

**2018**

# **UNRWA's Social Assistance & Poverty Reduction Approaches**

**The Case of Gazan Refugees In Jordan**



**مركز العودة الفلسطيني**

**PALESTINIAN RETURN CENTRE**

**The Palestinian Return Centre** is an organisation in Consultative Status with the UN Economic and Social Council since 2015. The organisation focuses on the historical, political and legal aspects of the Palestinian Refugees. The organisation offers expert advice to various actors and agencies on the question of Palestinian Refugees within the context of the Nakba - the catastrophe following the forced displacement of Palestinians in 1948 - and serves as an information repository on other related aspects of the Palestine question and the Palestinian-Israeli conflict. It specialises in the research, analysis, and monitoring of issues pertaining to the dispersed Palestinians and their internationally recognised legal right to return.

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## **List of Acronyms & Abbreviations**

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<i>UNRWA</i>	United Nations Relief and Works Agency
<i>SSN</i>	Social Safety Net Programme
<i>NGO</i>	Non-Governmental Organisation
<i>CBO</i>	Community-Based Organisation
<i>MTS</i>	Medium Term Strategy
<i>OIOS</i>	Office of International Oversight Services



Neighbourhoods of the Gaza Refugee Camp Jerash, Jordan – PRC | May 2018

## Abstract

*In an attempt to mitigate the suffering experienced by Palestinian refugees, UNRWA established the Social Safety Net Programme (SSN) in order to provide eligible refugees with cash or in-kind assistance<sup>1</sup> throughout the year. This programme, as well as UNRWA's Microfinance programme, aims to reduce poverty amongst Palestinian refugees and promote their economic independence. This paper seeks to uncover the inefficiencies and failures of UNRWA's poverty reduction methods through the SSN and Microfinance programmes, with the focus being more so on the former. The Gazan refugees in Jordan living in the Gaza/Jerash Camp are taken as a case study as they are among the most impoverished refugees in Jordan, and thus the most in need of the SSN and Microfinance programmes. The paper begins by providing a brief about their living situations. It continues to provide a comparison between UNRWA's mandate in the present and the past, focusing particularly on the goals UNRWA sets for itself to combat poverty in its Medium Term Strategies. The paper then moves to UNRWA's SSN programme as well as other attempts at poverty reduction. These programmes and efforts are explained, and then assessed from the points of view of beneficiary Gazan refugees. Finally, UNRWA's efforts to reduce and mitigate poverty are evaluated, and recommendations are offered on how to improve UNRWA's poverty reduction efforts in Jordan.*

<sup>1</sup> In-kind assistance often takes the form of food coupons and packages.



## Introducing Gazan Refugees

Statistics from almost a decade ago state that Palestinians of the Gaza camp in Jerash, Jordan are extremely poor, living on less than 1.25 dollars a day.<sup>2</sup> While no updated statistics on the livelihoods of Gazans are available, reports and numerous articles<sup>3</sup> cite that no improvement has occurred in the past few years. In fact, three inter-locked factors have led to the deterioration of Gazans' economic circumstances. Firstly, Syrian refugees are dominating the informal labour market across all governorates by accepting lower wages than other workers.<sup>4</sup> Secondly, as a result of the expansion of the informal labour market, the Ministry of Labour enforced stricter labour laws and a work-permit requirement on Gazan refugees. Thirdly, the government's inability to keep up with the needs of a population that has grown so extensively in just a few years due to the influx of Syrian, Yemeni and other refugees, has led to increases in prices of most consumer and edible goods which means sky-rocketing living expenses for Gazan refugees. Furthermore, the 160,000 residents of the camp<sup>5</sup> and all other Palestinian refugees in Jordan, who hold temporary two-year passports lacking national identification numbers, face an almost impenetrable obstacle course in the quest to obtain a steady source of income. These refugees, whom lack Jordanian citizenship, are restricted from entering 19 professions, are required to issue a work permit for a hefty price for the jobs they are permitted to do, and are barred from entering organised professions requiring syndicate membership.<sup>6</sup> As a result of not being able to secure jobs, many of these individuals become unemployed depending entirely on donations from local NGOs, *zakat*, *sadaqa*,<sup>7</sup> and UNRWA's Social Security Net Programme in order to meet their families' basic needs.

