



Laurie Blome Jacobsen

Educated Housewives

Living Conditions among Palestinian Refugee Women



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Contents

List of tables and figures	4
Introduction	7
Women in Society	9
Women, Poverty and Work	17
Women and Girl's Basic Education and Health	34
Summary	49
References	50

List of tables and figures

Table 1: Characteristics of female-headed households.	19
Table 2: Percent of female headed households receiving transfers.	21
Table 3: Average working hours per week.	31
Table 4: Percent of currently employed with various employment benefits. Camps and gatherings.	32
Table 5: Total fertility Rates.	40
Table 6: Percent of women ever beaten by current husband.	47
Figure 1: Percent of women who support women doing each activity	10
Figure 2: Percent of men who support women doing each activity	10
Figure 3: Percent that support women as ministers or members of parliament by age. Lebanon camps and gatherings.	11
Figure 4: Percent of unmarried women allowed to do the following alone.	12
Figure 5: Percent of married women allowed to do the following alone.	12
Figure 6: Percent of women with 5 or more visits to family. Syria camps and gatherings.	14
Figure 7: Exchange of help, women.	15
Figure 8: Exchange of help, men.	15
Figure 9: Mean predicted probability of poverty. Jordan camps.	18
Figure 10: Percent of households with other (non-head, non-spouse) workers by gender of the head.	20
Figure 11: Percent in the labour force by gender. Jordan Camp.	22
Figure 12: Percent in the labour force by gender. Jordan non-camp.	23
Figure 13: Percent in the labour force by gender. Lebanon Camp and gathering.	23
Figure 14: Percent in the labour force by gender. Syria Camp and gathering.	23
Figure 15: Percent in the labour force by gender. West Bank and Gaza camp.	24

Figure 16: Individuals not in the labour force, aged 21 – 55. Percent distribution of reasons not working in the week prior to the survey. Jordan Camp.	24
Figure 17: Single women. Percent distribution of reason given for non-participation in the labour force.	26
Figure 18: Married women. Percent distribution of reason given for non-participation in the labour force.	26
Figure 19: Occupation type of women in the labour force.	27
Figure 20. Distribution of women in the labour market by industrial sector of employment.	29
Figure 21: Distribution of women in the labour force by employer.	29
Figure 22: Mean pay during week prior to survey in 1999 USD.	31
Figure 23: Percent of employed women who wanted more hours of work last week.	32
Figure 24: Percent women literate by age.	35
Figure 25: Percent reporting to have at least 3 of 7 psychological distress symptoms in the past week.	36
Figure 26: Refugee men. median age at first marriage by birth year cohort.	37
Figure 27: Refugee women. median age at first marriage by birth year cohort.	37
Figure 28: Percent of household respondents that are satisfied with general housing conditions.	42
Figure 29: Mean housing items dissatisfied with. Percent of household respondents.	43
Figure 30: Mean community items dissatisfied with. Percent of household respondents.	43
Figure 31: Percent of households with various housing and infrastructure amenities by gender of head. Syria camps and gatherings.	44
Figure 32: Men. Number of circumstances it is ok to beat one's wife.	46
Figure 33: Women. Number of circumstances it is ok to beat one's wife.	46
Figure 34: Percent of women ever beaten by current husband by five year age groups.	47
Figure 35: Among those ever beaten, percent beaten in the last year by five year age groups.	47

Introduction

The purpose of this report is to provide a comprehensive overview of the living conditions of Palestinian refugee women across the various host countries in which they live. The objective is to present living conditions' results in such a way as makes sense taking into consideration the daily lives of refugee women as different in context and outcomes than the lives of refugee men.

Data Sources and Methodology

The resources used for this paper are primarily data on women and girls generated from a series of living conditions' surveys Fafo has conducted in the West Bank and Gaza, Jordan, Lebanon, and Syria.¹ In the cases of Lebanon and Syria, the refugee population living in camp-like settlements, but not in official refugee camps are included. A separate study on only refugee camp populations in Jordan will provide the data on this population, and the earlier Jordan Living Conditions Survey (JLCS) (nationwide) will provide data for the non-camp women and girls in this study. The Palestinian Central Bureau of statistics has provided more recent data on health conditions and labour force in the West Bank and Gaza, which will also be used here.

Overview

The report is organized according to the different “arenas” in which women find themselves: For example, in society, in the workplace, in school, with children and in the family.

¹ Because some of these areas are countries and some are not, we often use the term 'field' to denote them collectively.

Part II describes women's roles and acceptance of these roles by others in society. Here we look at attitudes towards women engaging in various activities in the 'public' realm and women's freedom of movement. Social networks and how women access these networks for support or to give support to others are also covered.

Part III focuses on women, poverty and work. This section will report on in-depth analysis on particular subgroups of refugee women prone to poverty and multiple poor living conditions (such as female-headed households). Along this line, poverty is linked with the women's larger support networks. How important family networks appear to be in helping these vulnerable women to cope will be one main assessment. Women's employment patterns and working conditions are also discussed.

In part IV, women's and girls' education and health are discussed.

In part V, women, family, and home are the focus. Marriage, children and other aspects of family life are discussed. Analysis provides basic information concerning how women refugees, particularly in refugee camps are faring in terms of often coping with dense living spaces, difficult housing conditions and poverty in caring for their families and engaging in day to day work in the home. Fafo has collected a series of data (although not directly comparable across all the countries) about how women and men view the issue of domestic violence, and more directly how women have experienced violence in the home.

Women in Society

How women and men view the role of women in their societies is one of the general questions addressed in this section. What kinds of activities and roles refugees see as appropriate for women influence women's ability to act on their own behalf, on the behalf of the family unit and in society at large. Attitudes appear to be changing quite fundamentally in terms of child bearing and other aspects of immediate family life. One would expect that women experience greater freedom to act as they become less restrained from childbearing roles. However, this freedom depends on the level of societal support given to women taking on new roles, and this support matters much in the longer term. More specific types of support given to refugee women, their immediate social network of family and friends also can influence a range of living conditions and women's daily life experiences.

Support for women in public life

Men and women differ as to what roles they see as appropriate for women to assume in society (Figures 1 and 2). Across most of the categories of activities, some 20 percentage points more women are supportive of women taking on these various public roles than are men.

There is, however, agreement between the genders in the ranking of kinds of activities. For example, there is much support for women pursuing higher education, but less support for women pursuing business or political work outside the home. Few men or women think that it is proper for a women, of any age, to live alone in her own apartment.

Across the different host countries there is not much difference, but slightly more liberal attitudes among refugees in Syria compared to the other two locations. This is more marked among men than women, especially for working outside the home and women serving in political office.

Women are considerably more supportive of their own participation in public life than are men

Eight in ten men and nearly all women support women pursuing higher education

Across all fields, while 80 percent or more men approve of women taking higher education, some 60 percent report that women should be able to drive a car, and fewer still (some 50 percent) think it is

Figure 1: Percent of women who support women doing each activity

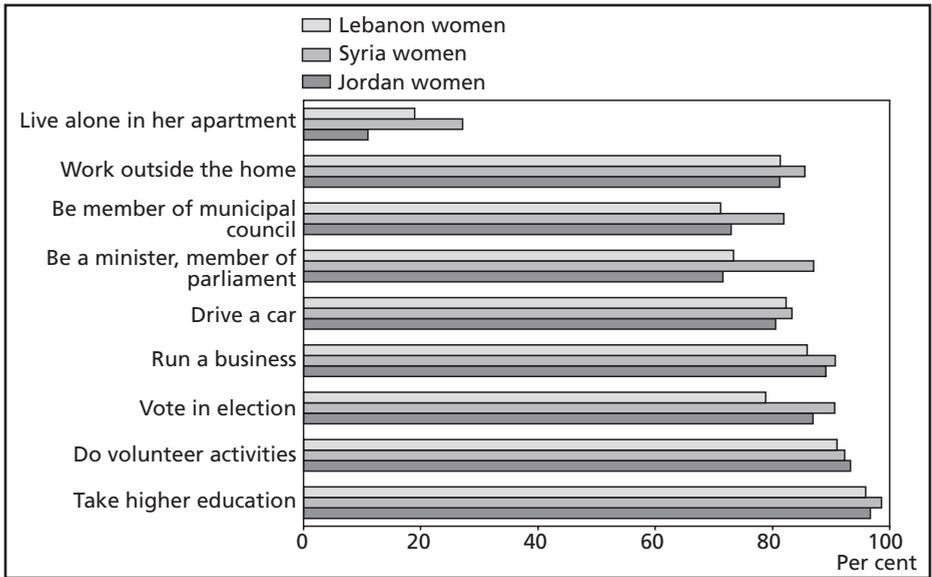
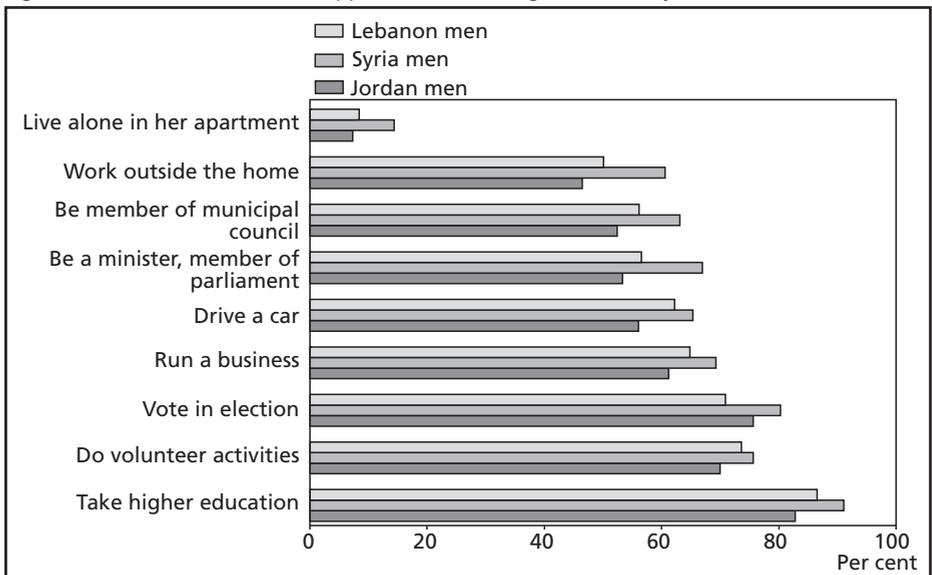


Figure 2: Percent of men who support women doing each activity



appropriate for women to work outside the home. In general, men want women to have an active but not leadership role. That is, there is more support of women voting in elections (70 to 85 percent) than there is for a women serving in office either at the municipal or national level (50 to 65 percent).

Age is a factor in attitudes – but not in the direction that might be expected. One might expect that the older generations would be more conservative in outlook than the younger. The pattern among men does not suggest that their attitudes are becoming more liberal towards women in society. Moreover, where there are measurable differences by age groups, the oldest generation (50 years and older) is most supportive and the youngest is most conservative (Figure 3). Thus, if anything, men are becoming more conservative about women’s role in society.

Education of men is key: Everywhere, some 20 percent points more men with higher education are supportive of women engaging in the various activities than men with less than basic education.

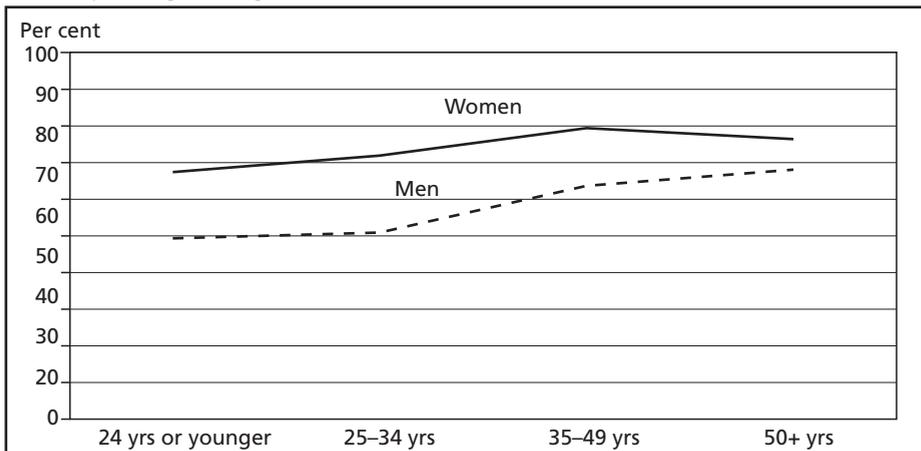
Educated women are also more often supportive of women being active in public life, but the difference is not as marked as among men. The pattern of women’s attitudes according to age is somewhat different than men. For most types of activities women’s support follows an inverse u-shaped curve, with support lowest at the oldest and youngest age groups and peaking in the middle age groups.

