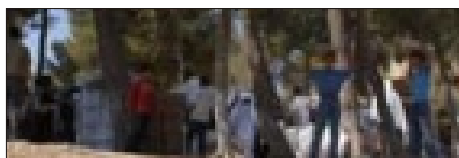


FUTURE PROJECTIONS

favourable environment for investors and allowing additional resources to be channelled towards activities aimed at rehabilitating the areas from which Israel withdraws. This in turn might help give momentum to progress at the political level. With the evacuation of the settlements, additional land will also become available, although it is too early to speculate on how this might be used.

For its part, UNRWA has been coordinating fully with the team established under the Quartet's Special Envoy for Disengagement and plans have been submitted for additional programmes to impact directly on the lives of Palestine refugees in support of the positive developments on the ground. These include *inter alia*:

- Expansion of existing programming under direct hire and graduate training schemes;
- Development of a new employment "apprenticeship" programme, working primarily with the private sector;
- Expansion of micro-credit and microfinance programming;
- A programme of educational infrastructure development including school construction.



CONCLUSION

Whilst significant improvements in the security situation during 2005 have been noted, and are welcome, the majority of UNRWA's emergency interventions are not targeted at physical protection of lives and assets. The key direction of the Agency's emergency programming has been to offset the worst effects of the economic downturn which has accompanied the violence of the past five years through measures which address food security, access to work, access to secure shelter and immediate disbursements of cash and in-kind assistance. In terms of the underlying rationale for such interventions, the situation on the ground remains substantially unchanged.

The international community, through the work of the Special Envoy's team representing the Quartet, would like to show an early and tangible improvement in the lives of Palestinians in the West Bank and Gaza, to provide impetus to the positive developments which have occurred during the past six months. This commitment is to be applauded. In parallel, funding for basic programmes of humanitarian assistance, to provide transitional relief to the local population, must continue. In this regard, it should be noted that approximately 70 percent of the Gazan population consists of registered refugees who look to UNRWA for their sustenance.

The emergency programmes which UNRWA is delivering in the West Bank and Gaza are directed at the most basic requirement of allowing people to subsist today in hope of a brighter future tomorrow. The provision of emergency employment, food, cash and in-kind assistance as well as re-housing and mobile medical care will continue to provide the backbone of humanitarian support for the foreseeable future.



UNRWA Emergency Activities Fact Sheet

April - June 2005

Category	Gaza Strip	West Bank	Total
Emergency Employment Creation			
Direct Hire			
Persons Hired	5,338 (83% male; 17% female)	1,111 (75% male; 25% female)	6,449
Job Days Provided	505,201	64,853	570,054
Dependants Supported	42,346	7,252	49,598
Indirect Hire			
Construction Job Days Generated	-	800	800
Maintenance Job Days Generated	-	-	-
Community Infrastructure Job Days Generated	12,582	-	12,582
Community Projects Job Days Generated	-	15,261	15,261
Other projects Job Days Generated	-	0	-
Emergency Food Aid			
Parcels Delivered	165,723	132,863	298,586
Families Targeted	131,961	65,773	197,734
Est. Number of Individuals Benefitting	633,413	323,096	956,509
Tons of Food Delivered	13,236	6,908.9	20,145
Emergency Relief and Social Assistance			
Cash & In-Kind Assistance			
Family Beneficiaries	6,037	3,234	9,271
Individual Beneficiaries	37,672	19,238	56,910
Emergency Household Items			
Family Beneficiaries	2	28	30
Individual Beneficiaries	25	153	178
Post-Injury Physical and Social Needs			
Visits made	89	699	788
Referrals	51	109	160
Prostheses Provided	15	37	52
Home Adaptations	-	24	24
Emergency Shelter Repair			
Repairs Undertaken	273	20	293
Families Benefitting	379	20	399
Individual Beneficiaries	2,410	103	2,513
Emergency Health Services			
Supplementary Staff			
Persons Employed	-	363	363
Mobile Clinics			
Number of Clinics	-	5	5
Patients Served	-	33,204	33,204
Emergency Operations Support			
Operations Support Officers (OSO)	2	10	12
OSO National Staff	4	18	22