2 Åge Tiltne and Huafeng Zhang, *Progress, Challenges, Diversity Insights Into The Socio-Economic Conditions Of Palestinian Refugees In Jordan* (Norway: Fafo, 2013), accessed June 17, 2017, p. 8. [https://www.unrwa.org/sites/default/files/insights\\_into\\_the\\_socio-economic\\_conditions\\_of\\_palestinian\\_refugees\\_in\\_jordan.pdf](https://www.unrwa.org/sites/default/files/insights_into_the_socio-economic_conditions_of_palestinian_refugees_in_jordan.pdf)

3 See: Ibid | Dominique Sherab, *Making The Legal Obstacles Palestinians Face In Jordan* (Amman: Arab Renaissance for Democracy and Development- Legal Aid, 2017), accessed July 4, 2017, [https://ardd-jo.org/sites/default/files/resource-files/mapping\\_the\\_legal\\_obstacles\\_palestinians\\_face\\_in\\_jordan\\_en.pdf](https://ardd-jo.org/sites/default/files/resource-files/mapping_the_legal_obstacles_palestinians_face_in_jordan_en.pdf). | "Special Report on the Gaza Refugee Camp." Gaza Jordan (blog), 2013. Accessed February 3, 2018. <https://gazajordan.wordpress.com/مخيم-غزة-في-الاردن-تقرير-خاص/>. | Oroub el Abed, (2005) 'Immobile Palestinians: The impact of policies and practices on Palestinians from Gaza in Jordan', in Jaber, Hana et Metral, France *Migrants et Migrations au Moyen-Orient au tournant du XXIe siècle*, Beyrouth : Institut Français du Proche Orient, 2005. | Dario Sabaghi, "Born & Bred Without Rights: Gaza Strip Refugees In Jordan", *Insight On Conflict*, last modified 2017, accessed July 22, 2017, <https://www.insightonconflict.org/blog/2015/07/born-bred-without-rights-gaza-strip-refugees-jordan/>. | Sahar Dalahmeh and Almoayed Assayed, "Health Risk Assessment Of Children Exposed To Greywater In Jerash Refugee Camp In Jordan", *Urban Agriculture magazine*, 2017, accessed July 17, 2017, <http://admin.indiaenvironmentportal.org.in/files/Children%20Exposed%20to%20Greywater.pdf>

4 Stave, Svein Erik, and Solveig Hillesund. *Impact of Syrian Refugees on the Jordanian Labour Market*. International Labour Organisation & Fafo, 2015, *Impact of Syrian Refugees on the Jordanian Labour Market*, accessed July 14, 2018 [www.ilo.org/wcmsp5/groups/public/-arabstates/-ro-beirut/documents/publication/wcms\\_364162.pdf](http://www.ilo.org/wcmsp5/groups/public/-arabstates/-ro-beirut/documents/publication/wcms_364162.pdf).

5 "Protection in Jordan." UNRWA. March 2018. accessed March 12, 2018. <https://www.unrwa.org/activity/protection-jordan>.

6 *Jordan Labour Law No (8) of 1996*. [http://www.hammourilaw.com/Hammouri\\_Resorces/Articals/labor\\_law\\_2.pdf](http://www.hammourilaw.com/Hammouri_Resorces/Articals/labor_law_2.pdf).

7 Islamic forms of charity the former of which is obligatory to an individual whose income and assets exceed a certain amount stipulated in the Quran.

## UNRWA's Mandate Between the Present and the Past

UNRWA was originally mandated to 'carry out in collaboration with local governments, the direct relief and works programmes'<sup>8</sup> for Palestinian refugees. These terms are both contested and convoluted, and UNRWA's mandate has throughout the years evolved to include a variety of services. Historically, the intended mandate, as set out in Resolution 302 (IV), was humanitarian in nature and consisted of a development component executed by UNRWA's Education, Health and Relief and Social Services programmes.<sup>9</sup> Through subsequent resolutions, the mandate was expanded to include human development,<sup>10</sup> protection<sup>11</sup> and activities such as emergency assistance,<sup>12</sup> the peace implementation programme,<sup>13</sup> the micro-finance and micro-enterprise programmes.<sup>14</sup>



First UNRWA School in Jalazone West Bank 1950 – © UNRWA Archives

Every five years, UNRWA publishes a Medium Term Strategy (MTS) in which it presents its strategic vision and sets out a set number of goals it wishes to achieve in the next five years. In each strategy, the goals provide evidence of UNRWA's expanding mandate and always correspond to UNRWA's main programmes. Each goal has a number of strategic objectives indicating the path to achieving the goal. After the

8 UN General Assembly, *Assistance to Palestine refugees*, 2 December 1950, A/RES/393, available at: <http://www.refworld.org/docid/3b00f1e828.html> [accessed 27 May 2018]

9 Lance Bartholomeusz, "The Mandate of UNRWA at Sixty," *Refugee Survey Quarterly* 28, no. 2 & 3 (May 10, 2010): , May 10, 2010, accessed May 29, 2018, doi:10.1093/rsq/hdp033. P. 453

10 UNGA Res 62/102 17 Dec 2007

11 UNGA Res 63/93 5 Dec 2008

12 UNGA Res 63/91 5 Dec 2008. UNGA Res 63/ 93 5 Dec. 2008

13 UNGA Res 49/25 9 Dec 1994

14 UNGA Res 56/56 10 Dec 2001

conclusion of the strategy's time period, the Office of International Oversight Services (OIOS) conducts an evaluation in order to assess the extent to which the set goals were met.