Some one in two men do not think it appropriate for a women to work outside the home – while eight in ten women approve

Young men support women’s public role less than their fathers

Highly educated individuals are more supportive

Figure 3: Percent that support women as ministers or members of parliament by age. Lebanon camps and gatherings.



Freedom of Movement

All women's movement outside the immediate neighbourhood is quite restricted. Unmarried women are often not allowed to move about alone even in their own neighbourhood

Women can be restricted from activity in the public sphere not only by beliefs about appropriate roles but also by direct restrictions on women's movement on the part of parents, male siblings and husbands.

Unmarried women least often report that they are allowed to go out alone for various errands and visits. Among all women, married or not, many are not allowed to venture out past their immediate camp or town unaccompanied – even to visit other family members (Figures 4 and 5).

Figure 4: Percent of unmarried women allowed to do the following alone.

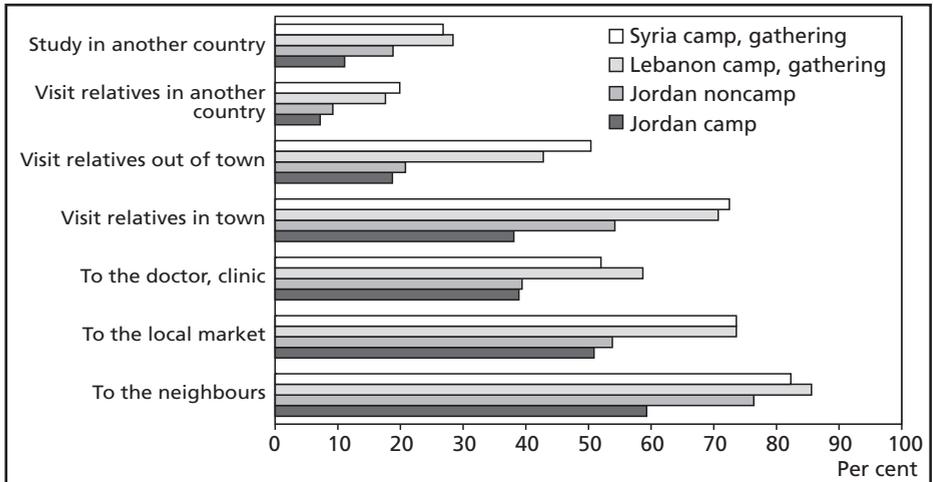
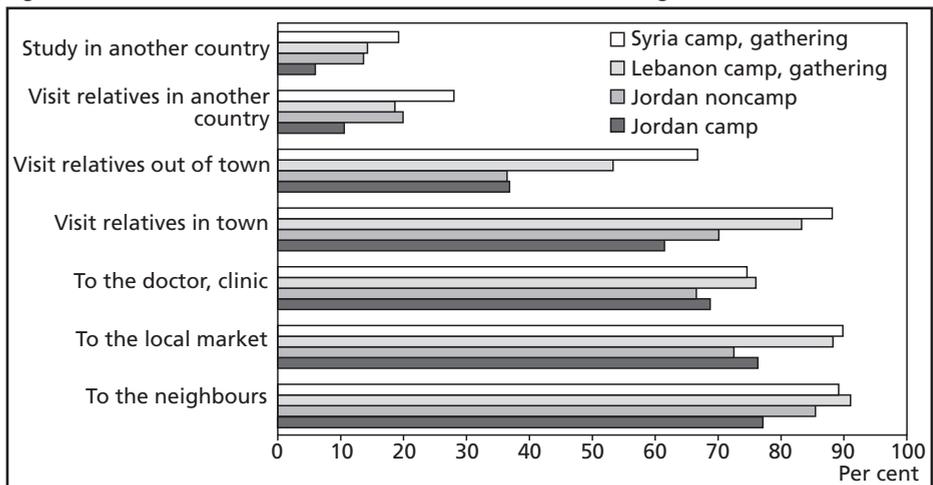


Figure 5: Percent of married women allowed to do the following alone.



Refugee women in Jordan are less free to move about in the local area than refugee women in Lebanon and Syria. *Camp* refugee women in Jordan are especially restricted. The further away from their home, the more restricted is their movement. Thus some 80 percent of camp refugee women in Syria can go alone to visit relatives in town, but less than 60 percent can go alone to visit relatives out of town, and only 20 percent are allowed to travel alone to relatives out of the country. Restricted movement has obvious implications for women in terms of their ability to complete day to day tasks such as shopping and maintenance of social ties. Perhaps most important is the implications this has on the ability of women to participate in the labour force. Women in the labour force, either employed or unemployed have considerably higher levels of freedom of movement than women not working. However, we cannot know if women have more freedom because they work, or if they are allowed to work because they are 'granted' relatively more autonomy.

Working women, however, are less restricted

Women's Social Networks

A woman's autonomy is to some extent determined by whether she has social networks independent from her husband. When they marry, women usually settle near the husband's family. At the outset, this pattern means that women will less often have their own family nearby. Nonetheless, still it is common that couples marry from within the same lineage or clan, so the husband's relatives may be the same as the wife's. Women's social networks are not only influenced by access to various kinds of relatives and friends, but also frequency of contact with them and systems of support embedded in these networks. Activity within networks, or visitation patterns and exchanges of both monetary and non-monetary help, is examined in this section.

Information was gathered from both men and women about how often they had visited relatives in their own family and relatives in their spouse's family. Data was grouped to identify certain types of 'family ties'. In this grouping exercise a 'strong tie' is represented by the individual having visited relatives 5 or more times over the past week. A 'weak tie' is represented by the individual having visited relatives less than five times. About 50 to 60 percent of both men and women have weak ties to both sides of the family (wife and husband's), with the remaining persons fairly evenly distributed along the categories of (1)

Both men and women have frequent contact with family: Four in 10 have visited family nearly daily or daily during the past week

strong tie to one's own family only, (2) strong tie to spouse's family only, and (3) strong tie to both.

Both men and women have more contact with the husband's family than the wife's

There are some variations, however, between men and women and across the host countries. Everywhere, women often have a close tie *only* to the spouse's family, which is related to the settlement patterns discussed above. This is shown quite clearly in Figure 6 for Syria camp and gathering refugees. Fifteen percent of women have a close tie only to the husband's family compared to nine percent of men having a close tie only to the wife's family. The reverse is the case for men – they more often have a close tie *only* to their own family.

Contact with family is most frequent among young couples and falls considerably once the couple have children and establish a family of their own

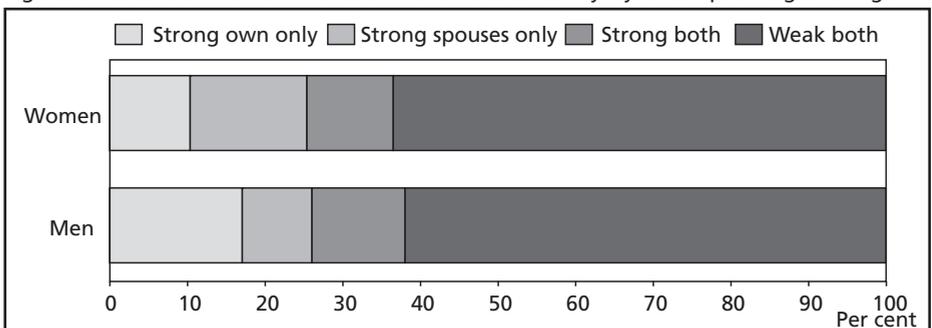
Women's frequent contact with her husband's family peaks at young ages and falls quickly off. Part of the decline is because parents of the husband age and die, but the difference between young adult and middle-aged may also represent the women having less social pressure to fit into the husband's family once she has established a family herself.

Across host countries, there are less close ties among refugees in Lebanon in terms of visitation patterns than anywhere else. This is probably due to the refugee population in Lebanon has, historically, been more mobile than elsewhere. Many refugees in Lebanon leave for work in the Gulf or Europe.

Not only is there frequent visitation, but also much exchange of support with six in 10 saying they have either helped or been helped by someone in the family over the past week

About 60 percent of men and women report that they have either given or received some kind of help from family, friends, neighbours or colleagues during the two weeks prior to the survey. Information on help to and from family and friends was grouped according to whether or not a person was an exclusive giver, exclusive taker, both gave and took or if the person did not have engage in any helping activity (Figures 7 and 8).

Figure 6: Percent of women with 5 or more visits to family. Syria camps and gatherings.



Perhaps what is most striking is that there is a lot of exchange happening for both men and women refugees. Where we can compare the camps refugees to others, as in Jordan, there is not very much difference in the level of exchange between the two groups. One might assume that the camp situation, with higher densities, many kinship relations, and perhaps also a sense of camp solidarity, would generate more social network activity than elsewhere. However, at least for the case of Jordan, it does not appear to be especially so.

The factor which has the largest effect on giving and taking patterns is age: Both men and women (but especially men) give support at ages under 50 and receive support at older ages. Women are more often both takers and exchangers (both give and take). This is most likely because of the need for help during pregnancy, childbirth and childcare.

Men in their peak "earning" years are the biggest givers of help. Both men and women mostly give help to family until age 55 and are exclusive takers of family help thereafter

Figure 7: Exchange of help, women.

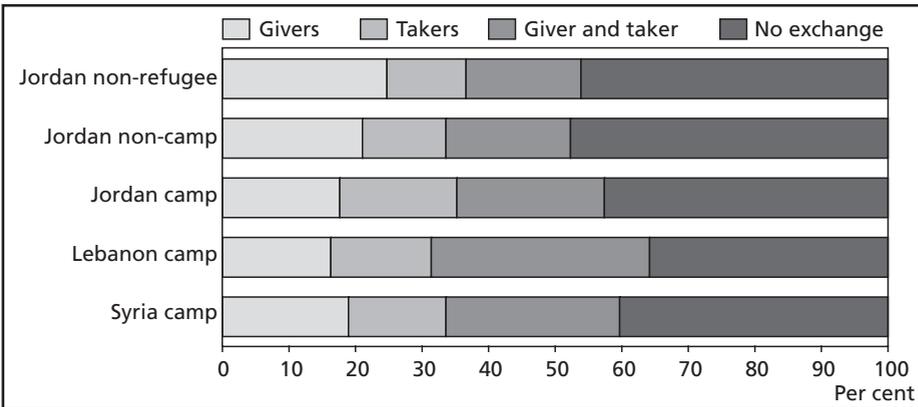
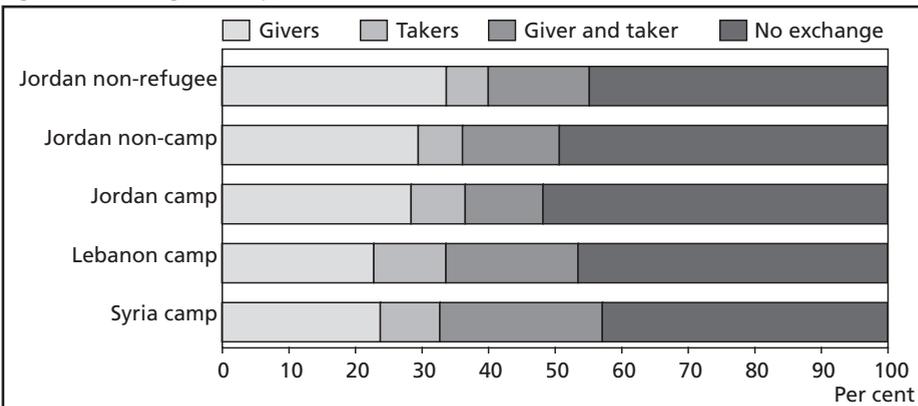


Figure 8: Exchange of help, men.



Patterns of exchange of family support serves to redistribute resources to the most needy members In low income households, the women have received financial help much more often than women in non-poor households, as well as more often than men also in poor households. Therefore, there appears to be a redistribution of both financial and non-financial resources within families particularly directed to its female members.

Women, Poverty and Work

In this section we will first discuss women's participation in the labour market and how this relates to household poverty. In-depth analysis into the determinants of poverty among the various camp populations is included. We then turn to a more detailed look at female-headed households and how they cope in terms of employment of their various members, as well as transfers from public and private sources. One issue is to ascertain whether or not children and young adults in female-headed households are 'forced' into the labour market and out of school to support families without a male bread-winner. Finally, women's situation in the workplace is examined including the type of employed women most commonly engage in, their patterns of entry and exit from the labour force, and finally, salary and work benefits.

Determinants of Poverty

The determinants of poverty are similar for refugees across the different host countries.² Here, however, we include analysis only for the camp populations as we do not have poverty data for the non-camp refugee population in Jordan.³ It is surprising, however, that spousal employment, in the typical male-headed family, does not independently appear to affect the risk of poverty in either Jordan or Lebanon camps, but is significant for Syria camps and gatherings.