Ration Distribution Point Beach Camp, Gaza 1989 – © UNRWA Archives

UNRWA's Medium Term Strategy for the period **2010 – 2015** identifies four goals; only the third goal and its corresponding five strategic objectives will be looked at as they are the ones which specifically address ways to improve the living situations of poor Palestinian refugees. Figure 1 below demonstrates the third goal and its five strategic objectives.

Goal 3: To improve the standard of living of Palestinian refugees through services provided to the poor and vulnerable				
Reduce abject poverty	Mitigate the effects of emergencies	inclusive financial services and increased access to credit and saving facilities	Improve employability	Improving urban environment through sustainable camp development

Figure 1: UNRWA Goals and Strategic Outcomes 2010 - 2015



Vision: Refugees lead a long and healthy life, are knowledgeable, have a decent standard of living and enjoy human rights				
Goal 1: Rights under international law are protected and promoted	Goal 2: Health is protected and disease burden is reduced	Goal 3: Children complete quality equitable and inclusive basic education	Goal 4: Capabilities strengthened for increased livelihood opportunities	Goal 5: Basic human needs of nutrition shelter, and environment health are met

Figure 2: UNRWA Strategic Outcomes 2016 - 2021

UNRWA's Medium Term Strategy for the period **2016 – 2021** identifies five goals not very different from the ones mentioned in the previous strategy. Only goals 4 and 5 are relevant to this paper as both refer to actions that reduce and mitigate the effects of poverty. The fourth goal aims to strengthen capabilities of refugees in order to increase their livelihood opportunities. Furthermore, the fifth goal targets meeting basic human needs of nutrition, shelter, and environmental health.

By setting Goals 4 and 5 in the MTS 2016 - 2021, UNRWA pledges itself to 'increase the capabilities of refugees – particularly youth, women, the poor and other vulnerable groups – to take advantage of livelihood opportunities' and to 'ensure refugees are able to meet their basic human needs of food shelter and environmental health to ensure its efforts to build the human capability of refugees are not undermined.'<sup>15</sup>

### UNRWA's Social Security Net Programme and Other Attempts to Reduce Poverty

The 'SSN' Programme fits neatly under the mandate of 'Relief' and is emphasised in MTS 2010 – 2015's 3<sup>rd</sup> goal as well as MTS 2016 – 2021's 5<sup>th</sup> goal. Nonetheless, the extent to which the implementation of this programme achieves these goals and adequately provides refugees with 'relief' and 'assistance' remains entirely questionable. So, what is this programme? How does it operate and in what capacity does it claim to provide refugees with a safety net that protects them from the hardships they are prone to face?

<sup>15</sup> "UNRWA Medium Term Strategy 2016 - 2021." UNRWA. 2016. Accessed May 26, 2018. [https://www.unrwa.org/sites/default/files/content/resources/mts\\_2016\\_2021.pdf](https://www.unrwa.org/sites/default/files/content/resources/mts_2016_2021.pdf). P. 7

**الموئل القادمة**  
**مخيم جرش**  
**الخميس 25/2/2016**  
**الخميس 2015/11/26**

**United Nations Relief and Works Agency for Palestine Refugees in the Near East**  
**الأمم المتحدة لوكالة اللاجئين الفلسطينيين في الشرق الأدنى**

**Head of Family** رب الأسرة

Social Safety Net (SSN) No. 05050000000  
رقم شبكة الأمان الاجتماعي

Name

SSN Registration Date 05/2011  
تاريخ التسجيل في الشبكة

Distribution Center JARASH CAMP  
مركز التوزيع

05/2012

الإسم  
Expiration Date تاريخ الانتهاء

Individual Reg. No. رقم تسجيل الفرد	Name الإسم	Name of Beneficiary اسم المستفيد	Sex الجنس	Relation العلاقة	Marital Status الحالة الاجتماعية
2-0546			Female	Daughter ابنة	Single عزباء

Date: 6/7/2011

Farah's sister's SSN Programme Registration [Gaza Refugee Camp Jerash, Jordan] – PRC | May 2018

The 'SSN' programme was deployed as a direct intervention to reduce poverty among Palestinian refugees. It aims to help poor refugees meet basic consumption needs by providing them with cash or in-kind (food coupons, packages) assistance<sup>16</sup> on a quarterly basis<sup>17</sup> worth the equivalent of 10 JDs per person<sup>18</sup> for each eligible individual. UNRWA documents show that 'real resources available per refugee declined by 17% between the 2010 – 2011 and 2014 – 2015... for 2014-2015, the resources available per refugee, in real terms, reached 206 USD per refugee.'<sup>19</sup> Given that 'UNRWA operations, projects and emergency appeals are funded by the voluntary contributions of donors ... with the exception of some 119 international staff posts funded by the General Assembly'<sup>20</sup> the Agency is vulnerable to the political

16 "Evaluation of the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA) - Assignment No.: IED-16-008." Office of International Oversight Services. July 27, 2016. Accessed May 27, 2018. <https://oios.un.org/page/download2/id/29>. P. 11

17 "Social Safety Net Programme." UNRWA. Accessed May 22, 2018. <https://www.unrwa.org/what-we-do/social-safety-net-programme>.

18 Farah, Zainab, Amal, Suad. "UNRWA's SSN Programme." Interview by authors. May 19, 2019. Gaza Camp, Jerash – Jordan.

19 "Evaluation of the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA) - Assignment No.: IED-16-008." Office of International Oversight Services. July 27, 2016. Accessed May 27, 2018. <https://oios.un.org/page/download2/id/29>. P. 8

20 Lance Bartholomeusz, "The Mandate of UNRWA at Sixty," Refugee Survey Quarterly 28, no. 2 & 3 (May 10, 2010): , May 10, 2010, accessed May 29, 2018, doi:10.1093/rsq/hdp033. P. 454

whims of the international community. It is thus undeniable that with UNRWA's emptied coffers as a result of the US budget cuts; calculations of resources available per refugee in any subsequent evaluation reports will only diminish. In fact, refugees informed the PRC that following the Trump decision; UNRWA made 100 employees including the 10 Jerash camp cleaners redundant and announced an indefinite halt to the 'SSN' assistance.<sup>21</sup> While the agency compensated the payment scheduled for January in the following month,<sup>22</sup> any future halts such as this wreck havoc for families whose livelihoods depend entirely on UNRWA. The most recent statistics on the 'SSN' Programme from 2015 show that the number of beneficiaries in all UNRWA's field offices amount to 182,900 and the number of beneficiaries in Jordan reaches 58,900.<sup>23</sup> There is no indication on how many of those Jordanian beneficiaries, hold a two-year temporary passport, but one can rightly assume that the majority of them are among those Gazans living on less than \$1.25 a day.



Uncollected rubbish piles up [Gaza Refugee Camp Jerash, Jordan] – PRC | May 2018

A survey conducted by the Department of Statistics in collaboration with Fafo in the Gaza camp showed that the majority of inhabitants do not benefit from the 'SSN' Programme. Only 15.2% of the representative sample indicated that they receive assistance, while a much larger percentage of 84.8% of respondents indicated that they do not receive any assistance. This surprising gap of coverage among Jordan's

<sup>21</sup> Interview with many refugees in the Jerash Camp in January 2018.

<sup>22</sup> Farah, Zainab, Amal, Suad. "UNRWA's SSN Programme." Interview by authors. May 19, 2019. Gaza Camp, Jerash – Jordan.

<sup>23</sup> "Evaluation of the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA) - Assignment No.: IED-16-008." Office of International Oversight Services. July 27, 2016. Accessed May 27, 2018. <https://oios.un.org/page/download2/id/29>.

poorest refugees may be due to the programme's eligibility criteria.<sup>24</sup>

To be among those benefiting from the 'SSN' Programme, Palestinian refugees have to meet a number of different criteria. Firstly, UNRWA adopts a tripartite division of the population, shown in the figure below to classify which segment ought to be targeted for assistance.

Non-Poor	Absolute Poor	Abject Poor
Able to meet their essential food and non-food needs	Only able to meet their basic food needs, but not their non-food needs	Unable to meet their basic food needs

Figure 3 UNRWA Classification of Population According to Poverty [Information Source: OIOS Report]

Only those whom are categorised as 'abject poor' are regarded as eligible for the assistance provided through the 'SSN' programme. Sidelining those who are able to meet their basic food needs, but not their non-food needs fails to fulfill UNRWA's goal to improve the living standards of Palestinian refugees and given 'SSN's' narrow coverage of the identified poor, 'its contribution to reduction in the overall poverty levels among all refugees is limited.'<sup>25</sup>