Household size is, across the board, the most important indicator of poverty risk. This reflects that the number of earners relative to dependent non-earners, plays a key role in determining the economic well-being of refugee households. Whether these earners are female

² Poor is defined as the household having less than USD 2 per person per day (adjusted for purchasing power parities).

³ The Jordan Living Conditions survey gathered household income data only according to income groups and not exact income. Therefore, it is impossible to ascertain which households fall into poverty according to the less than USD 2 per person per day definition as has been done for the other groups.

Large households, those without the head employed and lack of multiple household earners have much higher probabilities of poverty than others

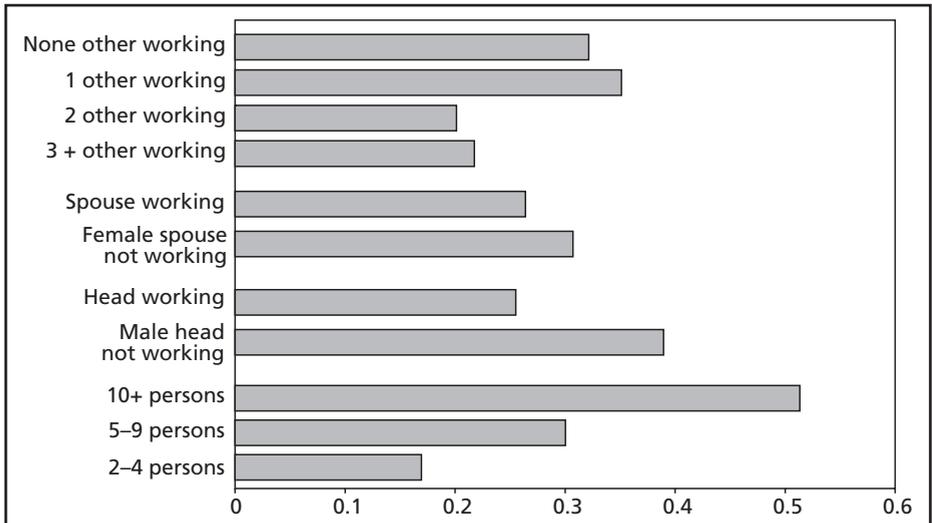
spouses, sons or daughters does not really matter. Second, there are so very few female spouses that actually do work and so few female-headed households that it is difficult to ascertain significance in a statistical sense. The spouse's that do work tend to have quite high education levels and are in families which are far above the poverty line. Examples of working female spouse's in poor households, thus, are fewer still. However, it is probably safe to say that however the household can reduce the number of dependents relative to earners (either through more of the latter or fewer of the former) will improve its economic status. This means employment of all possible wage earners – including women.

Poverty is lower among camp and gathering refugees in Syria than elsewhere because more family members work – including more women

The average probability of a household being poor is three times higher for very large households (10 or more persons) than for small households with two to four persons. This result is partly due to the importance of dependency ratios in the households on poverty risk, but also reflects the way that poverty itself is measured. Poverty is calculated on a per capita basis. The statistical analysis tends to over-emphasize the household size as a factor.

That the male head is working and that multiple other wage earners exist are also factors that independently have a strong relationship to lower risk of poverty. Those with multiple other wage earners (2 or more) have more than one and a half times lower probability for poverty than households with one or no other earners. The same

Figure 9: Mean predicted probability of poverty. Jordan camps.



reduction in the average probability for poverty is evident when comparing households in which the male head is working versus in those in which the male head is not working.

In Syria camps and gatherings, one reason why poverty rates are lower in Syria than anywhere else is that there are more family members working, and there are also more *female* family members working. In households where the female spouse is employed the risk of poverty is five times less than if she is not.

In none of the host countries does the household being female-headed independently appear to be significant, despite the fact that female-headed households are more often poor as well as have a clustering of generally worse-off living conditions (we will come back to this later in the report). However, because female-headed households have generally been perceived of as being relatively more vulnerable to poverty, a more in-depth look at how these households appear to be functioning in terms of employment of members and other sources of income (public and private transfers) is warranted.

Three main issues in terms of coping strategies include (Table 1): (1) Does lack of a male head as an income generator appear to encourage the female heads to work more often than in other households? (2) Does the lack of a male head as an income generator lead to younger and less educated youth and young adults seeking employment in order to support the family?, and (3) How important are public and private transfers in terms of targeting poor female-headed households?

There is little evidence that lack of a male head encourages female heads to seek employment anywhere but in Lebanon. Among women refugees in camps and gatherings in Lebanon 19 percent of female heads work compared to 8 percent of other women and compared to

The household being female-headed does not independently have an effect on risk of poverty

Coping strategies for female-headed households may be that the woman heading the family works to support it, that children are forced out into the labour market earlier to support the family, or dependence on public and private transfers from outside the immediate household

Only in Lebanon does lack of a male head appear to encourage women heading households to seek employment

Table 1: Characteristics of female-headed households.

	Among those with head not working, % with other working members			Average age of other workers	Gender of other workers		% no working members
	% poor	% with head working			Male	Female	
Jordan camps	26	13	43	25	81	19	51
Jordan non-camp		12	38	25	77	23	
Lebanon camps & gatherings	36	19	39	28	63	37	49
Syria camps & gatherings	26	13	45	27	72	22	39

In female-headed households it is more common for other members to work than in other households. Thus, although few of these women work – other family members make up the difference. This is why we do not see an independent effect on poverty risk

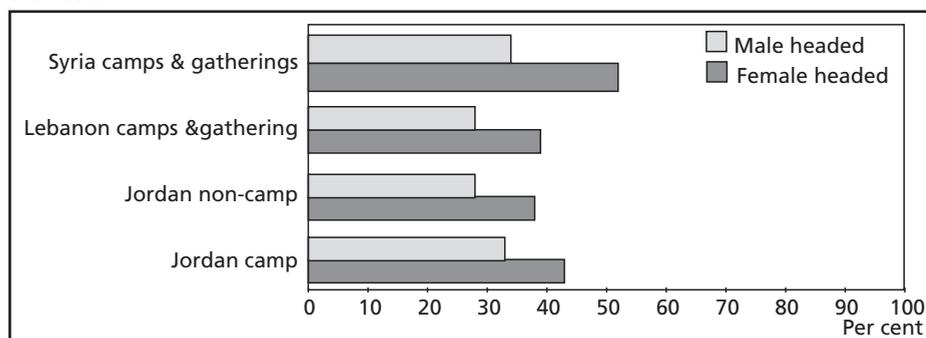
Other earners in female-headed households are mostly but not exclusively male, and they tend to be somewhat older and more educated than supplementary earners in male-headed households. This is probably because children in female-headed households stay longer in order to support the family

8 percent of female spouses. Elsewhere the difference between the two groups is insignificant.

Roughly one-half of female-headed households, in which the head is not working, have some number of other working members. How does this compare to male-headed households? Everywhere, at least 10 percent more female-headed than male-headed households have other (non-head, non-spouse) supplementary workers in the household. This indicates that although we find little difference in employment of women by whether they are heads or not (except in Lebanon), other family members are making some effort to fill the employment gap. But this is just part of the explanation. Simple demography and lifecycle of female-headed households are also important. They are generally somewhat older than their male counterparts. The average age of the female head is five to 10 years older than the male head. Furthermore, the average age of these other earners is slightly older in female-headed households. Perhaps this means that in female-headed households, earners stay in the household longer to support the family *or* that the female head is living with her children. Most likely the first situation is the most common as the nuclear family is the most common type of female-headed household (rather than extended which would be the case in the latter situation).

The gender of these other earners is mostly male, but there is a wide variation across the host countries (Table 2). Other female earners are relatively more scarce in Jordan camps (19 percent of other workers) and more common in Lebanon (37 percent of other earners) than in the other host countries.

Figure 10: Percent of households with other (non-head, non-spouse) workers by gender of the head.



Given that the average age of other workers in female-headed households is actually older than in others, coupled with the fact that the education level of these other workers is slightly higher than in male-headed households the conclusion can be drawn that these other workers are not being forced into labour and out of school to support the family at an earlier age than in other types of households. At least not in significant numbers to show up in group comparisons. More young adults are contributing to the household income, both young men *and* women than in other households. Motivation of younger workers, especially women, may be twofold. Economic need is one reason, but another reason may be that all members have greater autonomy in a household not ruled by a patriarch.

There are large differences in the proportion of poor female-headed households that get transfers across the host countries. This fact is more marked than variation within host countries across types of households, and reflects different social welfare levels.

First, transfers in general are extremely important to the refugee population (both in camps and outside camps) in Jordan. Over half of female headed households get private transfers (such as remittances from family members) and two-thirds or more get public or NGO transfers. In all cases private transfers are very well targeted to the poor female headed households. Roughly 50 to 60 percent of these households do receive private transfers. The same is true of public and NGO transfers in Jordan, where 75 percent or more poor female-headed households are receiving some assistance. In both Syria and Lebanon few poor female-headed household, however, receive this type of assistance which is due to the lack of a national welfare system or one for which refugees are eligible.

In Jordan, refugees in general are large recipients of both public and private transfers – this includes female-headed households, two-thirds of which get public and one-half get private transfers

The bulk of transfers go to non-poor households

Table 2: Percent of female headed households receiving transfers.

	Total percent		Percent of poor		Percent of total transfer amount		
	Get private transfers	Get public, NGO transfers	Get private transfers	Get public, NGO transfers	To poor female headed	To poor male headed	To non-poor
Jordan camps	57	76	63	76	5	14	79
Jordan non-camp	64	81					
Lebanon camps & gatherings	49	26	46	28	5	16	78
Syria camps & gatherings	49	18	45	12	4	11	85

Looking at the role of transfers somewhat differently, the last 3 columns of Table 2 show the percent of total transfers going to different kinds of households. Here, we consider the actual *amount* of transfers rather than *percent of households* receiving any transfer. Across the fields, some three-quarters or more of the total transfer amount for the last year went to non-poor households. Poor female headed households have gotten some 5 percent and the remaining 10 to 15 percent has gone to poor male-headed households. This distribution shows that while many vulnerable households are helped by transfers, a huge group of other refugee households have transfer income as a regular supplement to their financial resources.

Women in the Workplace

Women's average rate of participation in the labour market ranges from 10 to 20 percent and is highest in Syria and Lebanon and lowest in the West Bank and Gaza Strip

Overall participation rates of refugee women in the workplace are quite low for both refugees and non-refugees in the region. Figures 11 through 15 show the age specific labour participation rates of men and women in each host country. At its peak, among those 25 to 45 years of age, the percent of women participating in the labour forces only reaches some high of 30 to 40 percent depending on the host country. This is compared to a peak of 90 to 100 percent of men.

For the West Bank and Gaza Strip the data comes from the Palestinian Central Bureau of Statistics' (PCBS) labour force survey from 2001. The data shown here is for those living in camps, as refugee status was not included as one of the variables.

Figure 11: Percent in the labour force by gender. Jordan Camp.

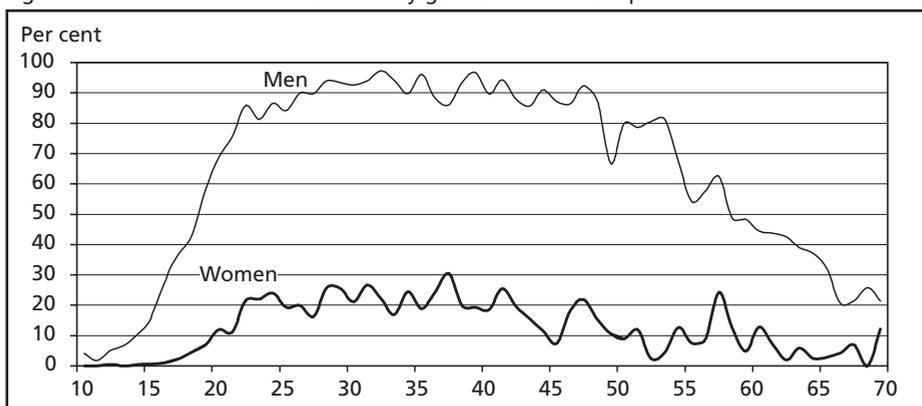


Figure 12: Percent in the labour force by gender. Jordan non-camp.