Secondly, the individual applying for assistance should be unemployed and unable to work as demonstrated by a medical report he/she obtains from the local hospital and medical centre.<sup>26</sup> To be eligible for assistance, the report has to indicate that the individual in question is 85% disabled.<sup>27</sup> The inflexibility of the percentage requirement means that many individuals fall out of the system, as their injuries, illnesses, or inability to work do not meet that high threshold. *'This is unfair!'* Farah, the sole-supporter of a family of nine members exclaimed, *'a man could have a disfiguration in his hand, his medical report would state that his percentage disability is way less than 85%, and so he would be ineligible for assistance. But how can the man work if his hand is the one that's disfigured!'*<sup>28</sup>

24 Fafo, DOS, DPA "Survey of Living Conditions of Palestinian Refugees in the Camps of Jordan" – Tabulation Report for the Jarash Camp. 2011. Accessed May 27, 2018. <http://fafoarkiv.no/ais/middeast/jordan/livingconditions/camps/Jarash.pdf>

25 "Evaluation of the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA) - Assignment No.: IED-16-008." Office of International Oversight Services. July 27, 2016. Accessed May 27, 2018. <https://oios.un.org/page/download2/id/29>. P. 14

26 Amal. "UNRWA's SSN Programme." Interview by authors. May 19, 2019. Gaza Camp, Jerash – Jordan.

27 Farah. "UNRWA's SSN Programme." Interview by authors. May 19, 2019. Gaza Camp, Jerash – Jordan.

28 Farah. "UNRWA's SSN Programme." Interview by authors. May 19, 2019. Gaza Camp, Jerash – Jordan.





The Women Programme's Centre in the Gaza Refugee Camp in Jerash, Jordan – PRC | May 2018

Thirdly, as with most cash assistance programmes, individuals within beneficiary households become ineligible once they turn 18. While this ensures the sustainability of cash assistance funds, it may not be a suitable action when it comes to creating a safety net for the most vulnerable in society: especially refugees lacking citizenship who are excluded from numerous employment opportunities. Zainab and her brothers are examples of those who became ineligible after turning 18. *‘My parents are both bed-ridden, so they cannot work and they never have. But as soon each one of us turned 18, the cash kept on dwindling. I volunteer here at the centre, but most of my brothers haven’t been able to find jobs.’*<sup>29</sup> Zainab is fortunate enough to be among those volunteers at the Jerash Camp’s Women Centre whom receive a financial stipend for the work they do. Zainab like Farah who also volunteers at the centre, works from 8 AM to 2 PM everyday except Friday. Zainab receives less than 80 JDs per month, and Farah who has been ‘volunteering’ for the past 30 years receives 140 JDs<sup>30</sup> an amount, which is 80 JDs less than the minimum wage set at 220 JDs.<sup>31</sup>

Despite the fact that UNRWA’s goal of reducing poverty includes the ‘SSN’ Programme as well as advancing and increasing employability, it remains perplexing why workers in the centre and other Community Based Organisations (CBOs) are classified as volunteers, restricted from UNRWA health insurance, and relegated to receiving stipends at rates much lower than the accepted minimum wage. Historically, ‘the management committees of CBOs have been provided with technical and limited

29 Zainab. “UNRWA’s SSN Programme.” Interview by authors. May 19, 2019. Gaza Camp, Jerash – Jordan.

30 Farah. “UNRWA’s SSN Programme.” Interview by authors. May 19, 2019. Gaza Camp, Jerash – Jordan.

31 Sawsan Tabazah. “Minimum Wages Need to Be Increased to Cope with Price, Tax Hikes — Experts.” Jordan Times, February 22, 2018. Accessed May 29, 2018. <http://www.jordantimes.com/news/local/minimum-wages-need-be-increased-cope-price-tax-hikes-experts>



financial assistance from UNRWA... for the most part, incentives and salaries are drawn from a CBO's own budget.'<sup>32</sup> Amal, the volunteer accountant explained: *'we used to receive around a 1000 JDs from UNRWA as a bonus to our yearly budget, but this has stopped a long time ago. We don't get anything anymore.'*<sup>33</sup> The centre operates a kindergarten for children, the teachers' salaries/ financial incentives' are subtracted from the 8 JD term-tuition fee paid by each child. *'So many parents can't afford this anymore, so they don't register and so many register and never pay again. Most of the time, I don't have enough money to pay my teachers. Now her salary is directly related to the number of children attending. She could have three in winter and get around 18 JDs and ten in September and get much more money that month. There is no guarantee. And in the summer, when the kindergarten is on holiday, I don't pay my teachers. There's nothing I can do.'*<sup>34</sup> Amal continued. Suad, who gives embroidery-training courses at the centre suffers from an unreliable income like the kindergarten teachers. *'I used to get 15-20 students for each course, now I am lucky if I get four. No one wants to learn embroidery, why would they? Its not like the factories or the tailor shops would employ them.'*<sup>35</sup> In fact, an UNRWA assessment indicated that the skills and training offered at CBOs from embroidery to beauty 'do little to help the poor enter the workforce.'<sup>36</sup>