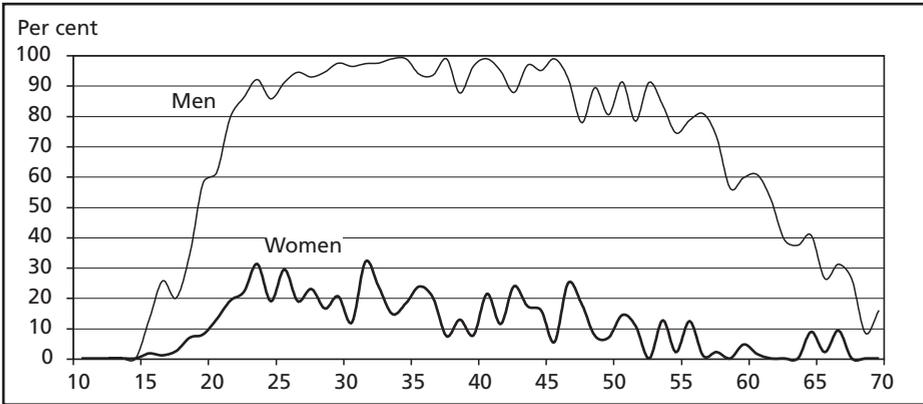


Figure 13: Percent in the labour force by gender. Lebanon Camp and gathering.

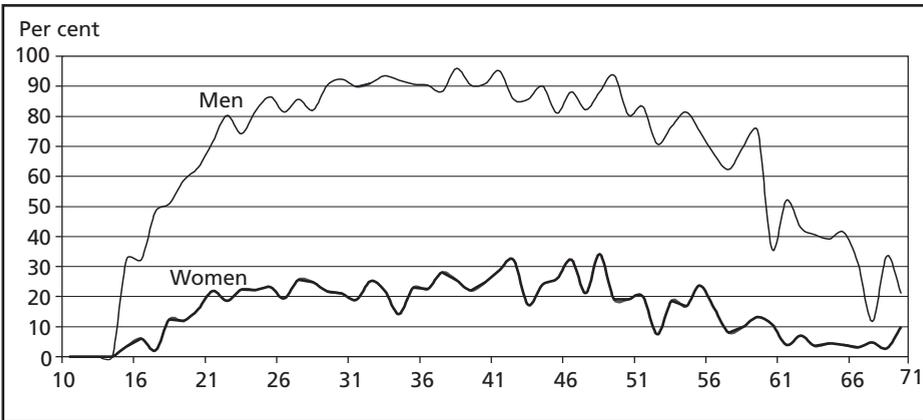


Figure 14: Percent in the labour force by gender. Syria Camp and gathering.

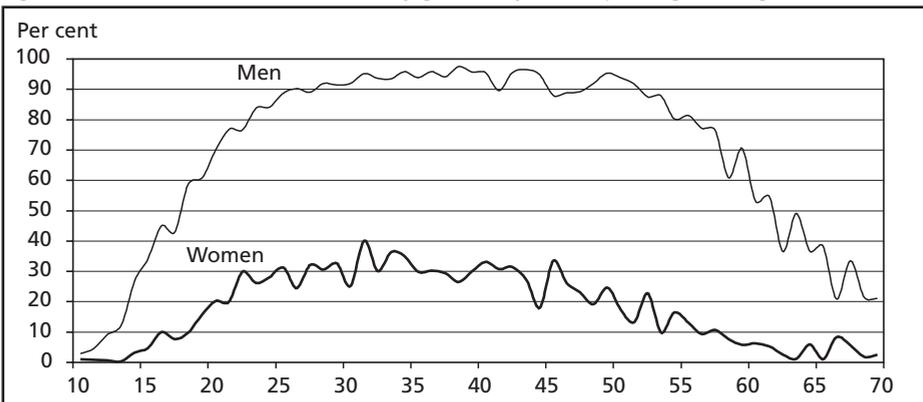


Figure 15: Percent in the labour force by gender. West Bank and Gaza camp.

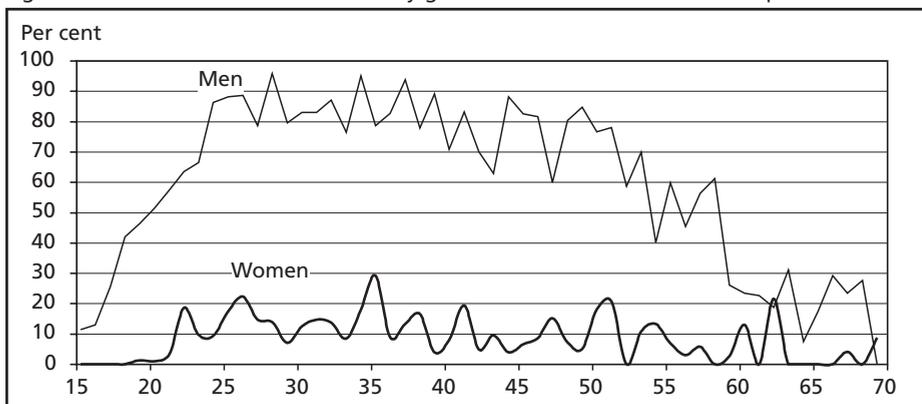
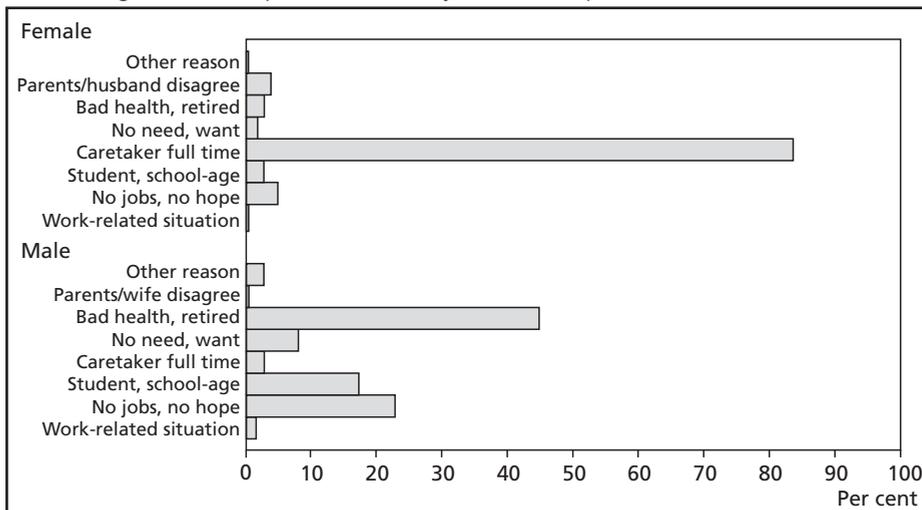


Figure 16: Individuals not in the labour force, aged 21 – 55. Percent distribution of reasons not working in the week prior to the survey. Jordan Camp.



Women and Men Not Working

Respondents in the different fields give similar reasons for not participating in the labour force (Figure 16, previous page), but the responses of men and women differ.⁴

Among camp men roughly one-half report that they are not in the labour force because of poor health, disability or age (retired). Another quarter of camp men report the reason for not working is that either there are no jobs available or they have given up hope of finding one. The remaining 25 percent of camp men give a range of reasons. Among refugee men, there is quite a large difference between those in camps in Jordan and those out of camps. The most common reason given among non-camp men is no jobs and ill health is much lower down the list of top reasons at 15 percent. Non-camp men also much more often cite lack of appropriate work opportunities as the reason at 22 percent. This includes such categories as inappropriate, or unacceptable pay and mismatch between skill level and job duties.

Among camp women, the majority (upwards of 75 percent) report they are not working because they are full time housewives or have responsibility as a caretaker. In most cases, disapproval among parents or husbands, or social restrictions on the woman working is the second most common reason (ranging between 4 and 8 percent).

Thus, the marriage status of the women is an important factor. Precise modelling of the relationship between marriage and employment is quite complicated and goes beyond the scope of this study. However, to simply demonstrate the differences between married women and single women, Figures 17 and 18 (next page) shows how the distribution across the different reasons given for non-employment looks among the two groups.

The main points that can be made about these figures is first, the similarity among married women, and second, the dissimilarity among unmarried women across the host countries. Among the former, some

Some 50 percent of camp men say they are not in the workforce because they have poor health or have retired while at least 75 percent of camp women are not in the workforce because they are housewives

9 in 10 married women give the reason that they are housewives. Among unmarried women there is a large variation across the fields with 6 in 10 unmarried women in Jordan, 4 in 10 in Lebanon and the West Bank and Gaza, and 3 in 10 in Syria giving this reason for not being in the labour force

⁴ Comparison to Jordan's non-camp refugee women population in this regard is difficult because some of the categories used in the JLCS were quite different from the subsequent surveys. The main aspect this has effect on is women who are full time housewives. In the JLCS it appears these women fell into the category of 'no need, or no want'. Otherwise the categories are similar enough to make some conclusions about for the male population.

Figure 17: Single women. Percent distribution of reason given for non-participation in the labour force.

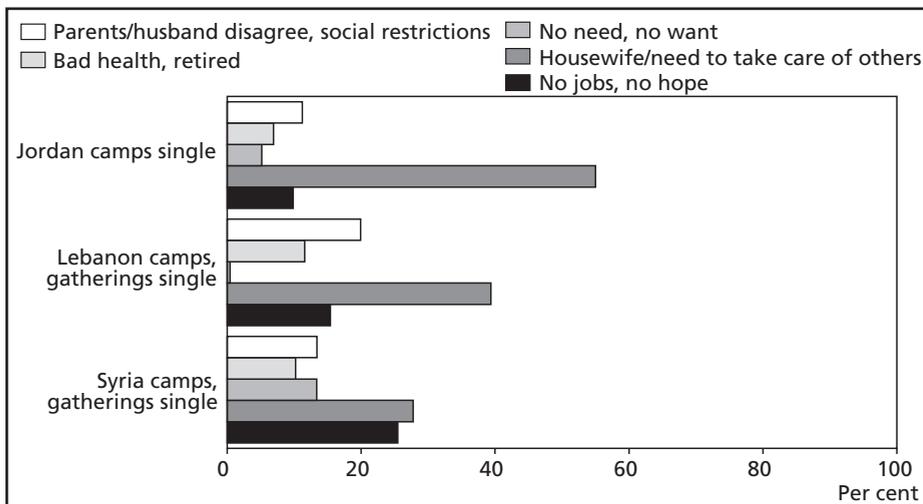
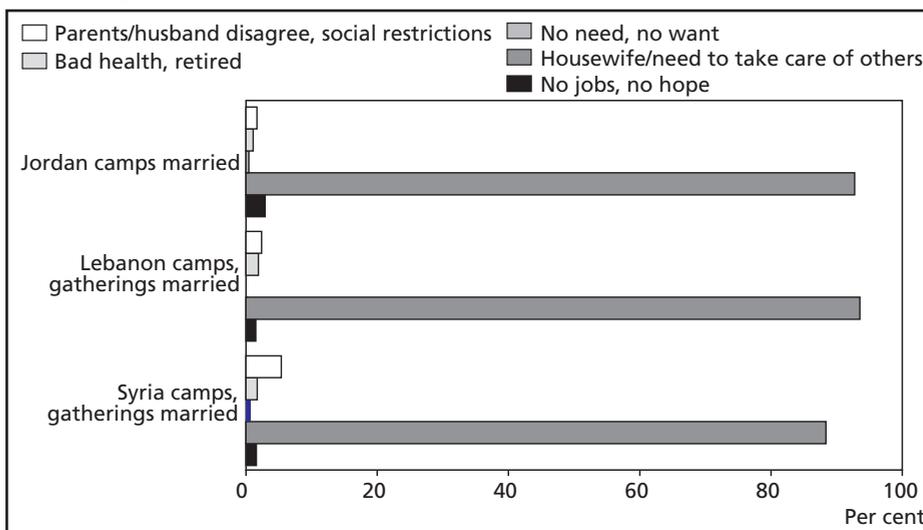


Figure 18: Married women. Percent distribution of reason given for non-participation in the labour force.



90 percent do not work because they are full time housewives or care-takers. This is also the case for married women in the West Bank and Gaza (not shown in the Figure). Among unmarried women, this is also a common reason, but in widely varying proportions depending on the host country. In Jordan, nearly 60 percent give this reason, compared to 40 percent in Lebanon and the West Bank and Gaza, and about 30 percent in Syria.

In Syria and Lebanon lack of employment opportunity is more often cited as a reason for women not participating in the labour force, particularly in Syria camps. This would indicate that women enter into the labour force out of economic necessity.

Social restrictions in terms of perceived disapproval of the woman working by family and society at large has an impact. Between 10 and 20 percent of single women given this as the *main* reason for why they are not in the workforce.