Inside the Women's Programme Centre which was funded by the Japanese Government – PRC | May 2018

Another aspect in relation to UNRWA's aim at reducing poverty through employability is by the provision of micro-finance to support the establishment of businesses for

32 "Sustaining Change." Relief and Social Services Department/ Amman HQ. 2011. Accessed May 26, 2018. <https://www.unrwa.org/userfiles/201201154647.pdf>. P. 12

33 Amal. "UNRWA's SSN Programme." Interview by authors. May 19, 2019. Gaza Camp, Jerash – Jordan

34 Amal. "UNRWA's SSN Programme." Interview by authors. May 19, 2019. Gaza Camp, Jerash – Jordan

35 Suad. "UNRWA's SSN Programme." Interview by authors. May 19, 2019. Gaza Camp, Jerash – Jordan.

36 "Sustaining Change." Relief and Social Services Department/ Amman HQ. 2011. Accessed May 26, 2018. <https://www.unrwa.org/userfiles/201201154647.pdf> P. 43

refugees, and to ‘promote economic security and opportunity for marginalised groups.’<sup>37</sup> The UNRWA evaluation report indicated that while the number of loans has increased ‘the overall value of loans decreased.’<sup>38</sup> Farah approached UNRWA to establish a business for her son, Abdullah. 30 year-old Abdullah has a disability that restricts him from being able to participate in hard labour, which most of the young men in the camp often resort to as a means of sustenance. Farah met with UNRWA for the possibility of obtaining money to purchase a kiosk and some products, which Abdullah could sell from the pavement near their house. By generating income through the sale of those products, more goods could be purchased and the loan could be paid back. *‘They told me: “we don’t do this, go find some NGO to fund your son’s kiosk, we won’t give you anything.” What would a kiosk do to the millions in their budget? Instead of helping my disabled son become independent they want him to remain incapable forever.’*<sup>39</sup> UNRWA’s dismissive response to Farah’s request ignores the dictates of Goal number 4 of the MTS 2016 – 2021, which aims to strengthen capabilities to increase livelihood opportunities. UNRWA’s rejection also contests its commitment to ‘responding to the needs of persons with disabilities ... for promoting inclusion and addressing barriers to the full enjoyment of their human rights.’<sup>40</sup>

## **UNRWA’s Effectiveness in Reducing Poverty**

Farah, Zainab, Amal, and Suad’s accounts of the SSN Programme, employment opportunities, and the workings of the microfinance department tell a tale of inequality, inefficiency, and unfortunate injustice. Both the evaluation report conducted by the Office of International Oversight Services as well as UNRWA’s brief self-evaluation in the MTS 2016 – 2021 breathed truth into the women’s tales. The evaluation report stated that UNRWA’s ‘coverage has declined and its contributions to actual poverty reduction are uncertain.’<sup>41</sup> Similarly the MTS 2016 – 2021 clarified that ‘UNRWA programmes have been unable to make a positive impact on the strategic objectives related to poverty and employment that were included in the MTS 2010-2015.’<sup>42</sup>

37 ‘Evaluation of the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA) - Assignment No.: IED-16-008.’ Office of International Oversight Services. July 27, 2016. Accessed May 27, 2018. <https://oios.un.org/page/download2/id/29>. P. 17

38 ‘Evaluation of the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA) - Assignment No.: IED-16-008.’ Office of International Oversight Services. July 27, 2016. Accessed May 27, 2018. <https://oios.un.org/page/download2/id/29>. P. 17