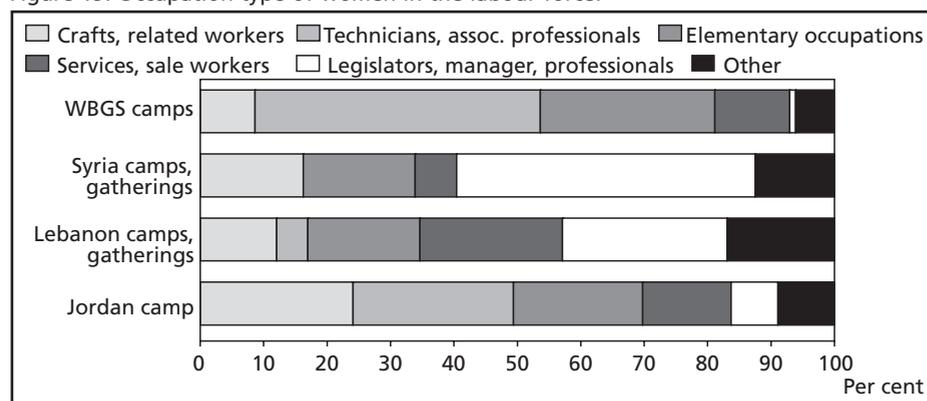
Working Women: For whom, and Doing What

The occupational sector in which women work is related to a number of things such as the woman’s education level and general structure of the various economies. Aside from education level and general economic structure, it is important to ascertain to what extent women who work appear to be ‘pushed’ into relatively lower skill type jobs regardless of education level.

The occupational sector that women work in is related to education level and the national economy

Some of the sectors have been grouped in order to highlight the most important sectors of women’s employment (Figure 19).

Figure 19: Occupation type of women in the labour force.



In Lebanon camps and gatherings, working women have much lower education levels than anywhere else. Elsewhere a characteristic of working women is high education

The percent of working women with secondary or higher education is dramatically lower among refugee women in Lebanon than elsewhere. Only seven percent of refugee women in the Lebanese labour force have higher education compared to 52 percent in Syria and 53 percent in Jordan camps. However, it does not appear that lower education leads to refugee women being concentrated in low skill sectors in Lebanon, but rather that within all sectors their education level is lower than what we find in the same sectors among female refugees elsewhere.. For example, 57 percent of refugee women in Jordan employed in the crafts and related work sector have less than basic education compared to 76 percent of the same in Lebanon. Even in the traditionally higher skill sectors such as the managerial sector, refugee women in Lebanon are way behind in education than elsewhere. For example 89 percent of refugee women in Jordan in the managerial sector have higher education compared to 26 percent of the same in Lebanon.

Working refugee women in Syria are more often in higher level administrative positions than elsewhere

Comparing Syria with the other fields, a larger percentage of refugee women employed in the managerial, legislative sector. Part of this is due to the survey questionnaire for the Syria camp and gathering study not including an 'associate, technical' category. The result is that at least *some* falling into the administrative sector category are not managerial but lower level administrative staff. However, it is not altogether surprising that refugee women in Syria would be more likely to occupy managerial positions due to the history of refugee women's education in this case. During the 1970s there was a large push in Syria's educational system, particularly aimed at increasing the population of university-educated individuals, and this included women. Thus, we find among refugee women in Syria particularly high levels of education among women who received their education during this period. It makes sense then that many of this generation would be employed at senior levels at the time of the survey.

Very few camp refugee women in Jordan refugee camps work in higher level managerial and administrative positions

Few women are represented in the managerial sector in Jordan, despite very high achievement among refugee women in terms of education in Jordan recently (surpassing that of refugee men). One explanation may be that these highly educated women simply are not seeking employment, or they are somehow blocked from the managerial level and, in a sense, under-employed.

Finally, the sectors in which camp women are employed in the West Bank and Gaza are limited: Over 25 percent are reported in the

2001 PCBS labour force survey to be employed in the elementary occupations.

Looking at the industrial sectors of refugee women's employment more evidence of working women being fairly concentrated in the typically female-dominated areas of employment emerges. Thirty to 40 percent of refugee women are employed in the education, health and social work sector, and another 20 percent in Lebanon and Syria are employed in community services. In Syria and Jordan a substantial percent of women are employed in manufacturing (about 20 percent) reflecting these economies larger manufacturing sectors. Finally, women in Lebanon work in the trade, hotel and restaurant sector.

Refugee women tend to work within the traditionally female social service industrial sectors

The largest employer among refugee women in Lebanon and Jordan are private companies (about half of working women). In Syria,

Refugee women mostly work for the government or for private companies

Figure 20. Distribution of women in the labour market by industrial sector of employment.

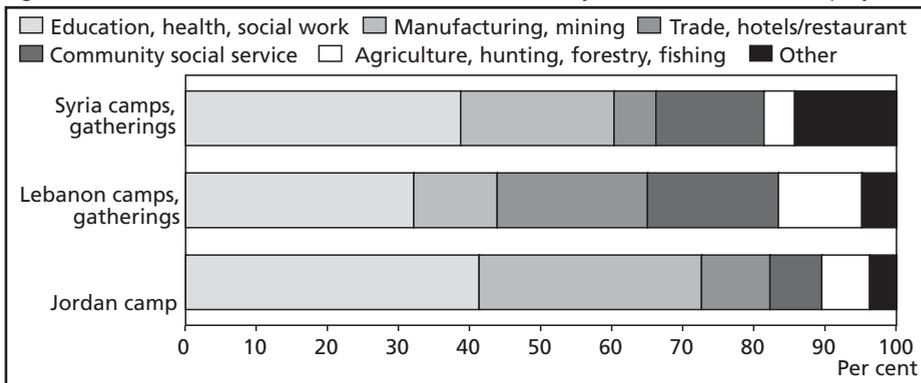
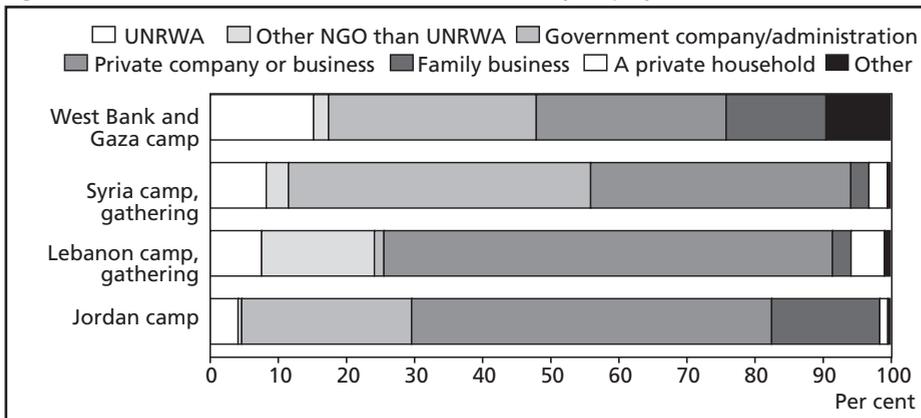


Figure 21: Distribution of women in the labour force by employer.



refugee women more often work for the government (44 percent) but also private companies are common employers (38 percent).

Everywhere except Lebanon, refugee women employed with the government and UNRWA have higher education levels than others

Women working for the government and for UNRWA tend to have particularly high levels of education everywhere and most are employed in professional or managerial positions. For example among Jordan camp women working for the government 81 percent have secondary or higher education and nearly all women working for UNRWA have the same. Only in Lebanon are there significant proportions of women working for UNRWA that have little or no education (23 percent have less than basic education).

The private sector across the board employs women with generally less education than the government and NGO sector, with about half the proportion of women having secondary or more. Those working in family businesses and private households have even lower levels of education – most of whom have basic or less education and working in crafts, elementary jobs or sales jobs.

Finally, it is more common for women to work in family businesses in Jordan than elsewhere. Sixteen percent of refugee women are employed in this type of business in Jordan compared to 3 percent in Lebanon and Syria.

UNRWA is a more important employer of camp women in the West Bank and Gaza than anywhere else

In the West Bank and Gaza Strip UNRWA is a relatively more important employer of women than elsewhere. Some 20 percent of employed women in this setting work for UNRWA compared to 10 percent or less elsewhere.

Pay, Working Hours and other Working Conditions among Women

On average wages between employed men and women are not that different, which is probably because employed women tend to be highly educated

Mean wages earned are not that much different between men and women (Figure 22). Women earn between one and five USD less than men. Differences in pay across host countries are much larger. Both men and women in Syria earning about half the amount in USD earned in the other two fields. (This is because the wages are not adjusted for cost differences in the fields.) The type of employer and the individual's education level as would be expected make a large difference in pay. In Syria and Lebanon camps and gatherings, women working for UNRWA make substantially more on average than those working for other employers. In Jordan camps, women working for the government or public enterprises have the highest average salaries compared to other types of employers.

Refugee women work 30 to 40 hours a week, less than men, and few want to work more

Working hours are fairly consistent among women across the different host countries. Refugee women in the labour force work an average of 30 to 40 hours per week – slightly less than men in all cases (Table 3). Men work an average of 40 to 55 hours per week. Women in Lebanon camps and gatherings work a bit more than elsewhere. Women and men in Gaza camps work less hours on average than anywhere else.

Working hours are shortest among women working in the government and those in higher skill jobs

Generally, those employed in the government work shorter hours than those employed in the private sector companies. For example, among Jordan camp women those in the government worked an average of 31 hours compared to 42 hours among those working in private companies. Among refugee women employed in Syria camps and gatherings the gap between government and private sector working hours is even larger. Single women work more than married women, and those working in low skill jobs and family businesses work longer hours and more often want more work. This is probably to compensate for low wages.

Figure 22: Mean pay during week prior to survey in 1999 USD.

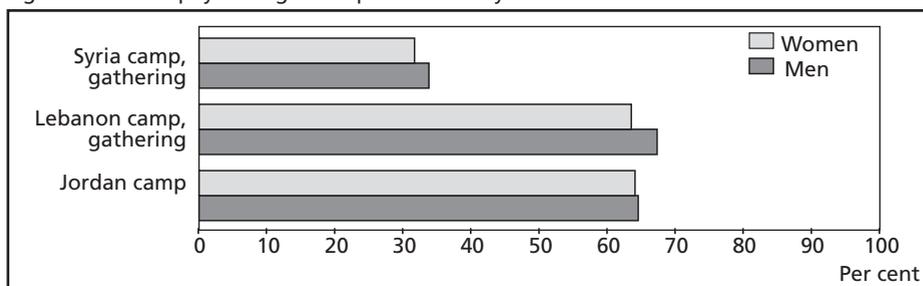


Table 3: Average working hours per week.

	Jordan camp	Syria camp, gathering	Lebanon camp, gathering	West Bank camp	Gaza strip camp
Men	54	51	46	44	41
Women	35	32	39	38	31

There is a considerable difference between Syria and the other settings in terms of the demand for work among women (Figure 23). In both Jordan and Lebanon about 20 percent of working women would like to have worked more hours. Only 10 percent of refugee women in Syria reported to have wanted to work more hours last week. For the West Bank and Gaza we do not have data on whether or not the individual wanted to work more hours, but we do have data on what the reasons were for working less than 35 hours in the last week. The difference by gender is striking. Camp women in the West Bank working less than full time mostly do so for personal reasons such as illness or vacation (36 percent) or due to the nature of the work (41 percent), while for men other factors matter more such as closures (13 percent) or inability to find other work (17 percent). Exactly what is meant by ‘the nature of the work’ is unclear but could indicate part-time positions.

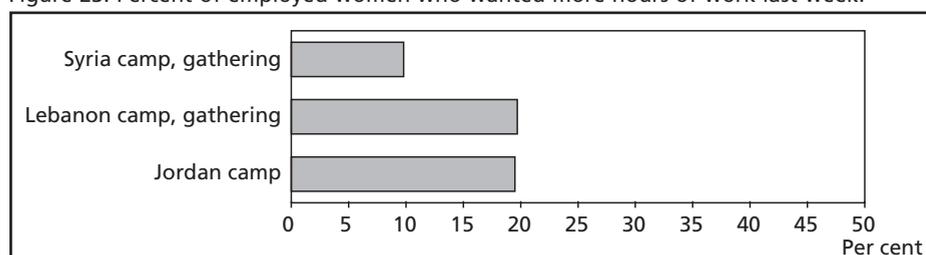
Camp refugee women more often have employment benefits than men

Information about what kinds of benefits followed employment was gathered for the camps in Jordan and for refugees in camps and gatherings in Syria (Table 4). Overall, employed women more often have job benefits than men. This is because it is more common for women to be employed in the public or NGO sector. Therefore, both

Table 4: Percent of currently employed with various employment benefits. Camps and gatherings.