39 Farah. ‘UNRWA’s SSN Programme.’ Interview by authors. May 19, 2019. Gaza Camp, Jerash – Jordan.

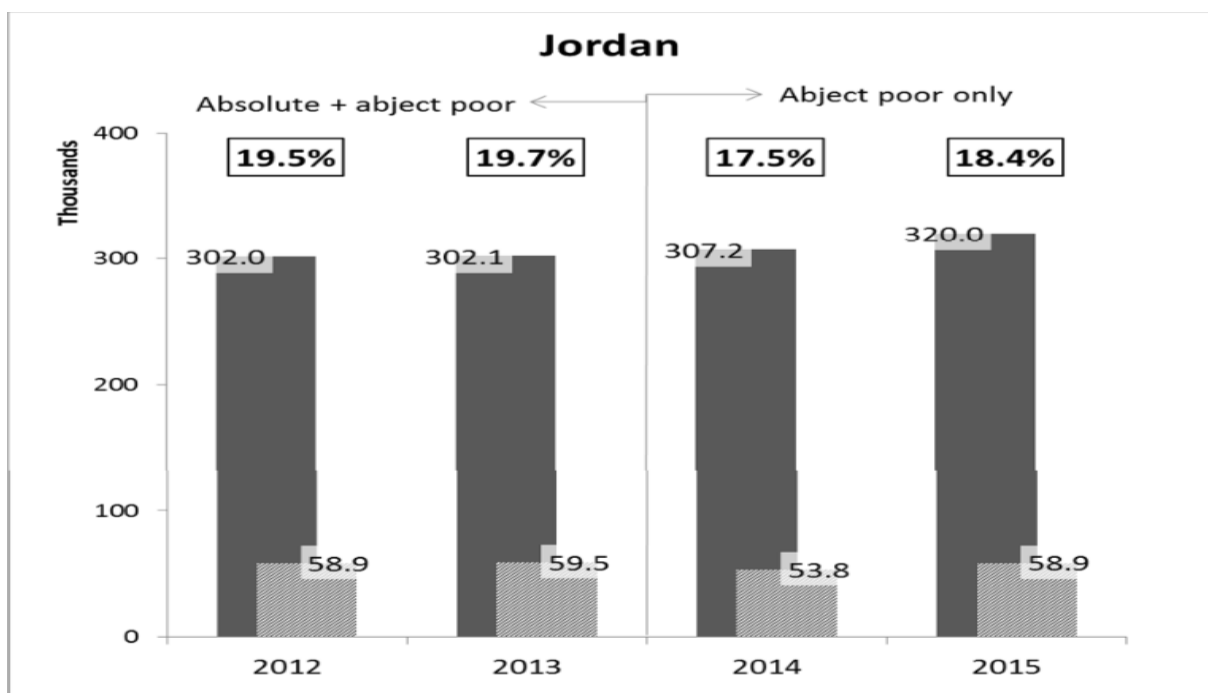
40 ‘UNRWA Medium Term Strategy 2016 - 2021.’ UNRWA. 2016. Accessed May 26, 2018. [https://www.unrwa.org/sites/default/files/content/resources/mts\\_2016\\_2021.pdf](https://www.unrwa.org/sites/default/files/content/resources/mts_2016_2021.pdf). P. 29

41 ‘Evaluation of the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA) - Assignment No.: IED-16-008.’ Office of International Oversight Services. July 27, 2016. Accessed May 27, 2018. <https://oios.un.org/page/download2/id/29>. P. 11

42 ‘UNRWA Medium Term Strategy 2016 - 2021.’ UNRWA. 2016. Accessed May 26, 2018. [https://www.unrwa.org/sites/default/files/content/resources/mts\\_2016\\_2021.pdf](https://www.unrwa.org/sites/default/files/content/resources/mts_2016_2021.pdf). P. 27 - 28



Entrance to the Gaza Refugee Camp in Jerash, Jordan – PRC | May 2018



Graph 1: Number in thousands and Percentage of Identified Poor Refugees Receiving SSN Transfers (Source: OIOS Report 2016 – P. 12)

The graph indicates the extent to which relief and assistance are far from being adequately provided to the poor Palestinian refugees in Jordan. Among the 320,000 refugees identified as abject poor, only 58,900 are covered, leaving 81.6% of those abject poor struggling to obtain a few JDs to purchase a meagre loaf of bread and some vegetables to survive. It is worth noting, that while the indicator in 2012 and 2013 included both absolute and abject poor, the one utilised in 2014 onwards only

studies the abject poor.<sup>43</sup> Despite minimising the categories included, the number of poor refugees has risen by almost 6% in 4 years. With Jordan's new fiscal policy, exorbitantly rising prices, and restrictive labour laws it is undeniable that many of the absolute poor have fallen into abject poverty. SSN's 10 JD cash assistance and 10 JD food assistance delivered every three months are unlikely to create a sufficient net protecting those vulnerable from the deadening clutches of destitution.



Graph 2: Summary of feedback from UNRWA service recipient respondents on programme effectiveness [‘to what extent did the UNRWA service improve your living circumstances between January 2014 and the present?’] (Source OIOS Report 2016 – P. 20)

Furthermore, the graph above demonstrates that 29% of respondents indicated that food services are ineffective, and the majority at 59.3% cited that cash assistance services were ineffective in improving their living circumstances.

<sup>43</sup> “Evaluation of the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA) - Assignment No.: IED-16-008.” Office of International Oversight Services. July 27, 2016. Accessed May 27, 2018. <https://oios.un.org/page/download2/id/29>. P. 12





Palestinians in 1948, five months after the creation of Israel, leaving a village in the Galilee [Reuters] – from [Al-Jazeera](#)

## Conclusion

Conclusively, while ineffectiveness plays a huge role in the Agency's inability to properly address the needs of the refugee population, there are three other reasons explaining UNRWA's inefficiency. Firstly, **budget cuts** have only exasperated the vulnerability of UNRWA's beneficiaries. Secondly, the **political cages** constructed by host countries around Palestinian refugees, means they are sentenced to a lifetime of poverty and impoverishment. Thirdly, **Israel's** deliberate denial of its obligation to respect the right of return erases its undeniable complicity in exasperating the situations of the millions of Palestinian refugees around the globe.