	Men			Women		
	Syria	Jordan	Lebanon	Syria	Jordan	Lebanon
Paid holiday	35	36	13	59	35	25
Paid sick leave	35	38	15	60	39	35
Retirement pension	16	26	5	39	31	8
Subsidized/free medical care	12	31	6	21	29	10
Other benefits (car, phone, etc.)	4	5	1	2	3	2
Paid maternity leave	n.a.	n.a.	n.a.	53	33	23
Unpaid maternity leave	n.a.	n.a.	n.a.	42	10	12

Figure 23: Percent of employed women who wanted more hours of work last week.



men and women refugees in Lebanon much less often have benefits associated with employment because there are almost none employed in the public sector.

To illustrate the differences in the benefits afforded by public sector and NGO employment, in Syria camps and gatherings about 90 percent of women employed in these sectors have paid holidays compared to 18 percent working in private companies. The trend is similar for the other types of benefits such as paid maternity leave, retirement pension and subsidised medical care for both Jordan and Syria public and NGO sector employees.

Women's Pay: Who Decides Use of Earnings

For Lebanon and Syria we have data on the extent to which individuals report that they have influence over how their earnings are used within the household. Two-thirds or more men and women say they have very much influence and those who report less influence mostly also say that they usually confer with their spouse or that decisions on use of earnings are made together with the spouse.

Two in three working women can decide how to use their earnings, the rest consult with their spouse. There is no difference between men and women

Women and Girl's Basic Education and Health

Education

Palestinian refugee women have been leaders in the rapid education advances among women in the region

One of the most apparent successes of the modernisation process of the region as a whole has been the huge advances in female education that have taken place in most countries in the region, particularly in the host countries we discuss here. Refugee women, moreover, have for the large part been leaders in this process, usually having gained literacy earlier and more rapidly than other women in their respective countries. Commitment to girls' education has continued to the present and in general the education accomplishment of girls in terms of enrolment rates and highest achievement rates are now beginning to surpass that of the boys everywhere but in the West Bank and Gaza. This result is probably due in part to the general attitudes quite supportive of female education. However, in the case of refugees, it is also due to UNRWA's education program.

In Syria and Jordan refugee women are better educated than men at all ages under 35 years

Among women refugees in Syria and Jordan, more women have secondary or higher education levels than men at all ages under 35 years of age. In Lebanon and the West Bank and Gaza women still lag behind men somewhat.

Among refugee youth, girls stay in school longer than boys on average through the basic cycle. However, different factors influence young men and women pursuing higher education. Women are more likely to continue on with their education after secondary school if the household has high income. The education level of young men, however, is more heavily influenced by the education level of their parents than by income.

Parallel to accepting attitudes towards women's education and high actual achievement of girls in school, parents indeed have high expectations of their daughters in school. Thus, fathers and mothers of girls currently in basic school expect that their child's eventual level of education completed will be higher than do fathers and mothers of boys. Overall, over 50 percent of parents think their child (either male

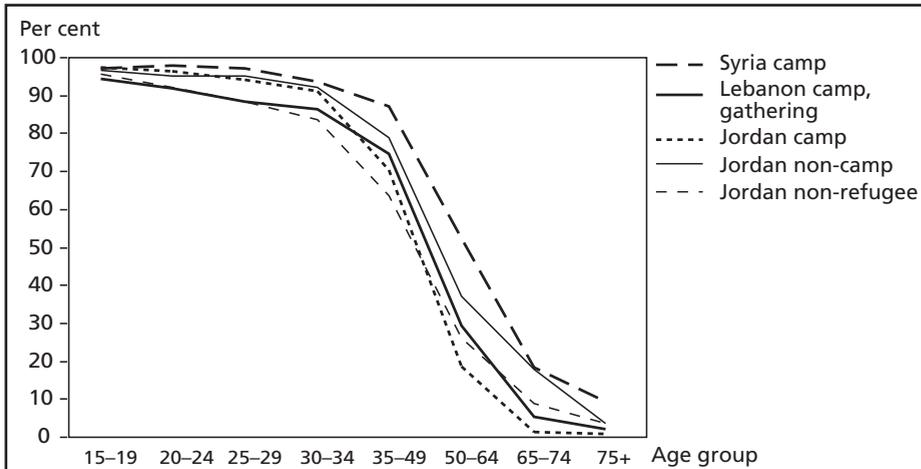
or female) with at least complete a university degree – higher expectations than are reality. When asked about why the child would choose this level of education, parents give different rationale for boys than girls. Boys are reported to choose this level of education in order to obtain better job opportunities and higher income opportunities. In contrast, girls are reported to choose this education level for such reasons as social status, own interests and opportunity to continue with further education. Thus, it is apparent that while support for girls in higher education exists, the goal is not to then use this education in professional work life.

Education level and income of the parents do seem to matter, but primarily for those with no formal education and lowest level of income, with the remaining giving fairly similar responses. Parents with no education and lowest income consistently have lower expectations, especially of their boys.

Everywhere but the West Bank and Gaza, refugee girls have better enrolment rates than boys through secondary education

Refugee parents have higher expectations for their daughters' education achievement than for their sons'

Figure 24: Percent women literate by age.



Health

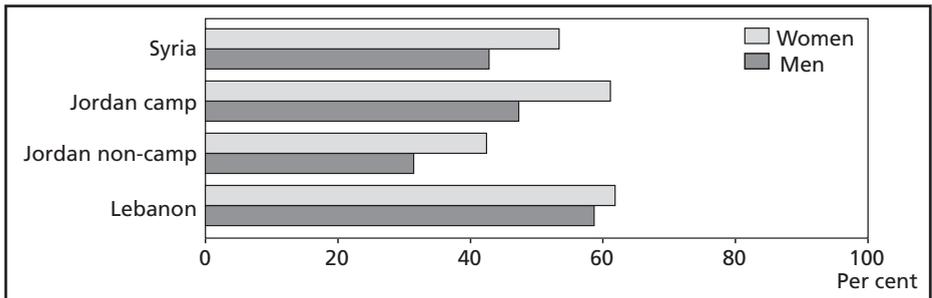
Refugee girls and women have good health results, typical of middle income group of countries

Refugee women's health according to the standard health indicators is quite good. Access to reproductive health care is widespread and used. Upwards of 80 percent of refugee women have prenatal care and deliver their children in hospitals with qualified medical attendants. Among children, there is no difference by gender of the children in terms of malnutrition or infant and child mortality rates – all of which are at a level among refugee girls and boys that is typical of middle-income countries (and therefore, not a significant health issue).

Refugee women are more bothered by psychological problems than men

Women, however, more often report that they frequently have symptoms of anxiety and depression (Figure 25). We do not know if this is because women are more forthcoming about such things than men, or if there is a significantly higher level of stress symptoms among women.

Figure 25: Percent reporting to have at least 3 of 7 psychological distress symptoms in the past week.



In the Home and Family: Marriage, Living Arrangements, Children, Housing and Domestic Violence

Marriage

We start this discussion about Palestinian refugee women with marriage – a significant point in women’s lives in which they may enter a new family, relocate to a new area and marks the beginning, usually, of childbearing. The age at first marriage is particularly important for a woman because the timing of marriage has very large implications in terms of the number of children she will have and in terms of both her education and participation in the workforce. Typically in the region as a whole, women will not continue with education once married, and will either not enter the workforce (if married straight out

Figure 26: Refugee men. median age at first marriage by birth year cohort.

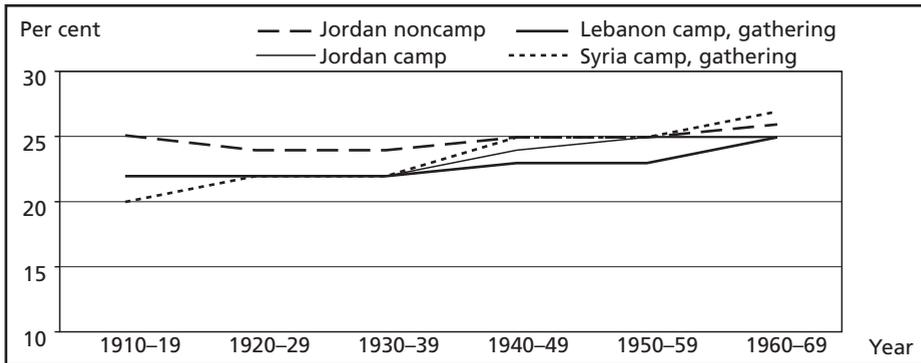
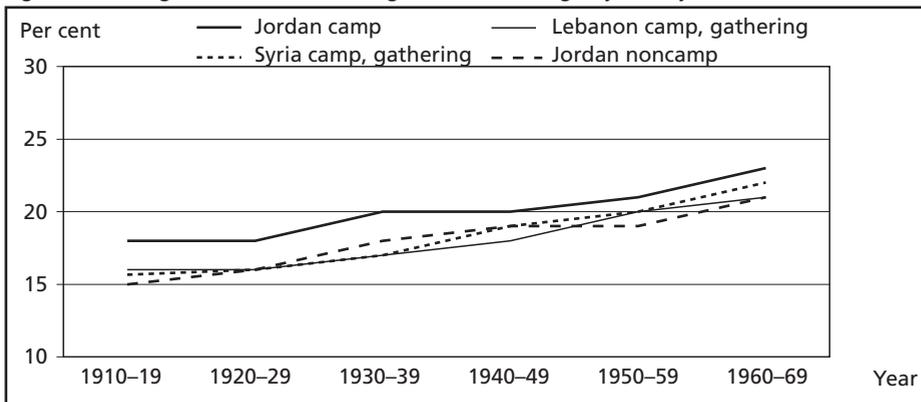


Figure 27: Refugee women. median age at first marriage by birth year cohort.



of school), or exit soon after marriage with the birth of her first children. Also, a woman commonly will not use birth control until she wishes to stop having children completely. The result is that we find that the earlier a woman marries, the more children she will eventually have.

Refugee women's marrying ages similar to the host country women

Looking more closely at the median age of first marriage, the situation for Palestinian women is very similar to the women in the host country in which they live. This similarity is *more* marked than any patterns of marrying age among refugees (Khawaja 2003). The youngest cohort of refugee women (those 30 to 40 years of age) have a median age of marriage of 20 to 25 years of age, while the median among men in this cohort is 25 to 30 years of age.

Marriage ages are increasing especially among women

In the region as a whole the trend is for women and men to be marrying at older and older ages. Average age at marriage has been increasing and this is also true among Palestinian refugee women, *and*, this is the main contribution to falling fertility rates.

Some 50 percent of refugees report that women should marry at age 20 years or older

The Fafo survey questioned individuals about the earliest age they thought it was appropriate for girls to marry. The responses are similar for refugees across the host countries with the main exception being preference for later marriage among the non-refugee population in Jordan. In camps in Jordan and Syria about 10 percent report it is appropriate for girls to marry at ages 16 or younger, 35 percent for ages 17 through 19 years, and about 55 percent report that girls should marry at age 20 or older. Using this as a baseline, there is a preference for earlier marriage among camp and gathering refugees in Lebanon, and later marriage among the non-camp population in Jordan. For example, 44 percent of the former think girls should not marry until age 20 or older, while among the latter the same is 71 percent.

Everywhere some 10 percent more women than men report that girls should not marry until age 20 or older. Approval of girls' marrying at age 16 or less is twice as high among those with less than basic education than among those with higher education. Finally, support for young marriage ages for girls is more prevalent in the older age groups (45 years or older), but otherwise similar across age groups.

Women's Choice of a Marriage Partner and Cousin Marriage

Traditionally in the Middle East the family plays a significant role in the marriage of their children. Over time, girls and women have gained

more autonomy in this choice, particularly in urban areas. However, it is still common that the family is involved in at least performing a screening role in the selection of a spouse – particularly for daughters. The Fafo surveys in Jordan, Lebanon and Syria asked both men and women about their views on the autonomy girls and women should be granted in choosing their marriage partner.

Marriage among cousins has also been a traditional aspect of the Arab family. About one-third of women refugees in Jordan, Lebanon and Syria were related by kinship to their most recent husband prior to marriage. This practice appears to be losing popularity, however, with fewer women married to a spouse within the kinship group at successively younger age groups. Education also plays a role, with the higher educated both less often preferring cousin marriage and less often practicing it. In fact, when asked what type of partner the individual would prefer his/her child to marry (types of relatives, non-relatives, or no preference) half of the respondents or more (64 percent in Lebanon camps and gatherings) report that they have no preference in terms of marriage within or outside of the kinship group, or *hamula*. A smaller group reports to prefer cousin marriage than we actually find in practice (about 15 percent) which also indicates changing attitudes on this matter.

One-third of refugee women are related by kinship to their spouse, but the practice is declining

Settling in with the New Family

While extended households do exist, the norm among refugees is a nuclear household unit – that is the husband and wife, and eventually children. It is usual that when a couple marry they live in the vicinity of the husband's family as opposed to the wife's if they are not already both residing in the same area. Often members of both the couples' families are nearby. The tradition of the new wife settling within the husband's family, then, does not hold entirely true. The majority of ever-married persons live near both the husband's and wife's relatives, but the former is more common. For example, in Jordan camps 91 percent of ever-married adults live near any of the husband's extended family compared to 79 percent living near any of the wife's relatives.

Some newly married women live within the husband's larger family to form extended family household units. For example women who have married within the last three years more often live in extended family units – particularly in Jordan camps. Here, 56 percent of

Most women settle nearby the husband's family, and often both husband and wife's family are nearby.

recently married women live in an extended family compared to 24 percent of all ever-married women. There is not much evidence of this, however, in Lebanon camps and gatherings where 27 percent of newly married women live in extended households compared to 24 percent of all ever-married women.

Having Children

Palestinian refugee women, like other women in the region, have relatively high fertility rates considering the level of development of the individual countries. However, fertility rates have fallen and the demographic transition is well on its way. One characteristic of women's child bearing is not only total fertility rates but the timing of pregnancies and births. This is a concern for women and their children for two reasons. First, early marriage and early childbirth before the girls are fully physically developed is harmful to both the girl and the child, with much higher risks during pregnancy and risks for low-birth-weight newborns. Second, Palestinian refugee women, like other women in the region, often have extremely short birth spacing during the early years of childbearing. The repercussions are, again, higher risk pregnancies, poorer outcomes in newborns and health risks to the mother.

Like other women in the host countries, refugee women have many children very close together, but fertility is declining rapidly

In the region, fertility rates are highest in Yemen and the West Bank and Gaza at 7.2 and 5.9 births respectively. Fertility rates are lowest in Tunisia, Lebanon and Iran at 2.1, 2.4 and 2.5 births respectively. As shown in Table 5, total fertility rates among refugees and the host country population have been falling quite dramatically everywhere. Palestinian refugee fertility is either similar to the host country po-

Table 5: Total fertility Rates.

Country and Group	Period			
	1983-86	1987-90	1991-94	1995-98
Gaza				
Camp refugee	6.89	7.27	7.47	
Non-camp refugee	7.48	8.10	7.95	
West Bank				
Camp refugee	6.67	5.63	5.68	
Non-camp refugee	6.00	5.64	5.44	
Jordan				
Camp refugee	6.92	6.11	5.25	4.33
Non-camp refugee	6.16	4.91	4.77	
Lebanon				
Non-camp refugee		4.49	3.90	3.03

pulation, or lower. Refugee status does not appear to be a relevant factor in fertility as rates vary more across the countries in question than among refugees and non-refugees within each country. Knowledge of contraception among refugee women is high. Contraception is used primarily to end childbearing rather than to space births (Khawaja, 2003). Together with no pre-marital fertility, the main contributing factor to lower fertility is postponement of marriage and earlier cessation of childbearing.

At higher levels of education, women tend to marry later and have lower fertility at younger ages than women with no or little education. Camp women, however, generally have higher total fertility rates than non-camp refugees regardless of education level. It is unclear why this is the case.

Total fertility rates vary much across host countries

Bringing up Children and Caring for Family in the Home and Community

Given that a small percent of women are employed outside the home, the lives of Palestinian refugee women are very much centred around the home and caring for the family. Housing conditions, then, can be said to have more direct repercussions for women than men both because women probably spend much more time on a day to day basis in the home and because the conditions they experience there have further implications for how easy or difficult it is for the women to care for children and other family members. Palestinian refugees, whether in camps or not in camps are not housed in what one typically envisions as “refugee shelters”. Families primarily live in single-family homes made of inexpensive, (cement) but durable materials. Very few Palestinian refugees live in make-shift or temporary type housing. That being said, being housed for the *long term* in uncomfortable, dense and impractical housing in terms of infrastructure access is a problem for many refugees.

Better educated women marry later and have fewer children

In the Home: housing conditions, care for family, access to markets and services

The Fafu surveys in Jordan, Lebanon and Syria asked one household respondent to report on their views of their housing situation. This person is the “household” respondent. We are able to ascertain whether this respondent is male or female, and in this way report at the household level, satisfaction or dissatisfaction with housing conditions and at the same time show differences by gender. It should be noted that the majority of household respondents are women, but there are enough male respondents for the results to be statistically

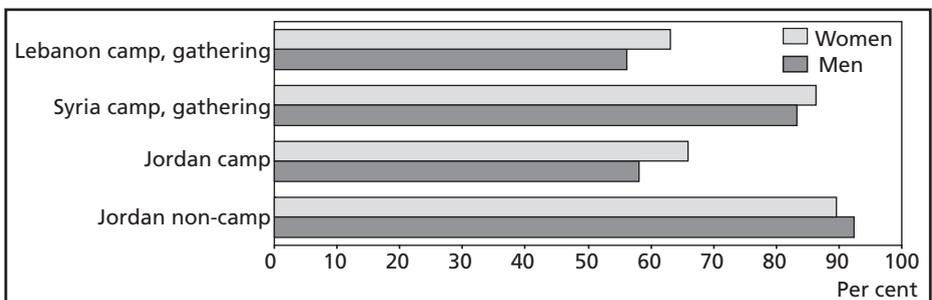
significant. The problem is, however, that there may be a selection effect: Men who were at home at the time of the survey and therefore, available to be a respondent may have group characteristics different from men who were not available. For example, they may more often be unemployed and generally dissatisfied with their situation – including housing.

The main finding in comparing views on housing among refugees is that there is no real difference between men and women. Men in most cases are slightly less satisfied with housing than women, but in every case except in Lebanon, the difference is not significant. Variation across the host countries, and in the case of Jordan, across camp and non-camp location, is most important – much more so than gender (Figure 28).

Household respondents were also asked about whether or not they were satisfied with a whole series of specific housing and community circumstances. These included the following: Space, privacy, housing cost, noise, indoor environment, safety for children, traffic, water supply, area schools, area health services, transportation, shopping, cultural institutions, work and business opportunities. Again, little difference was found among men and women in their responses – either in terms of what kinds of things they were respectively dissatisfied with, nor in terms of the total number of things with which they were dissatisfied (Figures 29 and 30). Both men and women are somewhat more satisfied with their direct housing circumstances than they are with other services in the area, such as schools, water supply, health services, traffic and safety for children. There is particularly much dissatisfaction with the latter in camps and gatherings in Lebanon.

Gender has little bearing on refugees satisfaction with housing conditions – host country location is much more important

Figure 28: Percent of household respondents that are satisfied with general housing conditions.



Second, there is a large gap between the camp and non-camp populations in Jordan, with less content with housing conditions and neighbourhood services among the camp households. In the camp populations, space and size along with noise are the top complaints for housing conditions. This is most likely related to the dense living conditions. Comparing across host countries, there is similarity among camp refugees in their rating of community services, with lack of cultural institutions and work or business opportunities being most complained about. For example, 90 percent of camp men and women in Lebanon are not satisfied with work and business opportunities. Turning now to actual housing conditions, the basis for comparison will be male and female-headed households. Here two categories of female-headed households are made. Those that consist of just one female living alone are mostly elderly women, with much different circumstances than a single mother, for example, living alone. It is this group of elderly women living alone that appears to experience somewhat lower standards of housing than other groups – including both female and male headed families. Female-headed status, therefore, in general does not mean the households has poorer housing conditions.

Less satisfaction with direct aspects of housing exists than with community services, and very low satisfaction on both aspects of housing reported by refugees in Lebanon

Elderly women living alone without family have high risk for poor housing conditions. Other female-headed families have about the same housing standards as male-headed.

Figure 29: Mean housing items dissatisfied with. Percent of household respondents.

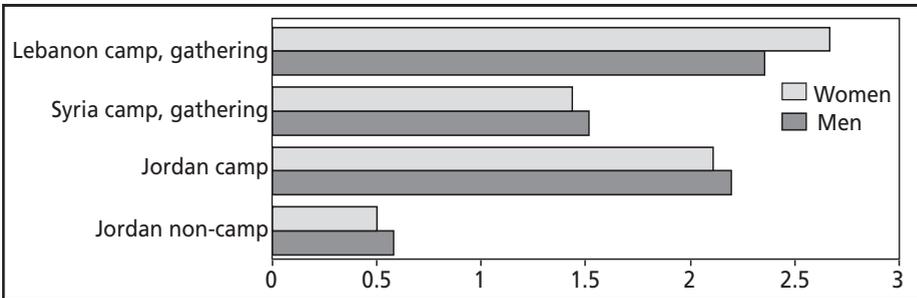
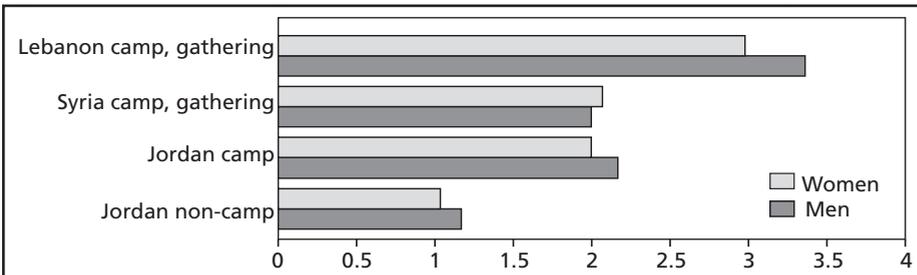
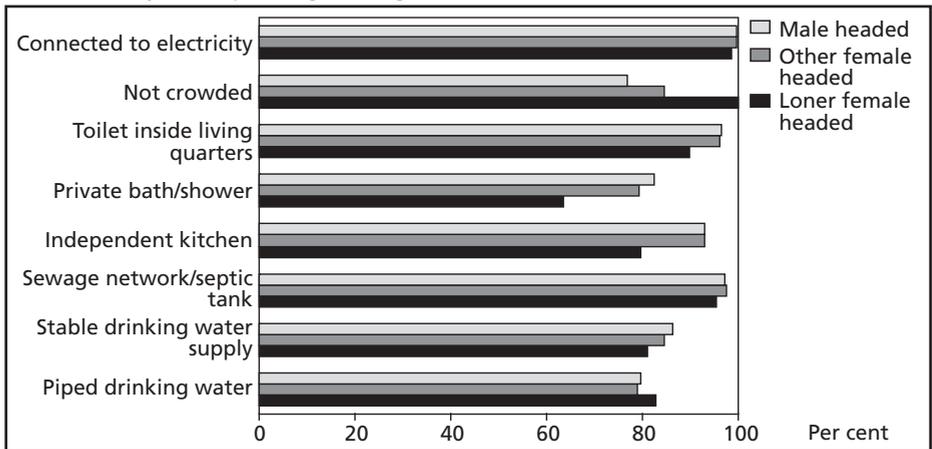


Figure 30: Mean community items dissatisfied with. Percent of household respondents.



For example, in Syria camps and gatherings some 65 percent of refugee women living alone have a private bath or shower in the residence, compared to at least 80 percent of other households (Figure 31). In Lebanon camps and gatherings only 32 percent of women living alone have the same compared to 65 percent average over all.

Figure 31: Percent of households with various housing and infrastructure amenities by gender of head. Syria camps and gatherings.



Women and Violence in the Home and Family

Domestic violence has only recently become an issue in the Middle East

General discussion about domestic violence as a social problem has emerged rather recently in the Middle East, together with a heightened awareness of all types of violence targeting females. Spousal abuse is one in a range of patterns of female abuse that has become more acceptable to publicly discuss in the region.

An overwhelmingly patriarchal structure and destabilising social change both provide structural underpinning for violence against women to be accepted practice in the region

Several aspects of the specific context of the refugee host countries (and region in general) probably has important bearing on the acceptability and actual practice of violence within the family. First, Middle East societies are characterised by social structures which are patriarchal, particularly in the public arena but also within the family. The patriarchal structure, supported by family law favouring male dominance and control, result in unequal power distributions based on gender in the family and strict role definitions for its members – both characteristics which have been identified as directly contributing to the likelihood for abuse or by contributing to stress, which in turn leads to higher likelihood of abuse.

A second aspect of contemporary Middle East is that these are societies undergoing social change, one of the conditions which has been found by family violence scholars to be linked with increased likelihood of abuse (Levinson 1988). The weakening of the patriarchal kinship system is one sign of this social change, however, most Middle East states have been resistant or slow to compliment this social change with revisions to the legal status of women, now primarily defined in Muslim family law (drawn from the Sharia) rather than constitutional law (Moghadam 1993). The weakening of these traditional patriarchal kinship systems has had a large effect on the family. However, this has not necessarily led to an absolute increase in power for women but rather shifted the power base from being collective to being individual (Moghadam 1988). Weakening these traditional networks and replacing their informal structures with formal ones causes particular problems for women since under the formal family law women do not have equal rights (Hijab 1988).