To ensure its contribution to a decent standard of living for refugees, and to increase the number of Gazan SSN beneficiaries from the meagre 15.2%, UNRWA must reconsider its quarterly provision of assistance through the 'SSN' programme. The Agency has to take into account inflation in order to calculate the value of aid for distribution given the extent to which prices in Jordan have risen in 2018 alone. UNRWA also has to consider expanding the programme to include the absolute poor as well as the working poor in line with the directions adopted by most social safety net programmes across the world including the National Aid Fund in Jordan.<sup>44</sup> Furthermore UNRWA should attempt as much as possible to align the 'financial

<sup>44</sup> "Cabinet to Double Number of Beneficiaries of National Aid Fund by 2021." Jordan Times, May 28, 2018. Accessed May 28, 2018. <http://www.jordantimes.com/news/local/cabinet-double-number-beneficiaries-national-aid-fund-2021>.



stipend' offered to volunteers working almost 15 hours a week at centres and CBOs with the minimum wage stipulated by the Ministry of Labour. Finally, instead of increasing the dependency of refugees to the 'SSN,' UNRWA ought to ensure the allocation of microfinance and micro-credit services to the most marginalised, and the most needy of the Palestinian population it seeks to care for.

Only by doing so, can UNRWA's provided 'relief' and 'works' services transform into effective and beneficial assistance that paves the way for human development and self-reliance. Nonetheless, 'UNRWA feeds, clothes, and houses a people repeatedly displaced, mercilessly bombed, and perennially demonised.'<sup>45</sup> Supporting UNRWA financially, and working towards reducing its inefficiency is fatal, as it is impossible to expect host governments or other UN agencies to shoulder the heavy responsibility the Agency has resolutely carried for the past 70 years. UNRWA does not deliver freedom, equality, and justice, but food, aid, and education. Its services help refugees in an ever-increasingly desolate situation, survive and live despite the ongoing Israeli settler-colonisation of Palestine that denies them fundamental rights and the ability to achieve self-determination.



Neighbourhoods of the Gaza Refugee Camp Jerash, Jordan – PRC | May 2018

45 Esmat ElHalaby, "Paradoxes of UNRWA," *Dissent*, March 2, 2018, accessed May 29, 2018, [https://www.dissentmagazine.org/online\\_articles/paradoxes-unrwa-palestine-refugees-israel-usa-trump-cuts-2](https://www.dissentmagazine.org/online_articles/paradoxes-unrwa-palestine-refugees-israel-usa-trump-cuts-2).

## Facts & Figures<sup>46</sup>

More than 2 million registered Palestine refugees live in Jordan.

Most Palestine refugees in Jordan, but not all, have full citizenship. There are ten recognized Palestine refugee camps throughout the country, which accommodate nearly 370,000 Palestine refugees, or 18 per cent of the country total. Jordan hosts the largest number of Palestine refugees of all of the UNWRA fields.

Nearly ten thousand Palestine refugees from Syria (PRS) have sought assistance from UNRWA in Jordan. The majority of them are believed to suffer from abject poverty and live in a precarious legal status. UNRWA is working to accommodate PRS children in its schools and to provide relief and health care to those in need.

- 2,175,491 registered Palestine refugees
- Ten official camps
- 171 schools, with 121,368 students
- One Faculty of Science and Educational Arts
- Two vocational and technical training centres
- 25 primary health centres
- Ten community-based rehabilitation centres
- 14 women's programme centres

## Refugee camp in Jordan

1. Amman New Camp
2. Baqa'a Camp
3. Husn Camp
4. Irbid Camp
5. Jabal el-Hussein Camp
6. Jerash Camp
7. Marka Camp
8. Souf Camp
9. Talbieh Camp
10. Zarqa Camp

<sup>46</sup> Figures as of 1 December 2016, <https://www.unrwa.org/where-we-work/jordan>

Camp Established in 1948	Camp Established in 1967	Refugee Camp Population
		600 - 25,000
		25,000 - 50,000
		50,000 - 110,000

Click on the map to read more about Palestine  
refugee camps in Jordan



Notes:

This image shows a full page of primary-ruled paper. It features multiple horizontal rows, each defined by two parallel dotted lines. The rows are evenly spaced across the entire page, providing a guide for handwriting practice. There are no margins, text, or other markings present.







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