The various Fafo living conditions' surveys each included a module on attitudes towards and actual experience with domestic violence asked to both men and women. Although the modules are not directly comparable across the studies, they all covered the same general topics.

Attitudinal data includes results from a series of questions asked to men and women about the appropriateness of acts of beating women under various circumstances. These circumstances included, for example, talking back, disobeying the husband's orders, behaving in a way the husband dislikes, not having meals prepared or failing to do household chores properly, going out in public, not respecting the husband's family or not caring for the children in the way he thinks she should. In total there are 8 items, or circumstances. If the individual replied it was sometimes or always "ok" to beat the wife, they were given a score of '1'. These scores were then added to make an index and grouped (Figures 32 and 33, next page).

Acceptance of wife beating is widespread in both Jordan and Lebanon, and surprisingly also among women refugees in both places. Agreement about the appropriateness of wife beating between the genders holds across all the host countries. In fact, the difference across the countries is much larger than between genders in each country.

Six in ten refugee men and women in Jordan and Lebanon camps and gatherings think it is ever appropriate to beat one's wife

We see the most legitimating of wife beating among refugees in camps and gatherings in Lebanon. Violence is thought appropriate under six or more circumstances by some 30 percent of male and female refugees.

The least support of wife beating is among refugees in camps and gatherings in Syria. About 30 percent of men and women think it is appropriate to beat one's wife in any of the circumstances – and this is half the proportion that give any legitimacy to wife beating in Lebanon and Jordan.

About 1 in 5 women have ever been beaten by their current husband. Spousal violence is most common in Lebanon camps and least in Jordan camps

Some 20 percent of refugee women report that their current husband has abused them physically ever. In Lebanon camps and gatherings the percent is highest at 23 percent, and markedly lower among refugee women in Jordan camps at 14 percent.

Women in the peak reproductive years are most at risk for being victims of domestic violence. Half of those ever beaten were done so in front of their children.

The higher overall percentage in Lebanon camps is due to a much larger proportion of women in the oldest age groups having been beaten than elsewhere, and a higher percent in the 25 through 34 year age group as well (Figure 34). Trends by age groups are difficult to ascertain. In at least the cases of Jordan and Lebanon, we see two distinct peaks. One peak is in the 25 through 34 year age group and the second beginning at about age 45 years. Probably, we are seeing two sets of patterns. The first is trends over time towards less violence

Figure 32: Men. Number of circumstances it is ok to beat one's wife.

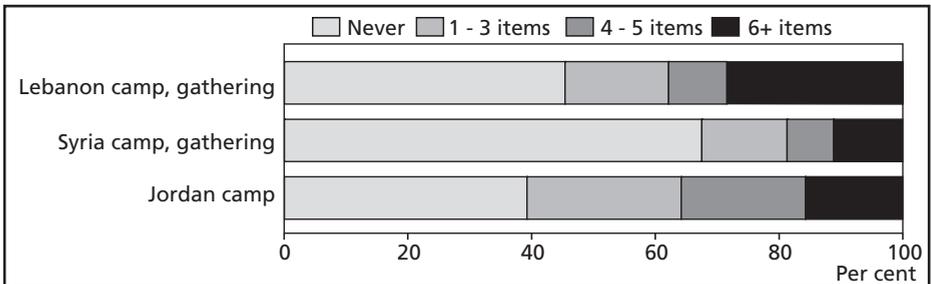
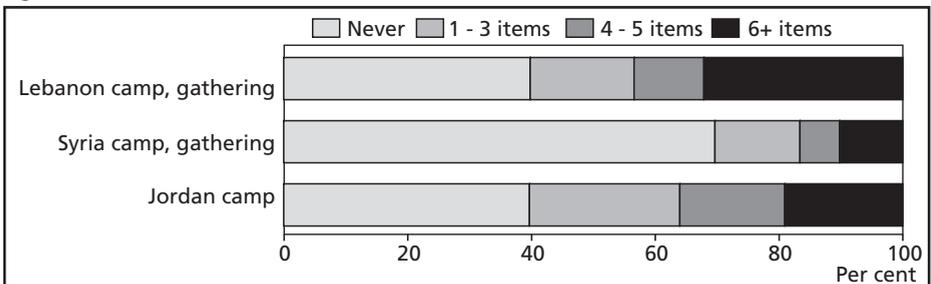


Figure 33: Women. Number of circumstances it is ok to beat one's wife.



against women as the issue becomes more public, and the second is that women during their childbearing years are usually more often victims of violence. The reason for the latter is the stress put on the relationship and household in general during the family building phase – both economically and socially. Among those that report ever being beaten, 70 percent of those 20 to 25 years of age have been beaten within the last year (Figure 35). This drops to 50 percent among those 30 to 35 years of age, and continues to decrease with each age group.

Table 6: Percent of women ever beaten by current husband.

	Percent of women ever beaten by current husband
Syria camps, gatherings	21.5
Jordan camps	13.7
Lebanon camps, gatherings	23.0

Figure 34: Percent of women ever beaten by current husband by five year age groups.

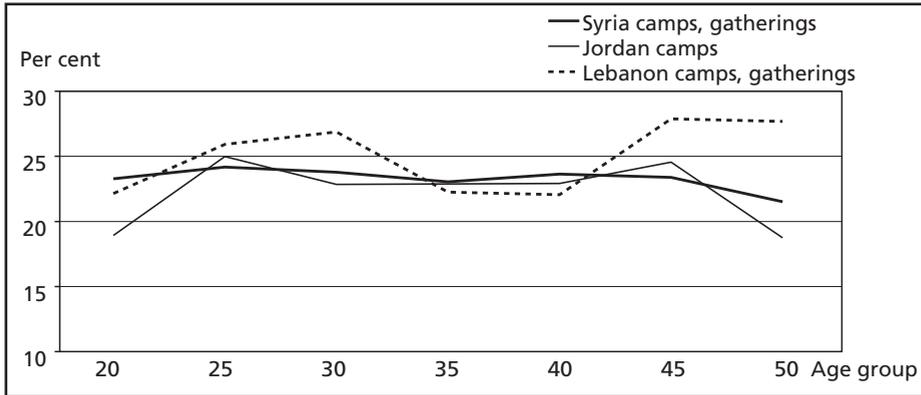
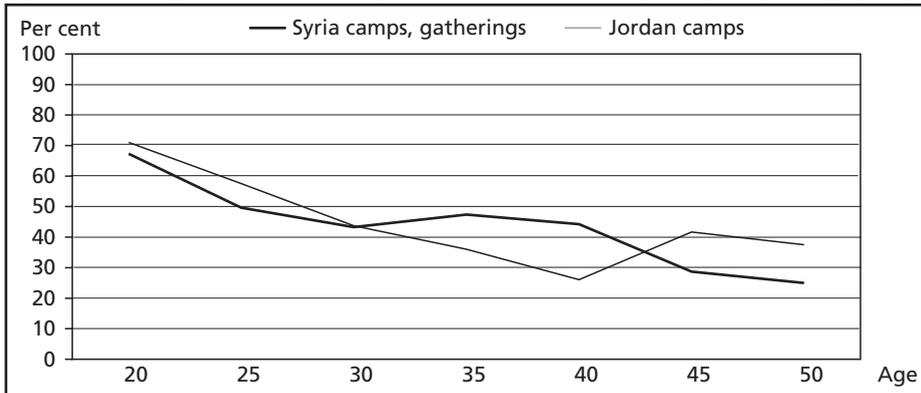


Figure 35: Among those ever beaten, percent beaten in the last year by five year age groups.



It is not surprising then, that a good deal of violence against women is witnessed by the woman's children. Between 40 and 50 percent of women report they have been beaten by their husband when their children were present.

Most women report beatings were mild, mostly pushing and slapping and few resulting in more serious injuries than bruises and scrapes.

Serious injuries and very aggressive beatings are not common. Not only is there less often violence reported among refugee women in Jordan camps than in the other locations, but what violence that does occur is of a less violent nature. For example, 30 percent of women in Syria and Lebanon camps report ever being kicked or hit with their husbands' fists, compared to 14 percent of Jordan camp women. Similarly refugee women in the first two locations are more often hit with objects that injured them and more often choked.

The only background characteristic of the women aside from age which appears to have a close relationship to the woman experiencing domestic violence is her education level. The results, however, are difficult to interpret as they vary by each location.

In Jordan and Lebanon camps, 1 in 5 secondary or highly educated women are at high risk for experiencing domestic violence. Uneducated women in Lebanon camps also often experience violence. In Syria, violence decreases much with each level of education. Neither income nor women's employment appear to have any direct relationship to domestic violence.

In Jordan camps women with higher education are those most frequently having experienced domestic violence (20 percent compared to 10 percent at basic and secondary education levels).

In Lebanon camps and gatherings the pattern is somewhat similar, but this holds only to the secondary not higher education level. Probably this is related to so few women here having higher education, and so very few cases. Some 20 percent of refugee women with secondary education report being beaten. Unlike the Jordan camp case, however, in Lebanon women with no education are also likely victims with 23 percent report having been beaten.

In Syria the pattern is clearly that there is a reduction of abuse with the woman's education level, with 25 percent of those with no formal education reporting having being abused compared to 5 percent with higher education.

Summary

This study has traced the living conditions, attitudes and experiences of Palestinian refugee women through the various arenas of their lives, including work, school, home, and family.

Despite the social and economic restraint of women as actors, the living conditions of women do not differ considerably from men. Women are the recipients of good mother and child health care and generally have good adult health conditions. Crowding in the household and lack of proper infrastructure in many of the camp refugee households, however, can be said to disproportionately impact women in the family because they spend a great deal more time in the home and are caretakers. Female-headed households do not as a group suffer from considerably worse living conditions than others because they get much assistance from welfare programs and from their extended family network. Elderly females living alone, however, are worse off than others as a group.

Palestinian refugee women are quite educated. Girls' and women's educational level have improved dramatically and at present generally surpass that of the men and boys.

In a number of arenas there exist a discordance between women's potential and the room given to women to exploit this potential. First, in terms of demographic patterns women are no longer bound to the household in the same way as they have been in the past as fertility rates are falling rapidly and refugee women are marrying later in life and having fewer children. Together with the good achievements of refugee women in the educational arena one would expect to see that the combination of these developments would lead to more women exploring new social and economic roles either through participation in the labour force, or more active public roles. This is not the case. The social and economic space women occupy is limited. Women are not given a large scope of freedom to interact with their environment beyond the immediate family and neighbourhood.

Second, women represent a large human and financial capital resource, but seldom work. From the human capital perspective, we do not know if men's attitudes regarding working women are just slow to respond to the women's improved human capital potential or if men are having more restrictive views than earlier generations. That is, in terms of women's developmental situation, whether or not there is occurring a set-back recently with women's education so entrenched that it is nevertheless accommodated is not clear. What is quite clear is that women that do work contribute very much to the household economy. Refugee women's salaries are on average no different than men, and they more often than men get employment benefits in addition. This is because those who do work tend to have exceptionally high education levels. For example, the main reason there is a smaller proportion

of camp refugee households in Syria in poverty is because more women work here than among refugees in the other host countries. Thus another sort of discordance can be said to exist between potential and exploitation: Despite this direct economic benefit of female employment, there is little of it and many refugee men who do not support it.

Third, women and men do not agree about the roles and the freedoms refugee women should have in social and economic spheres. Refugee women clearly think they should have a wider scope of freedom to economically and socially take on roles and move about beyond the immediate family unit than do the men.

Finally, in terms of attitudes towards refugee women's roles, men are apparently becoming more, not less, conservative. The youngest (and especially the most uneducated among them) generation of refugee men favour a more restrictive view about women in social, public and economic life than do their fathers.

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Educated Housewives

Palestinian refugee women have experienced a dramatic improvement in education levels over the past 40 years, and rapidly falling fertility rates mean women are no longer bound to the household in the same way they have been in the past. Trends in the living conditions of refugee women show that according to most indicators women experience similar circumstances as do men, with some important caveats.

In a number of arenas there exists a discordance between women's potential and the room given to women to exploit this potential. The social and economic space women occupy is limited. Despite women representing a large human and financial capital resource, few work. Those that do contribute very much to the household economy.

This report traces the living conditions, attitudes and experiences of Palestinian refugee women through the various arenas of their lives, including work, school, home, and family.

The project is funded by the Norwegian Ministry of Foreign Affairs. Norway has financed a series of living conditions' studies and surveys among the Palestinian refugees in their host countries and the West bank and Gaza Strip. Building on this original set of studies, Norway commissioned Fafo to product this study to give a more gender-oriented perspective of the situation of the refugees.



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